

Preface

Statistics Canada conducts its *Census of Population* every five years with the most recent census having occurred in 2006. The Census provides information on the demographic, social and economic conditions of the population on Census day (May 16 in 2006).

While the Census aims to enumerate all permanent residents of Canada, it will miss some residents while counting others more than once. In acknowledgement of this Statistics Canada publishes a net undercount that is used to adjust the population count. Based on these adjustments BC Stats produces quarterly and annual population estimates.

The City of Surrey's Planning Department also maintains building permit statistics. The number of existing buildings (updated with new constructions and demolitions) provides an accurate estimate of occupied dwellings. The dwelling count is combined with Statistics Canada Census variables to produce the City of Surrey's demographic profiles.

Where possible a comparison is made between the current and previous censuses. A regional comparison is also provided between Surrey and key municipal neighbours. Finally, for the purpose of this and other fact sheets, Surrey is divided into six communities: Cloverdale, Fleetwood, Guildford, Newton, South Surrey, and Whalley. City Centre is also identified as a sub-community planning area within Whalley. Unless otherwise indicated, statistical information provided at the community and sub-community level is based on a twenty percent sample of the Census enumeration.

Total Income

The Census provides income information on individuals, families and households. The types of statistics released on total income in the Census include distribution of income, median and average income, and composition of income. Additionally, there are separate fact sheets available providing employment income and of low income statistics. All income statistics released in the 2006 Census are for the 2005 calendar year.

Total income refers to the total money income received from the following sources:

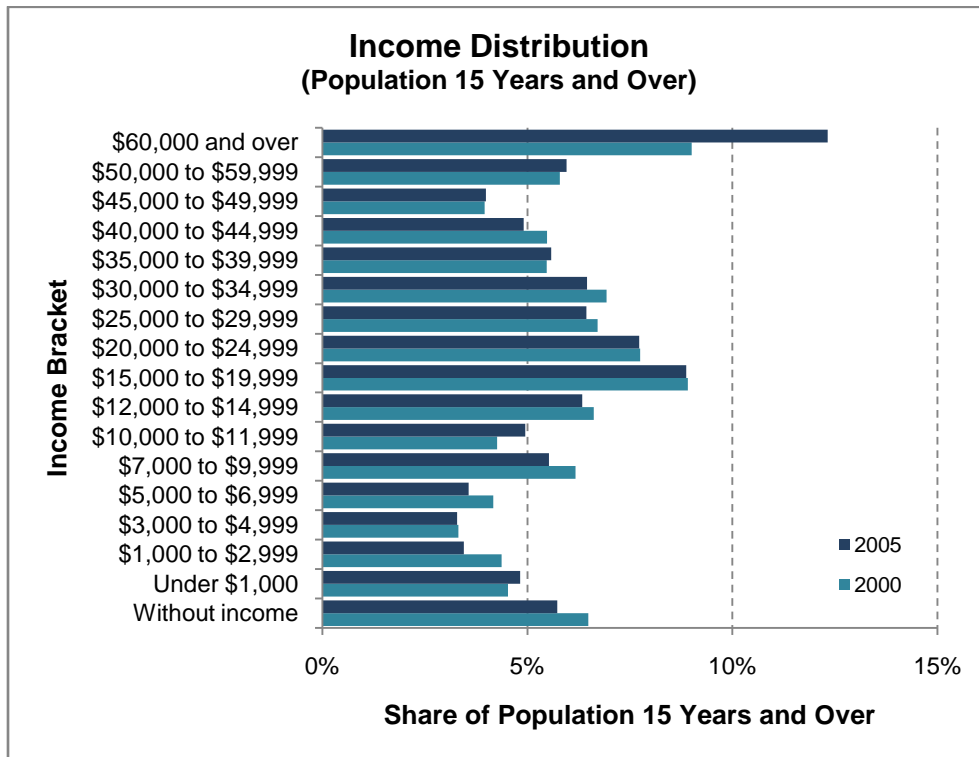
- Wages and salaries
- Net farm income
- Net non-farm income from unincorporated business and/or professional practice
- Child benefits
- Old Age Security pension and Guaranteed Income Supplement
- Benefits from Canada Pension Plan
- Benefits from Employment Insurance
- Other income from government sources
- Dividends, interest on bonds, deposits and savings certificates, and other investment income
- Retirement pensions, superannuation and annuities, including those from RRSPs and RRIFs
- Other money income

Total Personal Income

In 2005 the share of Surrey's population aged 15 years and over that reported having an income (including losses) was 94.3%. This was a marginal increase from 2000 when the share was 93.5%. There is little variation in this proportion from year to year and from community to community. For instance, in 2005 the share of the population 15 years or older having income ranged from 93.4% in Fleetwood to 95.6% in South Surrey, and from 93.9% in Richmond to 96.3% in the City of Langley among the major Metro Vancouver municipalities.

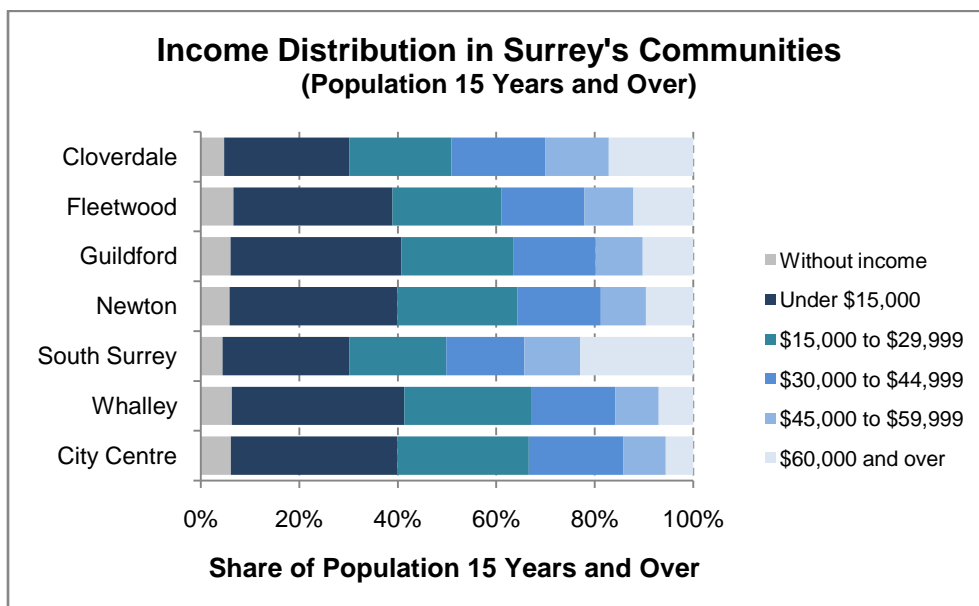
Between 2000 and 2005 Surrey's income distribution (the share of its population in each income bracket) experienced little or no change in all but the highest income bracket (which increased from 9.0% to 12.3% of the population 15 years and over). All other income brackets experienced a change (increase or decrease) of one percentage point or less. This is congruent with the fact that while average income increased in this period from \$28,952 to \$32,733, median income increased more moderately from \$22,458 to \$23,983.

According to the Census the average total income of the population 15 years and over is calculated as the aggregate total income of those reporting an income (including losses), divided by the number of those reporting. The median total income is the amount that splits the income distribution into two halves (excluding those who did not report an income), one of which comprises incomes greater than the median with the other comprising incomes smaller than the median. Note that incomes in this comparison are not adjusted for inflation.

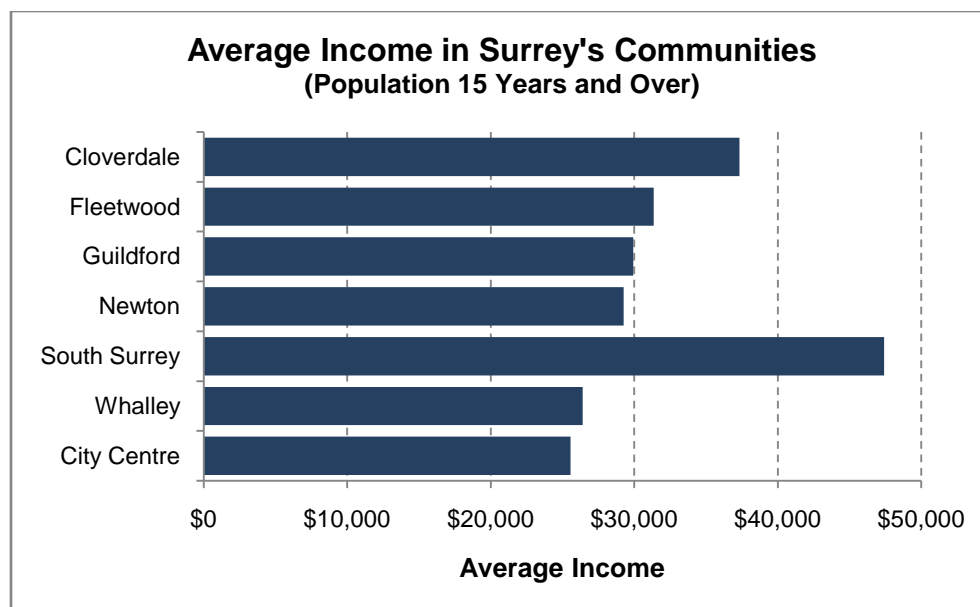


Total Personal Income in Surrey's Communities

There was some variation between the income distributions of Surrey's communities. In order to facilitate comparison income brackets were aggregated to form six simplified categories as seen in the following chart. From this it is evident that Cloverdale and South Surrey differ significantly from the other communities in the manner in which income is distributed among their populations. Both have relatively high proportions of their populations falling within the higher income brackets and relatively low proportions falling within the lower income brackets.



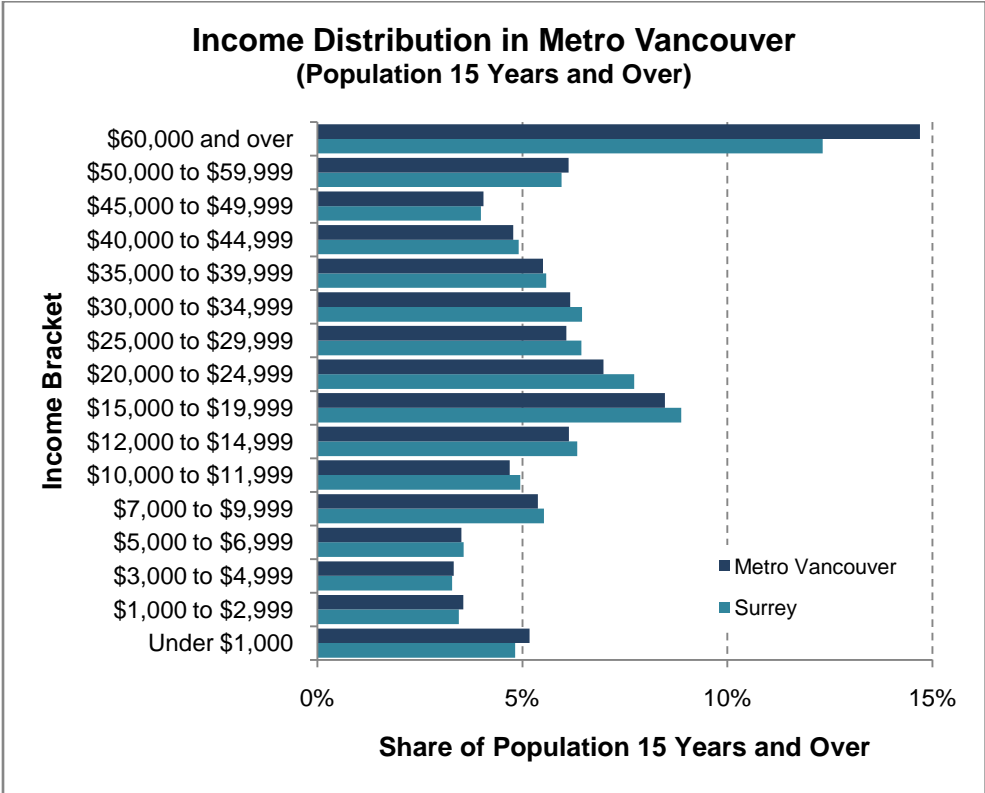
Furthermore, average income is considerably higher in Cloverdale and South Surrey than it is in Surrey's other communities. Indeed, both are higher than the average incomes of Surrey as a whole and Metro Vancouver as a whole.



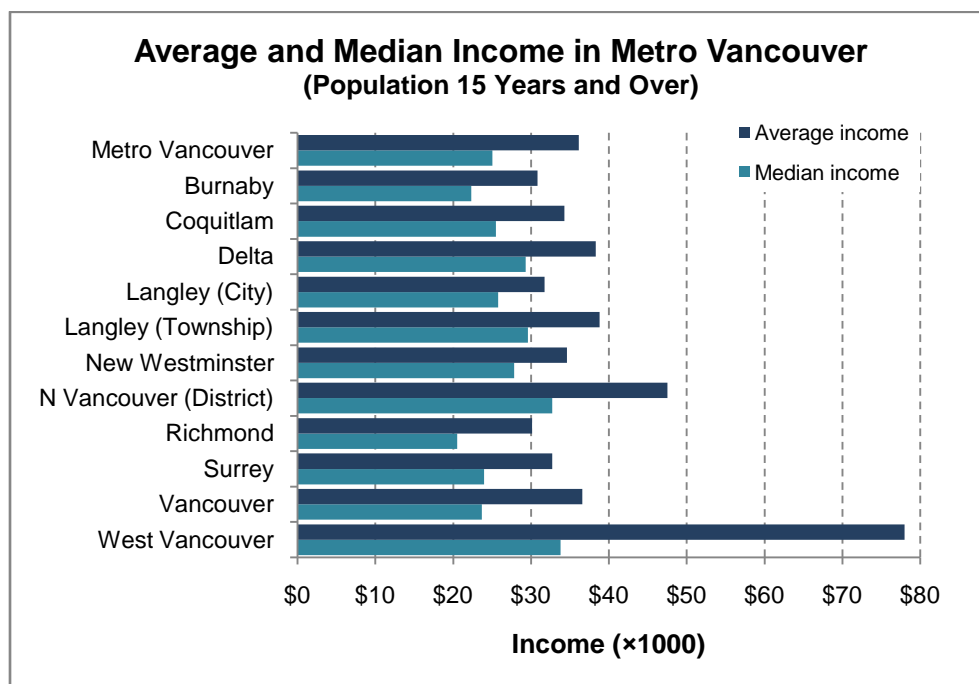
	Cloverdale	Fleetwood	Guildford	Newton	South Surrey	Whalley	City Centre	City Total
Population 15 years and over	29,500	39,800	41,800	85,110	50,275	66,380	14,655	312,875
Without income	1,400	2,650	2,515	4,970	2,230	4,180	900	17,950
With income	28,105	37,155	39,285	80,135	48,045	62,195	13,755	294,925
Under \$1,000	1,085	1,910	2,300	3,930	1,975	3,900	820	15,100
\$1,000 to \$2,999	935	1,640	1,575	2,685	1,725	2,255	365	10,820
\$3,000 to \$4,999	620	1,380	1,600	3,150	1,400	2,150	490	10,300
\$5,000 to \$6,999	845	1,485	1,690	3,185	1,455	2,520	580	11,180
\$7,000 to \$9,999	1,395	2,040	2,670	5,295	2,240	3,665	770	17,305
\$10,000 to \$11,999	1,045	1,990	2,185	4,725	1,675	3,885	815	15,505
\$12,000 to \$14,999	1,570	2,415	2,510	6,005	2,470	4,855	1,105	19,830
\$15,000 to \$19,999	2,275	3,365	3,715	7,890	3,695	6,845	1,475	27,785
\$20,000 to \$24,999	2,000	3,080	3,045	7,215	3,175	5,685	1,355	24,195
\$25,000 to \$29,999	1,850	2,370	2,710	5,660	3,010	4,565	1,085	20,155
\$30,000 to \$34,999	2,230	2,530	2,570	5,555	2,795	4,520	1,120	20,200
\$35,000 to \$39,999	1,700	2,130	2,315	4,785	2,700	3,855	905	17,480
\$40,000 to \$44,999	1,685	2,035	2,115	4,085	2,480	2,970	795	15,370
\$45,000 to \$49,999	1,435	1,520	1,590	3,295	2,120	2,525	540	12,485
\$50,000 to \$59,999	2,380	2,445	2,405	4,470	3,590	3,355	725	18,640
\$60,000 and over	5,055	4,840	4,295	8,200	11,535	4,645	815	38,570
Average income	\$37,329	\$31,347	\$29,924	\$29,249	\$47,405	\$26,412	\$25,566	\$32,733

Regional Comparison of Total Personal Income

Surrey’s income distribution is similar to that of Metro Vancouver. With the exception of the highest income bracket (\$60,000 and over) Surrey and Metro Vancouver had nearly the same proportions of their populations (within one percent) in each income bracket.



In 2005 the average income of Surrey’s population 15 years and over was \$32,733, while the median income was \$23,983. These are lower than the average and median incomes of Metro Vancouver as a whole which were \$36,123 and \$25,032 respectively. Surrey’s is the third lowest average income in the region (ahead of Richmond and Burnaby). Its median income is also the fifth lowest in the region.



Total Family Income

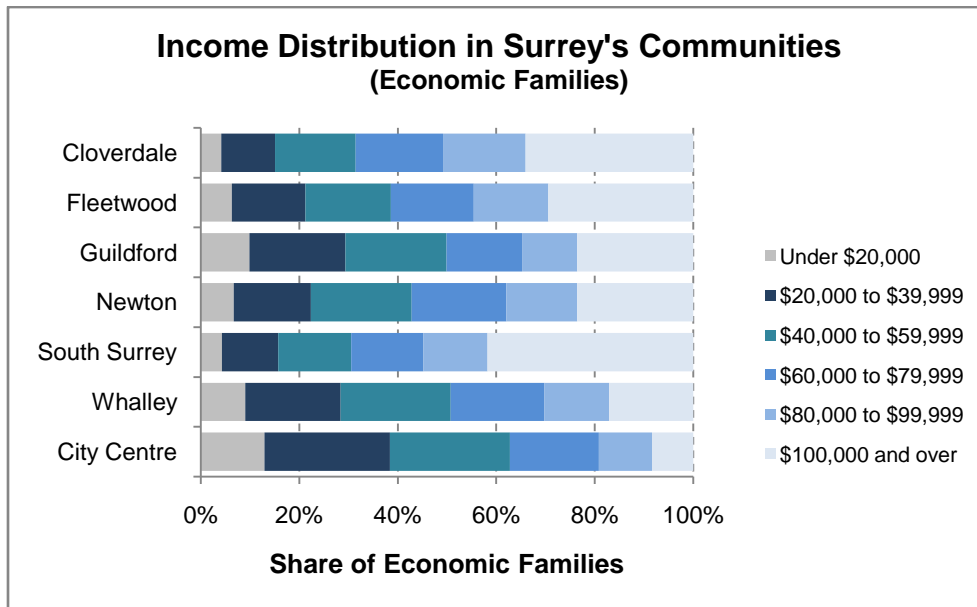
In the previous Census 103,210 economic families were counted in Surrey. The use of economic families in the 2006 Census as the basic family unit for family income statistics differs from the practice in the 2001 Census. At that time Census family was employed. While an economic family is considered to be any group of individuals sharing a dwelling who are related by blood, marriage, common-law or adoption, Census families are limited to those which comprise married or common-law couples (with or without children) or lone parents living with one or more child. This change renders comparisons of family income statistics for the years 2000 and 2005 invalid.

The average and median family incomes in 2005 were \$82,254 and \$69,119 respectively. These values were determined in a manner similar to that for personal incomes, as described previously. One difference, however, was that they were calculated for all economic families whether or not they reported an income.

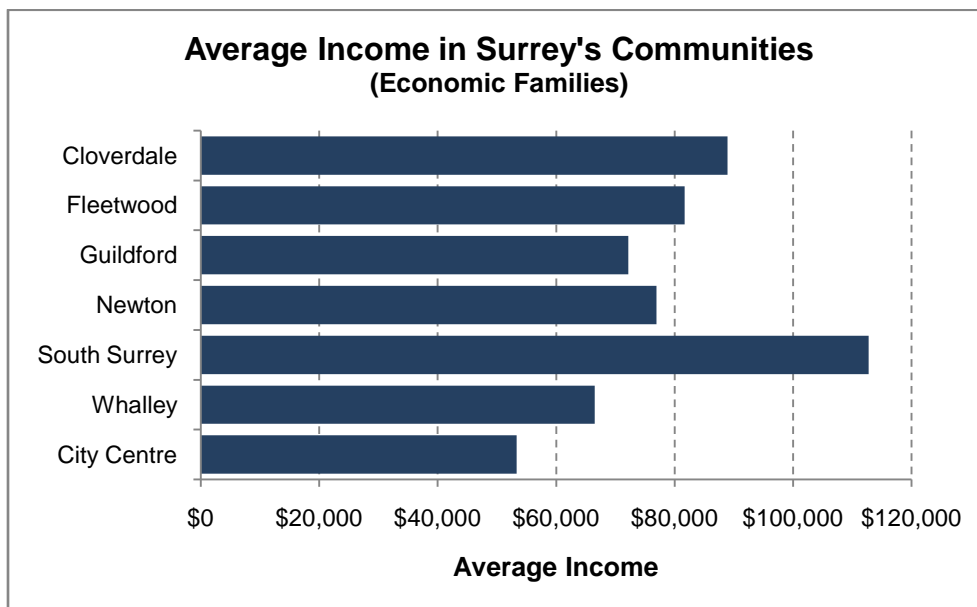
The Census also reported statistics related to the composition of family income. Three categories of income were specified: employment income, government transfer payments, and other income. The first category includes wages and salaries, and self-employment income as defined in the *City of Surrey Employment Income Fact Sheet*. The second category includes Old Age Security pension and Guaranteed Income Supplement, Canada Pension Plan benefits, Employment Insurance benefits, child benefits and any other income from government sources. The final category includes dividends, interest and other investment income, retirement pensions, superannuation and annuities and any other income not included elsewhere. In 2005 Surrey's total family income included employment income (80.6%), government transfer payments (9.6%) and other income (9.9%).

Total Family Income in Surrey's Communities

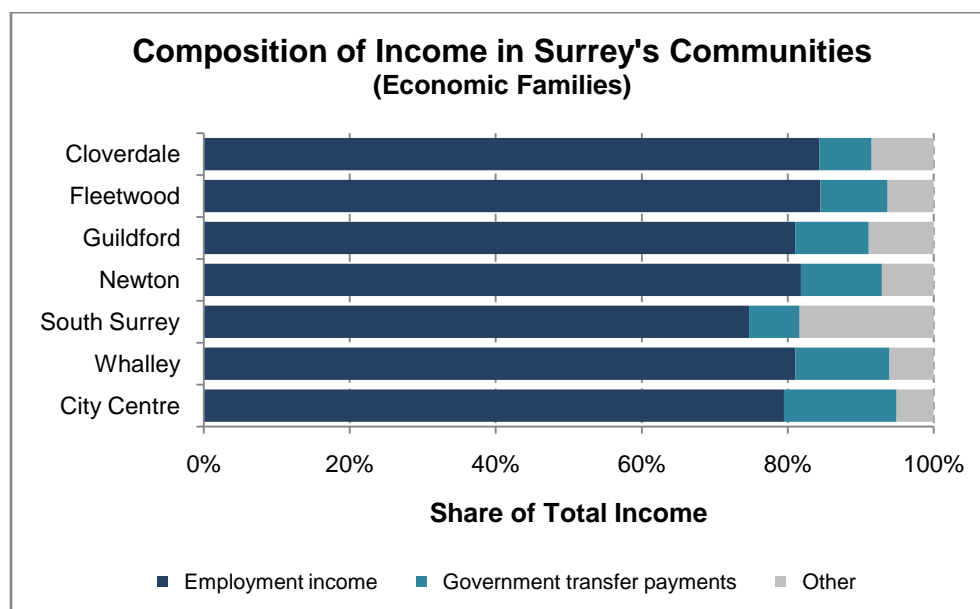
There was considerable variability in the distribution of family income among Surrey's communities. As it did with personal income South Surrey led all other communities in the proportion of its families belonging to the higher family income brackets. Again Cloverdale had the second highest proportion of families in the higher income brackets. Meanwhile, Whalley and in particular the City Centre had larger proportions of families in the lower income brackets and smaller proportions in the higher income brackets.



These income distributions are manifest in the average family incomes as portrayed below. They ranged from \$66,519 in Whalley (\$53,343 in the City Centre) to \$112,755 in South Surrey. The city-wide average was \$82,254.



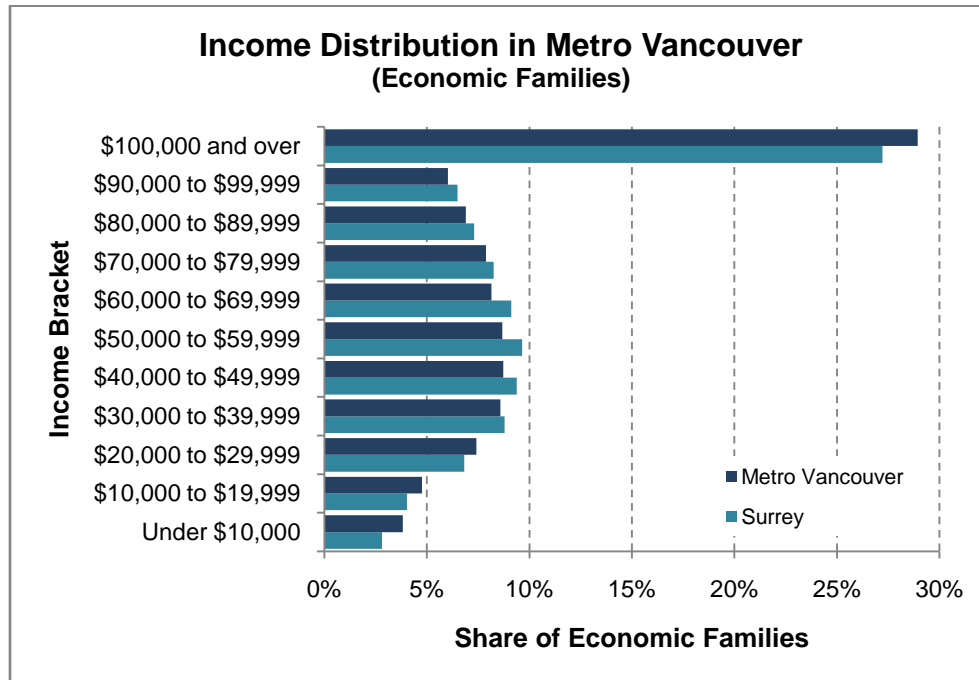
In 2005 employment income comprised between 74.8% and 84.5% of the total family income of Surrey's communities. At the same time government transfers accounted for between 6.9% and 12.9% of total family income, while other types of income comprised between 6.0% and 18.4%. This last category of income was particularly prominent in South Surrey comprising 18.4% of total family income. This is well above the city-wide value of 9.9% and almost double the value for Guildford, the next highest community at 8.9%. Included in this category are investment incomes and retirement incomes.



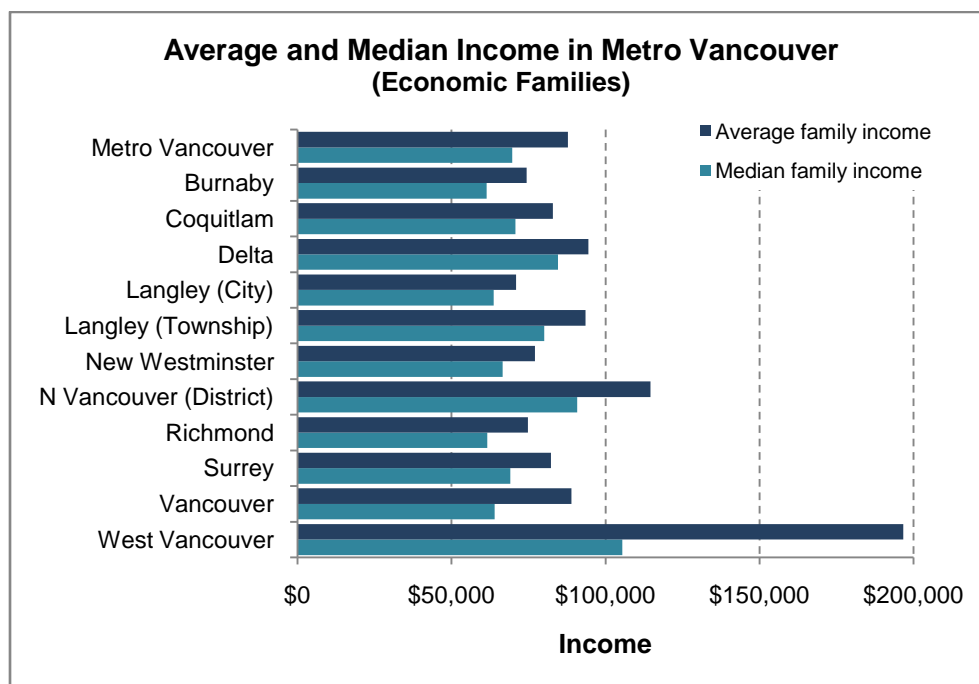
	Cloverdale	Fleetwood	Guildford	Newton	South Surrey	Whalley	City Centre	City Total
Economic families	10,640	13,070	13,935	27,210	17,820	20,535	4,415	103,210
Under \$10,000	190	405	555	650	360	745	225	2,910
\$10,000 to \$19,999	250	415	820	1,170	405	1,110	345	4,175
\$20,000 to \$29,999	480	750	1,305	1,765	960	1,775	520	7,045
\$30,000 to \$39,999	685	1,205	1,410	2,505	1,080	2,195	605	9,085
\$40,000 to \$49,999	825	1,085	1,490	2,705	1,285	2,290	625	9,685
\$50,000 to \$59,999	915	1,180	1,370	2,850	1,350	2,300	450	9,970
\$60,000 to \$69,999	875	1,180	1,155	2,830	1,290	2,090	460	9,425
\$70,000 to \$79,999	1,010	1,015	975	2,405	1,310	1,815	340	8,535
\$80,000 to \$89,999	935	1,055	845	2,020	1,125	1,570	250	7,555
\$90,000 to \$99,999	850	920	715	1,900	1,200	1,125	225	6,715
\$100,000 and over	3,620	3,845	3,285	6,410	7,445	3,505	370	28,105
Average Family Income	\$88,947	\$81,719	\$72,188	\$76,952	\$112,755	\$66,519	\$53,343	\$82,254
% Employment income	79.5%	161.0%	74.8%	81.8%	81.1%	84.5%	84.2%	81.5%
% Government transfers	15.4%	27.6%	6.9%	11.1%	10.1%	9.2%	7.2%	12.2%
% Other	5.1%	11.4%	18.4%	7.1%	8.9%	6.3%	8.5%	6.3%

Regional Comparison of Total Family Income

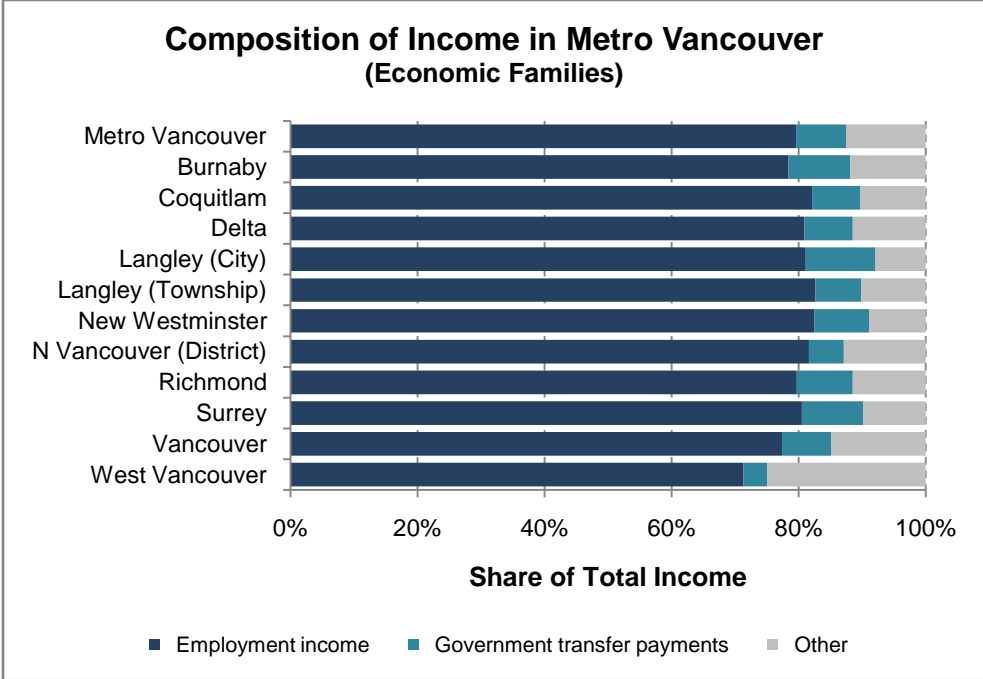
The distribution of total family income in Surrey closely mirrors that of Metro Vancouver. Of Surrey's 103,210 economic families 72.8% made an income less than \$100,000. In Metro Vancouver as a whole 71.1% of economic families were in the same category.



Surrey's average income of \$82,254 lagged the Metro Vancouver average of \$87,788 and was sixth lowest in the region. Similarly, Surrey's median income of \$69,119 was seventh lowest in the region and slightly below the Metro Vancouver median income of \$69,688.



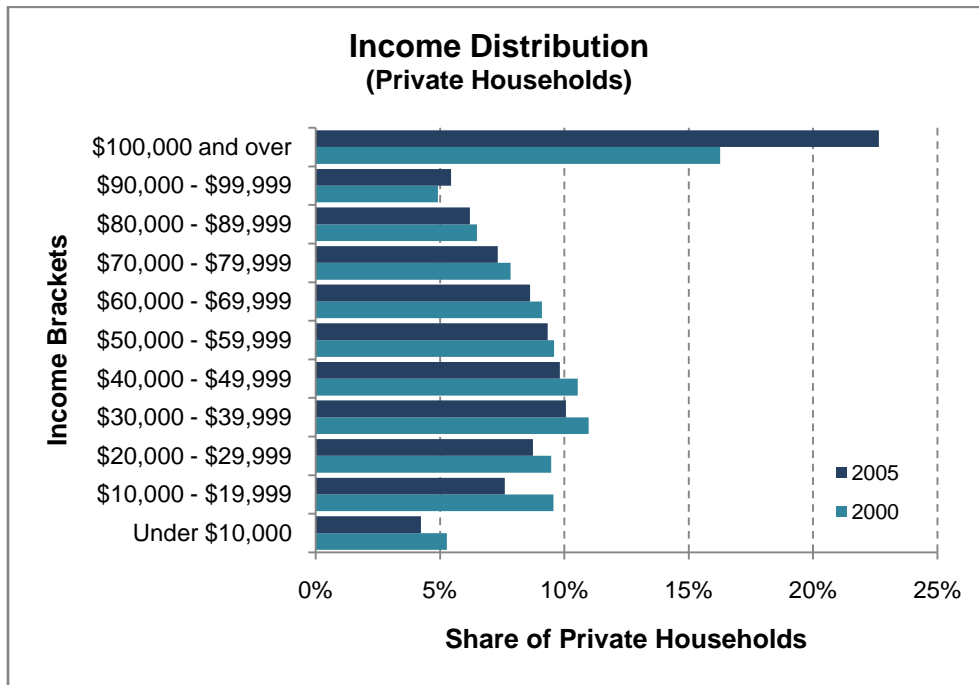
Employment income comprised 80.6% of the total family income in Surrey. This is fairly typical throughout the region. At the same time Surrey (9.6%) is second after Burnaby (9.7%) in the share of total family income comprised of government transfer payments.



Total Household Income

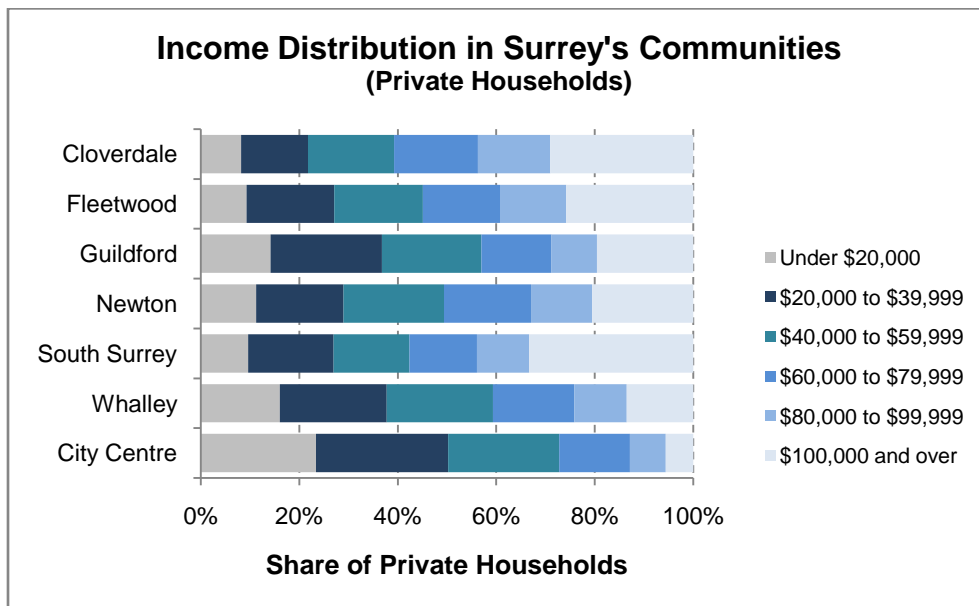
In 2005 there were 131,140 private households in Surrey. A private household is considered to be a person or a group of people who occupy a single private dwelling. There are significant changes between the year 2000 and 2005 in the share of private households in certain income brackets. This change is most prominent in the highest income bracket, \$100,000 and over, which increased from 16.3% of private households to 22.6%. The four lowest income brackets also experienced change, shrinking by as much as two percentage points in their share of all private households. Note that the incomes included in this comparison have not been adjusted for inflation.

Average and median household income both increased over this period. Average household income increased by over \$10,000 from \$63,197 to \$73,552, while median household income grew more moderately from \$53,957 to \$60,168. Average and median incomes were determined based on all households whether or not they reported any income.

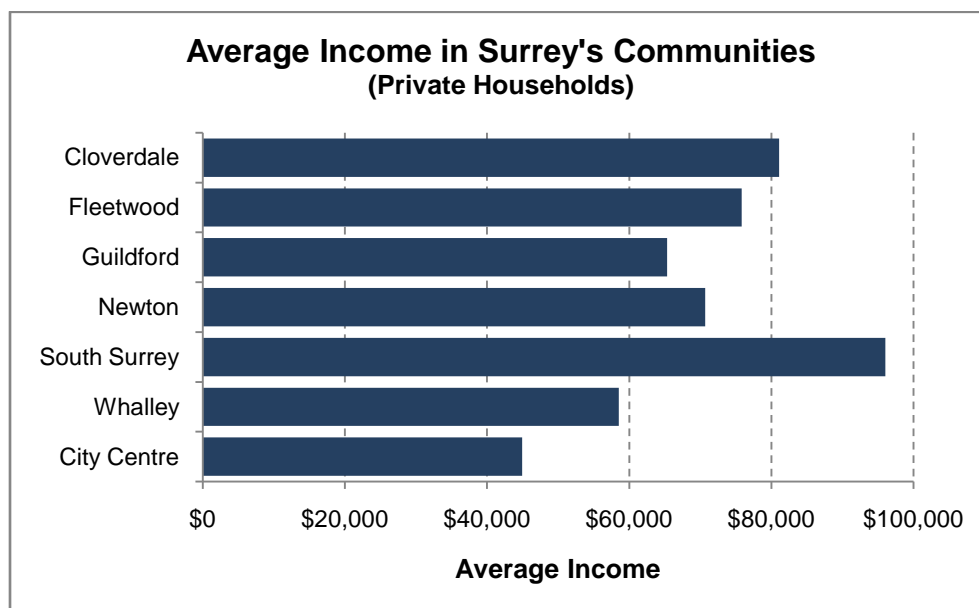


Total Household Income in Surrey's Communities

The distribution of household income in Surrey varied greatly from community to community in 2005. Households with incomes of \$100,000 and over were most prevalent in South Surrey, followed by Cloverdale. Whalley and the City Centre had the lowest proportion of households in this income bracket and the highest proportions of households in the lowest aggregate income bracket (under \$20,000).



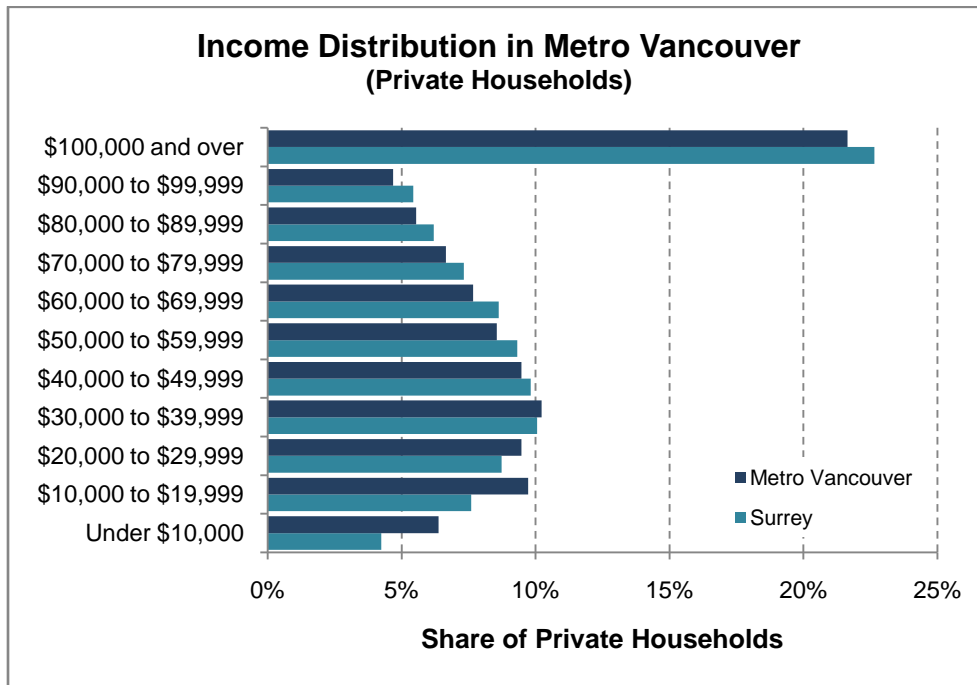
Average household income in Surrey ranged from \$58,516 in Whalley to \$96,022 in South Surrey. City Centre had an average household income of \$44,922.



	Cloverdale	Fleetwood	Guildford	Newton	South Surrey	Whalley	City Centre	City Total
Private households	12,930	15,360	17,995	33,140	23,685	28,020	7,805	131,140
Under \$10,000	325	585	965	1,345	670	1,655	630	5,555
\$10,000 to \$19,999	735	840	1,580	2,370	1,610	2,835	1,195	9,965
\$20,000 to \$29,999	775	1,180	2,030	2,590	2,015	2,860	970	11,450
\$30,000 to \$39,999	980	1,560	2,035	3,305	2,085	3,225	1,125	13,190
\$40,000 to \$49,999	1,155	1,275	1,940	3,385	1,835	3,280	1,085	12,875
\$50,000 to \$59,999	1,105	1,480	1,700	3,360	1,805	2,770	675	12,225
\$60,000 to \$69,999	1,065	1,290	1,455	3,255	1,680	2,555	660	11,305
\$70,000 to \$79,999	1,130	1,115	1,095	2,615	1,560	2,070	460	9,595
\$80,000 to \$89,999	1,025	1,110	900	2,125	1,230	1,735	280	8,135
\$90,000 to \$99,999	880	960	765	1,995	1,285	1,245	290	7,135
\$100,000 and over	3,750	3,960	3,515	6,795	7,885	3,785	435	29,695
Average income	\$81,092	\$75,808	\$65,319	\$70,691	\$96,022	\$58,516	\$44,922	\$73,552

Regional Comparison of Total Household Income

Surrey's household income distribution is similar to that of Metro Vancouver. In 2005 Surrey had a higher proportion of private households than Metro Vancouver in each income bracket above \$40,000. At the same time Surrey had a lower proportion of private households than Metro Vancouver in each income bracket below \$40,000.



Surrey's average household income in 2005 (\$73,552) was marginally higher than that of Metro Vancouver (\$73,258). Its median household income was \$60,168, higher than Metro Vancouver's median income of \$55,231.

