

## Report Card on Poverty – Oakville Seniors

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A United Way Member Agency

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## Introduction

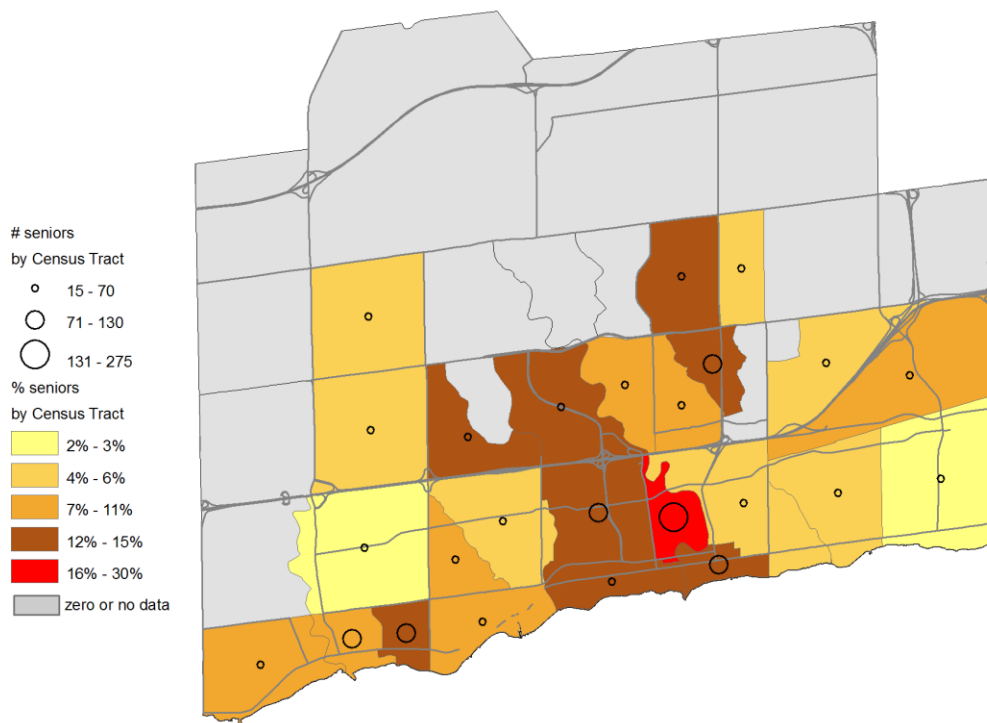
The Low Income Cut-Off (LICO) established by Statistics Canada is a widely recognized approach to estimating the low income threshold below which a family or an individual will likely spend 20% or more than the average on food, shelter and clothing. For example, in 2005, a single person living in the Town of Oakville with an income of \$20,778 or less is living in poverty.

## In general, the prevalence of low income for seniors has decreased

In 2005, there were over 4,700 low income seniors in Halton Region representing nearly one tenth of the senior population. In 2000, about 12.5% of the seniors living in Oakville were low income. By 2005, this had dropped to 9.4%.

In Oakville, there is one census tract<sup>1</sup>, identified by red shading in the map below, with a high proportion of low income seniors. About 30% of the seniors who live in that census tract are low income.

**Low Income Seniors, Oakville, 2005**



Source: Statistics Canada, 2006 Census

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<sup>1</sup> A census tract as established by Statistics Canada is a relatively permanent area with a population range of 2,500 to 8,000 and the greatest possible social and economic homogeneity.

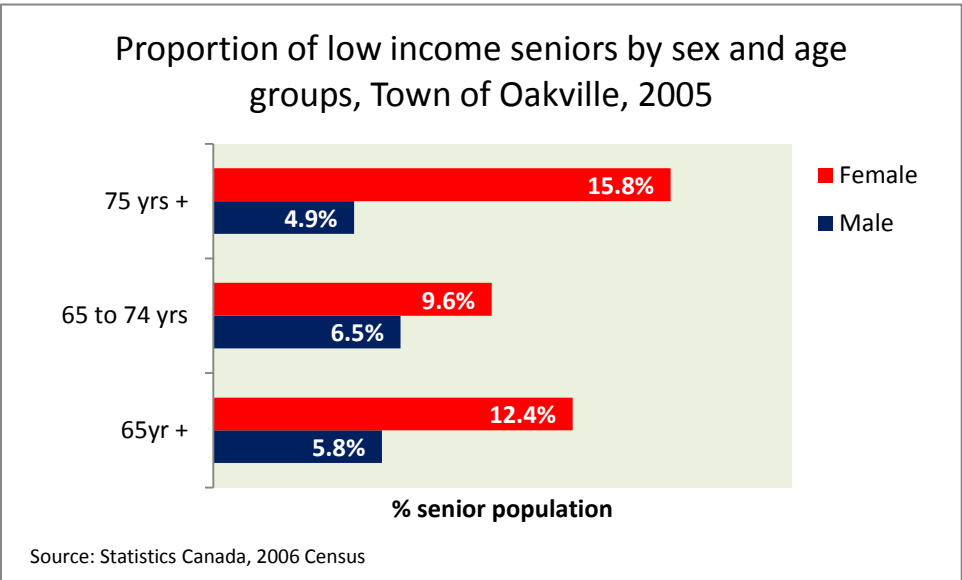
# Older female seniors are poorer

Since women live longer than men, there is always a higher proportion of elderly or senior women as the population ages. Senior women (65 years and over) represent about 54% of the senior population in Oakville.

The income gender gap also exists in the senior population. Senior women’s median income is about 53% of that of senior men. Nearly one in three (29%) senior men had a median income over \$60,000 compared to 9% for senior women.

Low income senior women make up a disproportionate share (74%) of the low income senior population. This percentage jumps to 80% for those over 75 years.

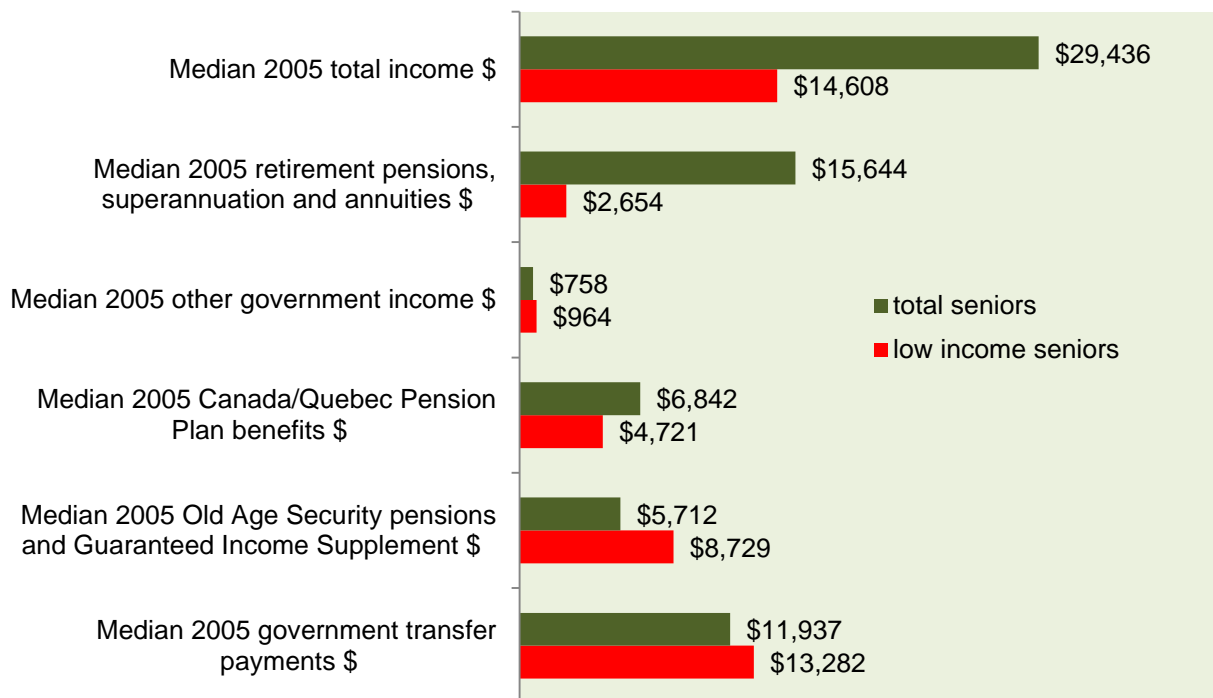
The poverty rate is more than double for female seniors than male seniors. The poverty rate for senior women increases as they age. For those over 75 years, one in six (16%) lives in poverty.



# Low Income senior income half that of all seniors

Low income seniors in Oakville have incomes that are half that of all seniors. The major difference between all seniors and low income seniors in terms of income source is retirement pensions, superannuation and annuities. Over 70% of the all seniors received income from that source of income, while only 30% of the low income seniors have income from this source. Low income seniors are more dependent on various government income supports, such as the Canada Pension Plan, Old Age Security and Guaranteed Income Supplement.

## Senior (65-74 yrs) median income by sources Town of Oakville, 2005



Source: Statistics Canada, 2006 Census

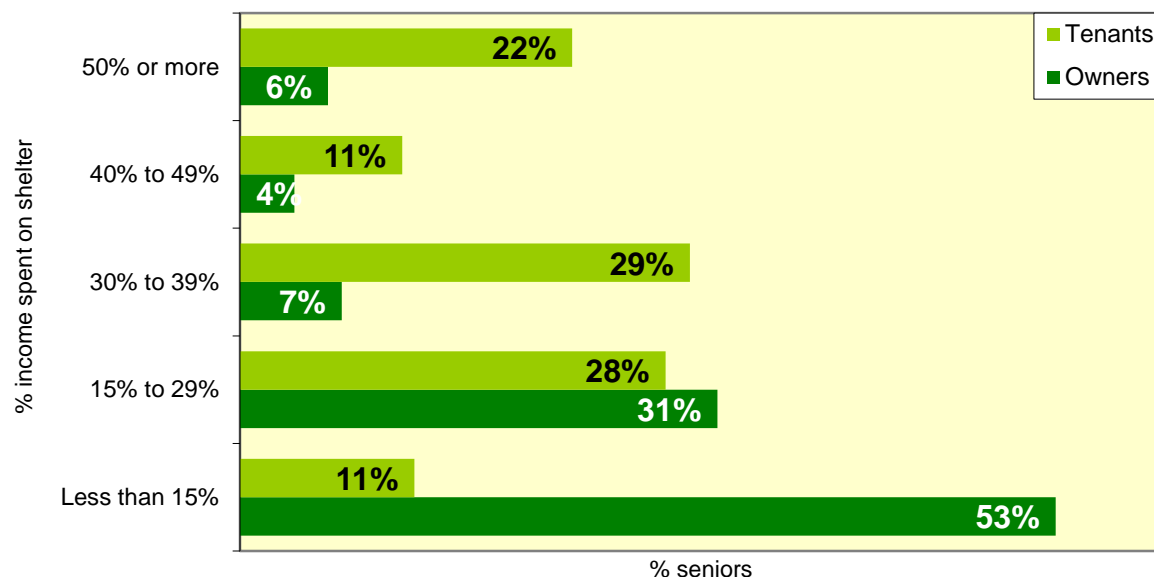
## Housing Affordability

The proportion of total income spent by each household on shelter is generally accepted as a measure of housing affordability. For tenant households, shelter costs include rental payments and utilities (electricity, fuels, water and other municipal services). For households that own, shelter costs include mortgage payments, property taxes, condominium fees and utilities.

According to the Canada Mortgage and Housing Corporation (CMHC), the standard for affordable shelter cost is 30% of gross household income. However, households that spend 30% or more of their household income may do so by choice.

In Oakville, a higher percentage (45%) of tenant households spent 30% or more of their household income on shelter than did their owner counterparts (20%).

## Senior housing affordability by tenure, Oakville, 2006



Source: Statistics Canada, 2006 Census

For seniors renting in Oakville, over half (62%) spent 30% or more of their income on shelter; one in five senior tenants spent half or more of their income on rental payments and utilities. Among seniors who own their homes, about 17% spent 30% or more of their income on shelter; more than half spent less than 15%.

In comparing the housing affordability between two age groups of senior tenants, the younger seniors (65-74 years) fare better than their older peers (75 years and over). Furthermore, one in four older senior tenants spends over half (50%+) of their total income on shelter as compared to one in seven of the younger seniors.

## Conclusions

The impacts of poverty are felt across the general population and more severely by population groups who have been disadvantaged historically. Low income families and individuals cannot afford all the basics and necessities of life. They are forced to choose among essentials such as food, electricity, shelter or clothing on a daily basis. Many of them fall through the government's safety net and have to turn to the nonprofit community service sector for help. Their financial circumstances were made worse with the recent economic downturn.

In addition to its social dimension, poverty also has a spatial dimension within the community. A number of areas (census tracts) experience high poverty rates where nearly one in three seniors live in poverty. Areas with high poverty rates may require more resources in physical and social infrastructure.

It is hopeful that this report will inform the public, government, funders and social service agencies and stimulate discussions about poverty and its reduction and eradication in our community.