

Digging a little deeper

On our website and in the summary report for Vital Signs, we have provided a number of statistics for each of our areas. Following is much more detailed data and sources for each statistic.

Overview

Trends

The growing gap

It's not that poor are getting poorer, but that the rich are getting richer. The gap between residents with the highest incomes and those with the lowest incomes is vast, and grew wider from 2001 to 2006.

- The richest 10% of residents earn 10 times more than the poorest 10%. Families at the low end would need nearly four times their income to earn a livable wage, according to an estimate from the Canadian Centre for Policy Alternatives.
- The wealthiest 10% of our residents saw their incomes grow 14% from 2001 to 2005, and 7% from 2005 to 2006.
- Toronto's gap between rich and poor was slightly higher than Vancouver's.
Census 2006

Challenges

Economic pressures

- The number of homeowners at risk of losing their housing increased 17% from 2001 to 2006, which means more people are living under tight budget constraints to keep a roof over their heads. This can affect other aspects of

their lives, including their nutrition, health and general well-being. The pressure on renters eased somewhat, with the number of renters at risk of homelessness dropping 11% in that time.

- The number of renters at risk of losing their housing decreased 11%.

Metro Vancouver

- Consumer bankruptcies in our region climbed 28% to 4,686 from 2005 to 2009. In the same period, the number of bankruptcies in Toronto increased by 40%, and Montreal had a 50% increase.

Industry Canada, Office of the Superintendent of Bankruptcy Canada, Annual Statistics Report

Progress

Low incomes

The rate of people classified as low income steadily decreased from a high of 20% in 1995 to 15% in 2008.

- Our rate fell nearly five percentage points from 1995 to 2008.
- Metro Vancouver had a higher rate of people in the low income category than Toronto (11%), BC (11%) and Canada (9%).

Statistics Canada, Income Trends in Canada

Income Levels

Real hourly earnings

Our median real hourly earnings were \$17.71
2009 [\[More\]](#)

Average hourly earnings

Our median hourly earnings were \$20.05
2009 [\[More\]](#)

Household income

The North Shore had the highest median household income: \$73,600
2005 [\[More\]](#)

Low Income Rates

Low-income residents

15% of our residents have earnings that fall into the low income cut-off category as defined by Statistics Canada - our rate is four percentage points higher than Toronto and 1.4 points lower than Montreal
2008 [\[More\]](#)

Low income families

17% live in poverty before tax and 13% after tax
2006 [\[More\]](#)

City of Vancouver

16% of families in the city of Vancouver are low income
2005 [\[More\]](#)

Census families

24% of census families live in poverty (before tax)
2008 [\[More\]](#)

Female single parents

28% of female-led single parent families live in poverty
2006 [\[More\]](#)

Costs

Spending

\$63,136 is the median amount we spend on household expenses per year 2008 [\[More\]](#)

Home expenses

\$12,193 median spending on accommodation in our region 2008 [\[More\]](#)

Mortgage spending

\$15,512 median spent on mortgage payments in our region 2008 [\[More\]](#)

Food spending

\$7,300 is the median amount spent on food in our region
2008 [\[More\]](#)

Transportation spending

\$6,000 is the median amount spent by households on transportation 2008 [\[More\]](#)

Public transportation

\$200 is the median spent on public transportation
2008 [\[More\]](#)

Wealth Transfer / Philanthropy

Tax deductions

23% of residents who completed their tax returns
made charitable donations
2008 [\[More\]](#)

Gifts to charity

\$350 is the median donation to charity
2008 [\[More\]](#)

Contributions to charity

58% of households said they make charitable
donations
2008 [\[More\]](#)

Corporate philanthropy

accounted for a quarter (26%) of all gifts to the
United Way
2008 [\[More\]](#)

Personal Economy

Net worth

Median net worth in Canada is \$148,350, up 23% over six
years
2005 [\[More\]](#)

Consumer bankruptcies

Up 28% from 2005 to nearly 5,000 bankruptcies
2009 [\[More\]](#)

Bankruptcy rate

Nearly two bankruptcies for every 1,000 adults in our
region 2008 [\[More\]](#)

Homeowners with mortgage

60% of homeowners have a mortgage
2006 [\[More\]](#)

Homeless for one year

38% of our homeless people have lived over a year
without a home
2008 [\[More\]](#)

Housing costs

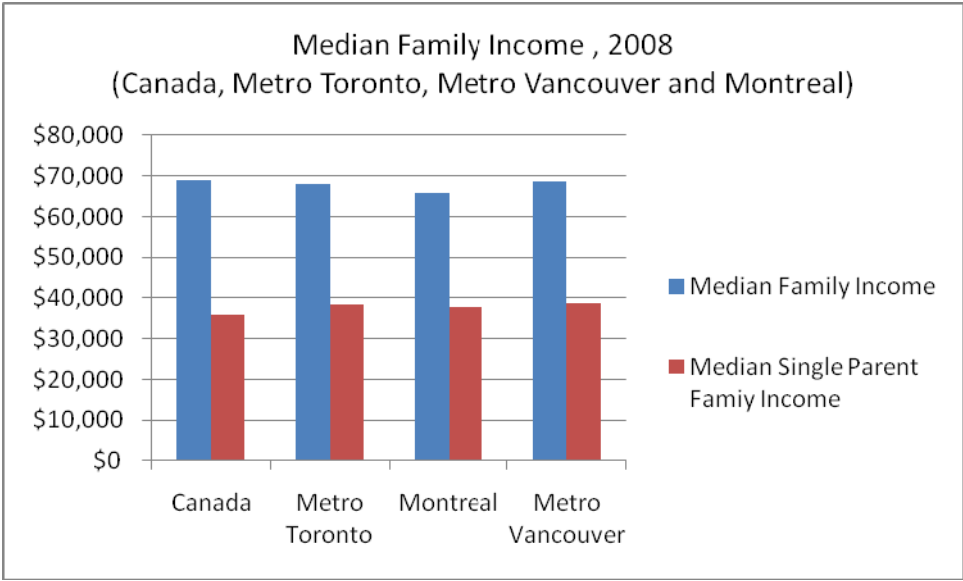
55,765 households were spending 50% or more of their
income on housing
2006 [\[More\]](#)

AFFORDABILITY

INCOME LEVELS

Median Family Income					
Data					
In 2008, the median family income in Metro Vancouver was \$68,670. This is comparable to Metro Toronto (\$68,120) and above the median income reported for Montreal					
Date					
2005-2008					
Geography					
Canada, CMAs: Metro Toronto, Montreal, and Metro Vancouver.					
Description					
In 2008, the median family income in Metro Vancouver was \$68,670. This represents an increase of 1.2% over the level reported in 2007 and represents a higher rate of growth between 2007 and 2008 when compared to Metro Toronto (no change) and Montreal (0.6%). The data also shows that the median income increased by 2.4% across single parent family households in Metro Vancouver. However, these households still have a median household income which is equal to 57% of the median income across all census families.					
	Median Income 2008		Change 2007 - 2008 Single Parent Families as a % of Census Family Income	Change 2007-2008	
	Census Family	Single Parent Families		Census Family Income	Single Parent Family Income
Canada	\$68,860	\$35,980	52.3%	1.1%	1.8%
Metro Toronto	\$68,120	\$38,380	56.3%	0.0	1.1%

Metro Vancouver	\$68,670	\$38,860	56.6%	1.2%	2.4%
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Comparison

While the median family income in Metro Vancouver in 2008 is higher than the median family income in Metro Toronto, Metro Vancouver ranks 21st amongst Canada’s CMA in median family income with Metro Vancouver’s median family income being equal to between approximately 75% to 80% of the median family income of those at the top end of the range -Calgary (\$91,570) Edmonton (\$88,190), Ottawa (\$87,160), Oshawa (\$83,220) and Guelph (\$81,910).

Data considerations

This income data is based on information from 2008 personal income tax returns

Source:

Statistics Canada, Table 2. Median total income of census families, by family type and census metropolitan area

Link

Statistics Canada, The Daily. September 18, 2010 <http://www.statcan.gc.ca/daily-quotidien/100916/dq100916-eng.pdf>

Average and Median Real Hourly Earnings

Data

The average real hourly earnings in Metro Vancouver in 2009 were \$20.05, while the median real hourly earnings were \$17.71.

Date

2000, 2006-2009

Geography

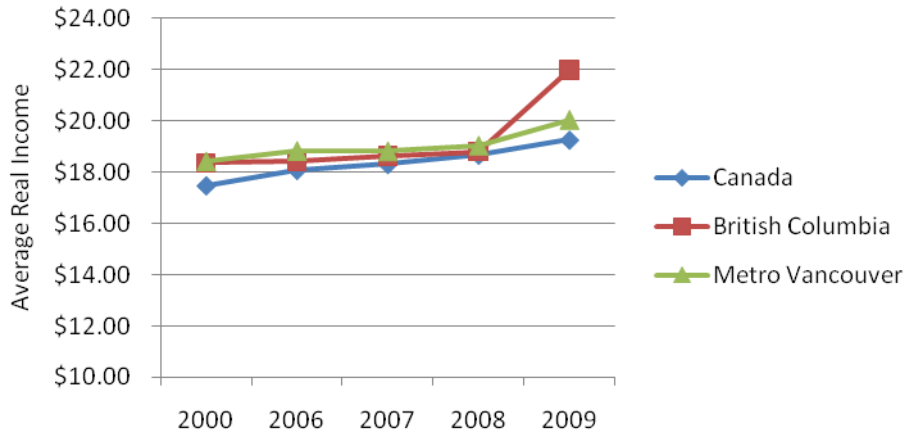
Canada, British Columbia, and CMAs: Toronto, Montreal, and Metro Vancouver

Description

The calculation of real hourly earnings takes into account inflation. In 2009 average real hourly earnings for Metro Vancouver were \$20.05, whereas median real hourly earnings were \$17.71. Across British Columbia average real hourly earnings were \$21.99 (slightly above the average real hourly earnings for Metro Vancouver). Nationally, average real hourly earnings were \$19.27. Between 2000 and 2009 average real hourly earnings increased by approximately 19.8% across British Columbia, 10.3% across Canada and 8.8% across Metro Vancouver with British Columbia reporting the largest increase in average real hourly earnings overall and also between 2008 and 2009 (16.9%).

	2000		2006		2007		2008		2009		Change 2000 to 2009		Change 2008 to 2009	
	Average	Median	Average	Median	Average	Median	Average	Median	Average	Median	Average	Median	Average	Median
Canada	\$17.47	\$15.78	\$18.08	\$15.87	\$18.31	\$16.22	\$18.68	\$16.40	\$19.27	\$16.99	+10.3%	+7.7%	+3.2%	+3.6%
British Columbia	\$18.36	\$17.61	\$18.42	\$16.65	\$18.63	\$17.27	\$18.81	\$17.27	\$21.99	\$19.26	+19.8%	+9.4%	+16.9%	+11.5%
Metro Vancouver	\$18.42	\$17.53	\$18.83	\$16.69	\$18.82	\$17.42	\$19.04	\$17.27	\$20.05	\$17.71	+8.8%	+1.0%	+5.3%	+2.5%

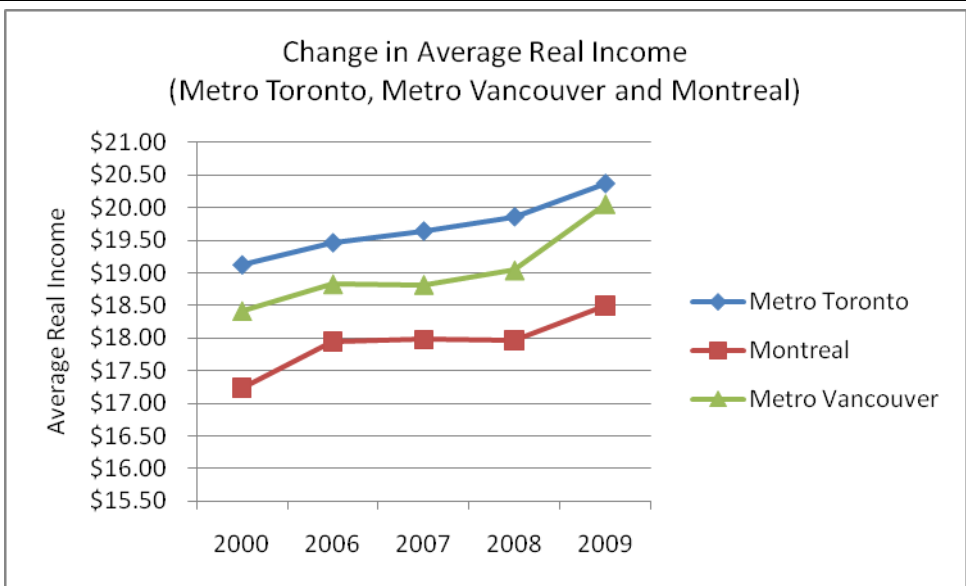
Change in Average Real Income
(Canada, British Columbia, Metro Vancouver)



Comparison

Average real hourly earnings for Metro Vancouver were \$20.05 compared to Metro Toronto at \$20.37 and Montreal at \$18.50. Between 2000 and 2009, average real hourly earnings for Metro Vancouver increased by 8.8% while average real hourly earnings for Metro Toronto increased by 6.5%. In Montreal, average real hourly earnings increased by 7.3%. The median real hourly earnings for Metro Vancouver were \$17.71 compared to \$17.60 for Metro Toronto and \$16.15 for Montreal. Between 2008 and 2009, Metro Vancouver reported the largest increase in median real hourly earnings of Canada's three largest cities (2.5%) compared to Metro Toronto (1.9%) and Montreal (2.3%).

	2000		2006		2007		2008		2009		Change 2000 to 2009		Change 2008 to 2009	
	Average	Median	Average	Median	Average	Median	Average	Median	Average	Median	Average	Median	Average	Median
Metro Toronto	\$19.12	\$16.84	\$19.46	\$16.92	\$19.64	\$17.19	\$19.86	\$17.27	\$20.37	\$17.60	+6.5%	+4.5%	+2.5%	+1.9%
Montreal	\$17.24	\$15.46	\$17.95	\$15.65	\$17.98	\$15.68	\$17.97	\$15.78	\$18.50	\$16.15	+7.3%	+4.5%	+2.9%	+2.3%
Metro Vancouver	\$18.42	\$17.53	\$18.83	\$16.69	\$18.82	\$17.42	\$19.04	\$17.27	\$20.05	\$17.71	+8.8%	+1.0%	+5.3%	+2.5%



Data considerations

The average and median income data reported here reflects real hourly earnings and has been adjusted to take into account inflation.

Source

Labour Force Survey, Statistics Canada

Average and Median Hourly Earnings (Current \$)

Data

The average hourly earnings across Metro Vancouver in 2009 were \$22.64, while the median hourly earnings were \$20.00.

Date

2000, 2006-2009

Geography

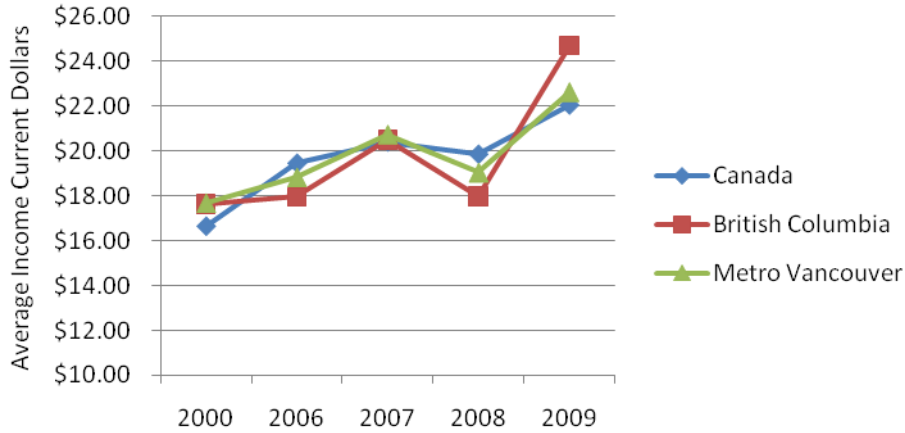
Canada, British Columbia, and CMAs: Toronto, Montreal, and Metro Vancouver

Description

The calculation of hourly earnings differs from the calculation of real hourly earnings in that the amounts reported are not adjusted to take into account inflation. In 2009 average hourly earnings for Metro Vancouver were \$22.64 compared to median hourly earnings of \$20.00. Across British Columbia, average hourly earnings were \$24.70 while the average hourly earnings nationally were \$22.05. Between 2000 and 2009, average hourly earnings across Metro Vancouver increased by 28.1%, compared to an increase of 32.4% nationally and 40.0% provincially. Between 2008 and 2009, British Columbia reported the largest increase in average hourly earnings (15.1% compared to 4.2% in Metro Vancouver and 3.4% nationally).

	2000		2006		2007		2008		2009		Change 2000 to 2009		Change 2008 to 2009	
	Average	Median	Average	Median	Average	Median	Average	Median	Average	Median	Average	Median	Average	Median
Canada	\$16.66	\$15.05	\$19.46	\$17.32	\$20.41	\$18.09	\$19.86	\$18.77	\$22.05	\$19.43	+32.4%	+29.1%	+3.4%	+3.5%
British Columbia	\$17.64	\$16.92	\$17.95	\$18.00	\$20.49	\$19.00	\$17.97	\$19.71	\$24.70	\$21.63	+40.0%	+27.8%	+15.1%	+9.7%
Metro Vancouver	\$17.68	\$16.83	\$18.83	\$18.03	\$20.74	\$19.20	\$19.04	\$19.71	\$22.64	\$20.00	+28.1%	+18.8%	+4.2%	+1.5%

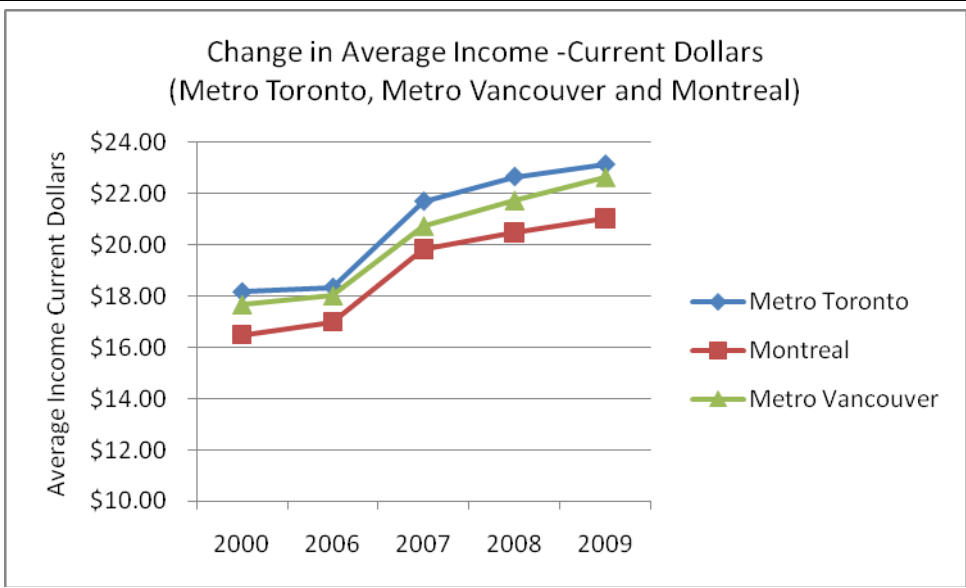
Change in Average Income -Current Dollars
(Canada, British Columbia, Metro Vancouver)



Comparison

The average hourly earnings across Metro Vancouver in 2009 were \$22.64. This was below the average hourly earnings reported in Metro Toronto (\$23.14) but more than the average hourly earnings reported in Montreal (\$21.04). Between 2000 and 2009 the average hourly earnings across Metro Vancouver increased by 28.1%, compared to an increase of 27.4% for Metro Toronto and an increase of 27.5% for Montreal. Metro Vancouver also reported the largest increase in average hourly earnings between 2008 and 2009(4.2%) when compared to Metro Toronto (2.1%) and Montreal (2.6%).

	2000		2006		2007		2008		2009		Change 2000 to 2009		Change 2008 to 2009	
	Average	Median	Average	Median	Average	Median	Average	Median	Average	Median	Average	Median	Average	Median
Metro Toronto	\$18.16	\$16.00	\$18.34	\$17.32	\$21.70	\$19.00	\$22.66	\$19.71	\$23.14	\$20.00	+27.4%	+29.1%	+2.1%	+1.5%
Montreal	\$16.50	\$14.80	\$17.00	\$18.00	\$19.83	\$17.29	\$20.50	\$18.00	\$21.04	\$18.33	+27.5%	+27.8%	+2.6%	+1.8%
Metro Vancouver	17.68	\$16.83	\$18.03	\$18.03	\$20.74	\$19.20	\$21.73	\$19.71	\$22.64	\$20.00	+28.1%	+18.8%	+4.2%	+1.5%



Data consideration

These hourly wages are measured in current dollars and are not adjusted for inflation.

Source

Labour Force Survey, Statistics Canada

Link

Average and Median Household Income (2005)

Data

At the time of the 2006 Census, the average household income in Metro Vancouver in 2005 was \$73,258, while the median household income was \$55,231.

Date

2005

Geography

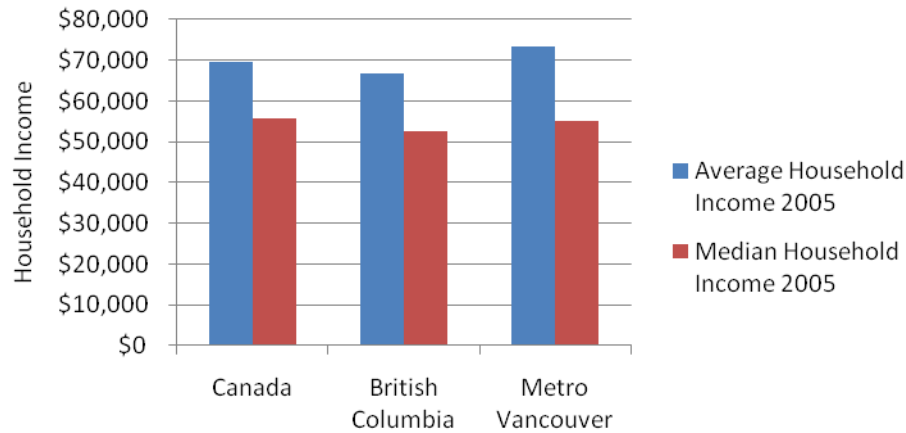
Canada, British Columbia, and CMAs: Toronto, Montreal, and Metro Vancouver

Description

The average household income in Metro Vancouver in 2005 was \$73,258, This was above the average household income reported nationally (\$69,548) and above the average household income reported for British Columbia (\$66,675). At the same time, the median household income for Metro Vancouver was \$55,231 compared to \$55,634 across Canada and \$52,709 across British Columbia.

	Canada	B.C.	Metro Vancouver
Total Households	12,242,280	1,606,875	812,845
Average Household Income	\$69,548	\$66,675	\$73,258
Median Household Income	\$55,634	\$52,709	\$55,231

Average and Median Household Income
(Canada, British Columbia, Metro Vancouver)

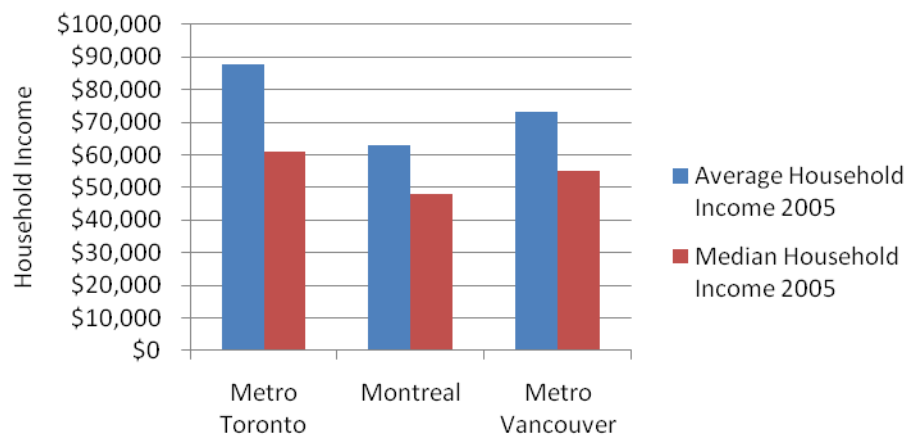


Comparison

Metro Vancouver has a significantly higher average household income (\$73,258) when compared to Montreal (\$63,038) but is well below the average household income for Toronto (\$87,820). In 2005, the median household income for Metro Vancouver was (\$55,231). This is approximately 15.1% higher than the median household income in Montreal (\$47,979) but 9.6% below the median household income in Toronto (\$61,128).

	Toronto	Montreal	Metro Vancouver
Total Number of Households	1,800,045	1,524,280	812,845
Average Household Income	\$87,820	\$63,038	\$73,258
Median Household Income	\$61,128	\$47,979	\$55,231

Average and Median Household Income
(Metro Toronto, Metro Vancouver and Montreal)



Comparison

The following includes information on the average and median household income across Metro Vancouver at the municipal and subregional level. The information reported here is based on the 2006 Census.

	Total Private Households	Median 2005 Household Income	Median 2005 After-Tax Household Income	Average 2005 Household Income	Average 2005 After-Tax Household Income
Vancouver	253,380	47,299	41,875	68,271	56,040
North Shore	69,805	73,600	61,478	102,743	79,993
Central Northeast	206,695	71,637	61,402	92,627	74,114
South of the Fraser	148,680	62,072	53,728	80,721	68,207
Surrey	131,135	60,168	52,926	73,552	62,247

Average and Median Household Income Across Metro Vancouver

	Total Number of Private	Median 2005 household income	Median 2005 after-tax household income \$	Average 2005 household income	Average 2005 after-tax household income \$
Vancouver	253,380	47,299	41,875	68,271	56,040
North Vancouver District	29,750	77,032	65,428	101,318	81,001
North Vancouver City	21,350	49,486	43,330	62,115	52,034
West Vancouver	16,840	76,893	64,044	155,071	111,025
Bowen Island	1,345	72,990	60,918	84,934	67,866
Lions Bay	520	91,603	73,670	110,278	88,043
Burnaby	78,035	50,205	44,717	63,453	54,172
New Westminster	27,045	48,773	42,330	60,408	51,225
Coquitlam	41,240	59,294	51,793	72,966	61,185
Belcarra	255	110,557	94,246	189,351	135,555
Anmore	535	106,886	88,770	136,175	105,692
Port Coquitlam	18,700	65,731	57,075	77,944	64,866
Port Moody	10,130	74,527	62,848	85,810	70,609
Pitt Meadows	5,820	64,748	55,545	74,432	62,647
Maple Ridge	24,935	64,017	55,294	73,110	61,346
Langley District	33,340	69,805	59,604	83,419	68,801
Langley City	10,570	46,456	41,475	56,145	48,379
White Rock	9,515	50,376	43,512	66,127	54,328
Delta	33,550	72,594	62,310	84,186	69,813
Richmond	61,430	53,489	47,470	67,440	57,302
Tsawwassen	275	79,713	68,002	124,309	110,619
Surrey	131,135	60,168	52,926	73,552	62,247

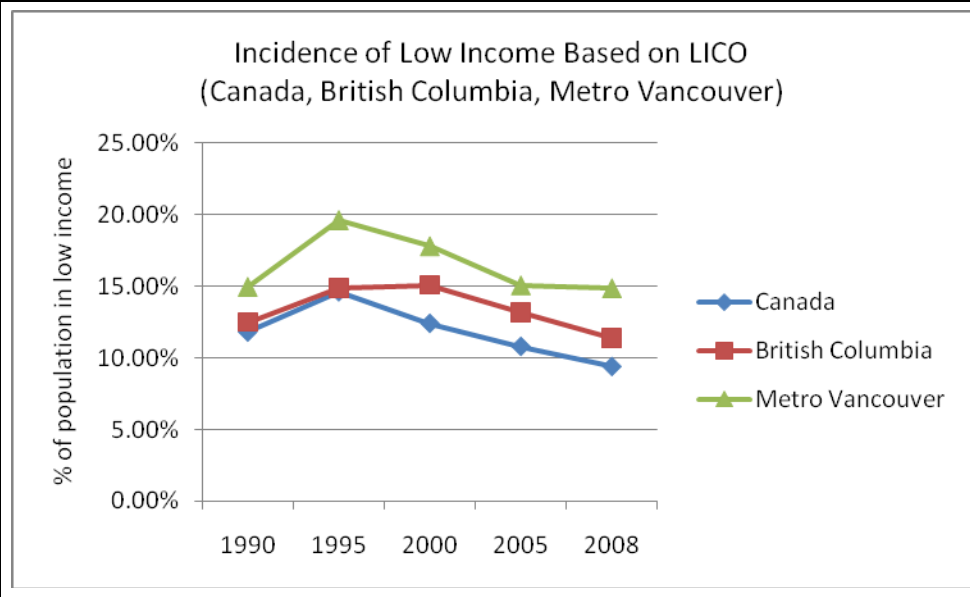
Data considerations
The Living Wage is another measure to consider here. For data on this measure, see: Living Wage calculation based on CCPA report titled " <i>Working for a Living Wage: Making Paid Work Meet Basic Family Needs in Vancouver</i> ". Released 2010.
Source
2006 Census, household income, private households
Link

LOW-INCOME RATES

Overall Low-Income Incidence (After-Tax)
Data
Nationally approximately 9.4% of Canadians are in low income based on the low income cut-offs established by Statistics Canada. Across British Columbia, the incidence of low income is 11.4% while across Metro Vancouver the incidence of low income is 14.9%. While Metro Vancouver still has a higher incidence of low income (14.9%) when compared to Canada (9.4%) and British Columbia (11.4%), the overall proportion of individuals in low income in Metro Vancouver has continued to decrease -going from 19.6% in 1995 to 14.9% in 2008.
Date
1990, 1995, 2000, 2005, and 2008
Geography
Canada, British Columbia, and CMAs: Toronto, Montreal, and Metro Vancouver
Description

The incidence of low income is determined by the number of individuals with incomes which fall below the low income cut-offs (LICO) established by Statistics Canada. For 2008, Statistics Canada calculated the low income cut-off to be \$18,373 for a person living alone, \$22,361 for a couple and \$34,738 for a family of four. Based on this measure, in 2008, 14.9% of individuals across Metro Vancouver were in low income. This is below the level reported in 2000 when approximately 17.8% of all individuals across Metro Vancouver were in low income. Across British Columbia, the incidence of low income also decreased, going from 15.1% in 2000 to 11.4% in 2008. Nationally, 9.4% of all Canadians were in low income in 2008 -this represents an improvement over the incidence of low income reported across Canadians in 2000 (12.4%).

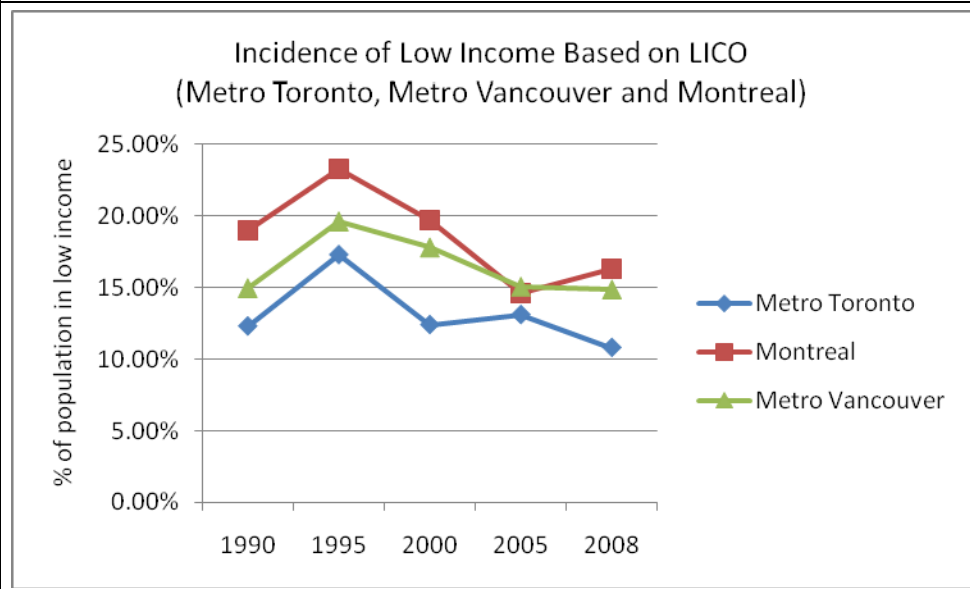
	1990	1995	2000	2005	2008	Percentage Point Change 2000-2008
Canada	11.8%	14.6%	12.4%	10.8%	9.4%	3.0
British Columbia	12.5%	14.9%	15.1%	13.2%	11.4%	3.7
Metro Vancouver	15.0%	19.6%	17.8%	15.1%	14.9%	2.9



Comparison

Across Metro Toronto, 10.8% of the population was in low income in 2008 compared to 14.9% of the population across Metro Vancouver. Across Montreal, 16.3% of the population was in low income based on the low income cut-offs established by Statistics Canada. Between 2000 and 2008, the incidence of low income decreased across all three centres with Montreal reporting the largest improvement (3.4 percentage points). Metro Vancouver also reported a change of 2.9 percentage points during this same time period.

	1990	1995	2000	2005	2008	Percentage Point Change, 2000-2008
Metro Toronto	12.3%	17.3%	12.4%	13.1%	10.8%	1.6
Metro Montreal	19.0%	23.3%	19.7%	14.6%	16.3%	3.4
Metro Vancouver	15.0%	19.6%	17.8%	15.1%	14.9%	2.9



Comparison

The following table provides information on the incidence of low income across Metro Vancouver based on data from the 2006 Census. The information reported in the following table includes both subregional and municipal level data and is based on after tax income.

	Total Poulation	Number of Individuals In Low Income	Incidence of Low Income (After-Tax)
Vancouver subregion	568,925	121,760	21.4%
North Shore subregion	172,935	21,675	11.1*%
Central Northeast subregion	536,670	86,655	10.9*%
South of the Fraser subregion	403,380	57,360	12.9*%
Surrey subregion	391,675	53,225	13.6%

*outliers, see table 2 below

	Total - All persons in private households	Persons with low income after tax	Prevalence of low income after tax in 2005 %
Vancouver	568925	121760	21.4%
North Vancouver District	81815	8340	10.2%
North Vancouver City	44840	7445	16.6%
West Vancouver	41610	5620	13.5%
Bowen Island	3345	105	3.1%
Lions Bay	1325	165	12.1%
Burnaby	200115	41175	20.6%
New Westminster	57705	9395	16.3%
Coquitlam	113435	17960	15.8%
Belcarra	675	20	2.2%
Anmore	1770	25	1.1%
Port Coquitlam	52115	6375	12.2%
Port Moody	27390	2920	10.7%
Pitt Meadows	15550	1300	8.4%
Maple Ridge	67915	7485	11%
Langley District	92850	6380	6.9%
Langley City	23315	3850	16.5%
White Rock	17965	2005	11.2%
Delta	95965	8960	9.3%
Richmond	173285	36165	20.9%
Surrey	391675	53225	13.6%

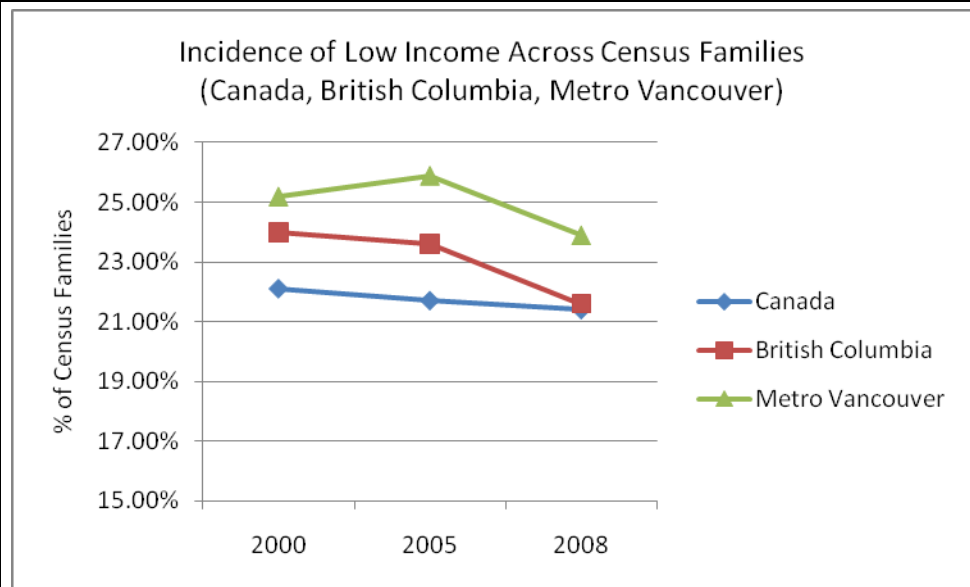
Data considerations
LICO is a measure developed by Statistics Canada which reports the percentage of households or individuals in a community with incomes which fall below an established income level. This measure is intended to reflect the income level at which a household may be in straitened circumstances because it has to spend a greater portion of its income on the basics (food, clothing and shelter) than does the average family of similar size. The low income cut-offs vary by family size and by size of community and is a relative measure. Statistics Canada also cautions that this measure should not be used as a measure of poverty.
Source
Statistics Canada, Income Trends in Canada National, Provincial and CMA level data (2008); Subregional and municipal level data based on the 2006 Census.
Link
Statistics Canada website (http://www12.statcan.ca/census-recensement/2006/ref/dict/fam020a-eng.cfm). Table: 97-563-XCB2006037

Incidence of Low Income Among Census Families (Before Tax)
Data
In 2008, Statistics Canada reported that approximately 23.9% of Census families across Metro Vancouver were in low income. This represents an improvement over the incidence of low income reported across Census families in 2005.
Date
2000, 2005, and 2008
Geography
Canada, British Columbia, and CMAs: Toronto, Montreal, and Metro Vancouver

Description

In 2008, 21.4% of Census families were in low income compared to 21.7% in 2005. Across British Columbia, the proportion of Census families in low income decreased from 23.6% in 2005 to 21.6% in 2008. Across Metro Vancouver, 25.9% of Census families were in low income in 2005 compared to 23.9% in 2008. The data also shows that the incidence among Census families in low income has continued to improve nationally, provincially and regionally, with a lower proportion of Census families across Canada being in low income in 2008 when compared to 2000 (21.4% compared to 22.1%). The same is also true for Census families across British Columbia as well as across Metro Vancouver.

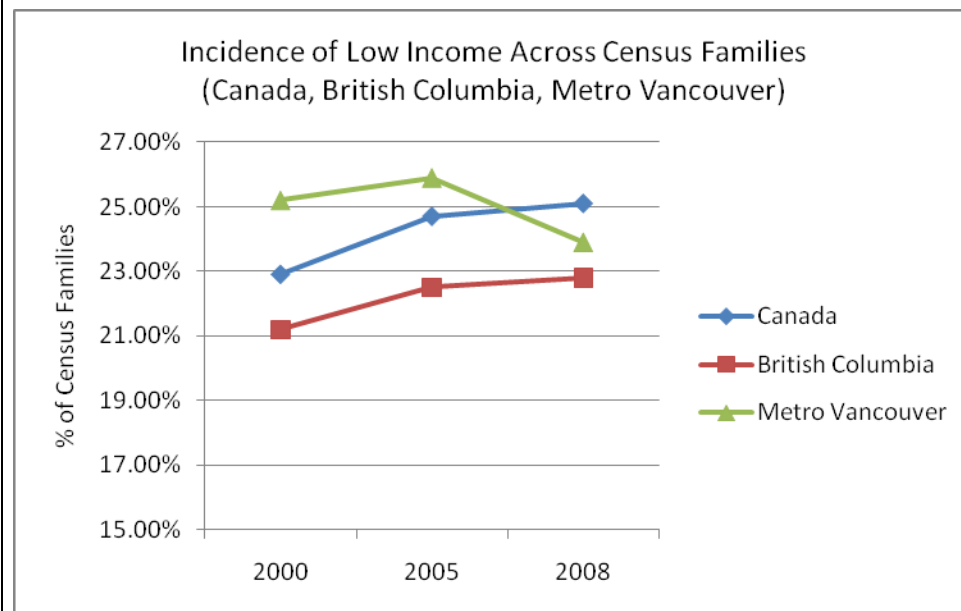
	2000	2005	2008
Canada	22.1%	21.7%	21.4%
British Columbia	24.0%	23.6%	21.6%
Metro Vancouver	25.2%	25.9%	23.9%



Comparison

In 2008, the incidence of low income across Census families in Metro Toronto increased from 24.7 in 2005 to 25.1 in 2008. At the same time, the incidence of low income across Census families in Metro Vancouver decreased from 25.9% in 2005 to 23.9% in 2008. In Montreal the incidence of low income among Census families remained relatively unchanged between 2005 and 2008.

	2000	2005	2008
Metro Toronto	22.9%	24.7%	25.1%
Metro Montreal	21.2%	22.5%	22.8%
Metro Vancouver	25.2%	25.9%	23.9%



Data considerations
<p>The information reported under this measure is based on the before-tax income for Census families. Census families are defined as a married couple and their children, a couple living common law and their children, as well as single parent families with at least one child living in the same dwelling. All members of a Census family live in the same dwelling. Grandchildren living with their grandparent(s) but with no parents present also constitute a census family.</p> <p>LICO is a measure developed by Statistics Canada which reports the percentage of households or individuals in a community with incomes which fall below an established income level. This measure is intended to reflect the income level at which a household may be in straitened circumstances because it has to spend a greater portion of its income on the basics (food, clothing and shelter) than does the average family of similar size. The low income cut-offs vary by family size and by size of community and is a relative measure. Statistics Canada also cautions that this measure should not be used as a measure of poverty.</p>
Source
Statistics Canada, Income Trends in Canada National, Provincial and CMA level data (2008)
Link
<p>Statistics Canada website (http://www12.statcan.ca/census-recensement/2006/ref/dict/fam020a-eng.cfm).</p> <p>Table: 97-563-XCB2006037</p>

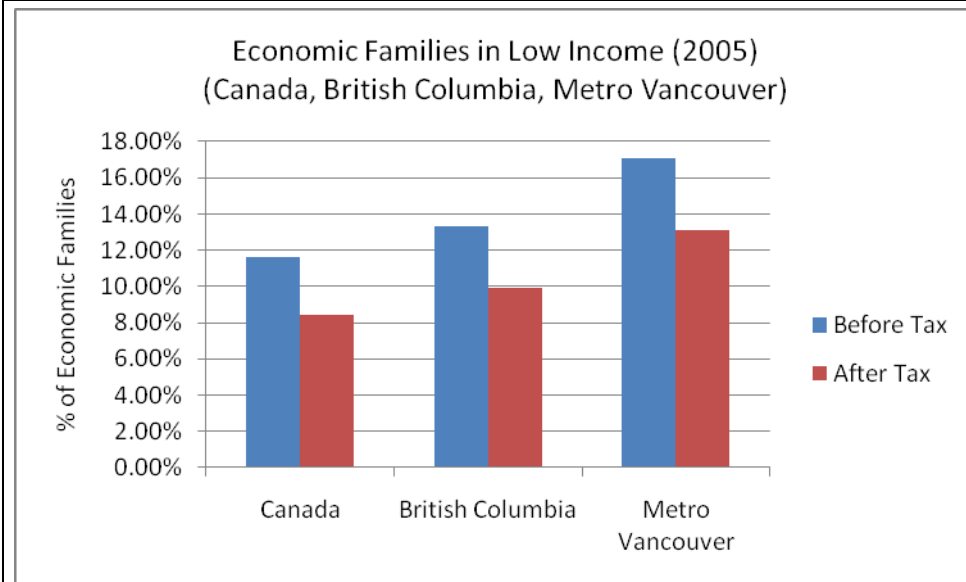
Low Income Rate (2005) Across Economic Families
Data
In 2005, approximately 17.1% of economic families across Metro Vancouver were in low income (before tax) compared to 13.1% of economic families (after-tax).
Date
2006 Census
Geography

Canada, British Columbia, and CMAs: Toronto, Montreal, and Metro Vancouver

Description

In 2005, 11.6% of all economic families were in low income (before tax) compared to 8.4% of economic families (after tax). Across British Columbia, 13.3% of economic families were in low income (before tax) compared to 9.9% of economic families (after tax). Across Metro Vancouver, 17.1% of economic families were in low income (before tax) compared to 13.1% after tax. The data also shows that, in general, Metro Vancouver has a larger proportion of economic families in low income (both before and after tax) when compared to Canada and British Columbia as a whole.

	Canada	B.C.	Metro Vancouver
Total Economic Families	8,680,270	1,112,810	557,265
Prevalence of Low Income Before Tax	11.6%	13.3%	17.1%
Prevalence of Low Income After Tax	8.4%	9.9%	13.1%

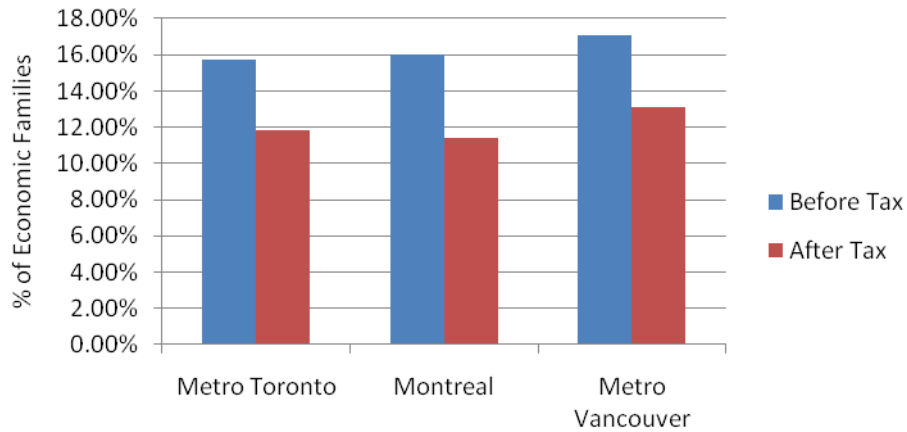


Comparison

In 2005, approximately 15.7% of all economic families across Metro Toronto were in low income (before tax) compared to 11.8% of economic families (after tax). Across Metro Vancouver, 17.1% of economic families were in low income (before tax) compared to 13.1% of economic families (after tax). Across Montreal, 16.0% of economic families were in low income (before tax) compared to 11.4% (after tax). The data also shows that in general Metro Vancouver has a larger proportion of economic families in low income (both before and after tax) when compared to Metro Toronto and Montreal.

	Metro Toronto	Metro Montreal	Metro Vancouver
Total Economic Families	1,347,575	997,090	557,265
Prevalence of Low Income Before Tax	15.7%	16.0%	17.1%
Prevalence of Low Income After Tax	11.8%	11.4%	13.1%

Economic Families in Low Income (2005)
(Metro Toronto, Metro Vancouver, Montreal)



Comparison

The following tables show the number and incidence of low income across economic families across Metro Vancouver at the subregional and individual municipal level. The information reported here is based on the 2006 Census.

	Total Economic Famies	Number of Economic Families In Low Income (After Tax)	Incidence of Low Income Across Economic Families (After Tax)
Vancouver subregion	141,695	22,270	15.7%
North Shore subregion	49,225	4,780	8.4%
Central Northeast subregion	147,575	19,715	8.6%
South of the Fraser subregion	112,490	13,555	8.4%
Surrey subregion	103,215	11,870	11.5%

Incidence of Low Income Across Economic Families (Municipal Level Data) 2005

	Total Economic Families	Number of Economic Families In Low Income (After Tax)	Incidence of Low Income Across Economic Families (After Tax)
Vancouver	141,695	22,270	15.7%
North Vancouver District	23,555	1,930	8.2%
North Vancouver City	12,325	1,570	12.7%
West Vancouver	11,905	1,220	10.2%
Bowen Island	1,015	15	1.5%
Lions Bay	425	45	9.4%
Burnaby	54,295	9,415	17.3%
New Westminster	15,290	1,805	11.8%
Coquitlam	31,355	4,350	13.9%
Belcarra	n/a	n/a	n/a
Anmore	n/a	n/a	n/a
Port Coquitlam	14,500	1,510	10.4%
Port Moody	7,945	685	8.7%
Pitt Meadows	4,480	290	6.5%
Maple Ridge	19,240	1,660	8.6%
Langley District	26,560	1,465	5.5%
Langley City	6,330	705	11.1%
White Rock	4,995	375	7.5%
Delta	26,770	1,980	7.4%
Richmond	47,835	9,030	18.9%
Surrey	103,215	11,870	11.5%

Data considerations

The information for this measure is taken from the 2006 Census and therefore reflects 2005 incomes.

Economic family refers to two or more persons who live in the same dwelling and who are related to each other by blood, marriage, common-law or adoption. By definition, all persons who are members of a census family are also members of an economic family. However, the concept of an economic family could also include census families that may be occupying the same dwelling unit but who are not related to each other as well as other groups or individuals who may not necessarily be included in the census family definition. This could include siblings who are living together as well as nieces or nephews living with aunts or uncles.

LICO is a measure developed by Statistics Canada and which reports on the percentage of households or individuals in a community with incomes which fall below an established income level and is intended to reflect the income level at which a family may be in straitened circumstances because it has to spend a greater portion of its income on the basics (food, clothing and shelter) than does the average family of similar size. The low income cut-offs vary by family size and by size of community and is a relative measure. Statistics Canada also cautions that this measure should not be used as a measure of poverty.

Source

Statistics Canada, Income and Earnings, 2006 Census

Link

Table 97-563-2006040

Low-Income Rate (2005) Across Female-Led Single Parent Families

Data

Across Metro Vancouver in 2005, approximately 28.4% of all female-led single parent families were in low income after tax.

Date

2006 Census

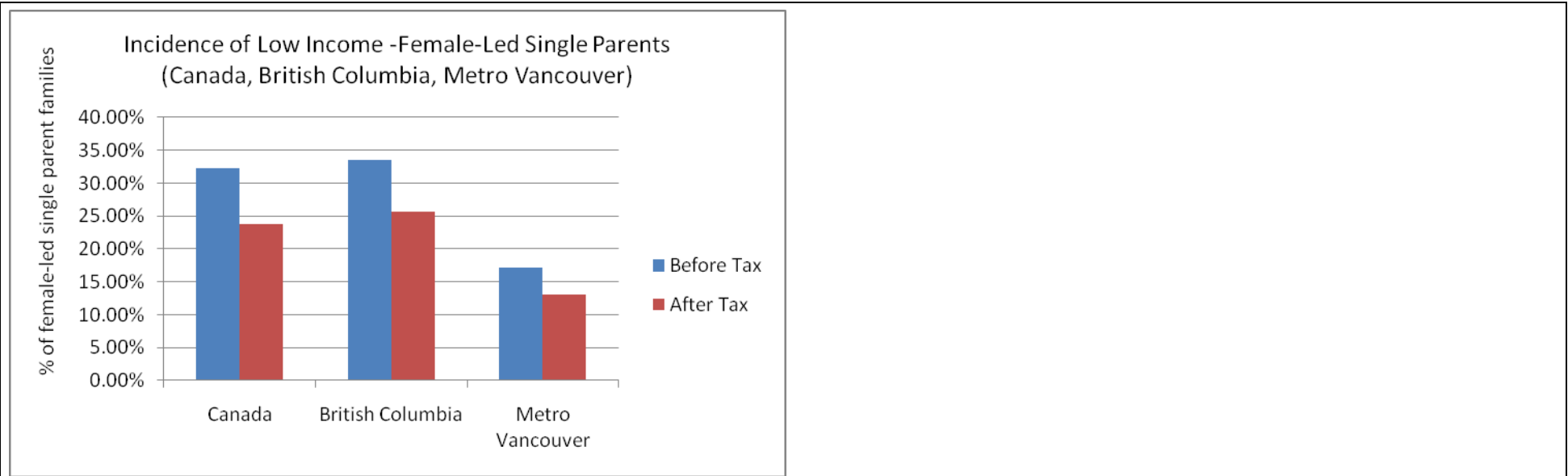
Geography

Canada, British Columbia, and CMAs: Metro Vancouver, Toronto, and Montreal

Description

In 2005, across Canada, approximately 32.2% of all female-led single parent family households were in low income before tax compared to 23.7% after tax. British Columbia reported a higher incidence of low income across female-led single parent family households with 33.5% of female-led single parent family households being in low income before tax compared to 25.6% after tax. Across Metro Vancouver, 35% of female-led single parent family households were in low income before tax compared to 28.4% after tax.

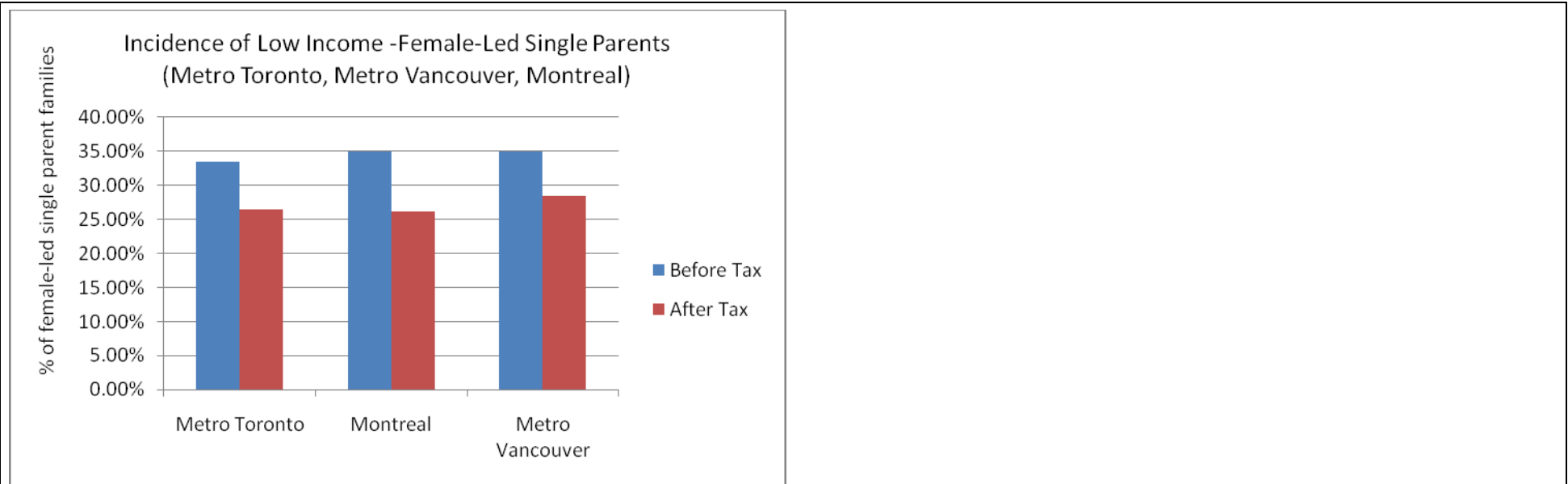
	Canada	British Columbia	Metro Vancouver
Total Economic Families	8,680,270	1,112,810	557,265
Total Female-Led Single Parent Families	1,016,845	123,940	64,080
Prevalence of Low Income Before Tax	32.2%	33.5%	35.0%
Prevalence of Low Income After Tax	23.7%	25.6%	28.4%



Comparison

The incidence of female-led single parent families in low income (before and after tax) in Metro Vancouver is comparable to the levels reported in Metro Toronto and Montreal.

	Metro Toronto	Metro Montreal	Metro Vancouver
Total Economic Families	1,347,575	997,090	557,265
Total Female-Led Single Parent Families	173,800	137,155	64,080
Prevalence of Low Income Before Tax	33.5%	35.0%	35.0%
Prevalence of Low Income After Tax	26.4%	26.2%	28.4%



Comparison

The following tables provide information at the sub-regional and municipal level on the number and incidence of low income across female-led single parent families. The information presented here is based on the 2006 Census.

	Total Female-Led Single Parent Family Households (2005)	Total Female-Led Single Parent Family Households In Low Income (After Tax) (2005)	Prevalence of Female-Led Single Parent Family Households In Low Income (2005)
Vancouver subregion	17,615	5,310	30.1
North Shore subregion	5,340	1,215	13.74
Central Northeast subregion	17,425	5,260	23.02

Surrey subregion	11,300	3,200	28.3
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	Total Female-Led Single Parent Family Households (2005)	Total Female-Led Single Parent Family Households In Low Income (After Tax)	Prevalence of Female-Led Single Parent Family Households In Low Income
Vancouver	17615	5310	30.1%
North Vancouver District	2355	495	21.1%
North Vancouver City	1970	495	25.4%
West Vancouver	1015	225	22.2%
Bowen Island	n/a	n/a	n/a
Lions Bay	n/a	n/a	n/a
Burnaby	6925	2055	29.7%
New Westminster	1945	670	34.4%
Coquitlam	3510	1125	32.1%
Belcarra	n/a	n/a	n/a
Anmore	n/a	n/a	n/a
Port Coquitlam	1735	490	28.2%
Port Moody	830	175	21.1%
Pitt Meadows	445	135	31.5%
Maple Ridge	2035	610	30.2%
Langley District	2415	390	16.1%
Langley City	905	290	32.0%
White Rock	585	105	17.9%
Delta	2440	535	21.9%
Richmond	5680	1700	29.9%
Surrey	11300	3200	28.3%

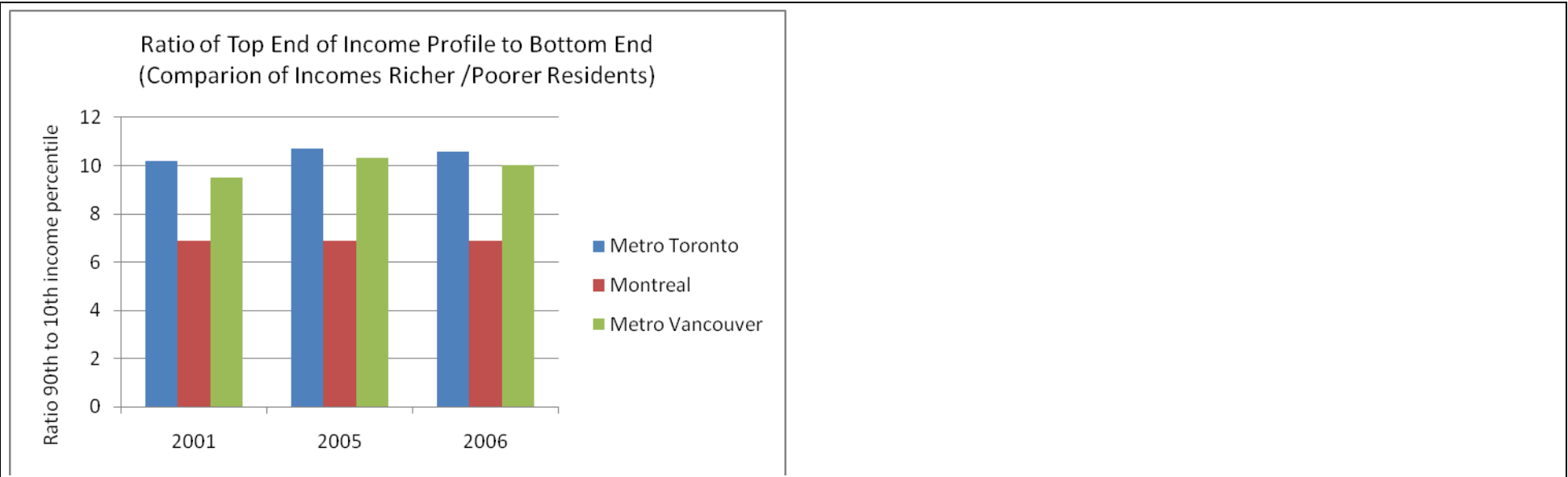
Data considerations
<p>The information for this measure is taken from the 2006 Census and therefore reflects 2005 incomes.</p> <p>LICO is a measure developed by Statistics Canada and which reports on the percentage of households or individuals in a community with incomes which fall below an established income level and is intended to reflect the income level at which a family may be in straitened circumstances because it has to spend a greater portion of its income on the basics (food, clothing and shelter) than does the average family of similar size. The low income cut-offs vary by family size and by size of community and is a relative measure. Statistics Canada also cautions that this measure should not be used as a measure of poverty.</p>
Source
2006 Census - 97-563-XCB2006029
Link

Gap Between the Rich and Poor
Data
In 2006, residents at the 90th income percentile earned 10 times more than those at the lower end of the income distribution (10th percentile).
Date
2001, 2005, 2006
Geography
CMA: Toronto, Montreal, and Metro Vancouver

Description

Across Metro Vancouver and Metro Toronto, those at the top end of the income distribution reported earnings which were 10 times more than those at the bottom end of the income distribution. The data also shows that between 2001 and 2005, Metro Vancouver reported the largest increase in earnings at the top end of the income distribution (14.3%) followed by Montreal (12.5%) and Metro Toronto (9.6%). Metro Vancouver also reported the largest increase in earnings at the low end of the income distribution between 2005 and 2006 with Metro Vancouver reporting an increase of 9.9% compared to 6.7% in Montreal. Metro Toronto reported a net decrease of 5.3% in the earnings of households at the low end. It is also important to note that between 2005 and 2006, earnings at the lower end of the income distribution (10th percentile) increased across Metro Vancouver and Montreal at a faster rate than earnings at the upper end of the income distribution (90th percentile). This was not the case, however, for Metro Toronto. While the data shows improvements in the earnings of households at the lower end of the income distribution for Metro Vancouver, it should be noted that estimates prepared by the Canadian Centre for Policy Alternatives (CCPA) suggest that a living wage for a family of four is equal to almost four times the income reported by household at the lower end of the income distribution (10th percentile).

	2001			2005			2006			Change 2001 to 2005		Change 2005 to 2006	
	10th Income Percentile (Low End)	90th Income Percentile (Top End)	Ratio Top End to Low End	10th Income Percentile (Low End)	90th Income Percentile (Top End)	Ratio Top End to Low End	10th Income Percentile (Low End)	90th Income Percentile (Top End)	Ratio Top End to Low End	Low End	Top End	Low End	High End
Metro Toronto	\$14,300	\$146,400	10.2	\$15,000	\$160,500	10.7	\$15,800	\$167,100	10.6	4.9%	9.6%	(5.3%)	4.1%
Montreal	\$17,300	\$119,600	6.9	\$19,400	\$134,500	6.9	\$20,700	\$139,900	6.8	12.1%	12.5 %	6.7%	4.0%
Metro Vancouver	\$13,400	\$127,600	9.5	\$14,100	\$145,800	10.34	\$15,500	\$155,900	10.0	5.2%	14.3 %	9.9%	6.9%



Data

This measure is based on the income reported at the 90th percentile and the 10th percentile with the 90th percentile being considered a reasonable measure of the upper end of the income rate and the 10th percentile being considered as a reasonable measure of the lower end of the income range.

Source

Labour Force Survey, Statistics Canada
 CCPA, "Working for a Living Wage: Making Paid Work Meet Basic Family Needs in Vancouver". Released 2010.

Link

<http://www12.statcan.ca/census-recensement/index-eng.cfm>
<http://www.statcan.gc.ca/cgi-bin/imdb/p2SV.pl?Function=getSurvey&SDDS=3701&lang=en&db=imdb&adm=8&dis=2>
<http://www.policyalternatives.ca/livingwage2008>

Number of Individuals Who Are Homeless

Data

At the time of the last homeless count (2008), there were 2,660 individuals who were homeless in Metro Vancouver. This includes 1,086 individuals who were staying in emergency shelters and 1,574 who were living on the streets.

Date

2002, 2005, 2008

Geography

Metro Vancouver CMA

Description

At the time of the last homeless count, there were 2,660 individuals who were living on the streets or staying in emergency shelters on the night of the count (March 2008). This represents an increase of 22% over the number of individuals reported in the previous count (March 2005) and a 137% increase over the numbers reported in the count completed in 2002. The data also shows that the largest increases have been among the street homeless population where there was a 39.7% increase in the number of street homeless reported in 2005 and an increase of more than 300% over the number reported in 2002.

	2002	2005	2008	Change 2002 to 2005	Change 2005 to 2008	Change 2002 to 2008
Sheltered homeless	788	1,047	1,086	32.9%	3.7%	37.8%
Street homeless	333	1,127	1,574	238.4%	39.7%	372.7%
Metro Vancouver	1,121	2,174	2,660	93.9%	22.4%	137.3%



Data considerations

The data for the homeless count represents a 24 hour point in time survey and includes individuals living on the streets or staying in emergency shelters.

Source

Regional Steering Committee on Homelessness (RSCH)

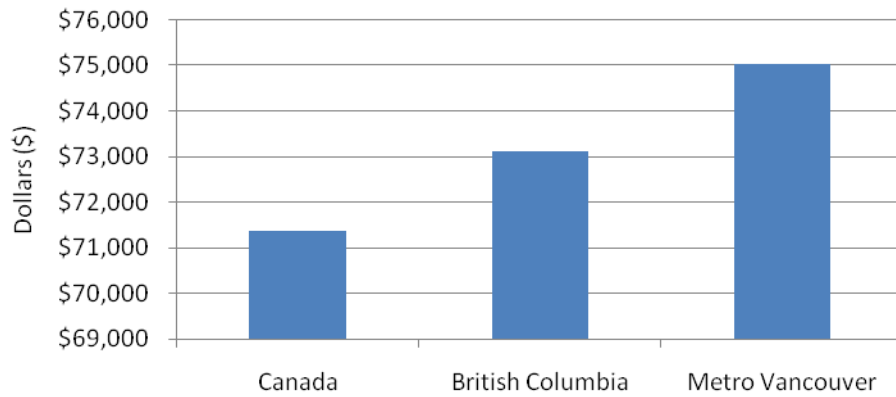
Link

<http://www.metrovancouver.org/planning/homelessness/Pages/Resources.aspx>

COSTS

Average and Median Household Expenditures			
Data			
The average dollar amount for household expenditures in Metro Vancouver in 2008 was \$75,029, while the median was \$63,136.			
Date			
2008			
Geography			
Canada, British Columbia, and CMAs: Toronto, Montreal, and Metro Vancouver.			
Description			
Average household expenditures in Metro Vancouver in 2008 were \$75,029 while average households expenditures across British Columbia were \$73,119. Across Canada, average household expenditures were \$71,364. The median household expenditures for Metro Vancouver in 2008 were \$63,136 compared to \$62,380 across British Columbia and \$58,241 across Canada.			
	Canada	British Columbia	Metro Vancouver
Average Household Expenditures	\$71,364	\$73,119	\$75,029
Median Household Expenditures	\$58,241	\$62,380	\$63,136

Average Household Expenditures, 2008
(Canada, British Columbia, Metro Vancouver)

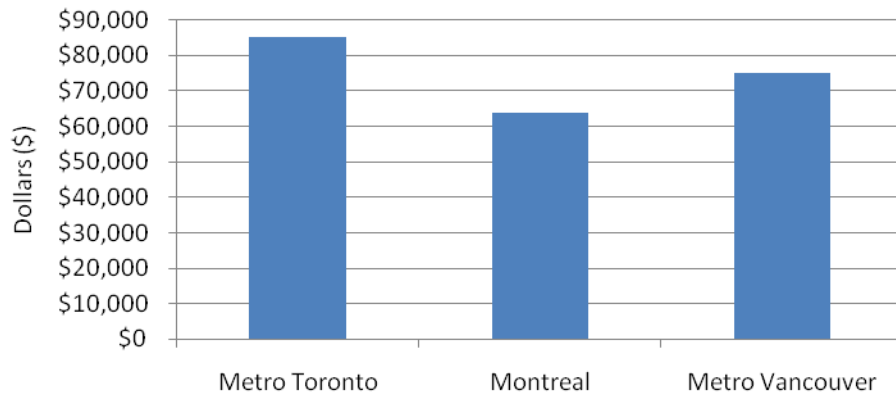


Comparison

Average household expenditures in Metro Vancouver in 2008 were \$75,029 while average households expenditures across Metro Toronto were \$85,059. Across Montreal, average household expenditures were \$63,794. The median household expenditures for Metro Vancouver in 2008 were \$63,136 compared to \$66,491 for Metro Toronto and \$50,773 for Montreal.

	Metro Toronto	Metro Montreal	Metro Vancouver
Average expenditure	\$85,059	\$63,794	\$75,029
Median expenditure	\$66,491	\$50,773	\$63,136

Average Household Expenditures, 2008
(Metro Toronto, Metro Vancouver and Montreal)



Data considerations

Average expenditures will tend to be higher than median expenditures because they are more impacted by the spending habits of the highest spenders.

Source

Survey of Household Spending 2008. Also available in Cansim 203-0001.

Link

Average and Median Expenditures on Principal Accommodation

Data

The average expenditure on principal accommodation in Metro Vancouver in 2008 was \$16,279, while the median expenditure was \$12,193.

Date

2008

Geography

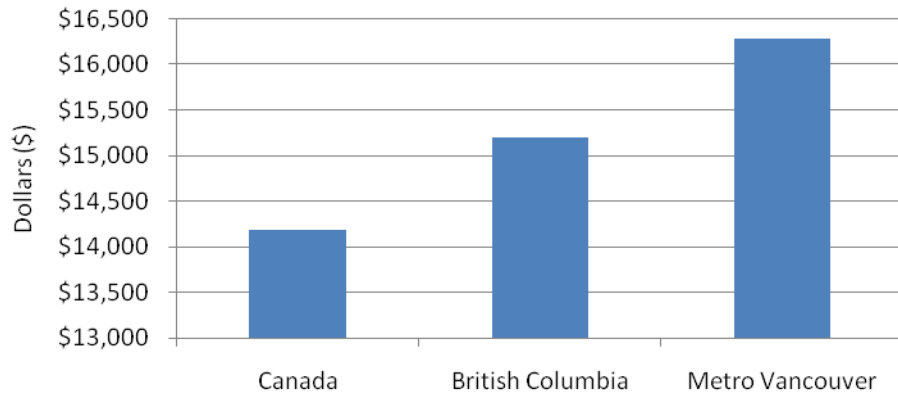
Canada, British Columbia, and CMAs: Toronto, Montreal, and Metro Vancouver.

Description

The average expenditure on principal accommodation across Metro Vancouver in 2008 was \$16,279 while the average expenditure across British Columbia was \$15,201. Across Canada, the average expenditure on principal accommodation was reported to be \$14,183. The median expenditure on principal accommodation for Metro Vancouver in 2008 was \$12,193 compared to \$11,517 for British Columbia and \$10,980 for Canada. The data shows that in general those living in Metro Vancouver reported higher average and median expenditures on principal accommodation when compared to British Columbia and Canada as a whole. When compared to all expenditures, the data shows that those living in Metro Vancouver tended to spend more on their principal accommodation as a percentage of all expenditures -21.7% across Metro Vancouver compared to 20.8% across British Columbia and 19.9% across Canada.

	Canada	British Columbia	Metro Vancouver
Average expenditure	\$14,183	\$15,201	\$16,279
Median expenditure	\$10,980	\$11,517	\$12,193
Average expenditures as a % of total household expenditures	19.9%	20.8%	21.7%

Average Expenditures -Principal Accommodation
(Canada, British Columbia and Metro Vancouver)

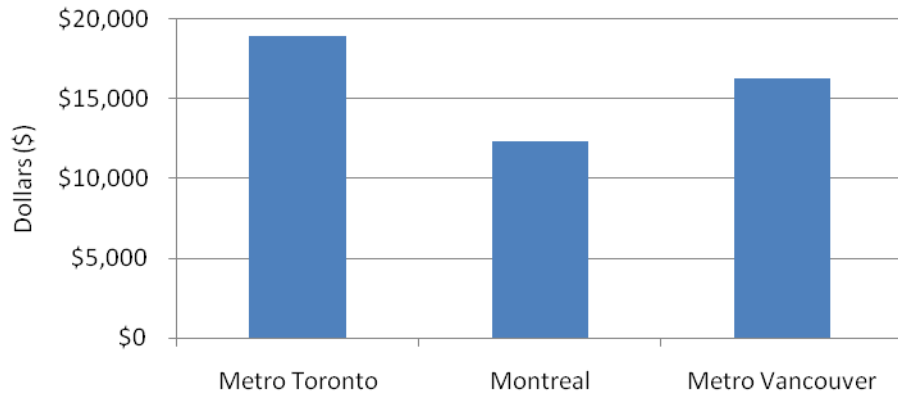


Comparison

The average annual expenditure on principal accommodation in Metro Vancouver in 2008 was \$16,279, significantly higher than Montreal (\$12,361) but lower than Toronto (\$18,901). The median expenditure on principal accommodation in Metro Vancouver in 2008 was \$12,193, significantly higher than Montreal (\$9,872) and significantly lower than Toronto (\$14,560). The average expenditure on principal accommodation as a percentage of the total household expenditures in Metro Vancouver is 21.7%, slightly less than Toronto (22.2%) but significantly higher than Montreal (19.4%)

	Metro Toronto	Montreal	Metro Vancouver
Average expenditure	\$18,901	\$12,361	\$16,279
Median expenditure	\$14,560	\$9,872	\$12,193
Average expenditures as a % of total household expenditures	22.2%	19.4 %	21.7%

Average Expenditures -Principal Accommodation
(Metro Toronto, Metro Vancouver and Montreal)



Data considerations

The data reported through this measure is a blended measure that includes both ownership and rental housing costs.

Source

Survey of Household Spending 2008. Also available in Cansim table 203-0001.

Link

Average Annual Expenditure on Scheduled Mortgage Payments

Data

The average annual expenditure on scheduled mortgage payments in Metro Vancouver in 2008 was \$17,836, while the median payment was \$15,512.

Date

2008

Geography

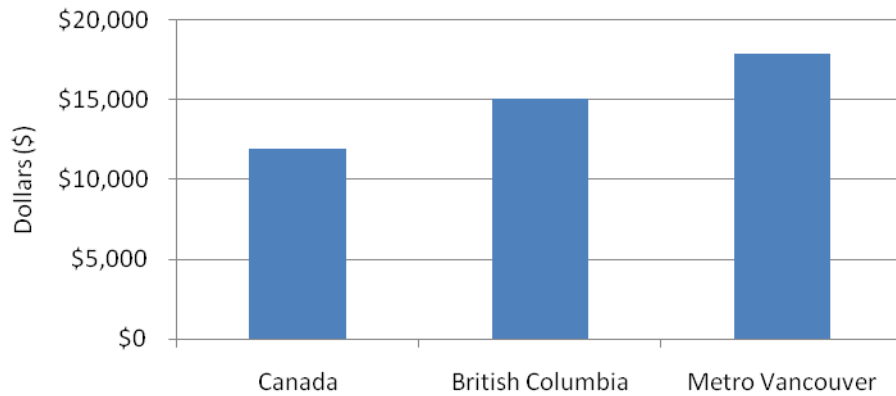
Canada, British Columbia, and CMAs: Toronto, Montreal, and Metro Vancouver.

Description

The average annual expenditure on scheduled mortgage payments in Metro Vancouver in 2008 was \$17,836, significantly higher than both British Columbia (\$15,059) and Canada (\$11,927). The median expenditure on scheduled mortgage payments for Metro Vancouver was also higher with households across Metro Vancouver reporting a median expenditure of \$15,512 compared to a median expenditure of \$12,516 across British Columbia and a median expenditure of \$10,400 across Canada. Mortgage payments as a percentage of total household spending across Metro Vancouver in 2008 was also higher -24.0% compared to 20.7% across British Columbia and 17.1% across Canada.

	Canada	British Columbia	Metro Vancouver
Average expenditure	\$11,927	\$15,059	\$17,836
Median expenditure	\$10,400	\$12,516	\$15,512
Difference compared to Metro Vancouver	\$5,909	\$2,777	-
Regular Mortgage Payments as a % of total Household Expenditures	17.1%	20.7%	24.0%

Average Expenditures -Mortgage Payments
(Canada, British Columbia, Metro Vancouver)

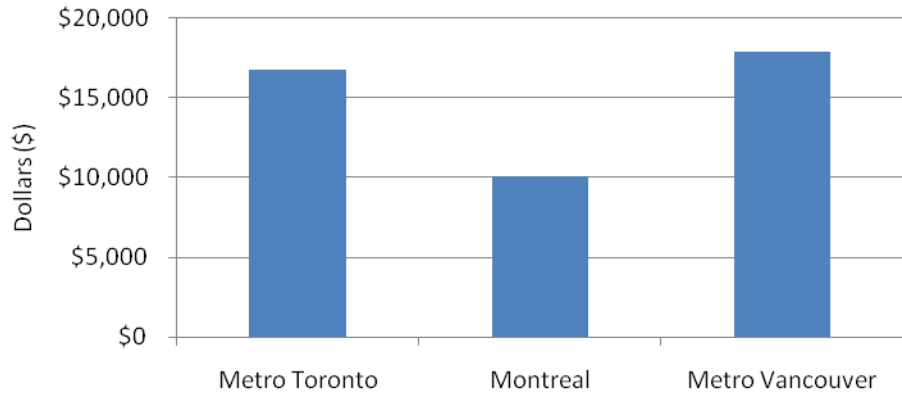


Comparison

The average annual expenditure on scheduled mortgage payments in Metro Vancouver in 2008 was \$17,836. This is higher than the average payments reported in Metro Toronto (\$16,758) and significantly higher than the average payments reported in Montreal (\$10,041). The median expenditure on mortgage payments across Metro Vancouver in 2008 was \$15,512. This was above the median mortgage payments reported across Metro Toronto (\$15,000) and almost double the median mortgage payments reported in Montreal (\$8,856). The scheduled mortgage payments as a percentage of total household expenditures in Metro Vancouver were 24.0% compared to 19.2% across Metro Toronto and 16.9% across Montreal.

	Metro Toronto	Metro Montreal	Metro Vancouver
Average expenditure	\$16,758	\$10,041	\$17,836
Median expenditure	\$15,000	\$8,856	\$15,512
Difference compared to Metro Vancouver	\$1,078	\$7,795	-
As a % of total expenditures	19.2%	16.9%	24.0%

Average Expenditures -Mortgage Payments
(Metro Toronto, Metro Vancouver and Montreal)



Data considerations

This information was taken from the Survey of Household Spending (SHS) and includes only those households reporting that they have regularly scheduled mortgage payments.

Source

Survey of Household Spending, published 2008 (RY 2007 62FP0031)

Link

Average and Median Expenditures on Food

Data

The average expenditure on food in Metro Vancouver in 2008 was \$8,252, while the median expenditure was \$7,300

Date

2008

Geography

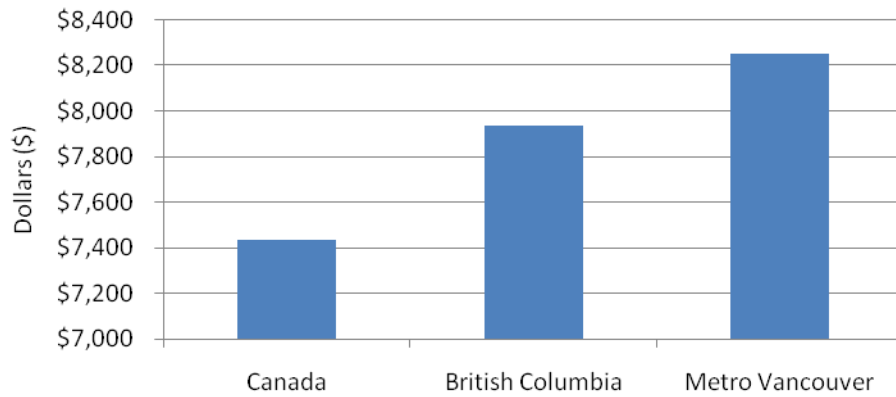
Canada, British Columbia, and CMAs: Toronto, Montreal, and Metro Vancouver.

Description

The average expenditure on food in Metro Vancouver in 2008 was \$8,252. This is above the average expenditure reported across British Columbia (\$7,938) and across Canada (\$7,345). The median expenditure on food in 2008 was \$7,300 compared to \$7,010 across British Columbia and \$6,580 across Canada.

	Canada	B.C.	Metro Vancouver
Average expenditure	\$7,435	\$7,938	\$8,252
Median expenditure	\$6,580	\$7,010	\$7,300

Average Expenditures on Food
(Canada, British Columbia, Metro Vancouver)

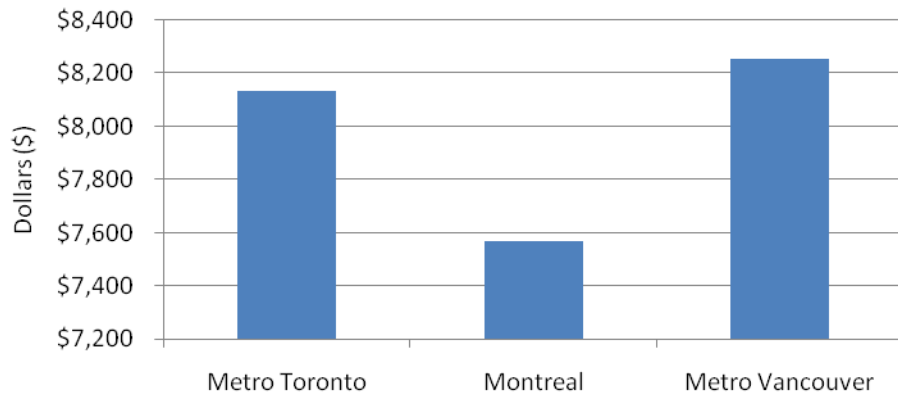


Comparison

The average expenditure on food in Metro Vancouver in 2008 was \$8,252 compared to \$8,132 in Metro Toronto and \$7,568 in Montreal. The median expenditure on food in Metro Vancouver in 2008 was \$7,300 compared to \$7,200 in Metro Toronto and \$6,600 in Montreal.

	Metro Toronto	Metro Montreal	Metro Vancouver
Average expenditure	\$8,132	\$7,568	\$8,252
Median expenditure	\$7,200	\$6,600	\$7,300

Average Expenditures on Food
(Metro Toronto, Metro Vancouver and Montreal)



Data considerations

The information reported represents annual household expenditures

Source

Survey of Household Spending 2008. Also available in Cansim table 203-0001.

Link

Average and Median Expenditures on Transportation

Data

The average household expenditure on transportation in Metro Vancouver in 2008 was \$9,640, while the median expenditure was \$6,000.

Date

2008

Geography

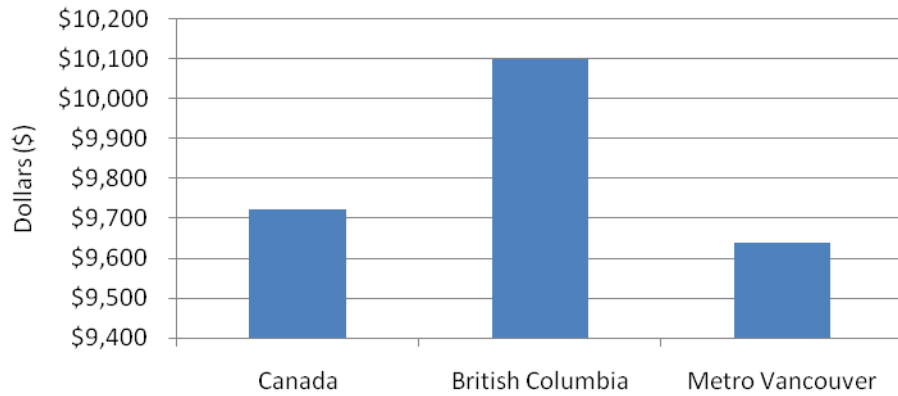
Canada, British Columbia, and CMAs: Toronto, Montreal, and Metro Vancouver.

Description

The average household expenditure on transportation (public and private) in Metro Vancouver in 2008 was \$9,640 compared to \$9,722 across Canada and \$10,098 across British Columbia. Households across Metro Vancouver reported a median expenditure on transportation of \$6,000 compared to \$6,352 across Canada and \$6,342 across British Columbia.

	Canada	British Columbia	Metro Vancouver
Average expenditure	\$9,722	\$10,098	\$9,640
Median expenditure	\$6,325	\$6,342	\$6,000

Average Household Expenditures on Transportation
(Canada, British Columbia, Metro Vancouver)

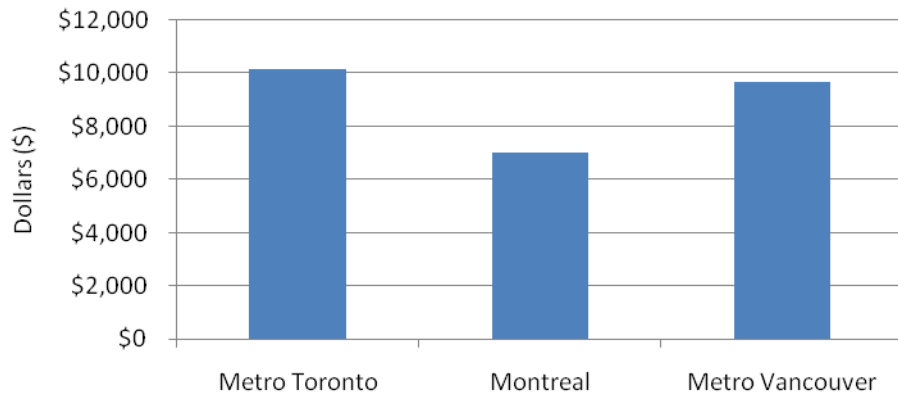


Comparison

The average household expenditure on transportation (public and private) in Metro Vancouver in 2008 was \$9,640 compared to \$6,983 in Montreal and \$10,158 across Metro Toronto. The median household expenditure on transportation in Metro Vancouver in 2008 was \$6,000 compared \$4,336 in Montreal and \$7,092 in Metro Toronto

	Metro Toronto	Metro Montreal	Metro Vancouver
Average expenditure	\$10,158	\$6,983	\$9,640
Median expenditure	\$7,092	\$4,336	\$6,000

Average Household Expenditures on Transportation
(Metro Toronto, Metro Vancouver and Montreal)



Data considerations

These average and median expenditures only represent the households reporting this expenditure

Source

Survey of Household Spending, published 2008 (RY 2007 62FP0031)

Link

Average and Median Expenditures on Public Transportation

Data

Average expenditures on public transportation in Metro Vancouver in 2008 were \$439 and median expenditures were \$200.

Date

2008

Geography

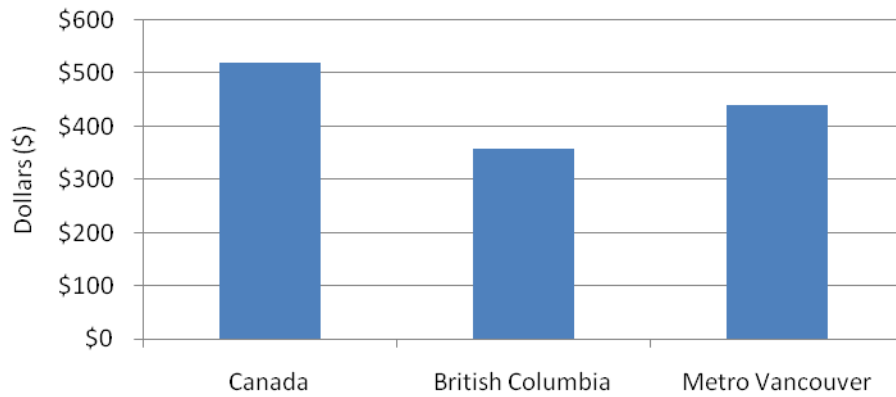
Canada, British Columbia, and CMAs: Toronto, Montreal, and Metro Vancouver.

Description

Households across Metro Vancouver reported average expenditures of \$439 for public transportation 2008. This is above the level of spending reported across British Columbia (\$358). Across Canada, average expenditures on public transportation were \$519. Median expenditures on public transportation in Metro Vancouver in 2009 were \$200. This is above the median level of expenditure reported across British Columbia (\$100) and reasonably aligned with the median level of expenditure reported nationally (\$240).

Total Public Transportation-Related Expenditures	Canada	B.C.	Metro Vancouver
Average expenditure	\$519	\$358	\$439
Median expenditure	\$240	\$100	\$200

Average Expenditures on Public Transportation
(Canada, British Columbia and Metro Vancouver)

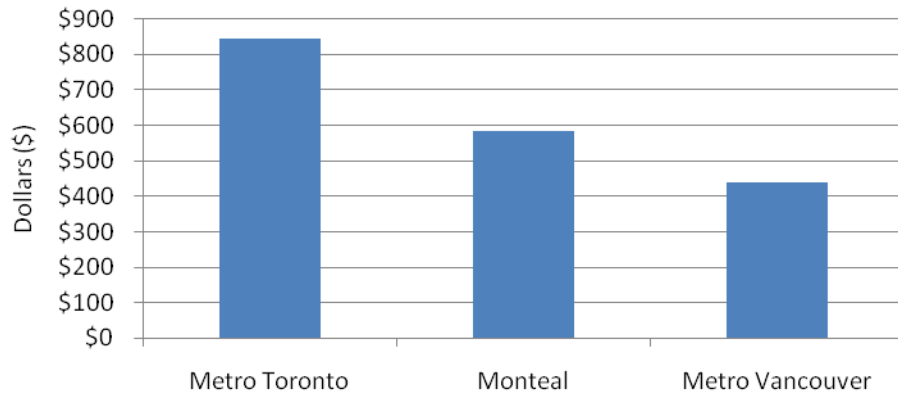


Comparison

Average expenditures on public transportation in Metro Vancouver in 2008 were \$439 compared to \$842 across Metro Toronto and \$583 across Montreal. Metro Toronto and Montreal also reported higher median expenditures on public transportation with both Metro Toronto and Montreal reporting median expenditures on public transportation which were more than double the median expenditures reported across Metro Vancouver.

	Metro Toronto	Metro Montreal	Metro Vancouver
Average expenditure	\$842	\$583	\$439
Median expenditure	\$500	\$410	\$200

Average Expenditures on Public Transportation
(Metro Toronto, Metro Vancouver, Montreal)



Data considerations

These average and median expenditures only represent the households reporting this expenditure (i.e., households with public transportation expenditures).

Source

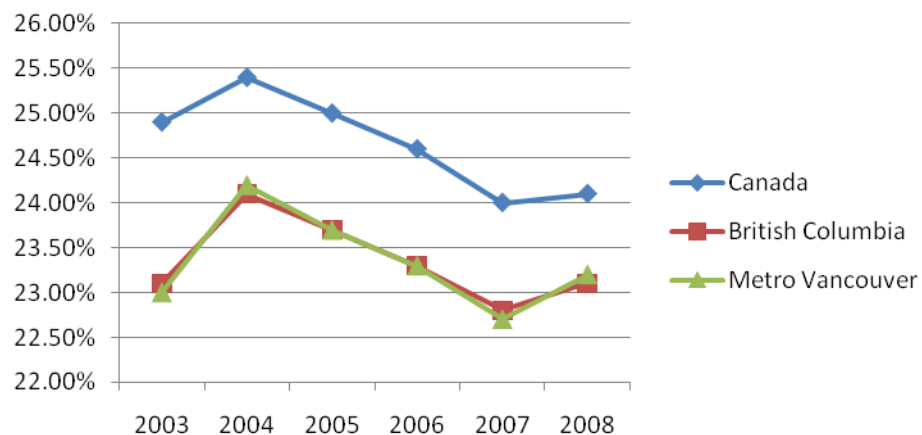
Survey of Household Spending, published 2008 (RY 2007 62FP0031)

Link

WEALTH TRANSFER / PHILANTHROPY

Proportion of Tax Filers Making Charitable Donations						
Data						
The percentage of tax filers making charitable donations in Metro Vancouver in 2008 was 23.2%.						
Date						
2003-2008						
Geography						
Canada, British Columbia, and CMAs: Toronto, Montreal, and Metro Vancouver.						
Description						
Across Metro Vancouver, approximately 23.2% of tax filers made a charitable donation in 2008. This is relatively comparable to the provincial level data (23.1%) but is below the level reported nationally (24.1%). Between 2003 and 2007, the proportion of tax filers making a charitable donation has remained relatively consistent nationally, provincially and regionally.						
	2003	2004	2005	2006	2007	2008
Canada	24.9%	25.4%	25.0%	24.6%	24.0%	24.1%
British Columbia	23.1%	24.1%	23.7%	23.3%	22.8%	23.1%
Metro Vancouver	23.0%	24.2%	23.7%	23.3%	22.7%	23.2%

Proportion of Tax Filers Making Charitable Donations
(Canada, British Columbia, Metro Vancouver)

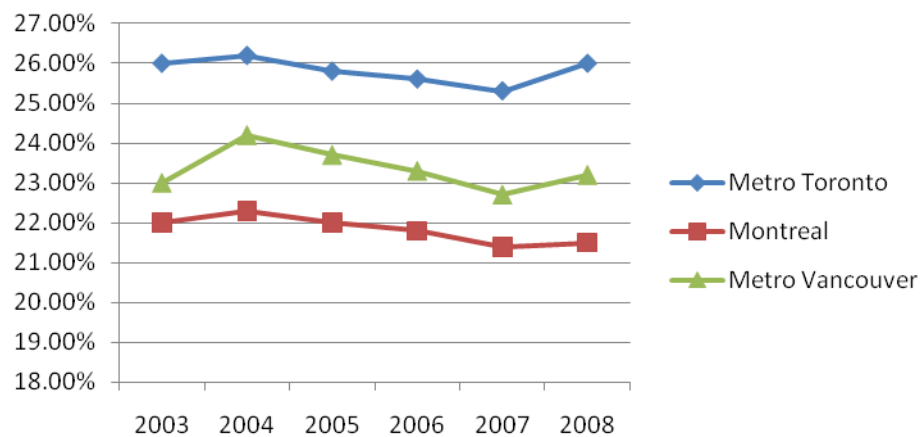


Comparison

Across Metro Vancouver, 23.2% of all tax filers made charitable donations in 2008 compared to 26% of all tax filers across Metro Toronto and 21.5% of all tax filers across Montreal. Between 2003 and 2008, the proportion of tax filers making charitable donations has remained relatively consistent across all three centres.

	2003	2004	2005	2006	2007	2008
Metro Toronto	26.0%	26.2%	25.8%	25.6%	25.3%	26.0%
Montreal	22.0%	22.3%	22.0%	21.8%	21.4%	21.5%
Metro Vancouver	23.0%	24.2%	23.7%	23.3%	22.7%	23.2%

Proportion of Tax Filers Making Charitable Donations
(Metro Toronto, Metro Vancouver and Montreal)



Data Considerations

Source

Canada Revenue Agency, Tax Filer Data

Link

Median Charitable Donations

Data

The median charitable donation in Metro Vancouver in 2008 was \$350.

Date

2004-2008

Geography

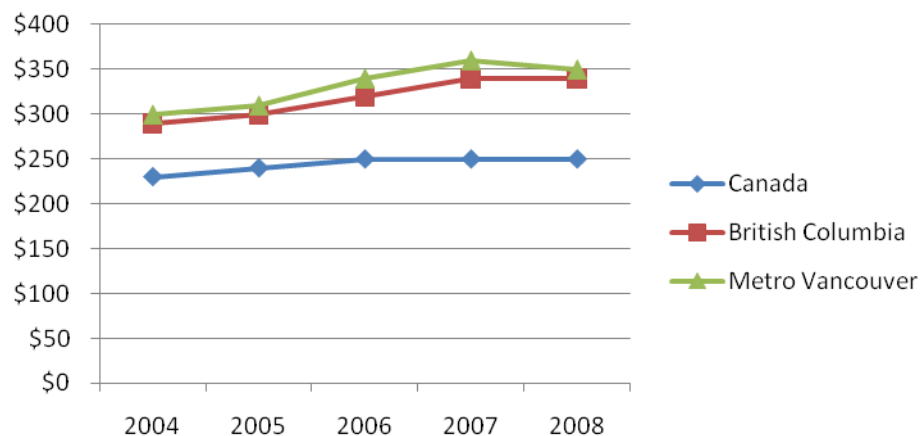
Canada, British Columbia, and CMAs: Toronto, Montreal, and Metro Vancouver.

Description

The median charitable donation in Metro Vancouver in 2008 was \$350 compared to \$340 across British Columbia and \$250 across Canada as a whole. Between 2004 and 2008 the median donation for British Columbians increased the most (17.2%) compared to 16.6% across Metro Vancouver. Across Canada, the median donation increased by 8.6% between 2004 and 2008.

	2004	2005	2006	2007	2008	% Change 2004-2008
Canada	\$230	\$240	\$250	\$250	\$250	+8.6%
British Columbia	\$290	\$300	\$320	\$340	\$340	+17.2%
Metro Vancouver	\$300	\$310	\$340	\$360	\$350	+16.6%

Median Charitable Donations
(Canada, British Columbia and Metro Vancouver)

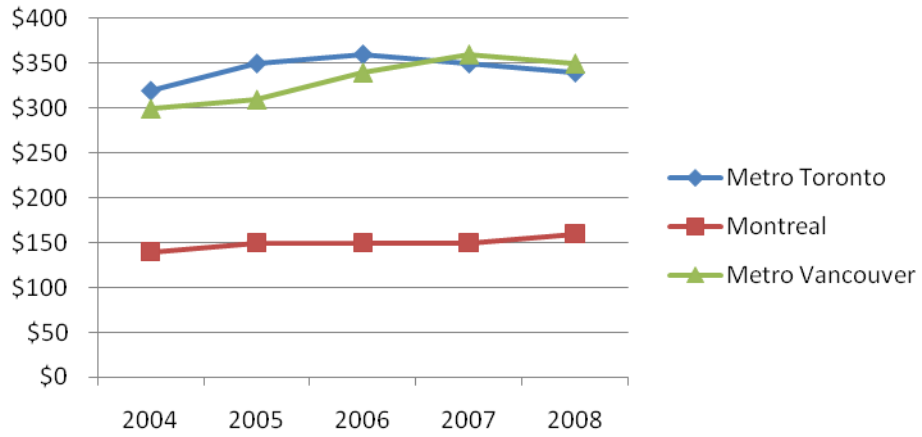


Comparison

The median charitable donation in Metro Vancouver in 2008 was \$350 while the median charitable donation in Metro Toronto was \$340. Across Montreal, the median charitable donation in 2008 was \$160. Between 2004 and 2008, Metro Vancouver reported the largest increase in charitable donations with the median charitable donation in Metro Vancouver increasing 16.6% between 2004 and 2008 compared to 14.2% in Montreal and 6.3% in Metro Toronto.

	2004	2005	2006	2007	2008	% Change, 2004-2008
Metro Toronto	\$320	\$350	\$360	\$350	\$340	+6.3%
Metro Montreal	\$140	\$150	\$150	\$150	\$160	+14.2%
Metro Vancouver	\$300	\$310	\$340	\$360	\$350	+16.6%

Median Charitable Donations
(Metro Toronto, Metro Vancouver and Montreal)



Data considerations

The information reported here is based on tax filer data

Source

Canada Revenue Agency, Line 340

Link

Household Contributions to Charity (Survey of Household Spending)

Data

57.8% of households across Metro Vancouver reported making contributions to charity in 2008 with an average contribution of \$1,365 and a median contribution of \$300.

Date

2008

Geography

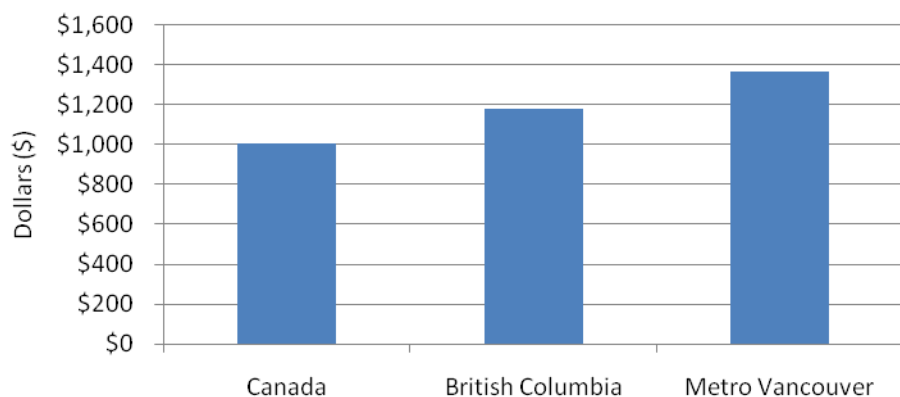
Canada, British Columbia, and CMAs: Toronto, Montreal, and Metro Vancouver.

Description

Across Metro Vancouver, 57.8% of households reported that they had made a charitable contribution in 2008 compared to 62.1% of households across British Columbia and 66.5% of households across Canada. The average contribution reported by those making a charitable contribution in Metro Vancouver was \$1,365 compared to \$1,181 across British Columbia and \$1,008 across Canada as a whole. The median contribution across Metro Vancouver was \$300 compared to a median contribution of \$250 across British Columbia and Canada as a whole.

	Canada	British Columbia	Metro Vancouver
Percentage of Households Reporting	66.5%	62.1%	57.8%
Average expenditure	\$1,008	\$1,181	\$1,365
Median expenditure	\$250	\$250	\$300

Average Charitable Contribution
(Canada, British Columbia, Metro Vancouver)

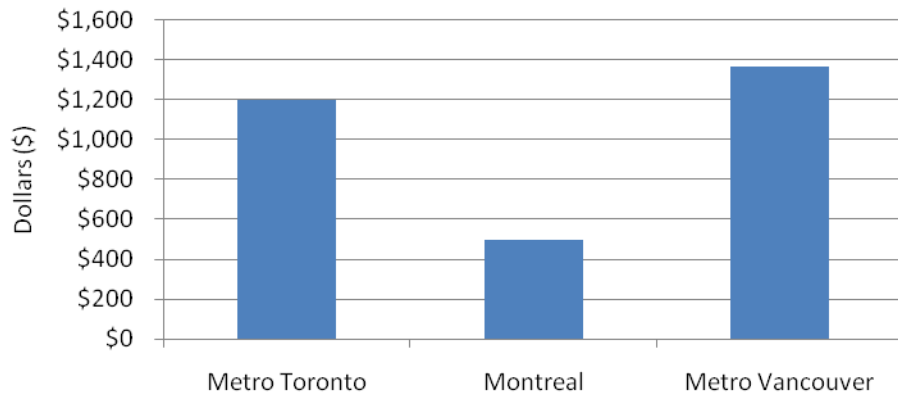


Comparison

Across Metro Vancouver, 57.8% of households reported that they had made a charitable contribution in 2008 compared to 71.2% of households in Metro Toronto and 49.2% of households in Montreal. The average contribution reported by those making a charitable contribution in Metro Vancouver was \$1,365 compared to \$1,200 in Metro Toronto and \$498 in Montreal. The median contribution across Metro Vancouver was \$300 compared to a median contribution of \$400 in Metro Toronto and \$150 in Montreal.

	Metro Toronto	Montreal	Metro Vancouver
Percentage of Households Reporting	71.2%	49.2%	57.8%
Average expenditure	\$1,200	\$498	\$1,365
Median expenditure	\$400	\$150	\$300

Average Charitable Contribution
(Metro Toronto, Metro Vancouver and Montreal)



Data considerations

The information reported here includes only those who responded to the Survey of Household Spending. The tax filer data is a better measure the level of charitable giving as it is based on the universe of tax filers compared to a sample of households.

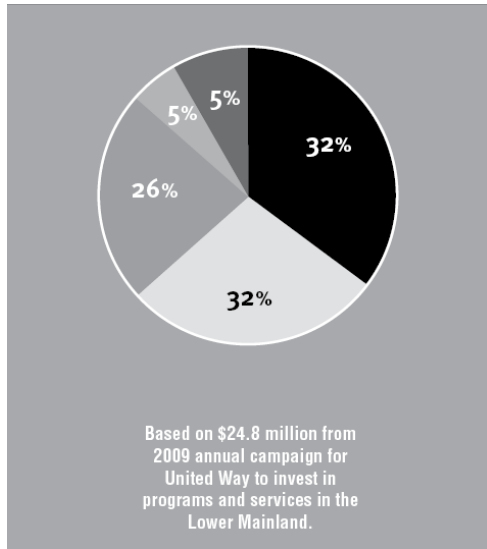
Source

Survey of Household Spending, published 2008 (RY 2007 62FP0031)

Link

Corporate Philanthropy
Data
Corporate giving to the United Way of the Lower Mainland was \$6.4 million in 2009 and accounted for 26% of the organization's revenue, up slightly from 2007/2008, when the percent was 25%.
Date
2009
Geography
Metro Vancouver
Description
Corporate giving to the United Way of the Lower Mainland was \$6.4 million and accounted for 26% of the organization's revenue from the 2009 annual campaign, up from 25% in the 2007/2008. Individual donations, many of which were made through workplace campaigns, resulted in contributions equal to \$16 million -an increase of 3.9% over the level reported in 2007/2008 (\$15.4 million). In 2010, contributions from donors giving less than \$1,000 and those giving \$1,000 or more were comparable accounting for 64% of revenue in 2009/2010 compared to 62% of revenue in 2007/2008.

Revenues from 2009 Annual Campaign, United Way of the Lower Mainland



LEGEND

- 32% individual donations under \$1,000 (\$8 million)
- 32% individual donations \$1,000 and over (\$8 million)
- 26% corporate donations (\$6.4 million)
- 5% special events (\$1.1 million)
- 5% foundations (\$1.3 million)

Comparison

n/a

Data considerations

Source

United Way of the Lower Mainland, 2009-2010 Annual Report

Link

<http://www.uwlm.ca/>

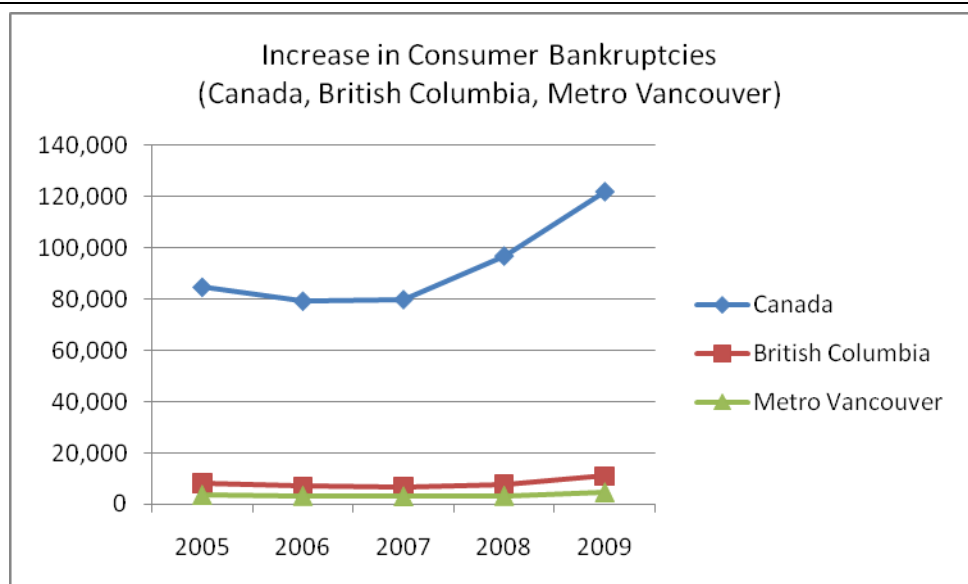
PERSONAL ECONOMY

Median Net Worth			
Data			
The median net worth of individuals in Canada in 2005 was \$148,350, an increase of 23.1% between 1999 and 2005.			
Date			
1999-2005			
Geography			
National			
Description			
The median net worth of individuals in Canada in 2005 was \$148,350, an increase of 23.1% between 1999 and 2005. The median level of debt for individuals in Canada in 2005 was \$44,500, an increase of 37.9% between 1999 and 2005. The median level of assets in Canada in 2005 was \$229,930, an increase of 24.5% between 1999 and 2005.			
	1999	2005	% Change 1999 to 2005
Median Net Worth	\$120,451	\$148,350	23.1%
Median Levels of Debt	\$32,257	\$44,500	37.9%
Median Level of Assets	\$184,622	\$229,930	24.5%
Comparison			
The net worth of individuals in Canada by age was lead by those 55-64 (\$407,417), followed by those 65+ (\$303,167). Among those 45-54 the median net worth was \$231,900 while those 35-44 reported a median net worth of \$135,408. Those under 35 had a median net worth of \$18,750.			

Net Worth By Age Group (National Data)	2005
Under 35	\$18,750
35-44	\$135,408
45-54	\$231,900
55-64	\$407,417
65+	\$303,167
Data considerations	
Provincial and regional level data was not available	
Source	
Survey of Financial Security, 1999 and 2005	
Link	

Number of Consumer Bankruptcies
Data
Across Metro Vancouver, there were nearly 5,000 consumer bankruptcies reported in 2009. This represents an increase of 27.7% over the number of bankruptcies reported in 2005.
Date
2005-2009
Geography
Canada, British Columbia, and CMAs: Toronto, Montreal, and Metro Vancouver.
Description
Across Metro Vancouver, there were nearly 5,000 consumer bankruptcies reported in 2009. This represents approximately 42% of all consumer bankruptcies across British Columbia (11,019). Between 2005 and 2009, the number of consumer bankruptcies increased by 43.9% across Canada compared to 34.8% across British Columbia. Across Metro Vancouver, the number of consumer bankruptcies increased by 27.7% during this time period (2005 to 2009).

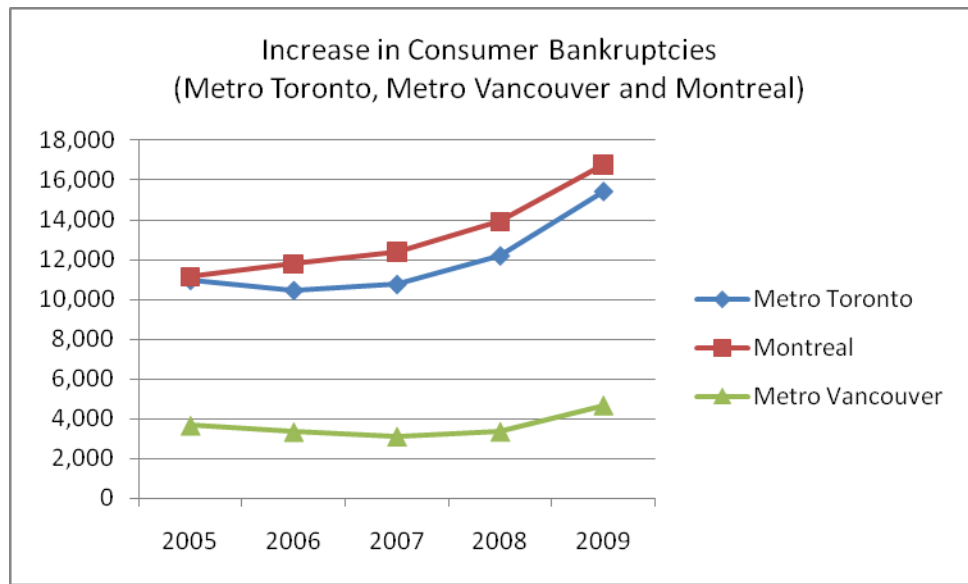
	2005	2006	2007	2008	2009	% Change 2005-2009
Canada	84,638	79,218	79,847	96,774	121,801	+43.9%
British Columbia	8,173	7,021	6,651	7,747	11,019	+34.8%
Metro Vancouver	3,669	3,348	3,119	3,361	4,686	+27.7%



Comparison

The number of consumer bankruptcies in Metro Vancouver is well below the number of consumer bankruptcies reported in Metro Toronto (15,423) and Montreal (16,770). Between 2005 and 2009, both Metro Toronto and Montreal also reported a larger increase in the number of consumer bankruptcies compared with Metro Vancouver.

	2005	2006	2007	2008	2009	% change 2005-2009
Metro Toronto	10,983	10,475	10,778	12,208	15,423	+40.4%
Metro Montreal	11,147	11,787	12,388	13,909	16,770	+50.4
Metro Vancouver	3,669	3,348	3,119	3,361	4,686	+27.7%



Source

Industry Canada, Office of the Superintendent of Bankruptcy Canada "Annual Statistics Report"

Link

http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/h_br01011.html (see table 5, shows by province and CMA)
<http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br02353.html>

Number of Consumer Bankruptcies Per 1,000 Adults

Data

Metro Vancouver had a consumer bankruptcy rate of 1.8 per 1,000 adults in 2008. This represents a small increase over the number of consumer bankruptcies per 1,000 adults reported in 2007 (1.7).

Date

2004-2008

Geography

Canada, British Columbia, and CMAs: Metro Toronto, Metro Montreal, and Metro Vancouver

Description

Consumer bankruptcy rates were lower for Metro Vancouver (1.8 per 1,000 adults) when compared to British Columbia (2.1 per 1,000 adults) and Canada as a whole (3.4). Between 2004 and 2008, the number of consumer bankruptcies per 1,000 adults remained relatively consistent across Canada. At the same time both Metro Vancouver and British Columbia reported lower levels of consumer bankruptcies per 1,000 adults during this period - 2.5 to 2.1 for British Columbia and 2.2 to 1.8 for Metro Vancouver.

	2004	2005	2006	2007	2008
Canada	3.4	3.3	3.1	3.1	3.4
British Columbia	2.5	2.4	2.0	1.9	2.1
Metro Vancouver	2.2	2.1	1.9	1.7	1.8

Comparison

While Metro Toronto and Montreal saw an increase in the number of consumer bankruptcies per 1,000 adults between 2004 and 2008, Metro Vancouver reported a decrease. Metro Vancouver also had the lowest rate of consumer bankruptcies per 1,000 adults when compared with Metro Toronto and Montreal. Across Metro Vancouver consumer bankruptcies in 2008 were equal to 1.8 bankruptcies per 1,000 adults compared to 2.8 in Metro Toronto and 4.8 in Montreal.

	2004	2005	2006	2007	2008
Metro Toronto	2.6	2.6	2.5	2.5	2.8
Montreal	4.0	3.8	4.1	4.2	4.8
Metro Vancouver	2.2	2.1	1.9	1.7	1.8
Data considerations					
Source					
Office of the Superintendent of Bankruptcy Canada					
Link					
http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br01820.html http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br01823.html					

Number and Percentage of Owners with a Mortgage

Data

Across Metro Vancouver 59.5% of owners had a mortgage compared to 57.9% of owners nationally.

Date

2006

Geography

Canada, British Columbia, and CMAs: Metro Toronto, Metro Montreal, and Metro Vancouver.

Description

Across Metro Vancouver, approximately 59.5% of owners had a mortgage compared to 57.6% of owners across British Columbia and 57.9% of owners nationally.

	Total Owner Households	% with mortgage
Canada	8,381,125	57.9%
British Columbia	1,118,160	57.6%
Metro Vancouver	529,090	59.5%

Comparison

Across Metro Toronto and Montreal, the proportion of owners with a mortgage is higher than the level reported across Metro Vancouver. Across Metro Toronto 61.7% of all owners reported having a mortgage compared to 62.0% in Montreal. Across Metro Vancouver, 59.5% of owners reported they had a mortgage.

	Total Owner Households	% with mortgage
Metro Toronto	1,216,095	61.7%
Metro Montreal	813,405	62.0%
Metro Vancouver	529,090	59.5%

Description

The following tables provide information on the number and percentage of owners with a mortgage across Metro Vancouver. This information is presented at the subregional and municipal level and is based on data from the 2006 Census.

Subregion	Total Owner Households	With Mortgage	% With Mortgage
Vancouver subregion	121,395	64,715	53%
North Shore subregion	50,180	26,680	53%
Central Northeast subregion	141,400	87,250	62%
South of Fraser subregion	114,595	67,715	59%
Surrey subregion	98,280	66,405	68%

Number and Percentage of Homeowners Across Metro Vancouver with a Mortgage			
	Total Owner Households	With Mortgage	% With Mortgage
Vancouver CY	121,395	64,715	53%
North Vancouver DM	24,240	13,310	55%
North Vancouver CY	11,495	7,205	63%
West Vancouver DM	12,905	5,225	40%
Bowen Island IM	1,070	685	64%
Lions Bay VL	470	255	54%
Burnaby CY	47,840	25,065	52%
New Westminster CY	14,525	9,370	65%
Coquitlam CY	30,795	19,135	62%
Belcarra VL	240	100	42%
Anmore VL	485	340	70%
Port Coquitlam CY	14,845	10,520	71%
Port Moody CY	8,000	5,725	72%
Pitt Meadows DM	4,675	3,125	67%
Maple Ridge DM	19,995	13,870	69%
Langley DM	28,070	18,280	65%
Langley CY	6,415	4,505	70%
White Rock CY	6,285	3,185	51%
Delta DM	27,150	15,875	58%
Richmond CY	46,675	25,870	55%
Surrey CY	98,280	66,405	68%

Data considerations

The information reported here is based on data from the 2006 Census
Source
2006 Census, 97-554-XCB2006048
Link

Number of Households In Core Need and Spending 50% or More of Their Income on Housing Costs
Data
Across Metro Vancouver, there were 55,765 households spending 50% or more of their income on housing costs in 2006. This includes 24,470 owners and 31,295 renter households. Between 2001 and 2006, the largest increase in households spending 50% or more of their income on their housing costs was among owners -a group which saw an increase of 16.5% between 2001 and 2006.
Date
2001, 2006
Geography
Metro Vancouver CMA
Description
Across Metro Vancouver, there were 129,145 households in core housing need. Of these, approximately 55,765 (43%) were spending 50% or more of their income on their housing costs. Among the households that are in need and spending 50% of their income on their housing costs, renter households account for approximately 56% of the total while owners account for 44% of the total. Between 2001 and 2006, the data shows that the largest increase in the number of households in need and spending 50% or more of their income on their housing costs was among owners- going from approximately 21,000 households in 2001 to 24,470 households in 2006. The data also shows that between 2001 and 2006, there was decrease in the number of renter households spending 50% or more of their income on their housing costs. This represents a change of 11.1% when compared to the levels reported in 2001. Households that are in need and spending 50% of their income on their housing costs are considered to face serious affordability challenges and are at

increased risk of losing their housing.

"At Risk" Households	2001	2006	2001-2006	
	Households	Households	Net Change	% Change
Total	56,215	55,765	-450	-0.8%
Renter At Risk Households	35,220	31,295	-3,930	-11.1%
Owner At Risk Households	21,000	24,470	3,470	+16.5%

Comparison

The following provides information on the number of households and percentage of households that are in core need and spending 50% or more of their income on their housing costs across the Metro Vancouver region. The information reported here includes changes between 2001 and 2006 as well as a breakdown between renters and owners. The information is reported at both the subregional and municipal level.

Number of "At Risk" Households, Subregions of Metro Vancouver, 2005

	At Risk Households (2001)	At Risk Households (2006)	Net Change 2001-2006	% Change 2001-2006	% of All Households (2006)	At Risk Owners	At Risk Renters
Vancouver	20,740	20,120	-620	-3.0%	8.7%	5,900	14,220
North Shore	3,885	4,055	170	4.30%	6.4%	1715	2340
Central Northeast	14,045	13,705	-340	-2.40%	7.1%	6505	7200
South of Fraser	9,090	9,210	120	1.30%	6.6%	5455	3755
Surrey	8,195	8,185	-10	-0.1%	6.6%	4,690	3,495

	At Risk Households (2001)	At Risk Households (2006)	Net Change 2001-2006	% change 2001-2006	% of Municipal Households at Risk	At Risk' Owner Households	At Risk' Renter Households	Owners as a % of At Risk Households
Vancouver	20,740	20,120	-620	-3.0%	8.7%	5,900	14,220	29.3%
North Vancouver District	1,465	1,280	-185	-12.6%	4.5%	725	555	56.6%
North Vancouver City	1,615	1,740	125	7.7%	8.8%	540	1,200	31.0%
West Vancouver	805	1,035	230	28.6%	6.7%	450	585	43.5%
Lions Bay	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Bowen Island	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Burnaby	5,610	5,770	160	2.9%	8.0%	2,460	3,310	42.6%
New Westminster	2,295	2,005	-290	-12.6%	7.9%	550	1,455	27.4%
Coquitlam	2,835	2,585	-250	-8.8%	6.7%	1,560	1,025	60.3%
Anmore	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Belcarra	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Port Coquitlam	1,170	1,190	20	1.7%	6.7%	705	485	59.2%
Port Moody	365	380	15	4.1%	3.9%	215	165	56.6%
Pitt Meadows	280	265	-15	-5.4%	4.7%	165	100	62.3%
Maple Ridge	1,490	1,510	20	1.3%	6.3%	850	660	56.3%
Langley City	855	790	-65	-7.6%	7.9%	295	495	37.3%
Langley Township	1,565	1,445	-120	-7.7%	4.6%	1,030	415	71.3%
White Rock	775	680	-95	-12.3%	7.7%	240	440	35.3%
Delta	1,480	1,600	120	8.1%	4.9%	870	730	54.4%
Richmond	4,415	4,695	280	6.3%	8.3%	3,020	1,675	64.3%
Surrey	8,195	8,185	-10	-0.1%	6.6%	4,690	3,495	57.3%

Comparison
The information reported here is based on a custom data run that was obtained from CMHC by Metro Vancouver. Comparative information is not available for the other CMAs.
Data considerations
The information reported here is based on CMHC's core housing need data and excludes households reporting a zero income as well as those reporting that they spend more than 100% of their income on their housing costs. There is general agreement that households spending 50% or more of their income on their housing costs face an increased risk of becoming homeless through economic eviction.
Source
Metro Vancouver Housing Committee Regular Meeting Agenda (p.12)
Link
http://www.metrovancouver.org/boards/Housing%20Committee/Housing-July_23_2010-Agenda.pdf

Number of Individuals Who Have Been Homeless for One Year or More

Data

At the time of the last homeless count (March 2008), there were 2,660 individuals who were living on the streets or staying in emergency shelters. Of those who were identified, 1,017 (38%) had been without a place to live for one year or more.

Date

2002, 2005, 2008

Geography

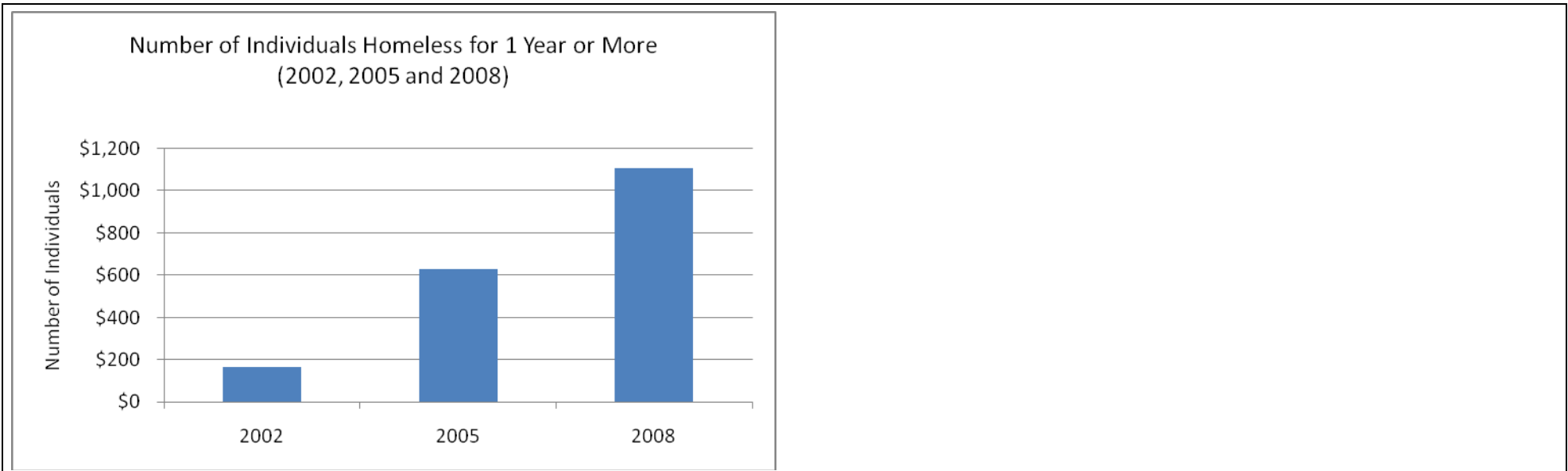
Metro Vancouver

Description

At the time of the last homeless count (March 2008) there were 1,017 individuals who had been without a place to live for one year or more. This represents approximately 38% of all individuals interviewed on the night of the count. It also represents a 76% increase over the number of individuals who reported this to be the case in 2005.

	2002	2005	2008	% increase 2005 to 2008
Homeless 1 year or more	166	628	1,107	76.27%
Total Homeless Population	1,121	2,174	2,660	22.36%
Percentage of the Total	15%	29%	38%	

Comparison



Data considerations

Some of the increase between 2002 and 2005 can be attributed to improvements in the methodology that was used in identifying homeless individuals. This included an increase in the number of volunteers assisting with the survey on the night of the count. This could affect the number of individuals who were identified. It should also be recognized that the count represents a 24 hour snap shot and therefore is no doubt an undercount.

Source

Regional Steering Committee on Homelessness.

Link