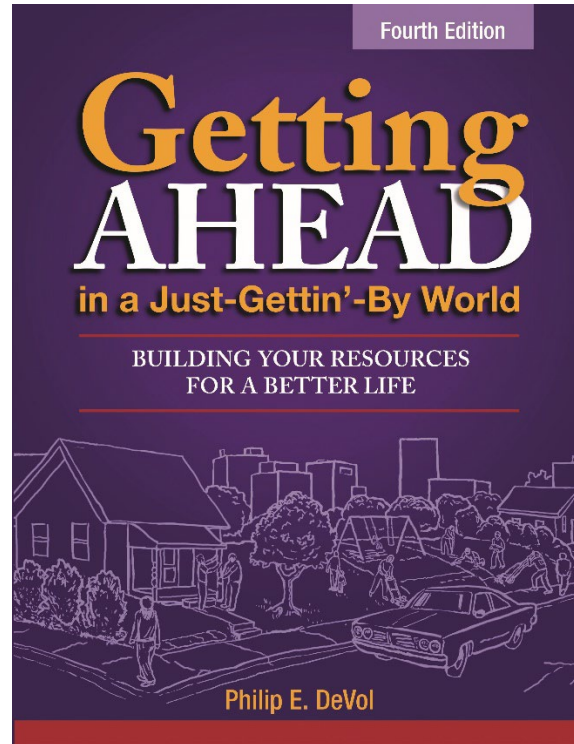


Canadian Data for Getting Ahead in a Just-Gettin'-By World



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This document is intended to support Canadian Getting Ahead facilitators in understanding the broader economic issues across Canada while using both the facilitators' guide as well as facilitating the workbook activities with relative content. The material can be shared with your investigators for Canadian visuals as you work on each of the corresponding workbook activities. Please be sure to engage investigators in researching statistics for your community and Canada as well.

From the author: *Many thanks to Suzie Johnson-Smith for providing current Canadian data for Getting Ahead in a Just-Gettin'-By World. Canadian facilitators will no doubt join us in singing your praises for your work.* —Phil DeVol



Handouts / Facilitator Notes for Module 1

Minimum Wage and the “Living Wage” in Ontario:

2008 –minimum wage was \$8.75/hour

–average rent was \$584.00/month

2018 –minimum wage was \$14.00/hour

–living wage was \$16.10/hour (*Getting Ahead* workbook page 13)

–average rent was \$1,053.00/month

2023 –minimum wage was \$15.50/hour

–average living wage was \$19.72/hour

–average rent was \$2,300.00/month

*In five years, from 2018 to 2023, the minimum wage has increased by 10.7% while the living wage has increased by 22.5% and rent has increased by 118.4%.

Please note that these amounts vary based on the area of the province.





Federal Poverty Guidelines (*Getting Ahead* workbook page 14)

Family size	1	2	3	4	5	6	7
Low-income cutoff							
2017	\$24,949	\$31,061	\$38,185	\$46,362	\$52,583	\$59,304	\$66,027
2023	\$28,277	\$35,128	\$43,187	\$52,434	\$59,470	\$67,073	\$74,675
Low-income measure							
2015 (BT)	\$25,516	\$36,084	\$44,194	\$51,031	\$57,054	\$62,500	\$67,508
2017 est.	\$26,281	\$37,167	\$45,520	\$52,562	\$58,766	\$64,375	\$69,533
2020 (BT)	\$30,401	\$42,993	\$52,655	\$60,801	\$67,978	\$74,466	\$80,432

*BT = Before Tax

**est. = 3% Consumer Price Index increase from 2015–2018

Definition

The low-income measure, after tax, refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases. (Statistics Canada)





Income Related to Cost of Housing (*Getting Ahead* workbook page 15)

Hourly wage	Hours worked per month (37.5 hours/ week for 4.33 weeks)	Monthly income	Percentage of income for rent	Cost of rent	Money available for other expenses	How much more money is left over when people pay 35% instead of 50% of their income for rent
\$16	162	\$2,592	35%	\$907	\$1,685	\$389
			50%	\$1,296	\$1,296	
\$17	162	\$2,754	35%	\$964	\$1,790	\$413
			50%	\$1,377	\$1,377	
\$18	162	\$2,916	35%	\$1,021	\$1,895	\$437
			50%	\$1,458	\$1,458	
\$19	162	\$3,078	35%	\$1,077	\$2,001	\$462
			50%	\$1,539	\$1,539	
\$20	162	\$3,240	35%	\$1,134	\$2,106	\$486
			50%	\$1,620	\$1,620	

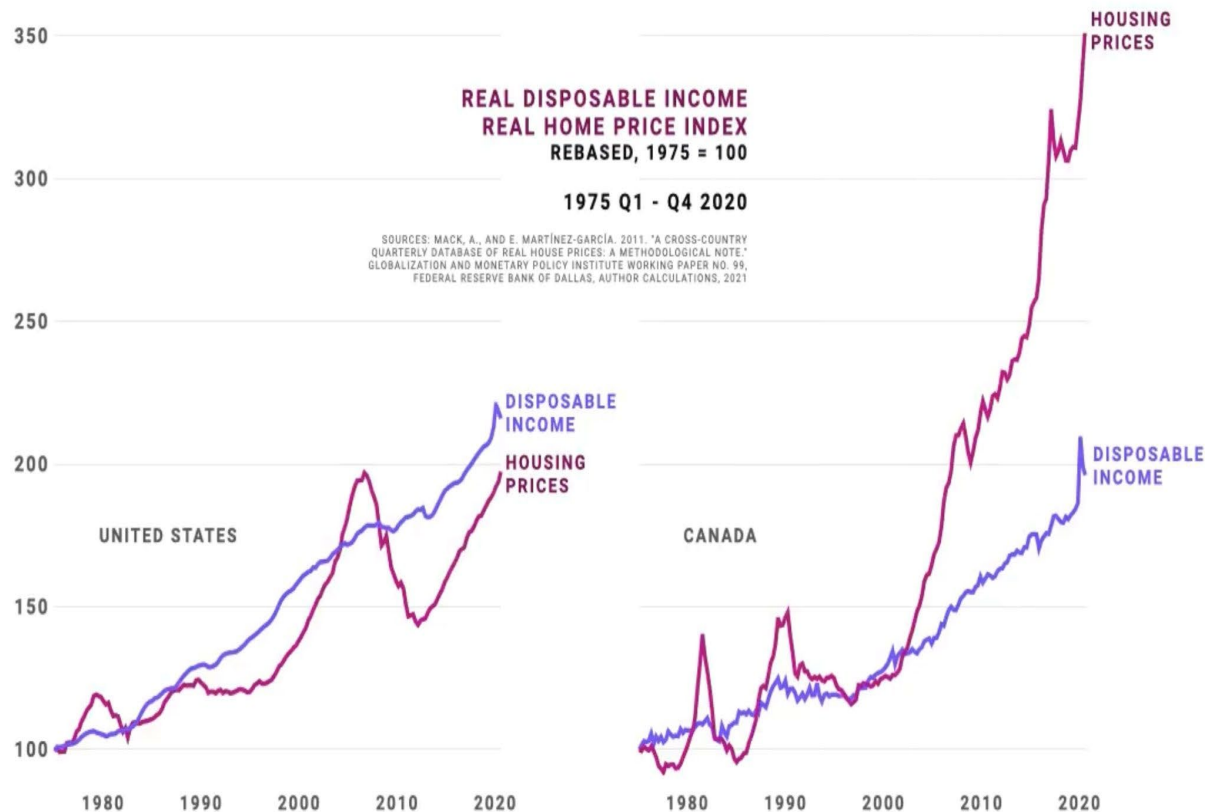
The 30% shelter cost-to-income ratio is the metric the Canada Mortgage and Housing Corporation (CMHC) uses to assess housing affordability. Rent plus utilities must amount to less than 30% of tenants' before-tax income for housing to be deemed affordable. (Related to *Getting Ahead* workbook page 12)

However, in Canada and a large part of the world, individuals and families spend a significant portion of their income on accessing safe and suitable housing.

The average Canadian spends 45.9% of their income to meet housing costs (which includes taxes, rent/mortgage payments and/or utilities). Unsurprisingly, in Vancouver and the Greater Toronto Area, people spend an average of 79.7% and 72% of their income on housing, respectively. A report by the CMHC also found that the biggest



discrepancies in housing supply and demand are in Toronto and Vancouver. (Related to *Getting Ahead* workbook pages 11–12 [housing statistics and challenges])



Eye-Opening Housing Statistics Canada (Editor's Choice)

- The average housing price in 2021 was \$678,091.
- The national average price of homes in Canada stood at \$568,758 in 2020.
- A 13% fall in national home sales was expected in 2022.
- Canada's home sales reached a record high of 47.2% in 2020.
- The homeownership rate in Canada is around 66.5%.

More than 1.6 million Canadian households lived in core housing need in 2020, defined as living in an unsuitable, inadequate or unaffordable dwelling, and not able to afford alternative housing in their community.



Module 3

Facilitator Notes / Handouts

Watch for lines that say “state” and replace with “province.”

What are three populations at the highest risk of poverty in Canada?
According to the Low-Income Measure, 10% of women in Canada live on low incomes (Statistics Canada, 2022). Those who face multiple barriers are at higher risk of poverty, including women of racial minorities, women with disabilities and single mothers.

Case Study: The Meat Man

Your food stamp is changed to your prepaid gift card or your bank account / debit limit.

What is middle-class income in Canada?

A middle-class income in Canada is anything that falls between \$45,000 and \$120,000. Those in this class bracket typically earn between 75% and 200% of the median Canadian household income after tax. (Related to *Getting Ahead* workbook page 49)

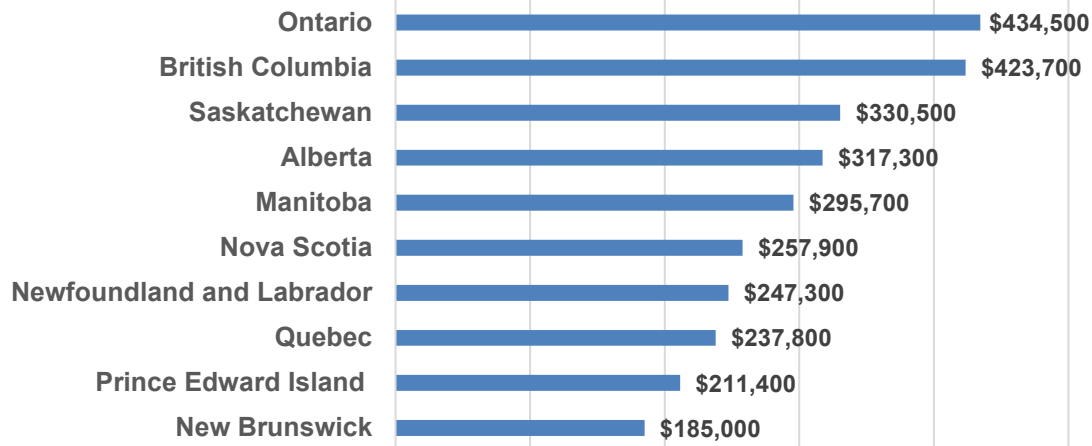
At 58%, the Canadian middle class is slightly smaller in size than the OECD (Organisation for Economic Co-operation and Development) average. (% of population by income class, 2016 or latest available year)

Net Worth Statistics – Canada

- Half of all Canadians have a net worth above \$329,900, according to 2019 stats.
- All Canadian families combined own around \$11 trillion in various assets like houses, cars, and pension plans.
- Single-parent families have the least amount of wealth, with a median net worth of \$83,100. (Related to *Getting Ahead* workbook pages 50–51)
- People aged 55 to 64 are the wealthiest in Canada, with a whopping median net worth of \$690,000.
- Ontario has the wealthiest households—half of all families own more than \$434,500 in assets.

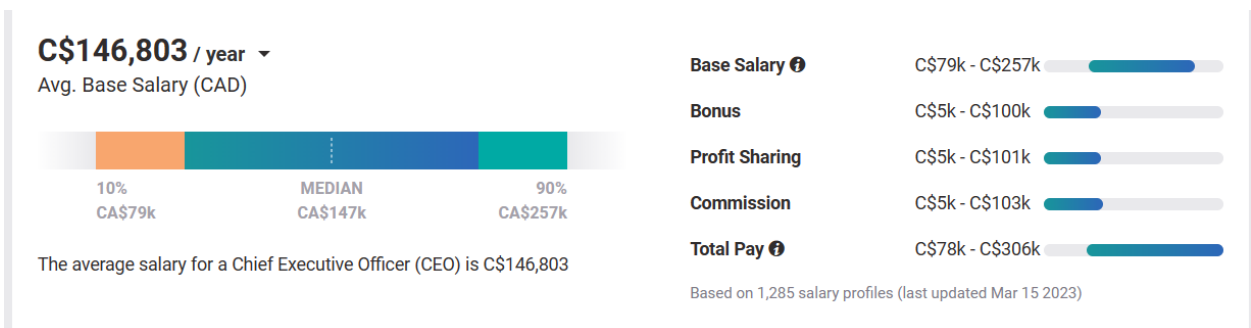


Net Worth



- The top 1% of richest people in Canada “weigh” more than \$9 million each.

Average CEO salary in Canada 2023: (Related to *Facilitator Notes for Getting Ahead* pages 80–81 and *Getting Ahead* workbook pages 56–57)



2023 Income Statistics for Canada

Compared with \$13.73 paid per hour in January 1991, the average hourly pay hit an all-time high in April 2022 and is set to rise further, with projections putting it at around \$30.11 in 2023. In 2019, the median household income in Canada was \$90,390 (Statista). In 2019, Canadian households received a median income higher than \$90,000.



- With an average monthly salary of \$4,206 (USD), Canada ranks 12th on the list of countries with the highest salaries. (Wage discussion in *Getting Ahead* workbook page 45)
- Since the early 1990s, the average hourly wage has steadily grown, reaching a record-breaking \$28.68 per hour in April 2022.
- In 2019, the median household income in Canada was \$90,390.
- In Q1 of 2022, the average consumer debt in Canada was \$20,744 per capita.
- Of the total workforce, those earning the highest salary, \$69,418, were professionals with a bachelor's degree or above.

Highlights of the January 2023 Labour Force Survey

Employment increased by 0.8% in January, and the unemployment rate held steady at 5%.

Employment gains were driven primarily by people aged 25 to 54, split evenly between women and men in this group. Employment also increased among people aged 55 and older, while it was little changed among youth aged 15 to 24.

The largest employment increases were in Ontario, Québec and Alberta. Employment declined in Newfoundland and Labrador.

Total hours worked rose 0.8% in January and were up 5.6% on a year-over-year basis. The proportion of employees absent due to illness or disability was 7.1% during the reference week. This was below the record high 10% observed in January 2022 and on par with a typical January (not seasonally adjusted).

There were large employment increases in both Canada and the United States in January.

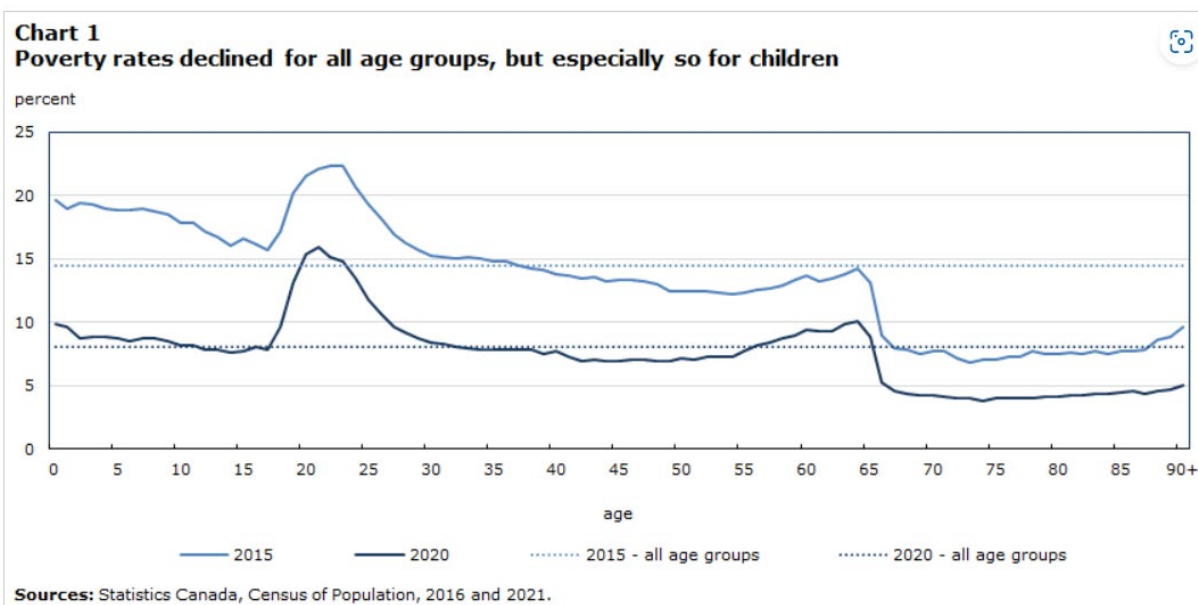


Module 4

Handouts / Facilitator Notes

Based on data from the 2021 Census of Population:

- The poverty rate in Canada was 8.1% in 2020, down from 14.5% in 2015.
- Poverty declined among all ages, but especially so for children. In 2020, the poverty rates of children aged 0 to 5 years (9.1%), 6 to 10 years (8.5%) and for youth aged 11 to 17 years (7.9%) were all less than half their levels in 2015.
- Declines in poverty were driven by higher government transfers in 2020, including the enhanced Canada Child Benefit (CCB) and temporary pandemic relief benefits.
- In 2020, the poverty rate for one-parent families headed by a woman with a child aged 0 to 5 was 31.3% (related to *Getting Ahead* workbook pages 80–83), the highest among all family types, and more than five times the rate of couple-families with a child of the same age (6%).
- From 2015 to 2020, the poverty rate for one-parent families headed by a woman with a child aged 0 to 5 fell by more than half, declining from 62.7% to 31.3%.
- There was little difference between the poverty rates of cisgender women (7.9%) and cisgender men (8.2%) in 2020. However, transgender men (12.9%) and women (12%) were more likely to experience poverty than their cisgender counterparts. More than one in five (20.6%) nonbinary people lived in poverty, more than twice the national rate. (*Getting Ahead* workbook pages 56–57)





Additional data from this same report is included below:

Individual Choices, Behaviors and Circumstances

Low Income Statistics by Age, Sex and Family Type

(*Getting Ahead* workbook pages 80–83)

Geography ⁵	Canada ⁶ (map)	
Low income lines	Market basket measure, 2018 base ^{7, 8}	
Statistics	Percentage of persons in low income	
Persons in low income	2019	2020
All persons	10.3 ^B	6.4 ^B
Persons under 18 years	9.4 ^C	4.7 ^C
Persons 18 to 64 years	11.8 ^B	7.8 ^B
Persons 65 years and over	5.7 ^C	3.1 ^C
Persons in economic families ⁹	7.0 ^C	3.4 ^C
Elderly persons in economic families ¹⁰	3.0 ^D	1.3 ^D
Persons under 18 years in economic families	9.2 ^C	4.6 ^C
Persons under 18 years in couple families with children	7.0 ^D	3.0 ^D
Persons under 18 years in female lone-parent families	28.6 ^D	16.9 ^D
Persons not in an economic family	26.9 ^B	20.9 ^B
Elderly persons not in an economic family ¹⁰	12.0 ^C	7.4 ^C
Non-elderly persons not in an economic family ¹¹	33.8 ^B	27.3 ^B

Teenage pregnancy dropped dramatically over the past decades, mainly due to information and access to birth control. While the number of pregnancies in Canada among adolescents aged 15 to 19 years was 25.9 per 1000 in 1991, that rate dropped to 17 in 2000, 13.2 in 2010 and 5.5 in 2020.

Teenage pregnancy poses increased risks to both the mother and the baby. Teen mothers have a greater risk of:

- 1) anemia
- 2) hypertension (*Getting Ahead* workbook pages 80–83)
- 3) eclampsia
- 4) depression

and their babies are more likely to be born early, with lower birth weights and a greater risk of dying in infancy. They are also more likely to live in poverty.

According to the 2022 Report Card on Child and Family Poverty in Canada, one in five children live in poverty.

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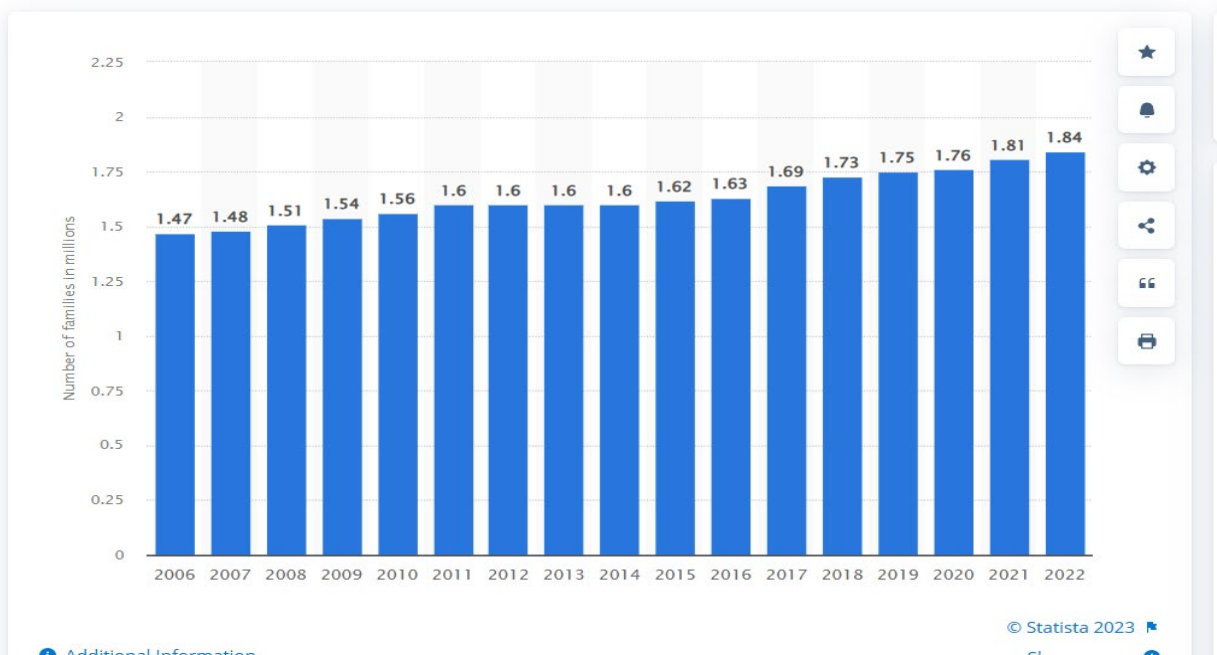


Top 10 Teenage Pregnancy Statistics for 2022

- 64% of abortions performed on teenage women are dangerous.
- Prevalence of teenage pregnancy is higher in poor countries—95% of teenage pregnancies happen in less developed countries.
- Every year, 7.3 million teenagers around the world give birth to their first child.
- Facts about teenage pregnancy imply that teen mothers have higher chances of postpartum depression, PTSD, and suicidal tendencies.
- Teenage pregnancy statistics from the USA show that rates are declining.
- In Romania, over 2,000 teen girls younger than 16 give birth each year – the youngest ones are only 12 years old.
- Adolescent pregnancy statistics suggest that complications are the leading cause of both maternal and fetal deaths.
- Children born to teen mothers have higher chances of being underachievers.
- Teenage pregnancy statistics by state suggest that Arkansas and Mississippi have the highest teenage parenthood rates.
- By the time they have reached adulthood, almost 25% of Kenyan girls become mothers, and up to 50% give birth by the time they're 20.

Number of single parent families in Canada from 2006 to 2022

(in millions)





Community Conditions

Individual choices and behaviors that impact children in poverty are only part of the story. Where you live—by neighborhood, county, region and province—also has a huge impact on children.

- Despite higher income levels, poverty was more prevalent in large urban areas, reflecting higher costs of living. Among large urban centers, the poverty rate was highest in Vancouver (11.2%), Halifax (10.5%) and Toronto (10%), and lowest in Québec (4.8%), Saguenay (5.3%) and Oshawa (5.3%). (*Getting Ahead* workbook page 81)
- Census data can help shed light on the poverty experiences of the growing urban Indigenous population. In Winnipeg, which has the largest Indigenous population of all urban centers in Canada, 23.2% of First Nations people, 10.5% of Métis and 14.4% of Inuit lived in poverty in 2020. By comparison, in 2015, the corresponding proportions were 44% of First Nations people, 19.7% of Métis and 27.3% of Inuit.
- Among racial minorities, 10.8% of South Asians, 15.3% of Chinese and 12.4% of Black Canadians lived in poverty in 2020. The prevalence of poverty varied markedly between racial minorities and regions. For example, the poverty rate among Black Canadians was 15.8% in Winnipeg and 9.7% in Montréal.
- From 2015 to 2020, notable declines in poverty rates were recorded for most racial minorities in most urban centers. However, there were considerable differences. For example, the poverty rate for Arab Canadians in Regina in 2020 (16.3%) was less than one-third of the 2015 level (57.1%). In contrast, the poverty rate for Latin American Canadians in Winnipeg varied much less, from 17.5% in 2015 to 15.9% in 2020.
- The poverty rate of immigrants declined by more than half from 2015 to 2020, falling from 18.8% to 9.1%. However, poverty was more prevalent among immigrants than among the Canadian-born population, particularly among refugees and recent immigrants (those who landed in the five years preceding the census year).

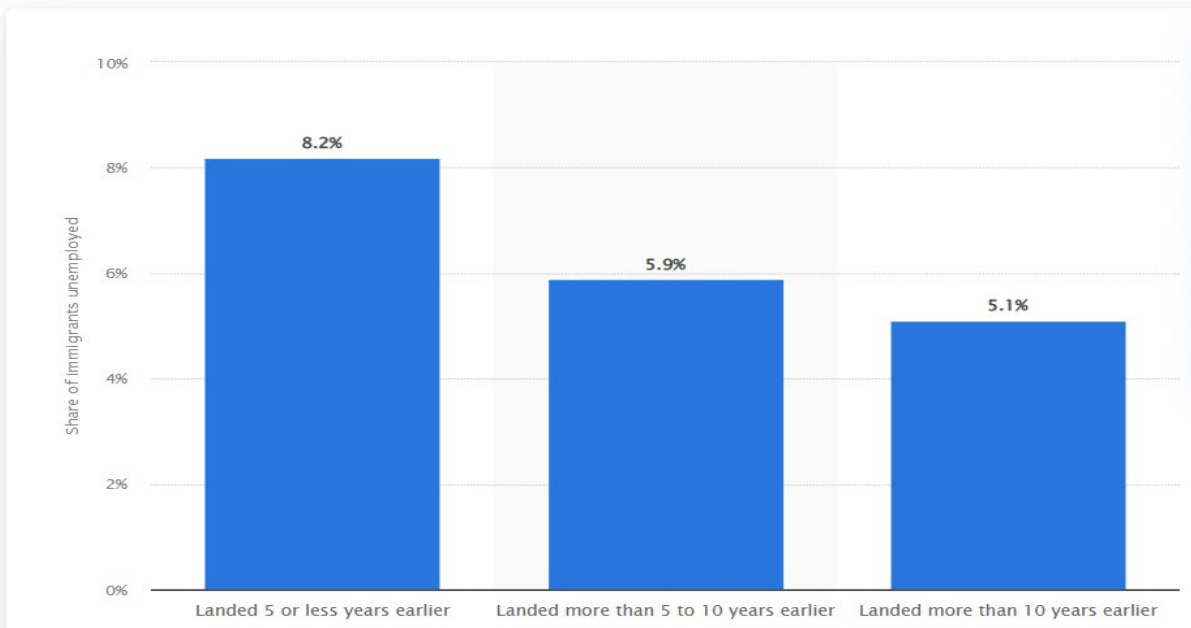
Canada has been a land of immigrants since the first European colonizers of the 16th century, a trend that continues today. Currently, annual immigration in Canada amounts to around 300,000 new immigrants—one of the highest rates per population of any country in the world. As of 2021, there were more than eight million immigrants with permanent residence living in Canada—roughly 21.5 percent of the total Canadian population.

Rate of Unemployed Newcomers to Canada (2022), by Time Since Landing:

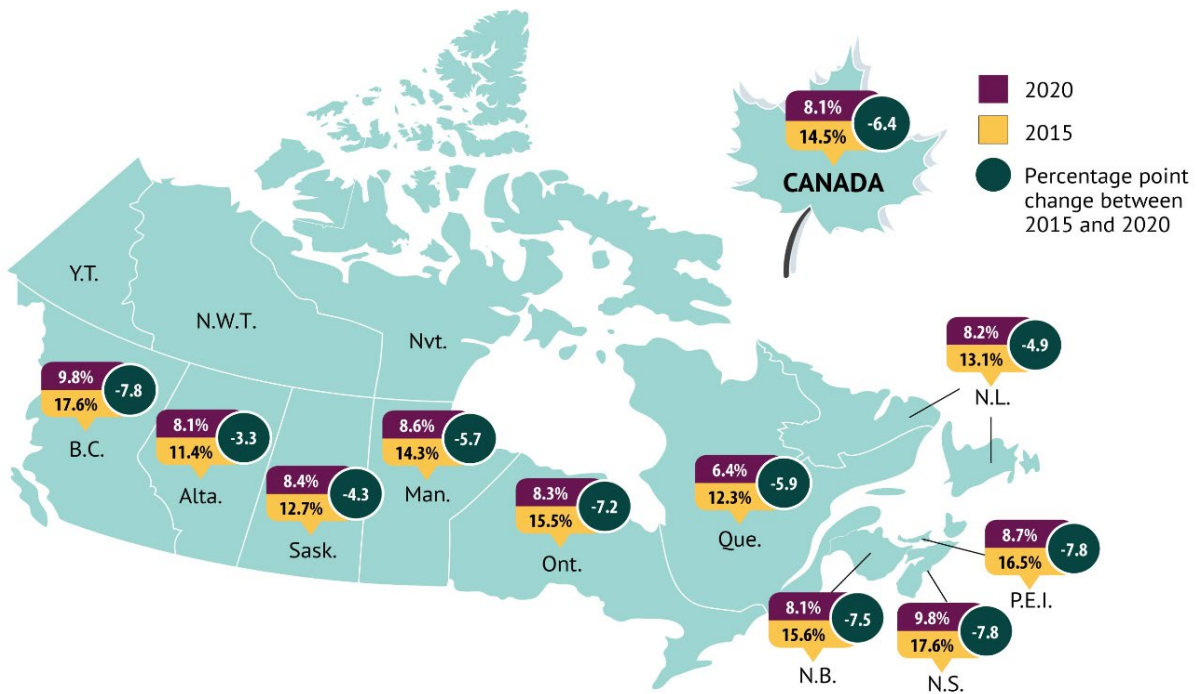
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Poverty Rate in Canada and Provinces in 2015 and 2020 (*Getting Ahead* workbook page 82)



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Sources for This Data

<https://www.oecd.org/canada/Middle-class-2019-Canada.pdf>

[Statistics Canada: Canada's national statistical agency \(statcan.gc.ca\)](https://www150.statcan.gc.ca/n1/pub/28-001-x/2020001/article/00001-eng.htm)

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<https://campaign2000.ca/wp-content/uploads/2021/11/C2000-2021-National-Report-Card-No-One-Left-Behind-Strategies-for-an-Inclusive-Recovery-AMENDED.pdf>

[Canada's poverty rate decreased significantly in 2020 \(Employment and Social Development Canada\)](https://www150.statcan.gc.ca/n1/pub/28-001-x/2020001/article/00001-eng.htm)

[https://www.canada.ca/en/employment-social-development/](https://www150.statcan.gc.ca/n1/pub/28-001-x/2020001/article/00001-eng.htm)

[Teen Pregnancy – Information for Teenagers \(Government of Canada\)](https://www150.statcan.gc.ca/n1/pub/28-001-x/2020001/article/00001-eng.htm)

[This is the Average Canadian's Net Worth – By Province \(Slice\)](https://www150.statcan.gc.ca/n1/pub/28-001-x/2020001/article/00001-eng.htm)

[Chief Executive Officer \(CEO\) Salary in Canada | PayScale](https://www150.statcan.gc.ca/n1/pub/28-001-x/2020001/article/00001-eng.htm)

[A backgrounder on poverty in Canada – Canada.ca](https://www150.statcan.gc.ca/n1/pub/28-001-x/2020001/article/00001-eng.htm)

[Cost of Living and the Canadian Housing Market – Habitat for Humanity Halton-Mississauga \(habitatm.ca\)](https://www150.statcan.gc.ca/n1/pub/28-001-x/2020001/article/00001-eng.htm)

[Immigration, Poverty and Income Inequality in Canada \(irpp.org\)](https://www150.statcan.gc.ca/n1/pub/28-001-x/2020001/article/00001-eng.htm)