

# No Poverty

NORTHUMBERLAND'S

**VitalSigns.**



**Community Foundation**  
of Campbellford/Seymour  
and Northumberland

## Key Indicators:

- **Low-Income Population**
- **Children in Low-Income Families**
- **Elderly Low-Income Population**
- **Low-Income Lone-Parent Families**
- **Households by Income Bracket**
- **Median Household Income (after tax)**
- **Median Census Family Income (after tax)**

## Sustainable Development Goals:



### [#1 - No Poverty - End poverty in all its forms everywhere.](#)

Goal #1 is directly interconnected with four other goals, including #2 – Zero Hunger, #3 – Good Health and Well-Being, #8 – Decent Work and Economic Growth, and #10 – Reduced Inequities.

*“The impacts of the COVID-19 pandemic reversed three decades of steady progress with the number of people living in extreme poverty increasing for the first time in a generation.” - [Source – United Nations SDGs.](#)*

## Sources:

- [Statistics Canada – After-tax low-income status of tax filers and dependents](#)
- [Statistics Canada – Census families by family type and family composition including before and after-tax median income of the family](#)
- [Statistics Canada – Income Inequality Statistics](#)
- [Census Profile, 2021 Census of Population \(statcan.gc.ca\)](#)
- [Census Profile, 2016 Census \(statcan.gc.ca\)](#)
- [National Household Survey \(NHS\) Profile, 2011 \(statcan.gc.ca\)](#)
- [Community Profiles from the 2006 Census, Statistics Canada \(statcan.gc.ca\)](#)
- [Income inequality statistics across Canada: Canada, provinces and territories, census metropolitan areas and census agglomerations with parts \(statcan.gc.ca\)](#)
- [Food Insecurity | HKPR District Health Unit](#)

**Note:** These data in the following report uses both percent change (%) and percentage point change (% pt.). Percent change describes how much a number has changed in relation to a previous number. Percentage point is the difference between percentages. (A value of 10% falling by 1 percentage point becomes 9% (10% has 10 percentage points). A fall of 1% would result in a value of 9.9%).

## Low-Income Population

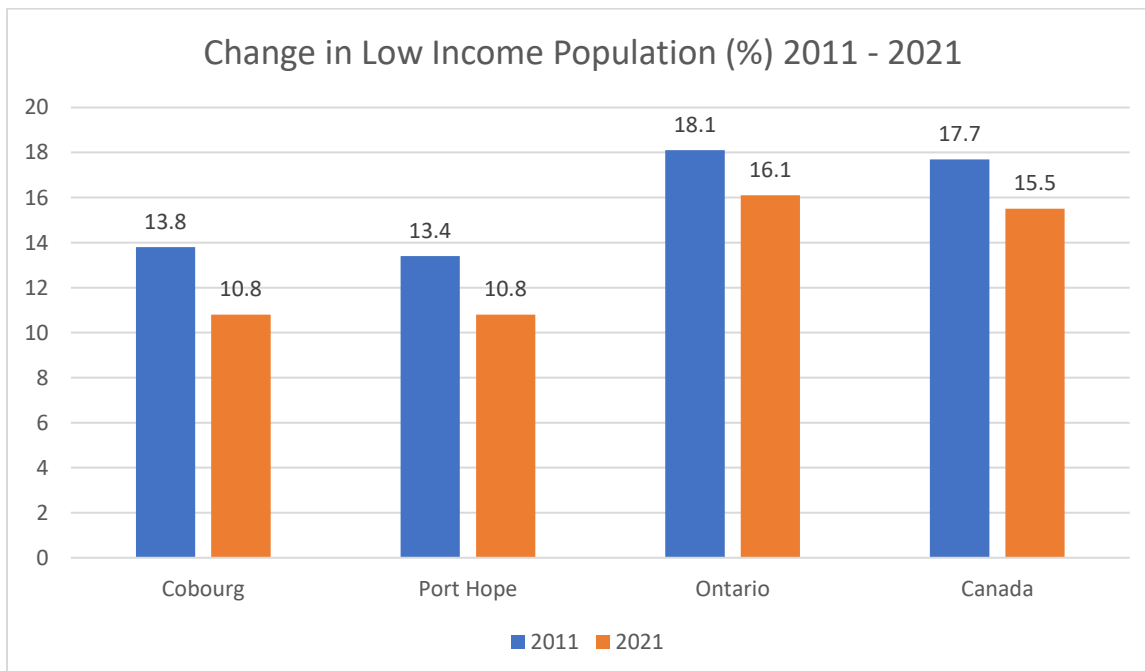
Percent of Low-Income Family Units (Census Families and Individuals). As of 2020, COVID benefits are included in income estimates.

Family units include census families and persons not in census families. Census families are comprised of: 1) couples (married or common-law, including same-sex couples) living in the same dwelling with or without children, and 2) single parents (male or female) living with one or more children. Persons who are not matched to a family become persons not in census families. They may be living alone, with a family to whom they are related, with a family to whom they are unrelated or with other persons not in census families.

Low-income situation of individuals is determined using the Census Family Low-Income After-Tax Measure (CFLIM-AT). Individuals are defined as having low income if their adjusted after-tax income falls below 50% of the total population median adjusted after-tax income.

In both **Cobourg and Port Hope**, in 2021, 10.8 percent of family units were below the low-income (after-tax) measure. In 2021, the percent of family units below the low-income (after-tax) measure was down 3.0 percentage points from 2011 (13.8%) for Cobourg, and down 2.6 percentage points from 2011 (13.4%) for Port Hope. There is no data available for other communities in Northumberland County.

In 2021, in both **Cobourg and Port Hope**, the percent of the family units below the low-income (after-tax) measure was 5.3 percentage points lower than the provincial average (16.1%), and 4.7 percentage points lower than the national average (15.5%).



### Children in Low-Income Families

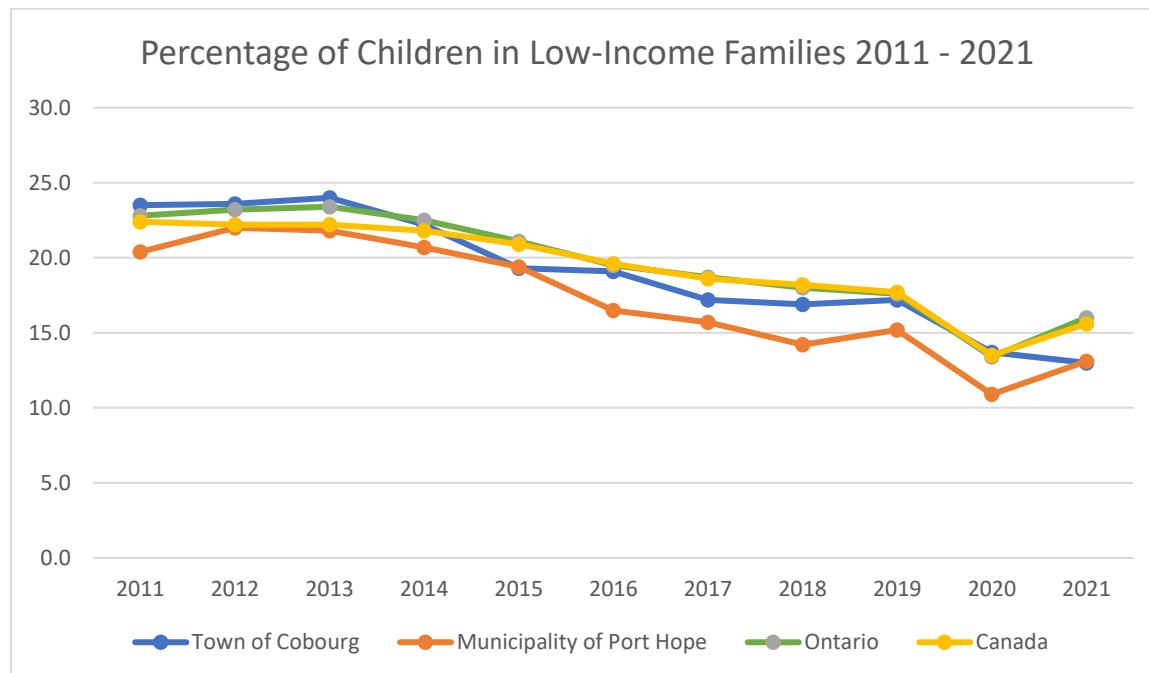
Percent of children (ages 0-17) in low-income (after tax) family units. As of 2020, COVID benefits are included in income estimates.

In **Cobourg**, in 2021, 13 percent of children (ages 0-17) were in low-income families. This is down 10.5 percentage points from 2011 (23.5%).

In **Port Hope**, in 2021, 13.1 percent of children (ages 0-17) were in low-income families. This is down 7.3 percentage points from 2011 (20.4%).

In 2021, in **Cobourg**, the percent of children (ages 0-17) in low-income families was 3 percentage points lower than the provincial average (16%), and 2.6 percentage points lower than the national average (15.6%). In **Port Hope** it was 2.9 percentage points lower than the provincial average and 2.5 percentage points lower than the national average.

There is no data available for other communities in Northumberland County.



### Elderly Low-Income Population

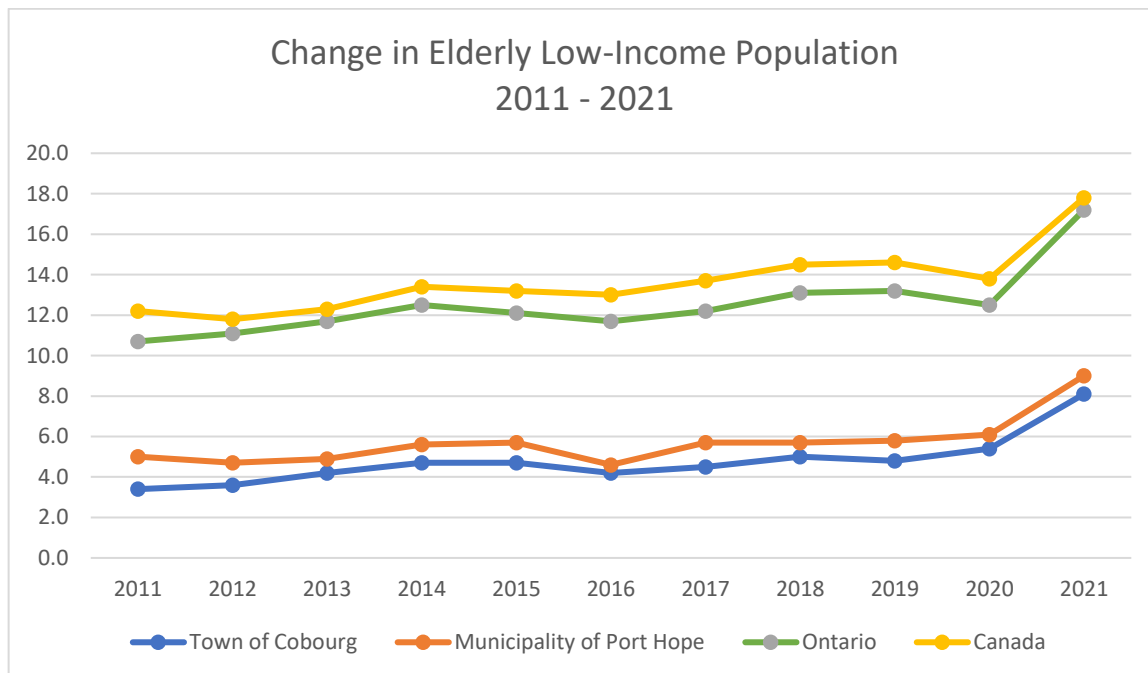
Percent of low-income persons (after tax) age 65+, Census Family Low-Income After-Tax Measure. As of 2020, COVID benefits are included in income estimates.

In **Cobourg**, in 2021, 8.1 percent of the elderly population (ages 65+) were in low-income families. This is up 4.7 percentage points from 2011 (3.4%).

In **Port Hope**, in 2021, 9 percent of the elderly population (ages 65+) were in low-income families. This is up 4 percentage points from 2011 (5%).

In 2021, in **Cobourg**, the percent of the elderly population (ages 65+) in low-income families was 9.1 percentage points lower than the provincial average (17.2%), and 9.7 percentage points lower than the national average (17.8%). In **Port Hope** it was 8.2 percentage points lower than the provincial average and 8.8 percentage points lower than the national average.

There is no data available for other communities in Northumberland County.



### Low Income Lone Parent Families

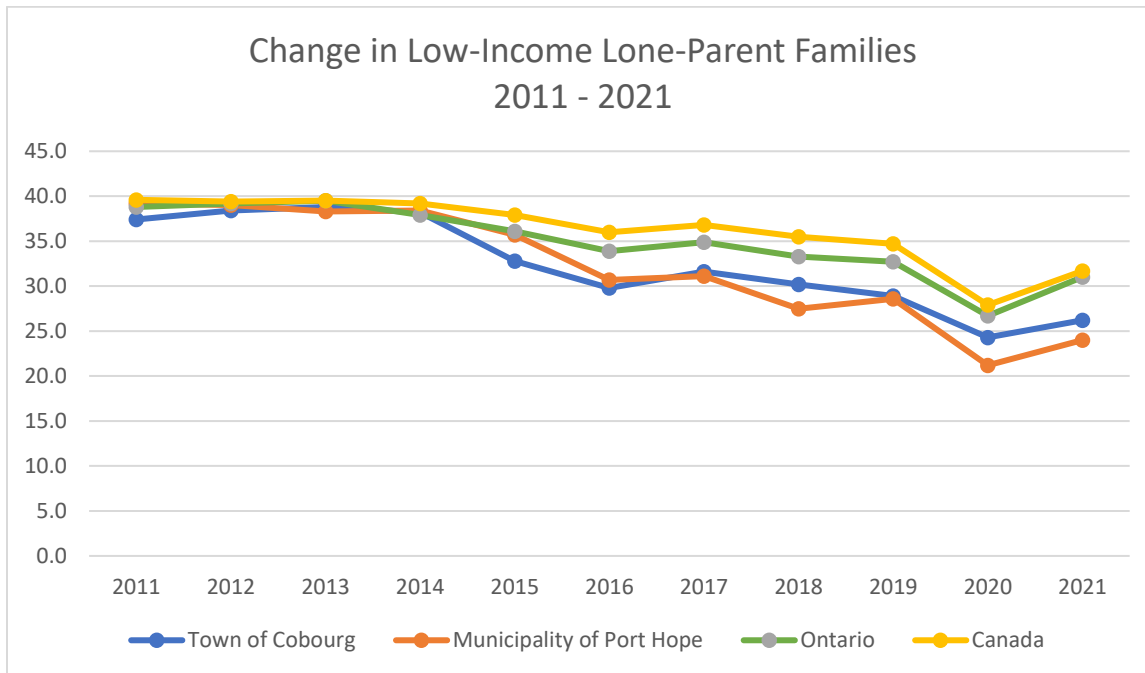
Percent of low-income lone-parent families, Census Family Low-Income After-Tax Measure. A lone-parent family is a family with only one parent, male or female, and with at least one child. As of 2020, COVID benefits are included in income estimates.

In **Cobourg** in 2021, 26.2 percent of lone-parent families were considered low-income families. This is down 11.2 percentage points from 2011 (37.4%).

In **Port Hope** in 2021, 24 percent of lone-parent families were considered low-income families. This is down 15.2 percentage points from 2011 (39.2%).

In 2021, in **Cobourg**, the percent of lone-parent families considered low-income families was 4.8 percentage points lower than the provincial average (31%), and 5.5 percentage points lower than the national average (31.7%). In **Port Hope** it was 7 percentage points lower than the provincial average and 7.7 percentage points lower than the national average.

There is no data available for other communities in Northumberland County.



### Households by Income Bracket

After tax income by income bracket. After-tax income refers to total income less income taxes of the statistical unit during a specified reference period. Income taxes refers to the sum of federal income taxes, provincial and territorial income taxes, less abatement where applicable.

A household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons or of a person living alone.

In **Northumberland County**, in 2020, 30.86% of households had a median income, after-tax, of \$100,000 and over. In 2020, the percent of households with a median after-tax income of \$100,000 and over was up 14.79 percentage points from 2010 (16.07%).

<b>Households by Income Bracket (after-tax) in 2020 (%)</b>					
	Under \$10,000	\$10,000 to \$29,999	\$30,000 to \$59,999	\$60,000 to \$99,999	\$100,000 and over
Alderville First Nation	6.00	18.00	40.00	18.00	14.00
Alnwick/Haldimand Twp.	0.71	6.03	19.85	31.73	41.67
Municipality of Brighton	1.10	8.48	26.32	35.79	27.32
Town of Cobourg	0.88	11.94	28.68	32.08	26.44
Township of Cramahe	0.96	10.18	23.42	31.48	33.59
Hamilton Township	1.05	5.37	19.84	29.75	43.76
Municipality of Port Hope	1.02	9.78	25.22	31.31	32.67
Municipality of Trent Hills	1.44	13.05	29.57	32.29	23.64
Northumberland County	1.10	10.08	25.86	32.07	30.86
Ontario	1.85	10.11	22.96	28.58	36.49
Canada	1.89	11.64	25.81	28.79	31.87

<b>Percentage Point Change in Household After-Tax Income 2010 to 2020</b>					
	Under \$10,000	\$10,000 to \$29,999	\$30,000 to \$59,999	\$60,000 to \$99,999	\$100,000 and over
Alderville First Nation*	6.00	18.00	40.00	18.00	14.00
Alnwick/Haldimand Twp.	-0.30	-6.69	-7.21	-3.43	17.83
Municipality of Brighton	-2.33	-7.84	-9.22	5.39	13.95
Town of Cobourg	-2.91	-6.52	-8.11	5.66	11.77
Township of Cramahe	-1.35	-5.81	-13.21	-1.58	22.01
Hamilton Township	-1.61	-3.51	-10.49	-3.24	19.01
Municipality of Port Hope	-3.33	-6.86	-9.75	5.43	14.43
Municipality of Trent Hills	-0.71	-7.66	-10.36	5.39	13.24
Northumberland County	-2.9	-6.57	-9.4	3.33	14.79
Ontario	-2.35	-6.59	-7.27	1.00	15.22
Canada	-2.90	-7.48	-5.84	2.29	13.93

\*Note: 2010 Household After-Tax Income data was not collected in the 2011 Census for Alderville First Nation.

### Median Household Income (after-tax)

The median income of a specified group is the amount that divides the income distribution of that group into two halves, i.e., the incomes of half of the units in that group are below the median, while those of the other half are above the median. Median incomes of households are calculated for all units, whether or not they had income.

In **Northumberland County** in 2020, the median household income (after-tax) was \$74,500. In 2015, the median household income (after-tax) was up \$12,313 from 2015 (\$62,187).

In 2020, in **Northumberland County**, the median household income (after-tax) was \$5,000 lower than the provincial median (\$79,500) and \$1,500 higher than the national median (\$73,000).

<b>Median Household (after-tax) Income (\$)</b>			
	2015 – via 2016 census	2020 – via 2021 census	Difference 2015 - 2020
Alderville First Nation	40,320	45,200	4,880
Alnwick/Haldimand Twp.	74,317	89,000	14,683
Municipality of Brighton	61,128	72,500	11,372
Town of Cobourg	57,138	69,000	11,862
Township of Cramahe	62,549	77,000	14,451
Hamilton Township	76,032	91,000	14,968
Municipality of Port Hope	63,936	77,000	13,064
Municipality of Trent Hills	54,272	65,000	10,728
Northumberland County	62,187	74,500	12,313
Ontario	65,285	79,500	14,215
Canada	61,348	73,000	11,652

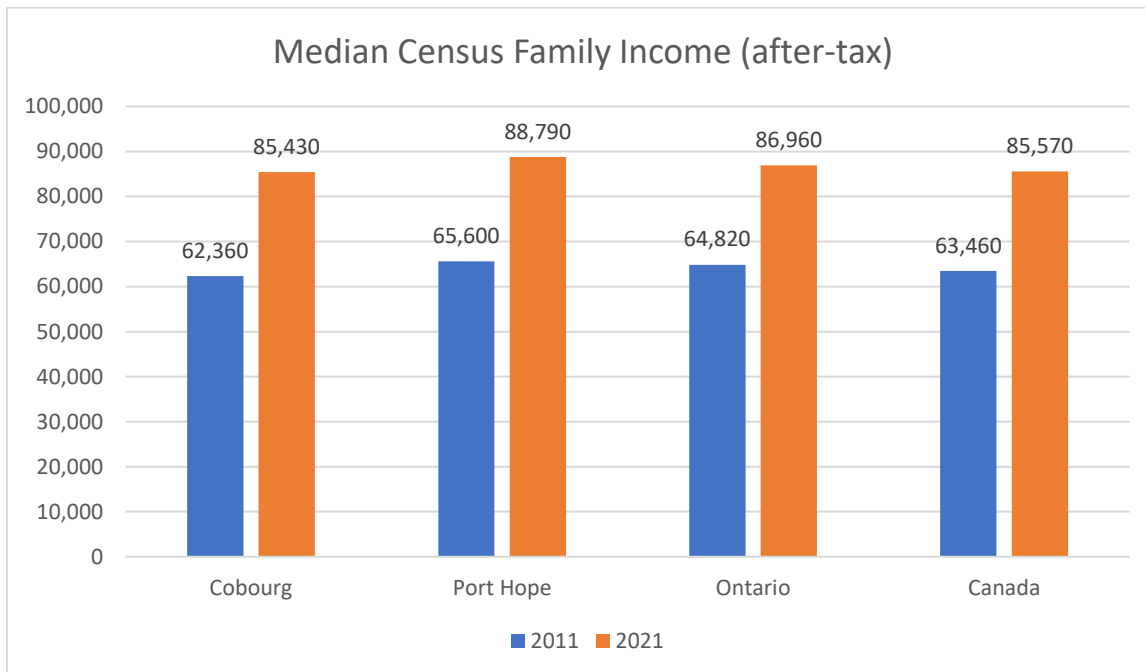
### Median Census Family Income (after-tax)

Family after-tax income is the sum of the after-tax incomes of all members of the census family.

In **Cobourg**, in 2021, the median census family income (after-tax) was \$85,430 and in **Port Hope** it was \$88,790. In 2021, the median census family income (after-tax) was up \$23,070 for Cobourg and \$23,190 for Port Hope from 2011 (\$62,360 and \$65,600 respectively).

In 2021 in **Cobourg**, the median census family income (after-tax) was \$1,530 lower than the provincial median (\$86,960), and \$140 lower than the national median (\$85,570). For **Port Hope** it was \$1,830 higher than the provincial median and \$3,220 higher than the national median.

There is no data available for other communities in Northumberland County.





### Gini Index (Adjusted Household after-tax income)

The Gini index is a measure of income inequality.

The Gini coefficient is a number between zero and one that measures the relative degree of inequality in the distribution of income. The coefficient would register zero (minimum inequality) for a population in which each person received exactly the same adjusted household income and it would register a coefficient of one (maximum inequality) if one person received all the adjusted household income and the rest received none.

“Although there are no internationally defined standard cut-off values, it’s commonly recognized that Gini index <0.2 corresponds with perfect income equality, 0.2–0.3 corresponds with relative equality, 0.3–0.4 corresponds with a relatively reasonable income gap, 0.4–0.5 corresponds with high income disparity, above 0.5 corresponds with severe income disparity.” (UNICEF)

In **Cobourg**, in 2020, the Gini index on adjusted household after-tax income, was 0.281 and in **Port Hope** it was 0.28. In 2015 the Gini index on adjusted household after-tax income, was 0.304 and 0.299 respectively. From 2015 to 2020, income inequality, according to the Gini index on adjusted household after-tax income, has decreased in both Cobourg and Port Hope.

In **Ontario**, in 2020, the Gini index on adjusted household after-tax income was 0.308 and in **Canada** it was 0.302. In 2015 the Gini index was 0.344 and 0.342 respectively. From 2015 to 2020, income inequality, according to the Gini index has decreased provincially and nationally.