



2021 Census Bulletin: Income

Kingston, Ontario– Census Metropolitan Area (CMA)

The 2021 Census Day was May 11, 2021. On July 13, 2022, Statistics Canada released its third set of data from the 2021 Census which included data on Families and Households, Military Experience, and Income. Data on families, households, marital status, and military experience is available in a separate bulletin.

This summary reflects the Kingston CMA geographic boundaries which include the City of Kingston, South Frontenac, Frontenac Islands, and Loyalist Township, based on the available census data. Additional census data will be reviewed and added following the 2021 Census release dates, available on the [Statistics Canada website](#).

Who is counted in the Census?

In the Census, persons are counted in their “usual place of residence” defined as the dwelling in which the person usually lives.

- “Persons” refers to permanent residents (Canadian citizens, landed immigrants), and non-permanent residents (refugee claimants, persons from another country with a work or study permit and family members living here with them).
- Government representatives from other countries attached to embassies, members of armed forces from other countries stationed in Canada, and residents of other countries visiting Canada temporarily (visitors on vacation or business with or without a visitor’s permit) are not included in the Census count.
- Individuals with no residence (unhoused population) are counted where they stayed on the reference day of May 11, 2021
- The usual residence for post-secondary students is that of their parents if they return to live with their parents during any part of the year, even if they live elsewhere while attending school or during employment.
- The usual residence for those living in an institutional “collective dwelling” for six months or more is the location of the collective dwelling. These include correctional institutions, hospitals, nursing homes, group homes, chronic and long-term care hospitals. Data on collective dwellings will be available at a later release date.
- Canadian government employees, including Canadian Armed Forces personnel, residing outside Canada determine a geographic location for their usual place of residence using the address they used for election purposes or their last permanent address.

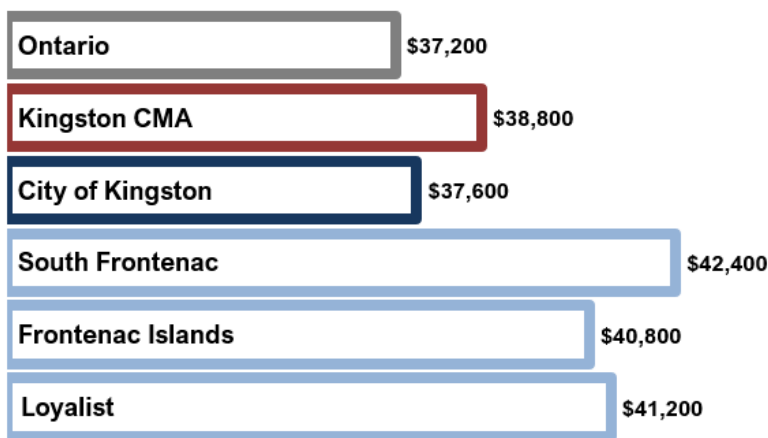
This summary will highlight after-tax income data as this is a useful measure of disposable income that is available for use by individuals and households. For the 2016 and 2021 Census, income data for the Census of Population was gathered exclusively from the Canada Revenue Agency. For these years, the income data represents a 100% sample and uses actual tax data, while the previous long-form Censuses collected data from a 20% sample and used mostly self-reported income data. Therefore, this summary does not include any income data from Censuses earlier than 2016 and highlights disaggregated income statistics from the 2020 and 2015 reference years. All income figures have been adjusted for inflation and are expressed in 2020 constant dollars.

It is important to note the impact of the COVID-19 pandemic in 2020 and the extent to which the introduction of pandemic relief benefits was an important component of income.

Income of Individuals in Private Households

In 2020, the median after-tax income of individuals was \$38,800 in the Kingston CMA. The lowest median income in the region was within the City of Kingston at \$37,600, which is just slightly higher than the median after-tax income across Ontario (\$37,200).

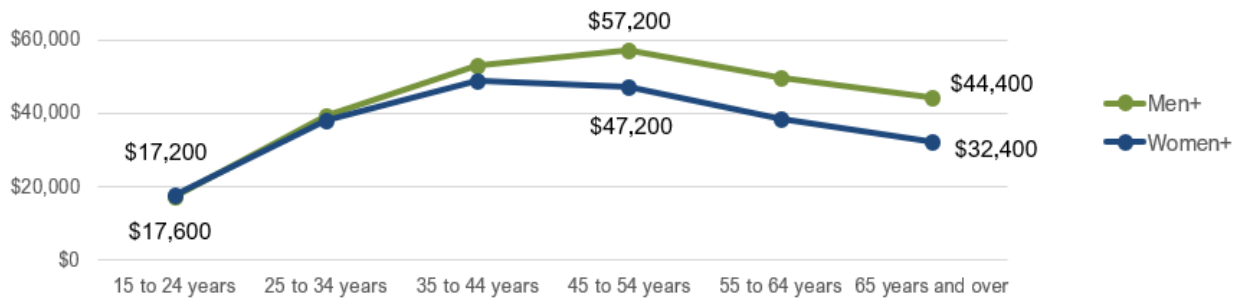
Figure 1: Median After-Tax Income of Individuals: Kingston CMA, 2020



In Kingston CMA, men+ had a median after-tax income of \$42,400, an increase of about \$5,000 from 2015, and women+ had a median after-tax income of \$36,000, an increase of about \$7,000. While the gap between these figures has declined since 2015, it is still \$6,400. A similar gap exists across Ontario, where men+ had a median after-tax income of \$41,200 and women+ had a median after-tax income of \$34,000, with a difference of \$7,200 in after-tax income.

Note: Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided. In these cases, individuals in the category “non-binary persons” are distributed into the other two gender categories and are denoted by the “+” symbol.

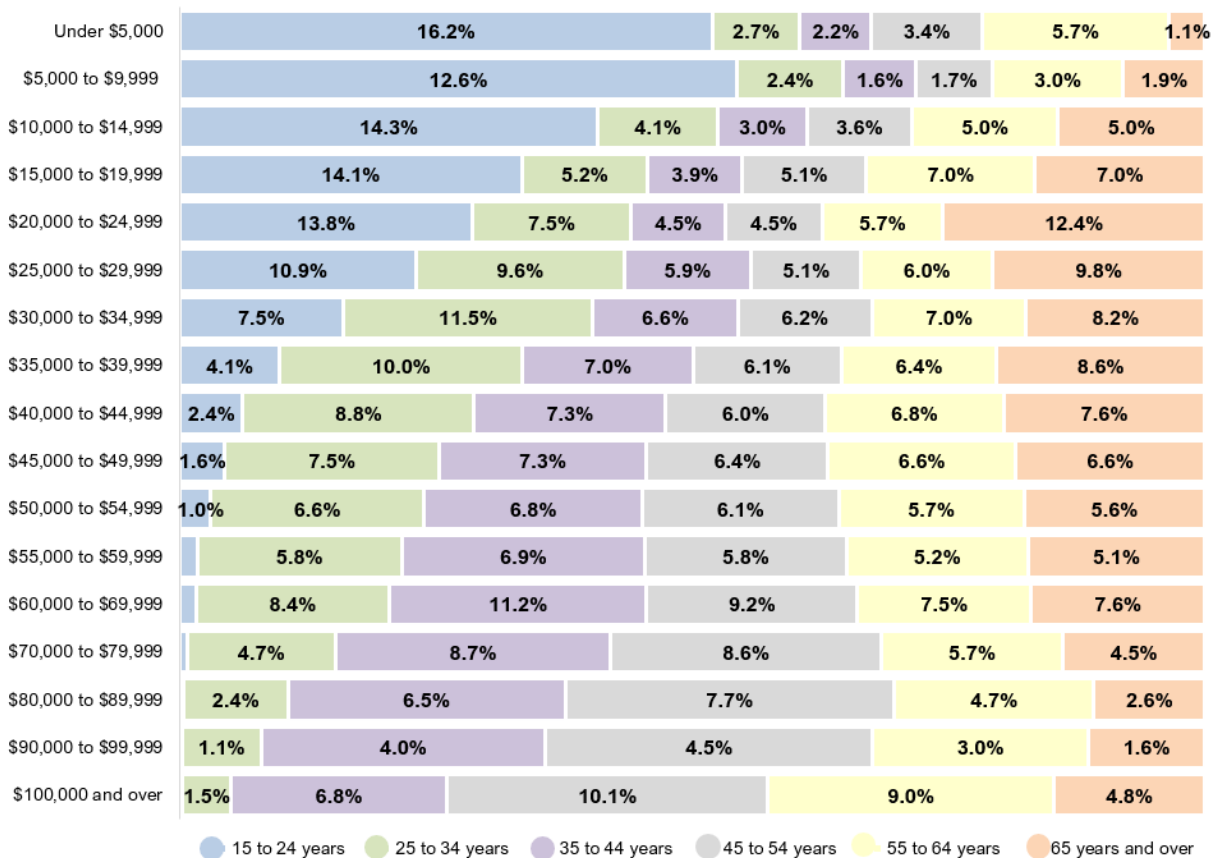
Figure 2: Median After-tax Income by Gender: Kingston CMA, 2020



Approximately 82% of youth aged 15 to 24 years had after-tax incomes under \$30,000; 50% aged 35 and 44 had after-tax incomes between \$40,000 and \$80,000; individuals aged 45 to 64 represented the largest group earning an after-tax income of \$100,00 or more; and 40% over the age of 65 had after-tax incomes between \$20,000 to \$40,000.

A decrease in the proportion of individuals with lower incomes occurred across all age groups in the Kingston CMA since 2015; a similar trend occurred across Ontario and Canada. This decrease is not expected to continue due to the temporary nature of the pandemic relief benefits that were offered during this time period. This is discussed in more detail later in this summary.

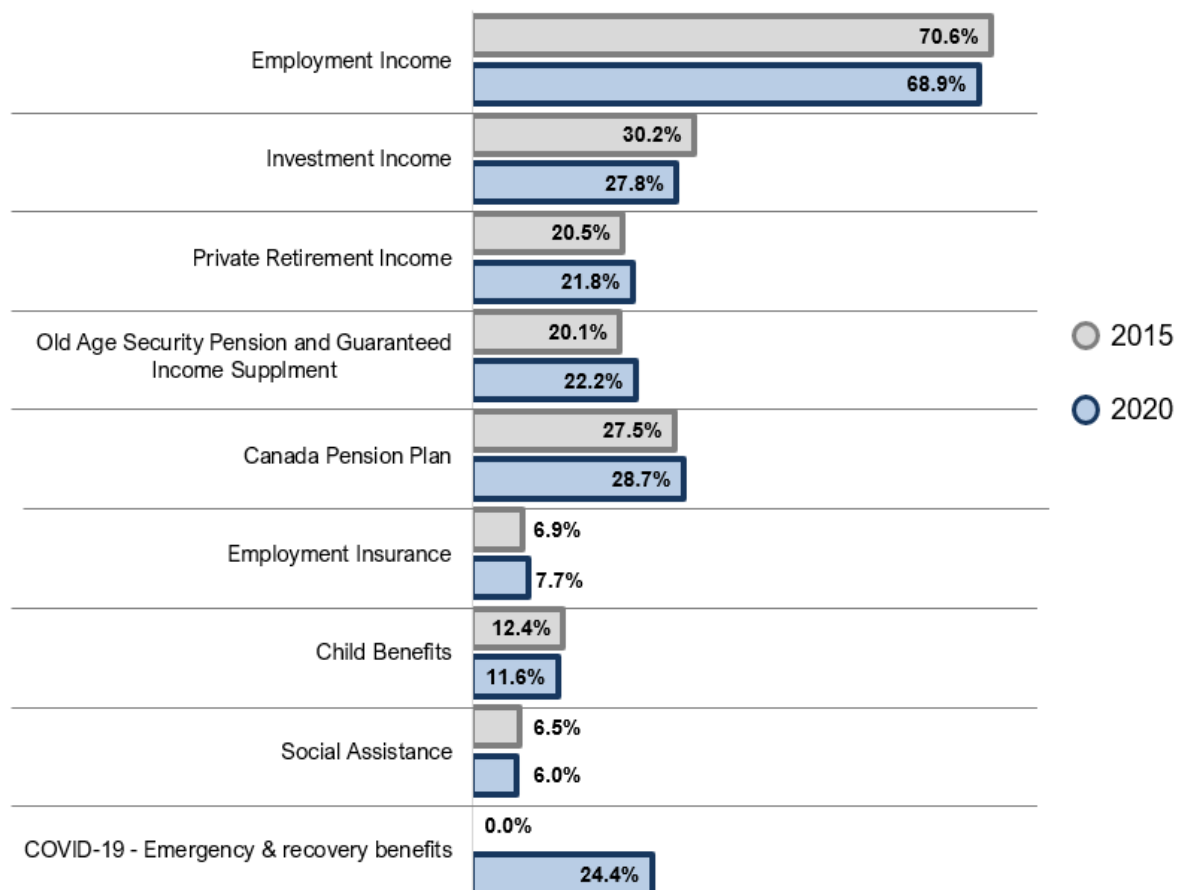
Figure 3: After-Tax Income Groups by Age: Kingston CMA, 2020



Residents of the Kingston CMA earned majority of their income through employment (68.9%). The largest increase of an income source since 2015 (other than the introduction of COVID-19 emergency benefits) was through Old Age Security benefits. The Kingston CMA also has a higher percentage of residents receiving income through private retirement sources and other pension plans (22%) compared to the rest of Ontario (15%).

The percentage of residents in the Kingston CMA receiving some form of government transfers in 2020 (87.5%) is slightly higher than across Ontario (86.9%), with a median amount of \$9,400 and \$8,900, respectively. Compared to Ontario, the Kingston CMA has a higher proportion of individuals receiving pension type government transfers and social assistance benefits.

Figure 4: Proportion of individuals receiving income through the following sources in 2020: Kingston CMA



With the introduction of measures by the federal government to slow the spread of COVID-19 in 2020, income support programs and benefits for workers were offered to offset losses in employment income and curb impacts created by the pandemic.

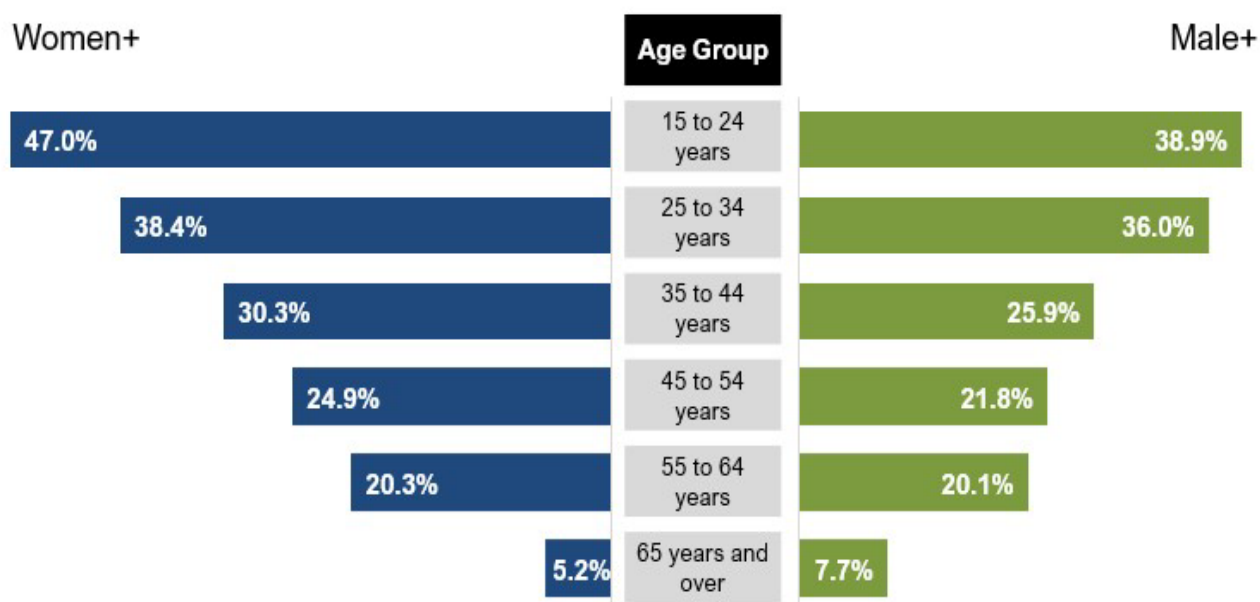
In the Kingston CMA, 24.4% of residents aged 15 years and older received pandemic relief benefits in 2020, with a median amount received being \$8,000 for both men+ and women+. This is slightly lower than across Ontario, where 28.2% received relief benefits.

Across all age groups, a higher proportion of women+ (25%) than men+ (23.8%) received pandemic relief benefits in the Kingston CMA region.

Pandemic relief benefits amounted to 4% of total individual income in the Kingston CMA in 2020, accounting for almost a third of all government transfers (27.9%). This is slightly lower than Ontario where 32.4% of government transfers came from pandemic relief benefits and accounted for 4.9% of total individual income.

More information on the details of various COVID related benefits will be released by Statistics Canada at a later date.

Figure 5: Percentage by Age Group Receiving COVID-19 Emergency and Recovery Benefits in 2020: Kingston CMA



Income of Households and Economic Families

A household refers to a person or a group of people that occupy a usual place of residence. Household members that are temporarily absent on census day are considered to be part of this usual place of residence.

A household may contain;

- Economic family, a broader relationship that refers to two or more persons living together who are related to each other by blood, marriage, common-law union, adoption, or a foster relationship
- Census family, a narrower concept that is defined by couples living together, with or without children, and one-parent families living with children
- Group of unrelated persons
- Person living alone

In 2020, the median after-tax household income in the Kingston CMA was \$73,500, which is an increase from \$68,000 in 2015. This is lower than the Ontario average, which was \$79,500 in 2020 (\$70,500 in 2015). Within the Kingston CMA region, the City of Kingston had the lowest median after-tax household income at \$70,500 (\$64,500 in 2015) and South Frontenac with the highest at \$90,000 (\$84,000 in 2015).

In 2020, the median after tax income for all economic families was \$93,000 in the Kingston CMA, a \$15,700 increase since 2015. The Ontario median after-tax income for economic families was slightly higher at \$96,000.

Within economic family types, couple families with children had the highest after-tax median income, although this subgroup showed one of the smallest population changes since 2015. One-parent families and those not in an economic family (living alone) had the lowest median income across the region, although those living alone had the largest increase in population since 2015. More information on family size and household composition is available in a separate census summary.

Figure 6: Median After-tax Household Income: Kingston CMA, 2020

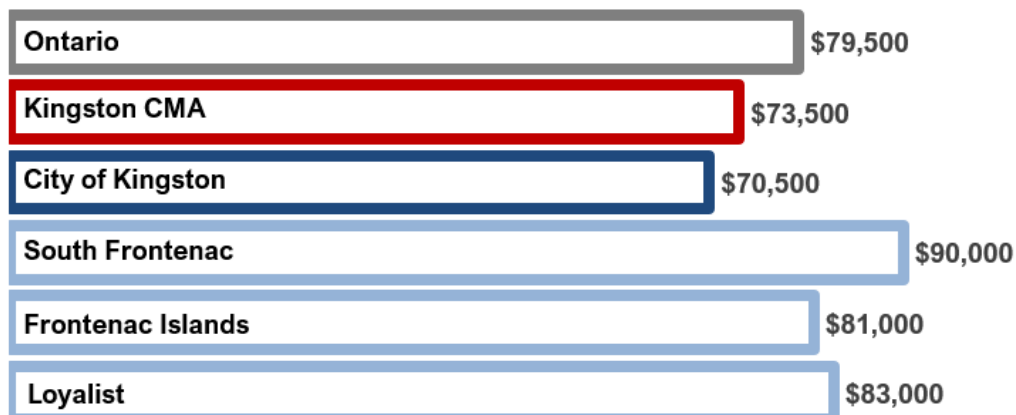


Figure 7: Household After-tax Income groups: Kingston CMA, 2020

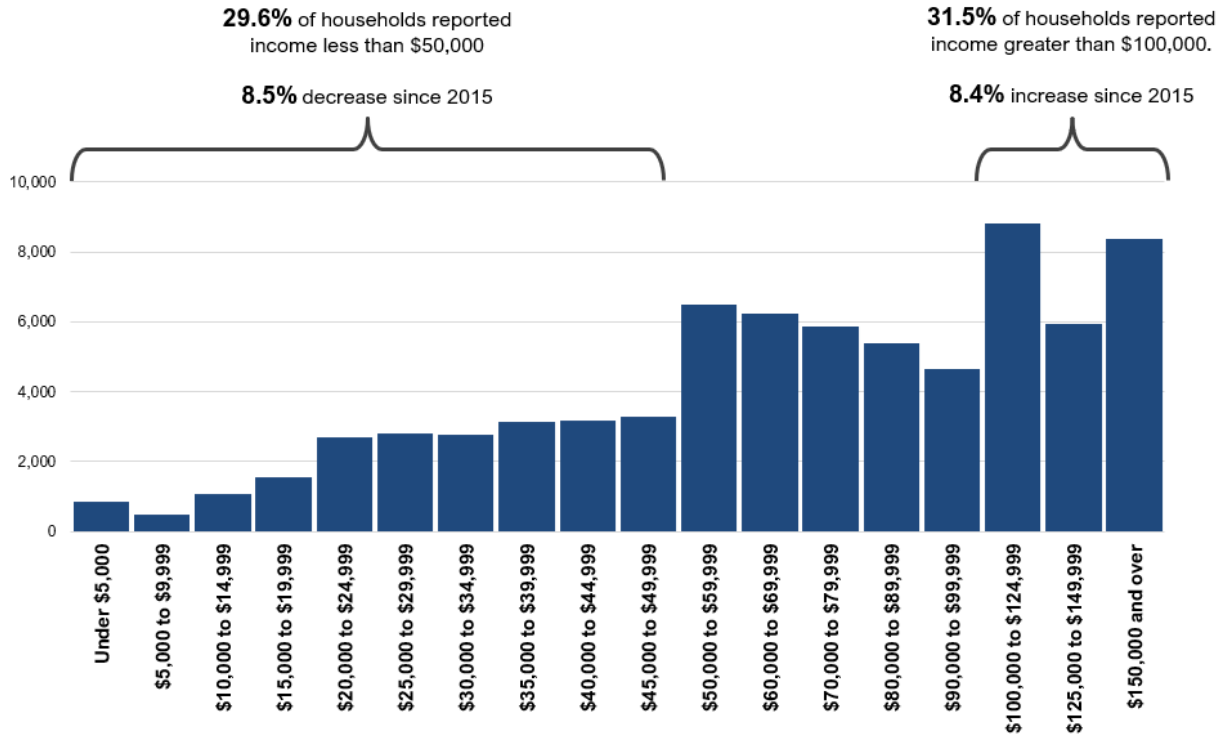
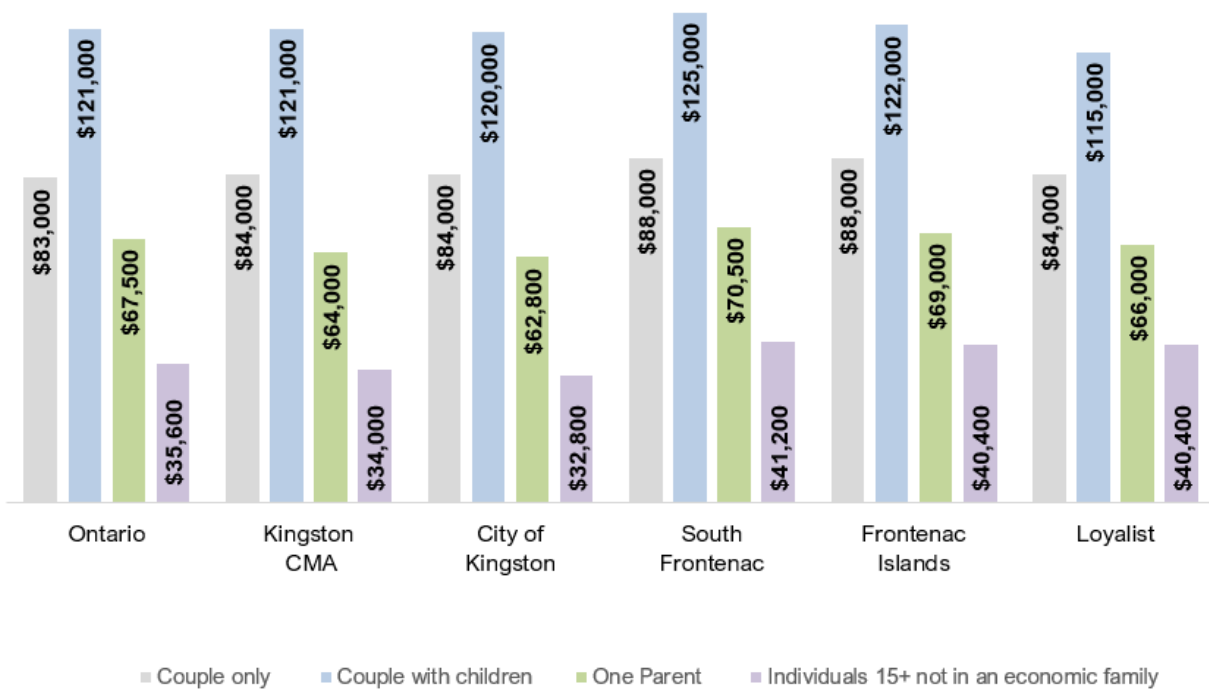


Figure 8: Median After-Tax Income by Economic Family Type: Kingston CMA, 2020



Prevalence of Low Income

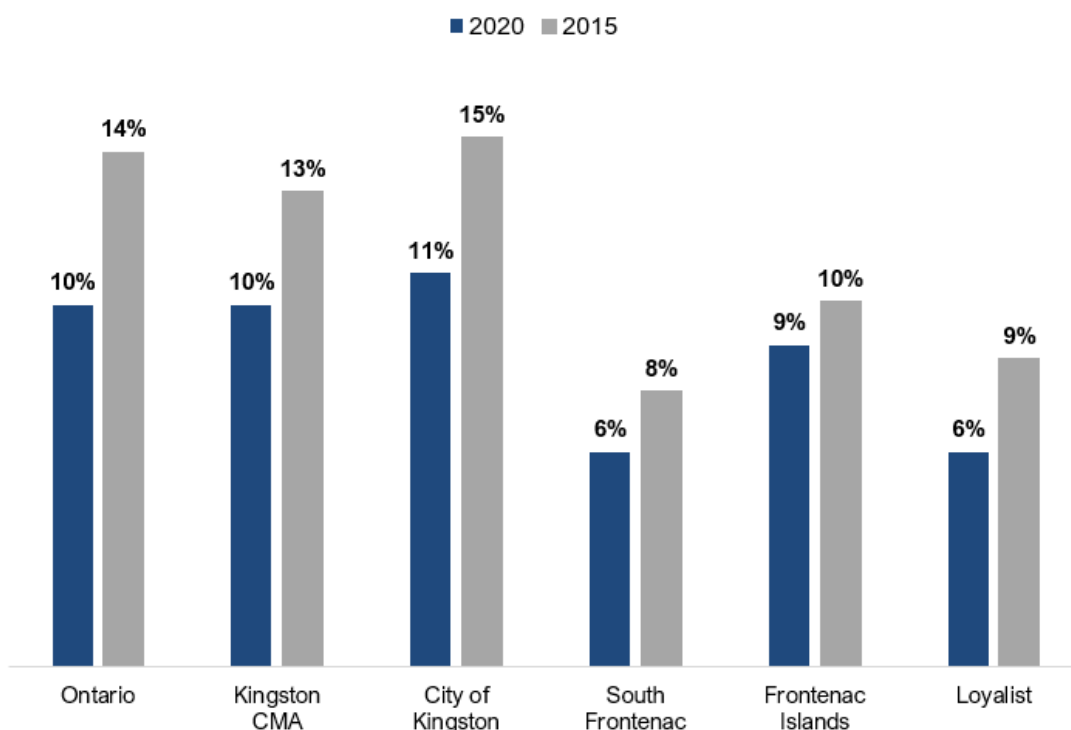
The low income outlined in this summary refers to the Low-Income Measure After-Tax (LIM-AT), as this is the statistic used most often across Ontario. LIM-AT is a relative measure of low income, meaning that it does not reflect differences in the cost of living. It is defined as the number or percentage of individuals living in households where income is below 50% of the median adjusted household income, where ‘adjusted’ reflects that the household’s needs change as size of household membership does.

The threshold for LIM-AT in 2020 was \$26,503 for a one-person household, \$37,480 for a two-person household, and \$53,005 for a four-person household. See the [Census Dictionary](#) for the full range of LIM-AT thresholds in 2020.

In 2020, there were 17,050 persons, or 10.1% of the population in Kingston CMA with an income below LIM-AT. This is 3,540 less persons than in 2015. The prevalence of low income based on LIM-AT in Ontario was also 10.1% in 2020 (14.4% in 2015).

Within the Kingston CMA, the City of Kingston had the highest rate of low income (14.8%). The lowest rate was in South Frontenac (7.7%). The prevalence of low-income can be found in numerous locations across the City of Kingston but is particularly concentrated in the downtown area (see attached map).

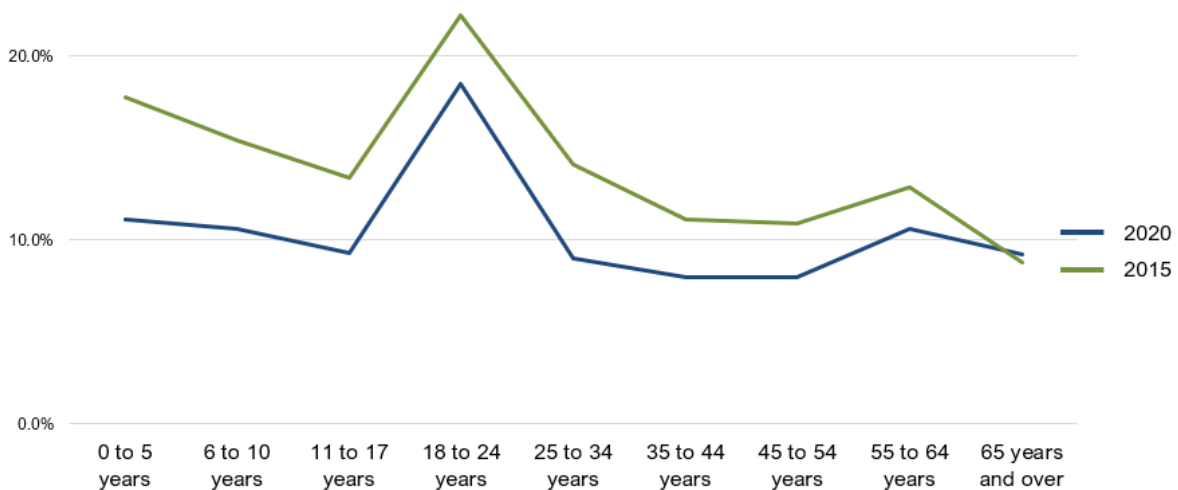
Figure 9: Prevalence of Low Income based on the LIM-AT in 2020 vs 2015 in Kingston CMA and Ontario



Within the Kingston CMA, the prevalence of low income was 9.6% for men+ and 10.6% for women+ in 2020. Both saw a decrease in 2015 from 12.4% and 13.9% respectively. These decreases occurred across both Ontario and Canada, signifying the largest decline in low income of any five-year period since 1976. This was largely driven by an increase in pandemic relief benefits that mostly benefitted the working age population and economic families with children. Individuals over the age of 65 were the only age group that saw an increase in the prevalence of low income within the population.

In Kingston CMA, the highest prevalence of low-income was for young adults 18 to 24 years (18.5%) and children under 5 years (11.7%). The prevalence of low-income has decreased in all age groups since 2015, but most notably for children and young adults (approximately 5% across these age ranges on average). The only increase in 2020 was for individuals aged 65 and older at 9.2% compared to 8.8% in 2015.

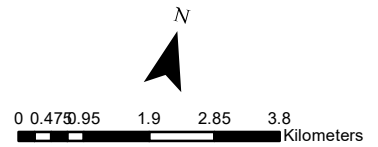
Figure 10: Prevalence of Low Income (LIM-AT) by Age, Kingston CMA, 2020



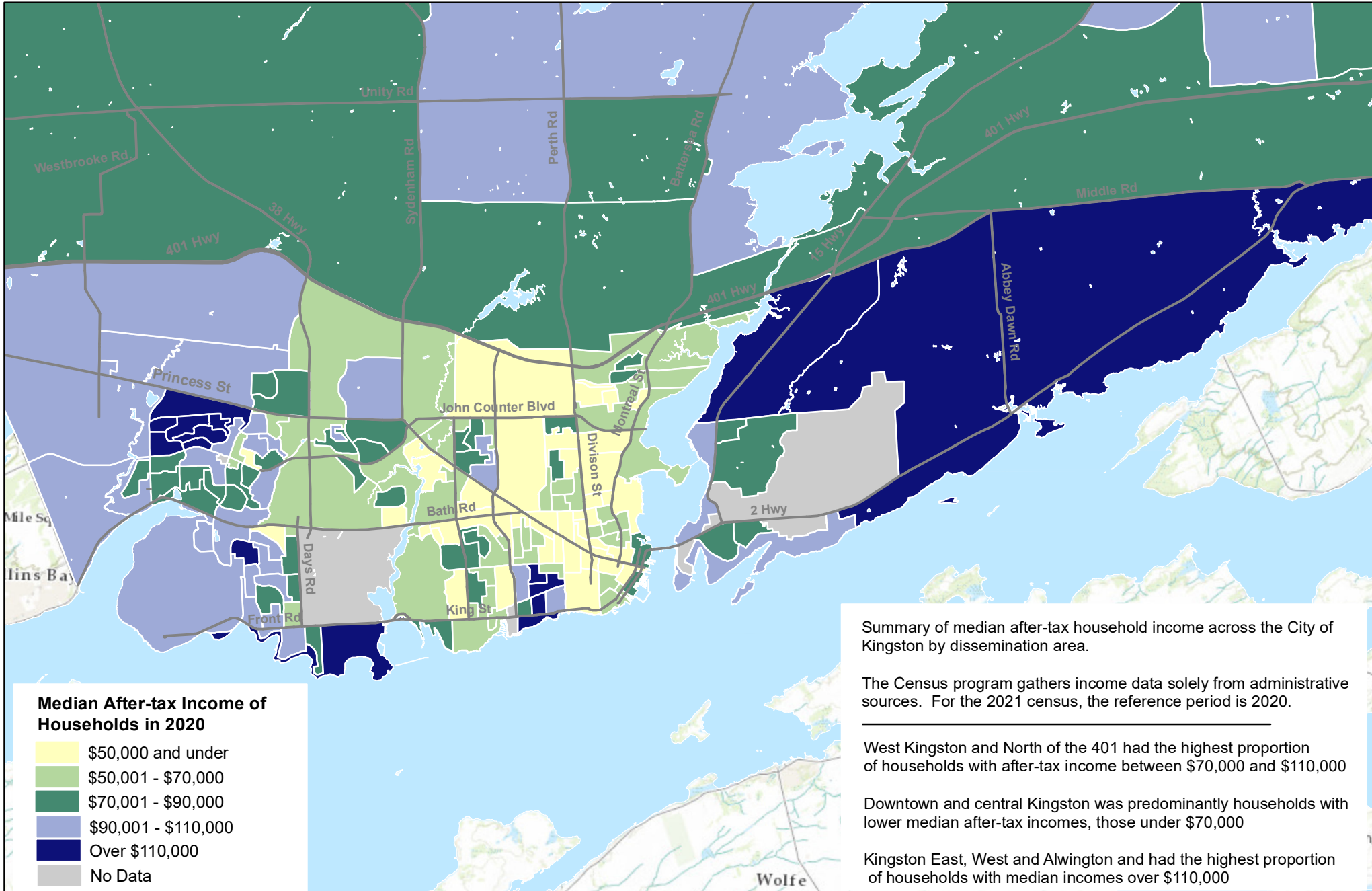
This document is available in alternate format upon request by contacting contactus@cityofkingston.ca or 613-546-0000



Median After-tax Household Income, 2020 City of Kingston



July 2022



Median After-tax Income of Households in 2020

- \$50,000 and under
- \$50,001 - \$70,000
- \$70,001 - \$90,000
- \$90,001 - \$110,000
- Over \$110,000
- No Data

Summary of median after-tax household income across the City of Kingston by dissemination area.

The Census program gathers income data solely from administrative sources. For the 2021 census, the reference period is 2020.

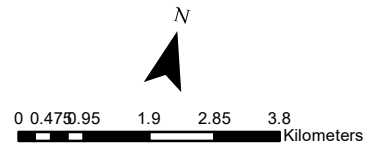
West Kingston and North of the 401 had the highest proportion of households with after-tax income between \$70,000 and \$110,000

Downtown and central Kingston was predominantly households with lower median after-tax incomes, those under \$70,000

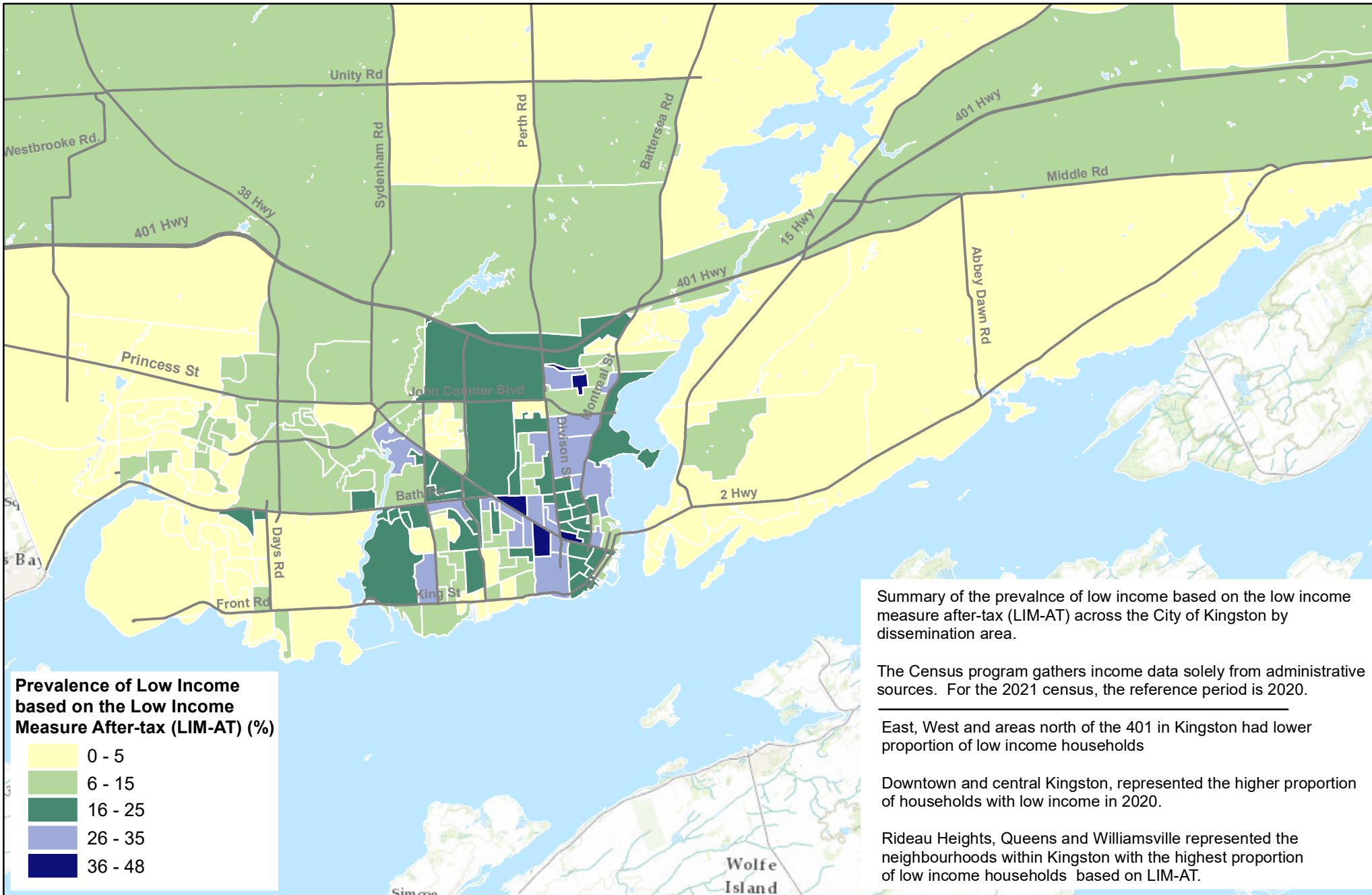
Kingston East, West and Alwington and had the highest proportion of households with median incomes over \$110,000



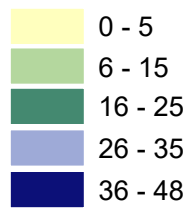
Prevalence of Low Income (LIM-AT), 2020 City of Kingston



July 2022



Prevalence of Low Income based on the Low Income Measure After-tax (LIM-AT) (%)



Summary of the prevalence of low income based on the low income measure after-tax (LIM-AT) across the City of Kingston by dissemination area.

The Census program gathers income data solely from administrative sources. For the 2021 census, the reference period is 2020.

East, West and areas north of the 401 in Kingston had lower proportion of low income households

Downtown and central Kingston, represented the higher proportion of households with low income in 2020.

Rideau Heights, Queens and Williamsville represented the neighbourhoods within Kingston with the highest proportion of low income households based on LIM-AT.