



## RURAL WELLBEING

# Income Factsheet



### HIGHLIGHTS

- Income is lowest in Indigenous communities, where individuals earn a median income of \$27,000.
- The gender pay gap is slightly wider in urban areas, where women+ earn almost \$13k less than men+.
- In rural areas 3% of people are of low-income status compared to urban communities with 6%.

### Overview - What do economic statistics tell us?

Census data helps us to understand how much money people are earning. This factsheet presents 2020 median income statistics for individuals and households in rural and urban municipalities. We examine the differences in median income by gender and region to explore rural or urban trends. Summary statistics for census divisions and economic regions are presented in the appendices.

Data source: Statistics Canada. 2022. Census Profile. 2021 Census. Statistics Canada Catalogue no. [98-316-X2021001](#).

For interactive maps and data visualizations, please see the [Economics page](#) of the Community Wellbeing Dashboard.



**Table 1. Overview of statistics for rural and urban areas.**

Geography	Median Income	Men+ Median Income	Women+ Median Income	Median Household Income	People in low-income status	Proportion of people in low-income status (%)
Rural	\$39,200	\$45,600	\$34,000	\$77,000	69,310	2.9%
Urban	\$44,400	\$51,200	\$38,800	\$101,000	669,480	5.8%
Indigenous Communities	\$27,800	\$24,900	\$31,100	\$55,600	No data	No data
Ontario	\$40,000	\$46,800	\$35,200	\$81,000	738,790	5.29%

**Rural** – any municipality outside of census metropolitan areas.

**Urban** – any municipality within a census metropolitan area.

For details about ROI's rural classification, please see our [website](#).



## Median Individual Income

Income is lowest in Indigenous communities, where individuals earn a median income of \$27,000, which is far lower than the Ontario median of \$40,000 (Table 1). Median individual income ranges from a low of \$14,400 to a high of \$36,800 in Indigenous communities.

Rural median income for individuals is \$39,200, compared to \$44,400 for urban areas (Table 1). In rural communities, median income ranges from a low of \$14k to a high of \$58k. The lowest median income in urban areas is \$26k.

In rural areas, 3% of people are of low-income status (Table 1). Rural areas have fewer people in low-income status than urban communities.

Around 60% of rural communities have a median income between \$30-49k (Table 2). More than half of urban communities have a median income between \$40-49k, compared to 34% of rural communities. Data is missing or was suppressed for 20% of rural communities.

**Table 2.** Number of municipalities in median income categories.

Median Income Category	Rural		Urban	
	Number of municipalities	Percent of Municipalities	Number of municipalities	Percent of Municipalities
<b>\$10-19k</b>	5	1%	0	0%
<b>\$20-29k</b>	45	10%	2	2%
<b>\$30-39k</b>	152	32%	22	20%
<b>\$40-49k</b>	159	34%	69	64%
<b>\$50-59k</b>	12	3%	12	11%
<b>No data</b>	96	20%	3	3%
<b>Total</b>	469	100%	108	100%

Women+ earn less than men+ in both rural and urban areas (Table 1). The gender pay gap is slightly wider in urban areas, where women earn almost \$13k less than men+. In rural areas, women+ earn \$11k less than men+. Almost 70% of women+ in rural areas earn less than \$50k, while 47% of men+ earn more than 50k (Table 3).

The gender pay gap is reversed in Indigenous communities where women+ earn around \$6k more than men+ (Table 1). There are more men+ in lower income categories in Indigenous communities (Table 3).

**Table 3.** Median income by gender.

Median Income Category	Rural		Urban		Indigenous Communities	
	Women +	Men +	Women +	Men +	Women +	Men +
<b>Less than \$50k</b>	68%	42%	64%	54%	75%	82%
<b>More than \$50k</b>	32%	47%	36%	46%	25%	18%

### Median Household Income

In rural areas, median household income is \$77,000, which is lower than the Ontario median of \$81,000 and the urban median of \$101,000 (Table 1). In rural areas, median household income ranges from a low of \$25k to a high of \$137k. In contrast, the lowest median household income in urban areas is \$53k and the highest is \$141k.

Median household income is lowest in Indigenous communities, at \$55,000 (Table 1). The lowest income of \$24,400 is similar to the lowest value in rural areas. The highest median household income in Indigenous communities is \$92,000.

**Table 4.** Number of municipalities in median household income categories.

Median Household Income Category	Rural		Urban	
	Number of municipalities	Percent of Municipalities	Number of municipalities	Percent of Municipalities
<b>&lt; \$50k</b>	16	3%	2	2%
<b>\$50-59k</b>	36	8%	1	1%
<b>\$60-69k</b>	76	16%	16	15%
<b>\$70-79k</b>	79	17%	13	12%
<b>\$80-89k</b>	78	17%	19	18%
<b>\$90-99k</b>	50	11%	21	19%
<b>\$100-109k</b>	28	6%	17	16%
<b>\$110-119k</b>	7	1%	16	15%
<b>&gt; \$120k</b>	3	1%	3	3%
<b>No data</b>	96	20%	0	0%
<b>Total</b>	469	100%	108	100%

Eleven percent of rural communities have a median household income of less than \$60k, while only 3% of urban communities are in this category (Table 4). More than half of both rural and urban communities have a median household income between \$60-99k. The most significant difference is seen in the higher income categories. Median household income is greater than \$100k in 33% of urban communities, but only 8% of rural communities.

**Table 5.** Median income by household type in rural and urban areas.

Household type	Rural		Urban	
	Income	Proportion of households	Income	Proportion of households
<b>1 person households</b>	\$38,400	34%	\$46,000	24%
<b>Couples</b>	\$85,000	27%	\$97,000	36%
<b>One parent</b>	\$66,500	10%	\$79,500	12%
<b>Couples with children</b>	\$125,000	29%	\$143,000	28%

All household types in Indigenous communities have lower median incomes (Table 5). Households in rural areas earn less than those in urban areas, across all types. Rural areas have a higher proportion of one-person households. Indigenous communities have a higher proportion of one parent households, which earn less than those in rural and urban areas. Households occupied by couples with children in urban areas earn almost \$20K more than rural households, and \$56k more than the same households in Indigenous communities.

## Summary

Understanding rural economics can help identify income inequalities between rural and urban areas. People living in rural areas have less money to spend on living expenses like food, shelter, and clothing. In rural places where the cost of living is less expensive, lower incomes may not be a cause for concern. However, the cost of living can be higher in some remote rural areas and Indigenous communities, where basic necessities may cost more. And in many rural places, shelter costs have risen significantly during the COVID-19 pandemic, which highlights the need for more affordable housing. Policy makers, non-profit organizations, and rural researchers can use the statistics presented in this factsheet to develop solutions that promote equity and improve the wellbeing of rural communities.

## Statistics Canada Definitions

**Median Income:** The middle income in a group. Half of the reported incomes are above the median income and half are below.

**Income:** Refers to income earned by people aged 15 and over in 2020, before taxes. Includes multiple sources: employment income, investment income, pensions, spousal support, child support, and government benefits.

**Low-income status:** Represents the number of people who spend 20% more than the average spending of after-tax income on food, shelter and clothing. For details, see the full definition for Low-income cut-offs, after tax (LICO-AT).

**Gender:** An individual's personal and social identity as a man, woman or non-binary person.

**Women+:** Includes women (and/or girls), as well as some non-binary persons.

**Men+:** Includes men (and/or boys), as well as some non-binary persons.

**Municipality:** Census subdivisions, municipalities, and areas treated as municipal for statistical purposes, including unorganized territories and Indigenous reserves and settlements.



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This factsheet complements ROI's [Community Wellbeing Dashboard](#). Factsheets provide insight and analysis of rural facts and trends featured in the dashboard.

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**Appendix 1.** Summary of 2020 income statistics for Census Divisions.

Census Division	Median Income	Men+ Median Income	Women+ Median Income	Median Household Income
Algoma	\$38,000	\$45,000	\$32,200	\$68,750
Brant	\$39,200	\$44,800	\$35,200	\$79,500
Bruce	\$40,600	\$48,000	\$34,200	\$82,000
Chatham-Kent	\$32,900	\$32,900	\$32,900	\$59,000
Cochrane	\$40,800	\$49,000	\$34,800	\$76,000
Dufferin	\$45,000	\$54,200	\$38,200	\$108,500
Durham	\$45,200	\$51,800	\$39,800	\$114,500
Elgin	\$40,400	\$47,600	\$34,400	\$86,500
Essex	\$44,800	\$53,400	\$37,600	\$96,000
Frontenac	\$41,600	\$45,600	\$38,400	\$79,000
Greater Sudbury / Grand Sudbury	\$44,800	\$52,000	\$39,200	\$84,000
Grey	\$38,400	\$44,000	\$34,000	\$81,000
Haldimand-Norfolk	\$41,000	\$49,400	\$34,600	\$87,500
Haliburton	\$38,800	\$42,800	\$34,400	\$75,750
Halton	\$48,400	\$57,600	\$41,800	\$126,500
Hamilton	\$40,400	\$45,200	\$36,800	\$86,000
Hastings	\$35,200	\$40,400	\$31,000	\$68,000
Huron	\$40,800	\$46,400	\$35,200	\$80,000
Kawartha Lakes	\$39,200	\$45,200	\$34,400	\$82,000
Kenora	\$27,200	\$23,800	\$31,400	\$63,200
Lambton	\$42,800	\$50,400	\$34,800	\$84,000
Lanark	\$43,600	\$49,600	\$39,200	\$90,000
Leeds and Grenville	\$41,600	\$47,200	\$36,000	\$85,000
Lennox and Addington	\$41,200	\$46,800	\$36,000	\$84,250
Manitoulin	\$36,600	\$39,200	\$33,800	\$63,550
Middlesex	\$43,200	\$51,200	\$37,600	\$89,000
Muskoka	\$42,400	\$47,200	\$37,200	\$84,000
Niagara	\$40,000	\$47,400	\$34,600	\$89,000

Census Division	Median Income	Men+ Median Income	Women+ Median Income	Median Household Income
<b>Nipissing</b>	\$37,000	\$41,400	\$32,800	\$71,750
<b>Northumberland</b>	\$40,400	\$47,200	\$35,200	\$83,500
<b>Ottawa</b>	\$50,000	\$55,600	\$45,600	\$102,000
<b>Oxford</b>	\$43,800	\$51,000	\$37,200	\$96,500
<b>Parry Sound</b>	\$35,800	\$41,000	\$31,900	\$69,750
<b>Peel</b>	\$39,200	\$43,200	\$35,600	\$111,000
<b>Perth</b>	\$43,600	\$50,000	\$38,800	\$89,000
<b>Peterborough</b>	\$40,400	\$46,000	\$35,200	\$80,000
<b>Prescott and Russell</b>	\$47,200	\$51,600	\$42,800	\$92,000
<b>Prince Edward</b>	\$40,000	\$44,400	\$36,000	\$81,000
<b>Rainy River</b>	\$39,600	\$50,000	\$34,000	\$75,000
<b>Renfrew</b>	\$40,000	\$46,400	\$34,000	\$81,000
<b>Simcoe</b>	\$41,600	\$46,800	\$36,400	\$90,500
<b>Stormont, Dundas and Glengarry</b>	\$44,000	\$49,600	\$38,400	\$90,000
<b>Sudbury</b>	\$40,000	\$47,600	\$32,800	\$79,000
<b>Thunder Bay</b>	\$42,800	\$49,600	\$36,800	\$79,750
<b>Timiskaming</b>	\$38,400	\$48,800	\$32,000	\$73,750
<b>Toronto</b>	\$39,200	\$42,000	\$37,200	\$84,000
<b>Waterloo</b>	\$44,400	\$53,600	\$37,200	\$114,000
<b>Wellington</b>	\$46,000	\$55,800	\$39,800	\$105,000
<b>York</b>	\$42,400	\$48,400	\$38,000	\$119,000

**Appendix 2.** Summary of 2020 income statistics for Economic Regions.

<b>Economic Region</b>	<b>Median Income</b>	<b>Men+ Median Income</b>	<b>Women+ Median Income</b>	<b>Median Household Income</b>
<b>Hamilton--Niagara Peninsula</b>	\$40,400	\$47,200	\$35,200	\$86,000
<b>Kingston--Pembroke</b>	\$37,200	\$43,400	\$33,200	\$74,500
<b>Kitchener--Waterloo--Barrie</b>	\$43,200	\$50,800	\$37,200	\$101,000
<b>London</b>	\$42,800	\$50,400	\$36,400	\$90,000
<b>Muskoka--Kawarthas</b>	\$40,200	\$46,200	\$35,400	\$81,500
<b>Northeast / Nord-est</b>	\$38,000	\$43,600	\$32,800	\$72,000
<b>Northwest / Nord-ouest</b>	\$36,200	\$36,800	\$33,800	\$70,500
<b>Ottawa</b>	\$42,800	\$48,600	\$38,400	\$89,000
<b>Stratford--Bruce Peninsula</b>	\$40,800	\$47,400	\$35,200	\$82,500
<b>Toronto</b>	\$44,400	\$50,400	\$39,200	\$117,500
<b>Windsor--Sarnia</b>	\$43,600	\$50,800	\$35,600	\$86,000