



Low Income as a Health Concern

Summary

- Better health is associated with better socioeconomic status (i.e., income, education and employment).
- One in ten Oxford County residents' income is low when taking into consideration the spending power of households after tax and adjustments to level out income (10.8%; 11,835 people). Among children, 13.7% of 0 to 17 year olds (3,260 children) were living with a low income. This per cent was even higher among 0 to 5 year olds (15.8%; 1,225 children).
- Overall, Oxford County residents are faring better than Ontario, where 14.4% of residents had a low income.
- In 2015, about three out of every 100 (3.4%) Oxford County residents 18 years and older were working poor (2,620 people).
- 4,720 residents of Oxford County (4.3%) were considered to have an income too low to cover basic needs (i.e., food, shelter and clothing) compared to Ontario (9.8%). Among children, 4.8% of 0 to 17 year olds (1,140 children) and 5.5% of 0 to 5 year olds (425 children) were considered to be living in a family with an income too low to cover basic needs.
- Females, children and people living in Tillsonburg were more likely to have a low income while people living in Woodstock were more likely to have an income too low to cover basic needs.
- Low income can negatively affect health and result in increased health care costs. Oxford County residents living in the poorest income neighbourhoods were more likely to be a high resource user of the health care system (top 1%; \$51,324.21 or more per person/year) compared to residents living in the richest neighbourhoods.

Background

In order to understand the health status of populations, including differences in health between individuals, it is important to consider the range of factors that influence health. Public Health recognizes that there are key determinants of health^a, including biological, social and physical factors that interact with each other in complex ways to affect health.¹ For instance, research has demonstrated a well established relationship between socioeconomic status (i.e., income, education and employment) and health. This association is found worldwide, despite the differences in income levels between countries, individuals with lower socioeconomic status often have worse health.² This effect is noted for many health outcomes, such as life expectancy, heart disease, type 2 diabetes, lung cancer, mental health and substance use.^{3,4} This effect may create a cycle where individuals with poor health encounter more difficulty finding and securing work, which in turn affects their income.³

These disparities are often the result of how communities organize themselves and the social policies and programs they put in place that result in unequal distribution and access to resources.² For example, in 1995 the provincial government cut social assistance rates (i.e., Ontario Works) by 21.6%, which resulted in decreased protection for low income workers.⁵ This change meant that qualifying single individuals received a maximum of \$520/month compared to \$663/month in 1993. Almost 20 years later (in 2014), people receiving these benefits fell 60% below the low income line.⁶ The provincial government is currently working towards improving the social assistance program and as of September 30, 2017, they have increased the rate to a maximum of \$721/month for single individuals.⁷

Over the last two decades in Canada, income disparity has increased. Between 1993 and 2011, the average annual income of the highest income group increased by 44% compared to a 27% increase in the lowest income group.⁸ Corresponding inequities in health based on income groups over the same time period persisted for many health outcomes and worsened (i.e., there was a higher prevalence) for three: smoking, chronic obstructive pulmonary disease (COPD) hospitalizations and fair/poor self-rated mental health.⁸ Research has shown that how income is distributed (i.e., income inequality) influences health even more than the overall wealth of a community. One possible explanation for this is that people who live in communities with high income disparities, regardless of whether they are high income earners themselves or not, are less likely to feel connected to their community and are more likely to feel a lack of personal control, which can lead to low self-esteem, negative coping behaviours (e.g., smoking) and increased crime rates.⁹ Therefore, individuals with higher income can also benefit from eliminating income disparities.

People living in low income may also experience poverty, which is a broader concept that includes lack of food, shelter and health care, such as medications, as well as a lack of access to education and employment which may lead to social exclusion.¹⁰ In order to improve the life

^a The Public Health Agency of Canada recognizes 12 key determinants of health: income and social status, social support networks, education and literacy, employment and working conditions, social environments, physical environments, personal health practices and coping skills, healthy child development, biology and genetic endowment, health services, gender and culture.¹

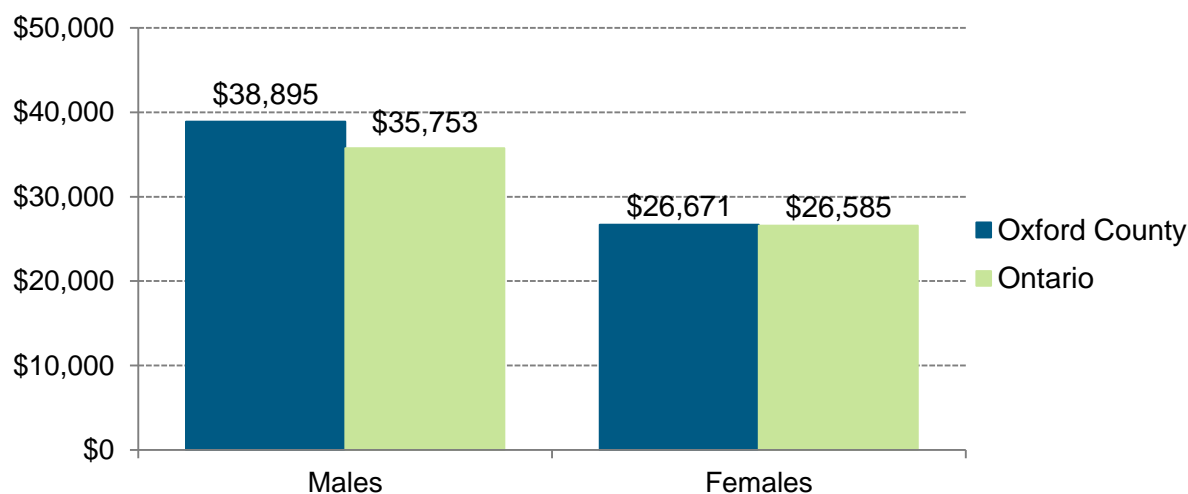
of all Ontarians, the Government of Ontario implemented a five year Poverty Reduction Strategy (2014-2019) that focuses on reducing poverty among children and youth.¹¹ Locally, the Future Oxford Community Sustainability Plan sets out to reduce the per cent of Oxford County residents living in poverty.¹² Although these initiatives are focused on reducing poverty, it is important to note that there is currently no standard measure of poverty in Canada.¹³ This is because poverty depends on a social consensus about what is considered an acceptable standard of living at a given time in a given place.¹⁴ For example, an acceptable standard of living in Canada today likely differs from what was considered acceptable ten years ago or what might be necessary in an urban area like Toronto versus a more rural area, such as parts of Oxford County. Despite the challenges of defining poverty, it is well recognized that living in low income is a major component of living in poverty. Therefore, this report focuses on income more broadly and those living in low income in order to better understand the current status of this key determinant of health in Oxford County.

Findings

Individual income

In 2015, the median after-tax income of individuals 15 years and older in private households was \$32,590 in Oxford County and \$30,641 in Ontario. This excludes people living in hospitals, residential care, correctional, educational or religious facilities. Please see the data notes for detailed information about who is excluded when using private households. The median income is the income at which exactly half of the people reported a household income equal to or below it and exactly half of the people reported a household income equal to or above it. Individual after-tax median income was higher for males than females (\$38,895 versus \$26,671).¹⁵ This was also the case in Ontario (Figure 1).

Figure 1. Median after-tax income, individuals 15 years and older in private households, by sex, Oxford County and Ontario, 2015



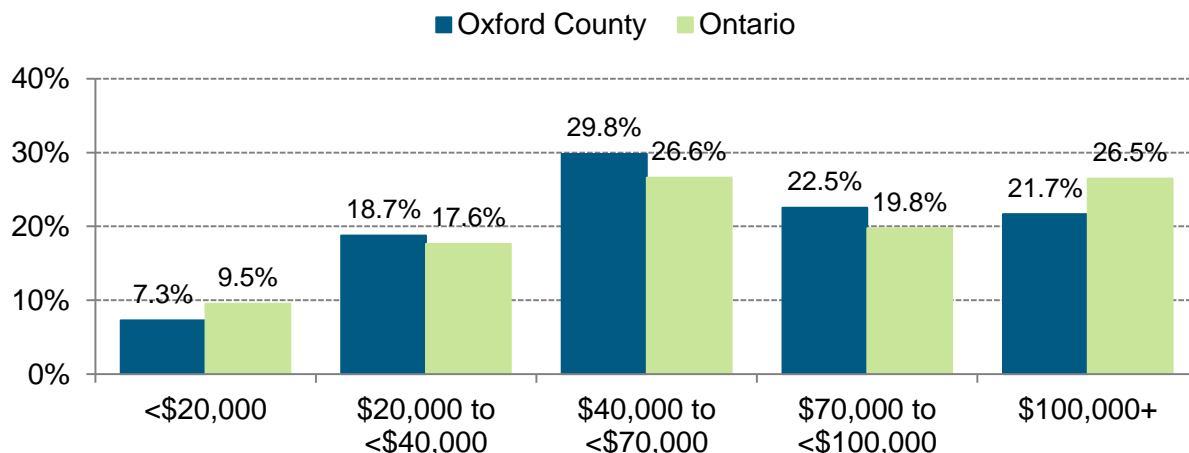
Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released September 13, 2017. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed: October 17, 2017).

The sources of income for individuals in Oxford County was 86.6% market income.¹⁵ Market income is an individual’s total employment income, investment income, private retirement income and other income from market sources (i.e., total income minus government transfers). This is an individual’s income before taxes. The majority of market income was from employment income (71.5%), meaning income received as wages, salaries and commissions from paid employment and self-employment.¹⁵ The remaining income was from government transfers (13.4%).¹⁵ That includes income benefits from federal, provincial/territorial and municipal governments such as the Old Age Security pension, employment insurance, social assistance, child benefits and tax credits. In Oxford County, government transfers accounted for a larger part of females’ income compared to males’ (18.5% versus 9.7%).¹⁵ This was similar to Ontario, where 88.9% of income was market income (76.0% of that was employment income) and 11.1% was government transfers.¹⁵ In Ontario, 15.3% of the income composition for females was government transfers compared to 7.9% of males.¹⁵ It is interesting to note that notwithstanding higher overall median after-tax incomes compared with Ontario, the source of income for Oxford County residents includes a higher proportion of government transfers compared with Ontario.

Household income

In 2015, the median after-tax income of private households in Oxford County was \$63,630 compared to \$65,285 in Ontario.¹⁵ For a one-person household, the median after-tax income was \$32,582 in Oxford County compared to \$33,219 in Ontario, whereas for a two-or-more-person household, the median after-tax income was \$76,405 in Oxford County compared to \$79,528 in Ontario. Households in Oxford County had fairly similar incomes to those of Ontario more broadly, with slightly fewer households at either extreme (i.e., less than \$20,000 and \$100,000 or more) (Figure 2).

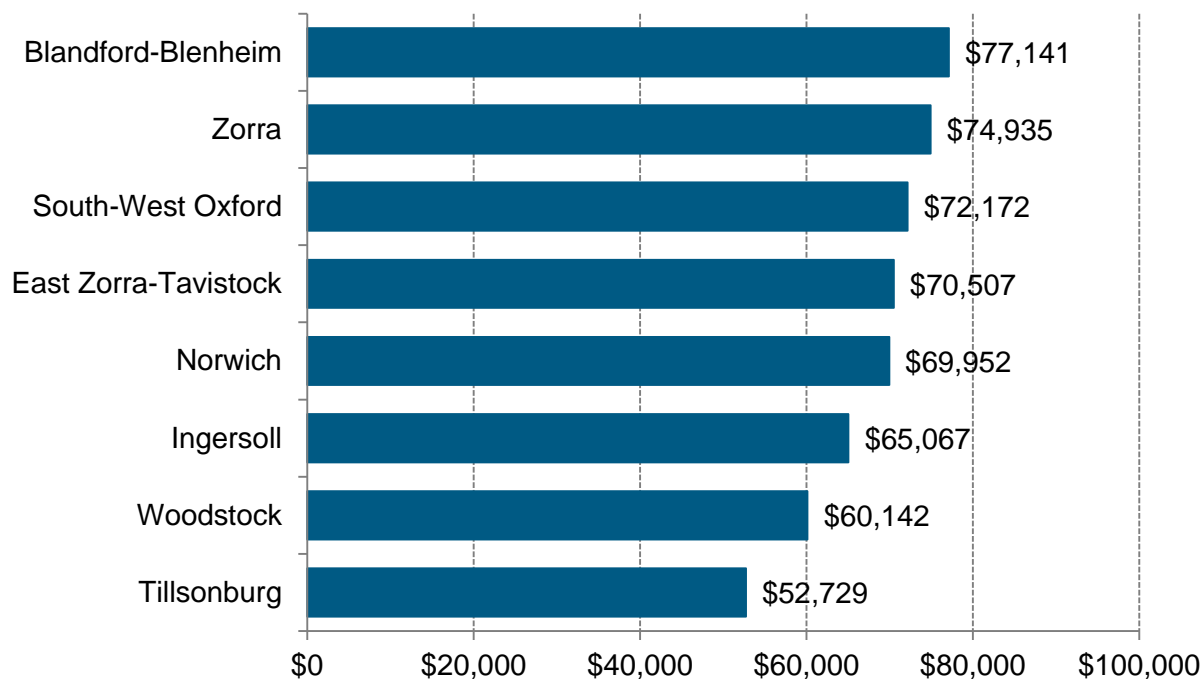
Figure 2. Household income after-tax, private households, Oxford County and Ontario, 2015



Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released September 13, 2017. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed: October 17, 2017).

The median household income after-tax in Oxford County was higher among people residing in the more rural townships compared to the urban areas of Ingersoll, Woodstock and Tillsonburg (Figure 3).

Figure 3. Median household income after-tax, private households, by municipality, Oxford County, 2015



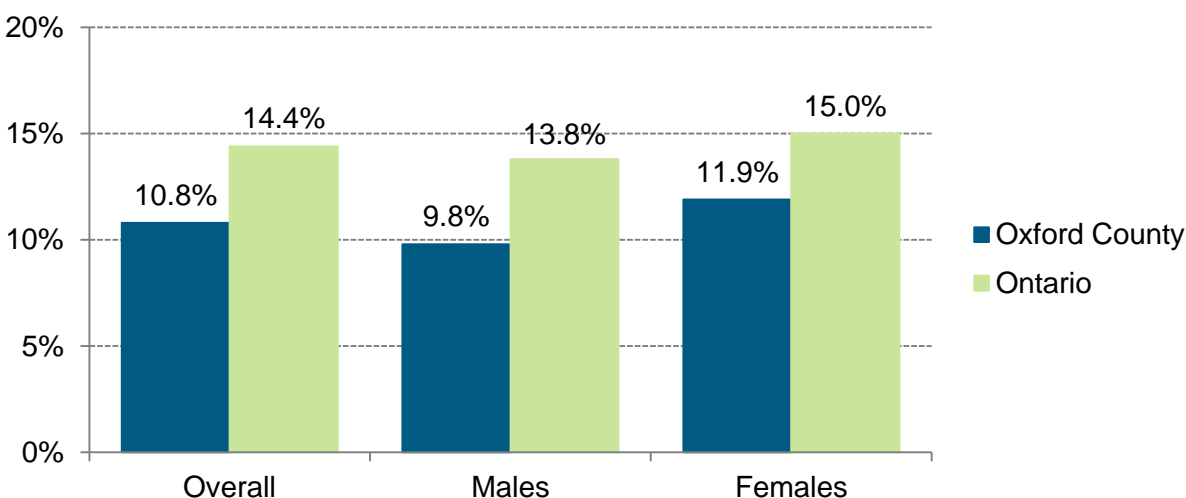
Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released September 13, 2017. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed: October 19, 2017).

Low income

In 2015, 10.8% of Oxford County residents living in private households (i.e., 11,835 people) were considered to have low income compared to 14.4% of Ontarians. This is based on the low-income measure after-tax (LIM-AT), which takes into consideration the spending power of households after tax is deducted and adjustments to level out income occur.¹⁵ This is a relative measure based on half of the Canadian after-tax median income and also accounts for the number of people living in the household. Because this is a relative measure, there will always be some residents living in low income. Therefore, it is important to compare it to the threshold that is considered low income for that year. In 2015, for a one person household, the low income threshold was \$22,133 and for a two person household it was \$31,301.¹⁶ Please see the data notes for a more detailed description of this measure and the thresholds for different household sizes.

Overall females were worse off than males as it relates to low income in Oxford County. Figure 4 shows that a slightly higher per cent of females than males in Oxford County were living in low income (11.9% versus 9.8%). This was also the case in Ontario, although a lower proportion of females in Oxford County (11.9%) were living in low income compared overall with males in Ontario (13.8%).

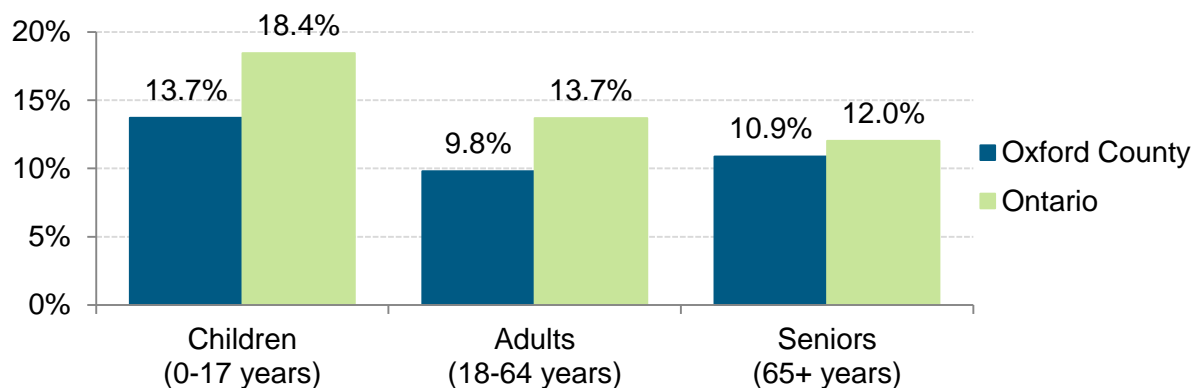
Figure 4. Low income after-tax, private households, by sex, Oxford County and Ontario, 2015



Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released September 13, 2017. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed: September 22, 2017).

In terms of age, more children were living in low income than adults and seniors for both Oxford County and Ontario (Figure 5). Among children, 13.7% of 0 to 17 year olds (i.e., 3,260 children) were living in low income. This per cent was even higher among 0 to 5 year olds (15.8%; i.e., 1,225 children). This may be expected as children are often supported by adults that are still in the earlier years of their income trajectory.

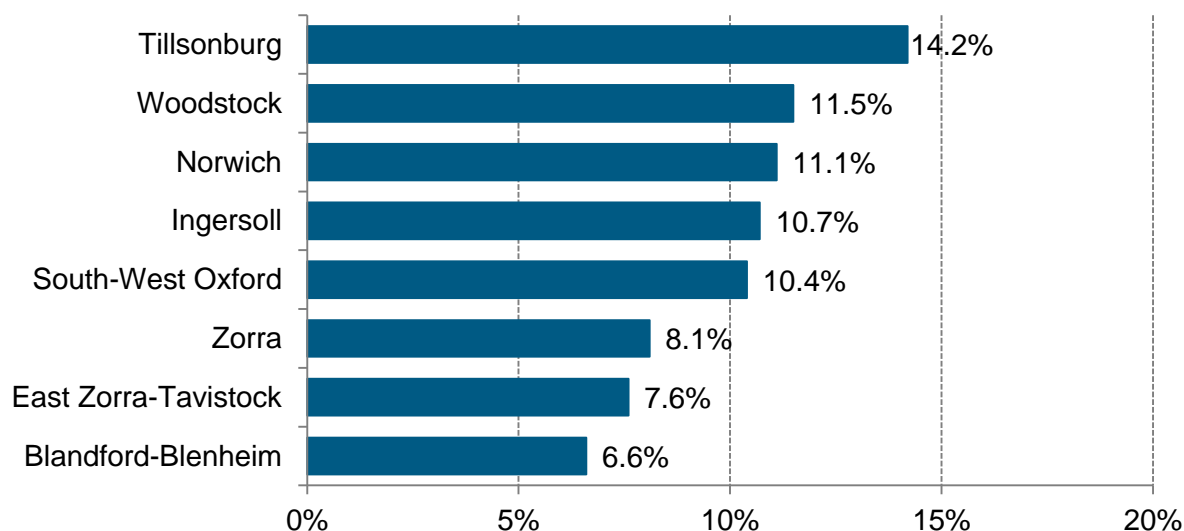
Figure 5. Low income after-tax, private households, by age group, Oxford County and Ontario, 2015



Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released September 13, 2017. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed: September 22, 2017).

By municipality, Tillsonburg had the highest per cent of people living in low income and Blandford-Blenheim had the lowest (Figure 6).

Figure 6. Low income after-tax, private households, by municipality, Oxford County, 2015



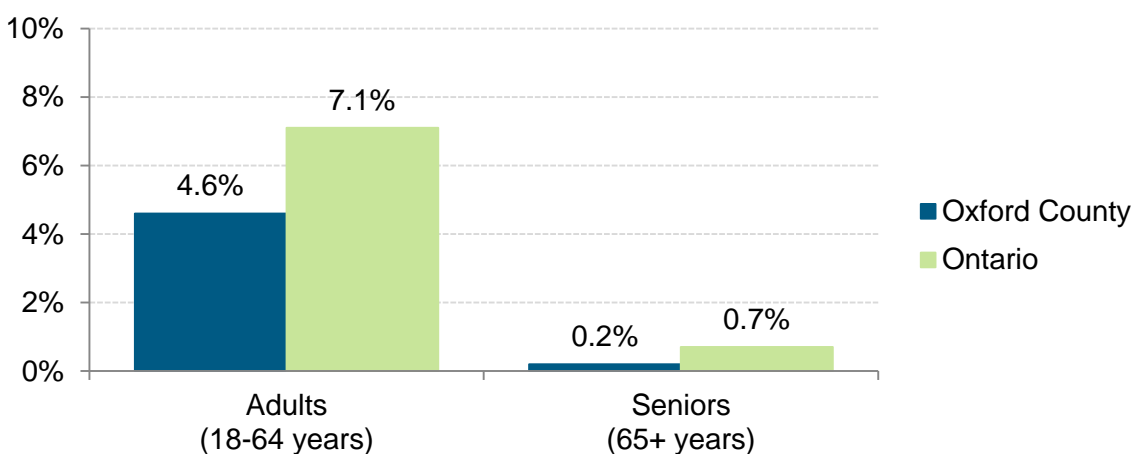
Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released September 13, 2017. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed: October 19, 2017).

Working poor

Often low income is thought of in terms of unemployment; however, working individuals can also experience low income.^b For example, a person working full-time at minimum wage currently earns approximately \$20,000 per year in Ontario. This means that they are living in low income because their income is less than the low income threshold of \$22,133.¹⁶ If they are supporting other family members, then their income falls even further below the low income threshold. For example, \$38,335 is considered low income for a household of three people.¹⁶

In 2015, 3.4% of Oxford County residents 18 years and older (i.e., 2,620 people) were working poor compared to 5.5% in Ontario.¹⁷ Adults were more likely to be working poor than seniors (Figure 7). The working poor excludes individuals that were post-secondary students (part-time or full-time), children of any age living at home and parents who were less than 18 years old, regardless of their income.

Figure 7. Working poor, individuals 18 years and older, by age group, Oxford County and Ontario, 2015

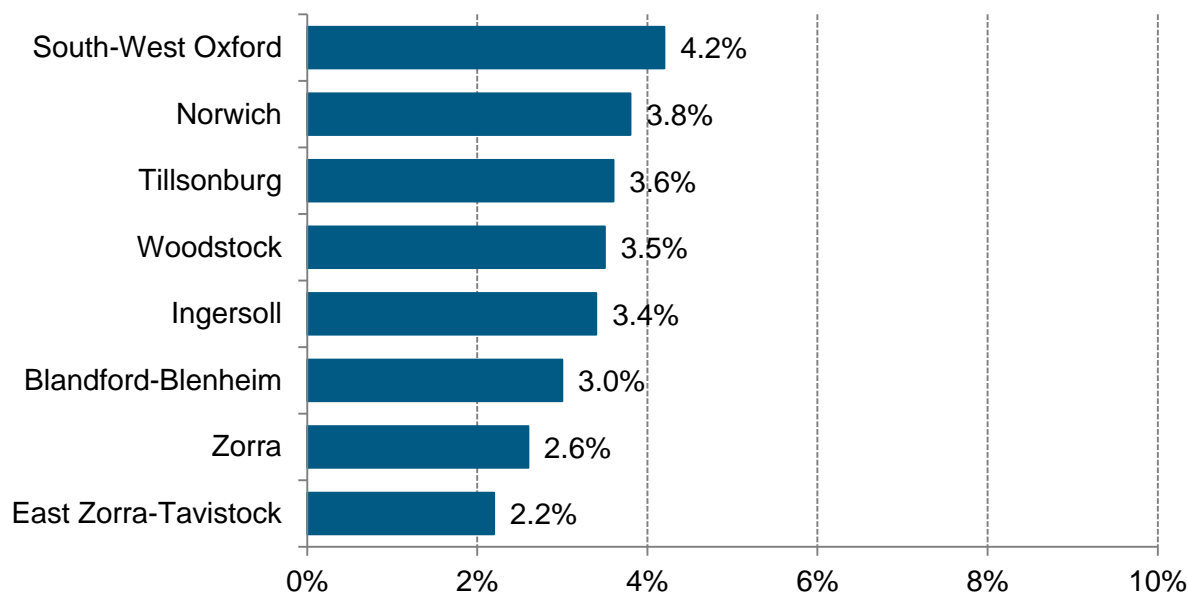


Source: Working poverty (custom table), T1 Family Files (T1FF) (2015), Income Statistics Division, Statistics Canada (Reference #17037), Date Extracted: April, 2016.

^b In particular, working individuals that earn an annual individual income over \$3,000 and have an after-tax income that is below the LIM-AT are considered to be working poor.¹⁷ This limit of \$3,000 is based on the eligibility criteria to receive the Federal government’s Working Income Tax Benefit (WITB), a tax credit that provides relief for people with low income in the workforce and encourages others to enter the workforce.¹⁷

By municipality, there was not much variation in per cent of working poor individuals, although South-West Oxford had the highest per cent of working poor and East Zorra-Tavistock had the lowest (Figure 8).

Figure 8. Working poor, individuals 18 years and older, by municipality, Oxford County, 2015



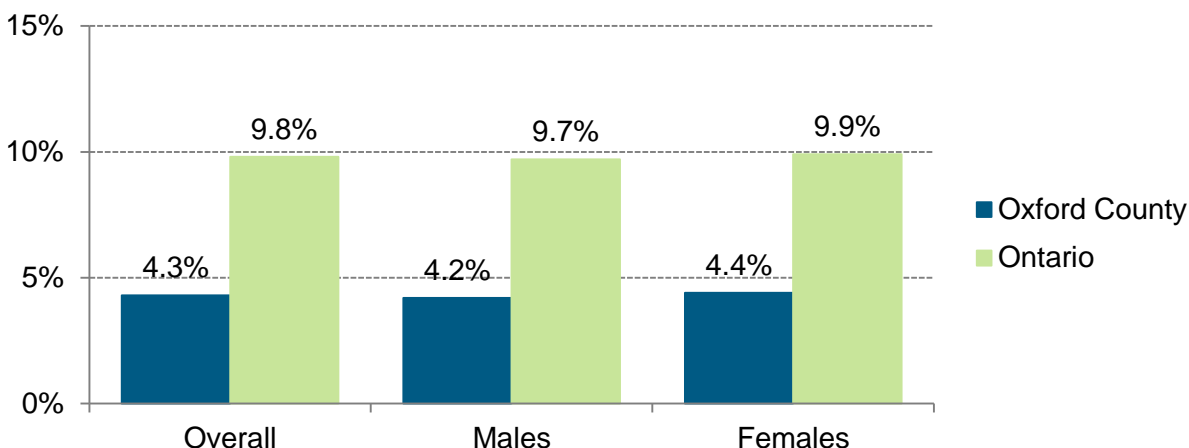
Source: Working poverty (custom table), T1 Family Files (T1FF) (2015), Income Statistics Division, Statistics Canada (Reference #17037), Date Extracted: April, 2016.

Low income to cover basic needs

In 2015, 4.3% of Oxford County residents (i.e., 4,720 people) compared to 9.8% of Ontarians living in private households were considered to have an income too low to cover basic needs (i.e., food, shelter and clothing) after-tax. This means that 4.3% of individuals in Oxford County spend 20% or more of their after-tax household income on these necessities, which is more than the average household spends on food, shelter and clothing. For example, a two person household in a rural area with an income of \$16,230 or less has an income too low to cover basic needs because they have to spend \$3,246 or more of this income on food, shelter and clothing.¹⁸ Please see the data notes for a more detailed description of this measure and the cut-offs for different household and community sizes.

The per cent of individuals considered to have low income to cover basic needs was similar between males and females (Figure 9).

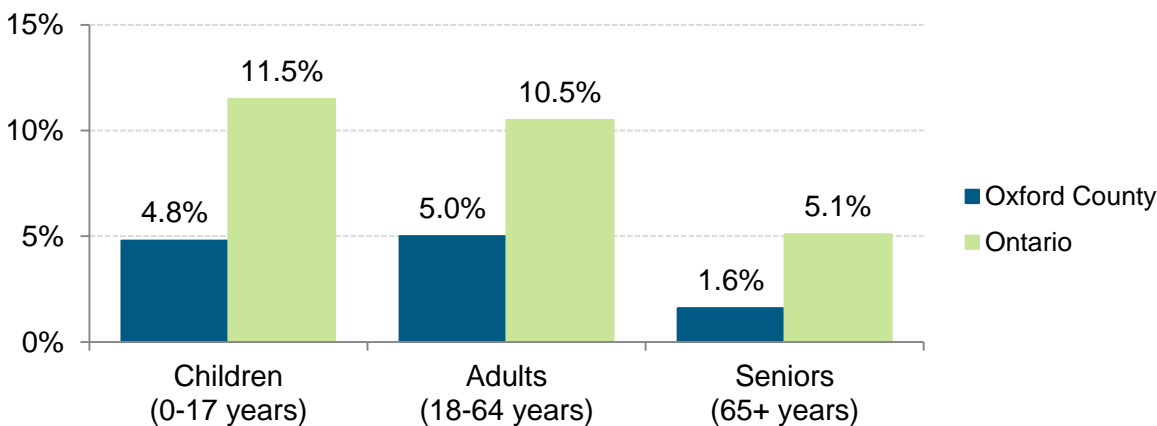
Figure 9. Low income to cover basic needs after-tax, private households, by sex, Oxford County and Ontario, 2015



Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released September 13, 2017. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed: September 22, 2017).

However, more children and adults had low income to cover basic needs compared to seniors for both Oxford County and Ontario (Figure 10). Among children, 4.8% of 0 to 17 year olds (i.e., 1,140 children) and 5.5% of 0 to 5 year olds (i.e., 425 children) were living in low income to cover basic needs. A lower per cent of Oxford County residents in all age groups had low income to cover basic needs compared to Ontario.

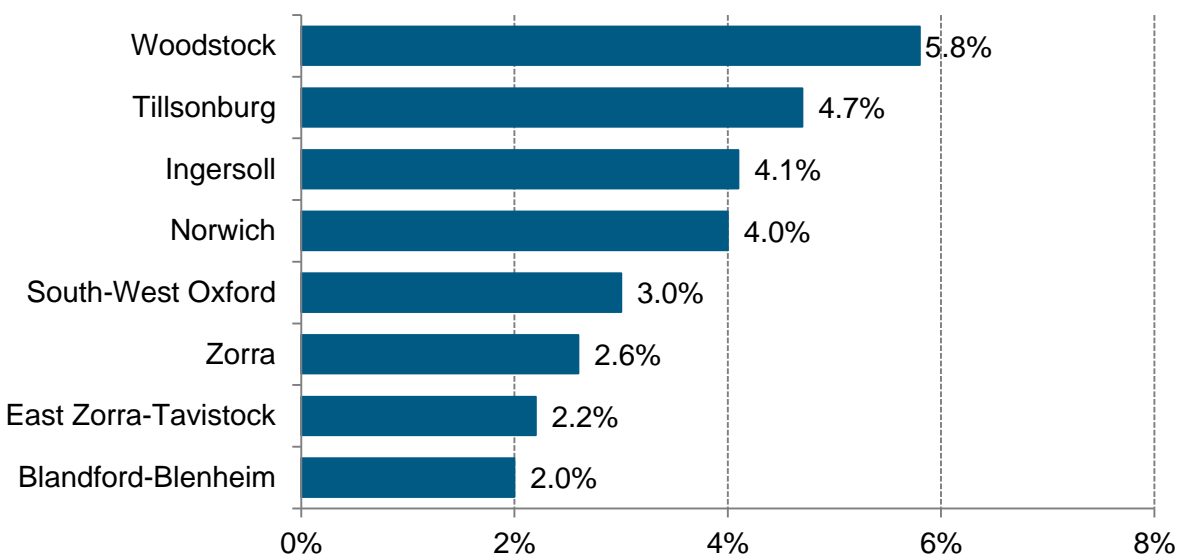
Figure 10. Low income to cover basic needs after-tax, private households, by age group, Oxford County and Ontario, 2015



Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released September 13, 2017. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed: September 22, 2017).

By municipality, Woodstock had the highest per cent of people living in low income to cover basic needs, followed by Tillsonburg (Figure 11).

Figure 11. Low income to cover basic needs after-tax, private households, by municipality, Oxford County, 2015



Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released September 13, 2017. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed: October 19, 2017).

Health care costs

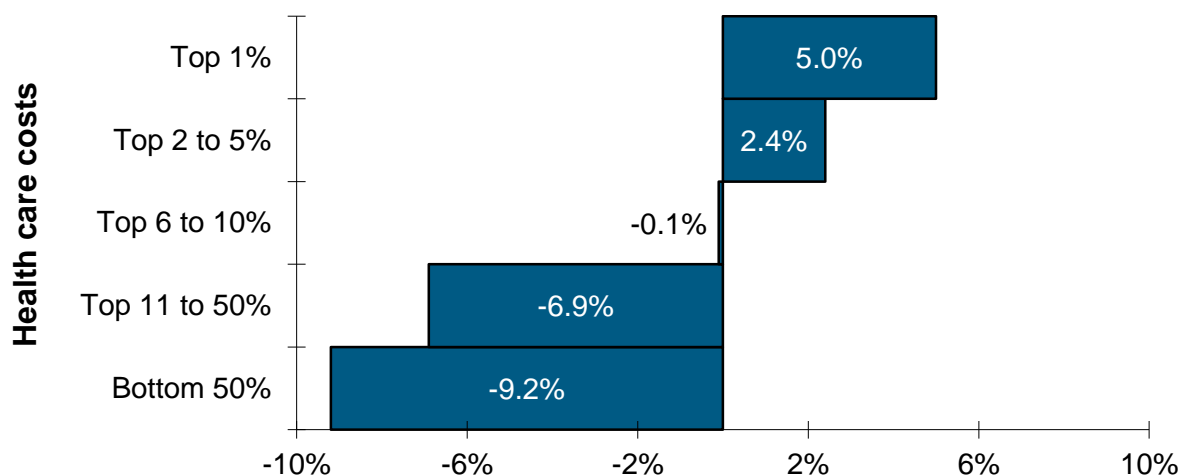
Low income can negatively affect health and result in increased health care costs.¹⁹ Figure 12 shows that Oxford County residents living in the poorest income neighbourhoods (bottom 20%) were more likely to be a high resource user of the health care system than residents living in the richest neighbourhoods (top 20%). There was a 5.0% difference in the proportion of the bottom and top income neighbourhoods in the high cost user group that had the top 1% of health care costs. Conversely, residents living in the richest income neighbourhoods were more likely to be in the bottom 50% of health care costs group compared to residents living in the poorest income neighbourhoods (9.2% difference).

From April 1, 2015 to March 31, 2016, the top 1% of health care users in Oxford County (\$51,324.21 or more per person) included 1,158 residents.[°] These health care costs cut-offs were based on health care expenditures in the South West Local Health Integration Network (LHIN), expressed in 2016 Canadian dollars. Area-level income information was applied to individuals according to the dissemination area, which represents the smallest geographic

[°] The top 2-5% of costs were: \$12,592.53 to <\$51,324.21 per person.
 The top 6-10% of costs were \$5,686.70 to <\$12,592.92 per person.
 The top 11-50% of costs were: \$482.39 to <\$5,686.70 per person.
 The bottom 50% of costs were: <\$482.39 per person.

census area in which the individual resided. Quintiles are a measure that divides the population into five income groups from lowest to highest, with roughly 20% of the population in each group.

Figure 12. Difference in health care cost group between bottom and top 20% of income neighbourhoods, Oxford County, FY2015/16



Source: Sanderson R, Beath L, Watson W, Kornas K, Rosella LC. Characterizing users of health care in Oxford County by health care expenditure categories, Applied Health Research Question (AHRQ) P0904 000 030. Toronto: Institute for Clinical Evaluative Sciences; 2017.

Considerations

Overall, Oxford County had a lower per cent of people living in low income compared to Ontario. However, 11,835 Oxford County residents are living in low income and the income was too low for four out of every 10 of these low income residents (i.e., 4,720 people) to cover basic needs (i.e., food, shelter and clothing). Low income and income disparity are important Public Health issues because they are key determinants of health that impact many health outcomes. Previous research has found that income disparities affect the health of individuals at all income levels, including lowering life expectancy, increasing mortality from all causes and increasing poor self-reported health.⁹

Some groups of individuals who were more likely to be living in low income than others. In particular, females were more likely to be living in low income and to have a lower median individual income compared to males. This may be a result of the persisting wage gap between working females and males in Ontario. In 2015, full-time working females earned 75 cents for every dollar a male earned.²⁰ This gap remained when taking into consideration educational attainment, the number of hours worked and the sector of work (i.e., types of jobs). One potential strategy to address this wage gap is to promote transparency of wages among employers.

Children were another group that was more likely to be living in low income (compared to adults). In Oxford County, 3,260 children between 0 to 17 years (including 1,225 children between 0 to 5 years) were living in low income.¹⁵ This trend was found across the provinces with the exception of Quebec, which has higher government benefits for families with children and lower child care costs.¹³ Across Canada, young children were the most likely to be living in low income, partly due to the reduced earnings of younger women and families.²¹ The per cent of children living in low income was even higher in lone-parent family households and households with multiple children.¹³ In 2012, the majority of lone-parent family households (85%) were led by women, and those households were twice as likely to have a low income compared to those led by men (46% versus 22%).²²

Low income was also experienced among working individuals and families. In 2015, about one in thirty Oxford County residents were considered working poor. This could be the result of a combination of factors such as precarious employment (e.g., part-time or temporary work, income inconsistency, unpredictable work schedules, limited career prospects and anticipated reduction in work hours)²³ and minimum wages that do not meet living wages (i.e., wages needed to pay for every day expenses such as food, housing, utilities, transportation and child care). The current minimum wage in Ontario is \$11.60/hour, and this is proposed to increase to \$14.00/hour in 2018 and again to \$15.00/hour in 2019.²⁴ While these increases will help those residents with some of the lowest incomes, it may still not be enough to meet basic needs. The living wage for Oxford County has not been calculated recently however the living wage in neighbouring counties of Perth and Huron was found to be \$16.47/hour in 2015.²⁵

Within Oxford County, there were some differences by location of residence. Individuals residing in the rural areas were more likely to have higher household incomes compared to urban residents. Likewise, residents of Tillsonburg were the most likely to be living in low income whereas a greater proportion of residents of Woodstock were among the worst off as they had a low income which did not cover basic needs. Generally, these findings suggest that in the future, efforts should focus on reducing low income among females, children and urban residents in Oxford County. Previous research has also suggested that it is important to develop a common understanding of what it is like to live in low income based on the needs identified by people with lived experience.²³

Data Notes

The 2016 Census was the first short form Census to collect income data exclusively using administrative data sources (i.e., from Canada Revenue Agency (CRA)'s tax and benefits records). This included information for tax filers and non-tax filers. This updated methodology resulted in improved data quality compared to previous years. In 2016, 95% of the Ontario population 15 years and older in private households were linked to a record from the CRA.²⁶ Although demographic information from the Census reflects participant's answers on May 10, 2016, the income data is for the calendar year 2015.

Municipality is based on Census subdivisions (CSDs), an area that is considered to be a municipality by Statistics Canada based on provincial legislation. However, the working poor data (i.e., tax filer data) was converted to CSDs using postal codes, which may not perfectly match the Census geography used in the rest of the report.¹⁷ Smaller, rural areas are more likely to be affected because postal codes overlapping boundary lines may be assigned to other, neighbouring areas (including areas outside of Oxford County). Table 1 shows the difference in populations for Oxford County estimated using postal codes compared to Census geographies. The three urban areas of Ingersoll, Tillsonburg and Woodstock had larger populations when using the tax filer data compared to Census data, while the rural areas had smaller populations. Some of the rural residents may be captured in the urban areas when using tax filer data.

Table 1. Municipality population size by data source, Oxford County, 2015-2016

Municipality	Tax filer 2015	Census 2016	Difference from Census
Blandford-Blenheim	7,090	7,399	-309
East Zorra-Tavistock	5,960	7,129	-1,169
Ingersoll	14,000	12,757	+1,243
Norwich	9,460	11,001	-1,541
South-West Oxford	4,040	7,664	-3,624
Tillsonburg	19,420	15,872	+3,548
Woodstock	45,160	40,902	+4,258
Zorra	7,640	8,138	-498

Household income includes income from regular or recurring sources such as employment income, income from investments, pensions/registered retirement income funds, child/spousal support payments, scholarships and income from government sources (e.g., social assistance, employment insurance and disability income).¹⁵

The income data is limited to people living in **private households**. This excludes people living in hospitals, residential care facilities such as group homes, nursing homes and residences for seniors, correctional and custodial facilities, shelters, lodging and rooming houses, hotels and motels, campgrounds and parks, school residences and training centres and religious establishments.

The **low-income measure after-tax (LIM-AT)** is a relative measure of low income that identifies those who are substantially worse off than average.²⁷ It represents the adjusted income levels that are 50% of the Canadian after-tax median income of private households.²⁷ The median income is the income at which exactly half of the people reported a household income equal to or below it and exactly half of the people reported a household income equal to or above it. A person or family is defined as being low income if their income is below the LIM-AT for their individual or family size. The low income thresholds after-tax by household size are presented in Table 2.¹⁶

Table 2. Low income thresholds after-tax, private households in Canada, 2015

Household size	After-tax income
One person	\$22,133
Two persons	\$31,301
Three persons	\$38,335
Four persons	\$44,266
Five persons	\$49,491
Six persons	\$54,215
Seven persons	\$58,558

The LIM-AT, as opposed to the low income measure, before tax (LIM-BT) takes into consideration the reduced spending power of households because of paid income taxes.²⁷ Income tax is also used as a way to level out income between individuals as the amount of income tax paid depends on tax brackets. In 2015, an individual had to pay 15% on \$44,701 of taxable income, 22% on \$44,702 to \$89,401, 26% on \$89,402 to \$138,586 and 29% on \$138,587 or more.²⁸ The LIM-AT is the preferred measure of low income compared to the low income cut-offs after-tax (LICO-AT). This is because the LIM-AT is simpler to explain, is internationally comparable and the assumptions used to create the measure are explicit (i.e., based on income distribution and family composition).²⁹

Conversely, the LICO-AT is calculated based on a spending model that determines the amount of income needed for food, shelter and clothing (i.e., basic needs). The cut-offs are based on an income threshold using 1992 expenditure data, with individuals below this threshold spending more than average on these necessities (i.e., 20% or more of their household income). These thresholds are converted to current dollars using the Consumer Price Index (CPI).¹ The LICO-AT assumes that 1) the tendencies to spend on food, shelter and clothing are the same

between families at all levels of the income distribution, 2) an individual's age, health and labour force status has no effect on spending for these items and 3) household income, household size and community size all impact spending on these items, but this effect is the same across different regions (e.g., provinces).²⁹ The low income cut-offs are presented in Table 3.¹⁸

Table 3. Low income cut-offs after-tax by community size, private households in Canada, 2015

Household size	Rural area	<30,000 persons	30,000 to 99,999 persons	100,000 to 499,999 persons	500,000 persons or more
One person	\$13,335	\$15,261	\$17,025	\$17,240	\$20,386
Two persons	\$16,230	\$18,576	\$20,722	\$20,982	\$24,811
Three persons	\$20,211	\$23,129	\$25,802	\$26,128	\$30,895
Four persons	\$25,213	\$28,856	\$32,191	\$32,596	\$38,544
Five persons	\$28,711	\$32,859	\$36,657	\$37,118	\$43,890
Six persons	\$31,841	\$36,441	\$40,654	\$41,165	\$48,675
Seven or more persons	\$34,972	\$40,024	\$44,649	\$45,211	\$53,460

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