



LIVING STANDARDS

Living Standards examines Canadians' average and median income and wealth, distribution of income and wealth including poverty rates, income fluctuations and volatility. It considers economic security, including labour market security, and housing and food security.

Our living standards should reflect our capacity to transform economic growth into stable current and future income streams for everyone. Economic growth does not automatically translate into better living standards. A higher average income, for example, may be achieved at the cost of increased social inequality or greater economic insecurity. In contrast, achieving greater job quality, reducing poverty, and providing affordable housing and food security to individuals and families will raise wellbeing for everyone.



persons in
low income

OXFORD	10.8%
ONTARIO	14.4%
CANADA	14.2%

ECONOMIC SECURITY

Oxford County has higher full-time employment rates (63.5%) than the province on average, exceeding the rate across Ontario (59.9%) and Canada (60.2%). Its unemployment rate (4.8%) is almost 3% lower than for the province (7.4%) and the country (7.7%) overall. Taking both of these employment measures into account suggests that the job market in Oxford County is reasonably robust, and that it might also be evolving and diverse, reflecting an economy that provides opportunities for many residents.

In contrast, after-tax median income of families in Oxford County (\$76,275) is lower than both the provincial (\$79,531) and national levels (\$76,372). The lower median income is, in part, a reflection of the quality of working population's situation. Monitoring these characteristics is helpful in understanding the conditions affecting residents' feelings of economic security, through opportunities for a secure and stable job, and more access to the necessities of life like food and shelter.

The after-tax low income measure (LIM-AT) is a fixed percentage (50%) of median adjusted household income, where "adjusted" indicates that household needs are taken into account (e.g., the number of persons living in the household). About 1 in 10 people in Oxford County (10.8%) are living with low incomes. This rate is lower than that in Ontario (14.4%) and in Canada overall (14.2%). Despite the comparatively lower percentage of people living in low income households, this represents approximately 11,000 people living in Oxford County who are struggling economically. Equally of concern, the incidence of persons living in low income has edged up slightly in recent years indicating a decline in economic security.

While comparing women and men who are in the labour force market in Oxford County, the percentage of women living in low income (11.9%) is greater than the percentage of men (9.8%). Although the percentage of women who are long-term unemployed (4.6%) is slightly lower than that for men (4.9%), the percentage of men who are employed (68.6%) is 10% higher than that for women (58.6%). These indicators suggest that women in Oxford County are likely less economically secure and have more precarious employment in the job market.

FOOD INSECURITY

Food insecurity occurs when nutritious food is not available to people, the amount of food is insufficient, and/or there are barriers to safe and effective food preparation, such as poor drinking water quality or sanitation issues. The number of people who are moderately or severely food insecure in Ontario has been rising in recent years, and now, just under 10% of households in Ontario are food insecure (8.3%). A smaller percentage of households in Oxford County are food insecure (6.0%), and this rate is much lower than for residents of West Region (9.4%). Even though national trends suggest food insecurity has been edging downwards in recent years, an estimated 3,600 households in Oxford County may be experiencing food insecurity.



households that
are food insecure

OXFORD	6.0%
WEST	9.4%
ONTARIO	8.3%
CANADA	7.7%

HOUSING SECURITY

For housing to be considered affordable, housing costs should be less than 30% of a family's before-tax household income. About 1 in 5 households in Oxford County (21.6%) are spending 30% or more of their income on housing, which is markedly lower than that in Ontario overall (27.7%) and across the country (24.1%). Housing is a major part of a family's expenses, so residents of Oxford County are arguably somewhat more secure in this respect than elsewhere. Still, affordable housing is potentially out of reach for approximately 1 in 5 families. This is an issue that should not be ignored.



people
reporting
high levels
of work stress



WORK-RELATED STRESS

High levels of stress attributed to work can be related to variety of factors including poor job quality and low stability – and hence, security – as well as longer hours of work and poor working conditions. In Oxford County, 1 in 4 working residents (25.2%) report feeling high levels of work-related stress, which is significantly lower than the rate for West Region (29.1%), as well as for the province (28.2%) and the country (28.9%) overall. Higher levels of stress are concerning, not just because of its link to feelings of security, but also because stress can have a serious effect on one's physical and mental health.

OXFORD	25.2%
WEST	29.1%
ONTARIO	28.2%
CANADA	28.9%