

# Our Halton 2018

## Seniors

October 2018



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## Introduction

Community Development Halton (CDH), introduces the “Our Halton 2018” series to increase the awareness of the changing socio-demographic characteristics of residents of Halton Region. The series focuses on population groups such as seniors, women, children and youth, visible minority, recent immigrants and the challenges and issues they are facing. CDH hosted a focus group with select organizations and community members with insights and lived experience in Halton to develop the implications of the changing demographics of our communities.

The main data source is the 2016 Census of Population. The Census which is conducted every five years provides the most reliable and detailed socio-demographic data on the Canadian population. However, the quality and reliability of this valuable data source was disrupted in 2011 when the federal government cancelled the 2011 long form census.

In 2010, the federal government replaced the mandatory long form census with a voluntary National Household Survey (NHS). Due to the change in data collection methodology from a mandatory census to a voluntary survey, the non-response rate of the NHS is significantly higher than those of the previous long form census. In addition to an overall lower response rate, certain population groups are less likely to respond to the survey such as high and low income individuals, Aboriginals, newcomers and visible minority groups.

Given the high non-response rate and the associated non-response bias, Statistics Canada warns users to employ caution when using the NHS data and, particularly in comparison with previous censuses. In effect, it has created a ten-year data gap between 2006 and 2016. The 2016 Census not only provides, once again, quality and reliable demographic data on the population, but also remedies the data deficiency situation since 2006.

This report draws on the census datasets which are available from Statistics Canada’s website and the census data tables obtained by the Community Data Program<sup>1</sup> (CDP). CDH is a member organization of the CDP’s Halton Region Consortium. In addition, this report uses only the publicly released census datasets that are available at geographic level of the Census Division (e.g. Halton Region) or Census Subdivision (e.g. City of Burlington). Finally, the language and terms used for the various data throughout this document reflects the language of the Census and Statistics Canada.

*Our Halton 2018: Seniors* focuses on the socio-economic characteristics of seniors, aged 65 and older, who make up one in six Halton residents. It highlights the issues and challenges

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<sup>1</sup> <https://communitydata.ca/>

faced by the senior population group. It looks at the aging of the population and the rapid increase of senior women. Many seniors are living alone and may be at risk of being lonely and isolated. The mobility freedom of seniors is another concern as some have had to surrender their driver's licences because of health and other reasons. While many seniors are financially secure in their retirement, there are others struggling to get by on a daily basis.

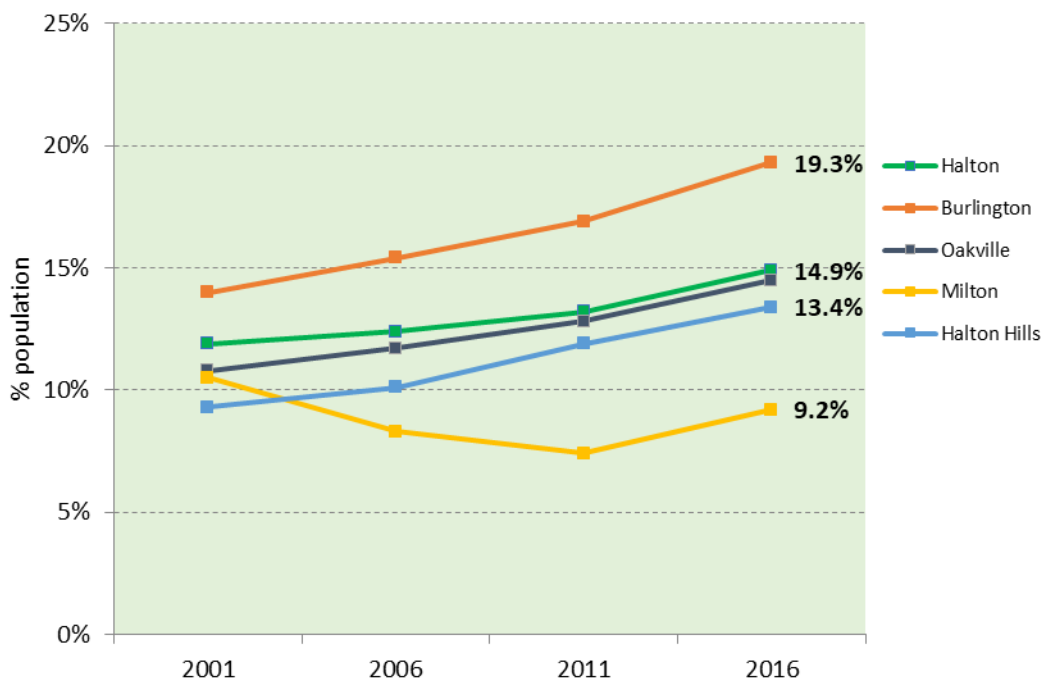
# Aging Population

According to Statistics Canada’s population projections<sup>2</sup>, Ontario’s population is projected to reach between 14.8 and 18.3 million by 2038. The main factor in Ontario’s population growth is international migration. The proportion of the population aged 65 and over in Ontario is projected to be between 24% to 26% by 2038.

In 2016, the proportion of seniors in Ontario has reached 16.7%. Over one in six people is aged 65 years and over. Halton has 82,000 seniors representing 14.9% of the population. This is a 83% increase since the turn of the century (2001) compared to 25% for the total population.

The percentage of seniors varies among Halton’s four local municipalities. Burlington’s percentage (19.3%) of seniors is higher than the provincial average, almost one in five residents is aged 65 and over. Milton with a large younger population has the lowest percentage at 9.2% compared to 10.5% in 2001.

**Figure 1. Proportion of Senior Population, Halton Region, 2001-2016**



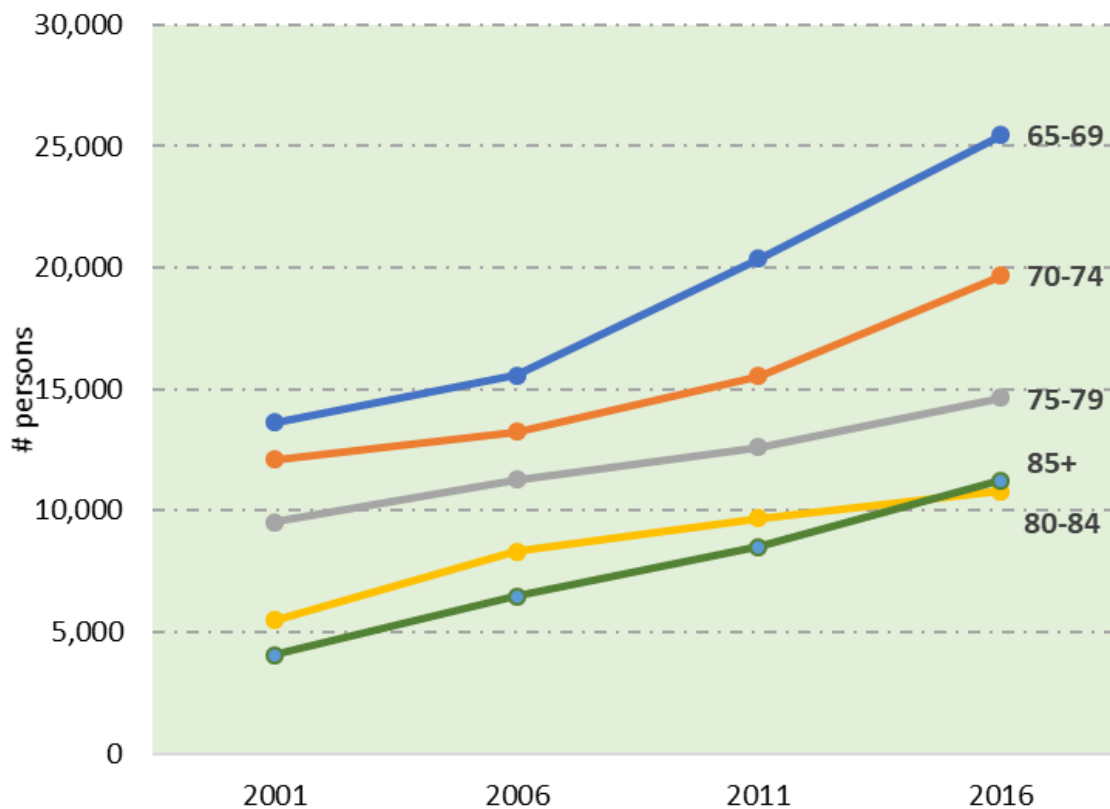
Community Development Halton/Source: Statistics Canada. 2001-2016 Censuses

<sup>2</sup> Statistics Canada, *Population Projections for Canada and its Regions, 2011 to 2013*, January 2017 <https://www.statcan.gc.ca/pub/91-551-x/91-551-x2017001-eng.htm>

Among seniors, the 85 years and over age cohort grew the fastest. It has increased by 177% since 2001 and accounts for 14% of the senior population in 2016 compared to 9% in 2001. The young seniors (aged 65 and 69) represent the largest group at 31% with a growth rate of 87%. They are the first wave of baby boomers<sup>3</sup> entering retirement.

Over three-quarters (77%) of Halton’s seniors reside in Burlington and Oakville, while less than 10% live in Milton. The age distribution of seniors also shows some variation among the municipalities in Halton. Milton has the highest percentage (39.5%) of young seniors compared to 28.9% in Burlington. On the other hand, 15.4% of Burlington’s seniors are 85 years and over compared to 9.6% for Milton. There are 105 centenarians in Halton and half of them are in Burlington.

**Figure 2. Senior Population by Age Groups, Halton Region, 2001-2016**



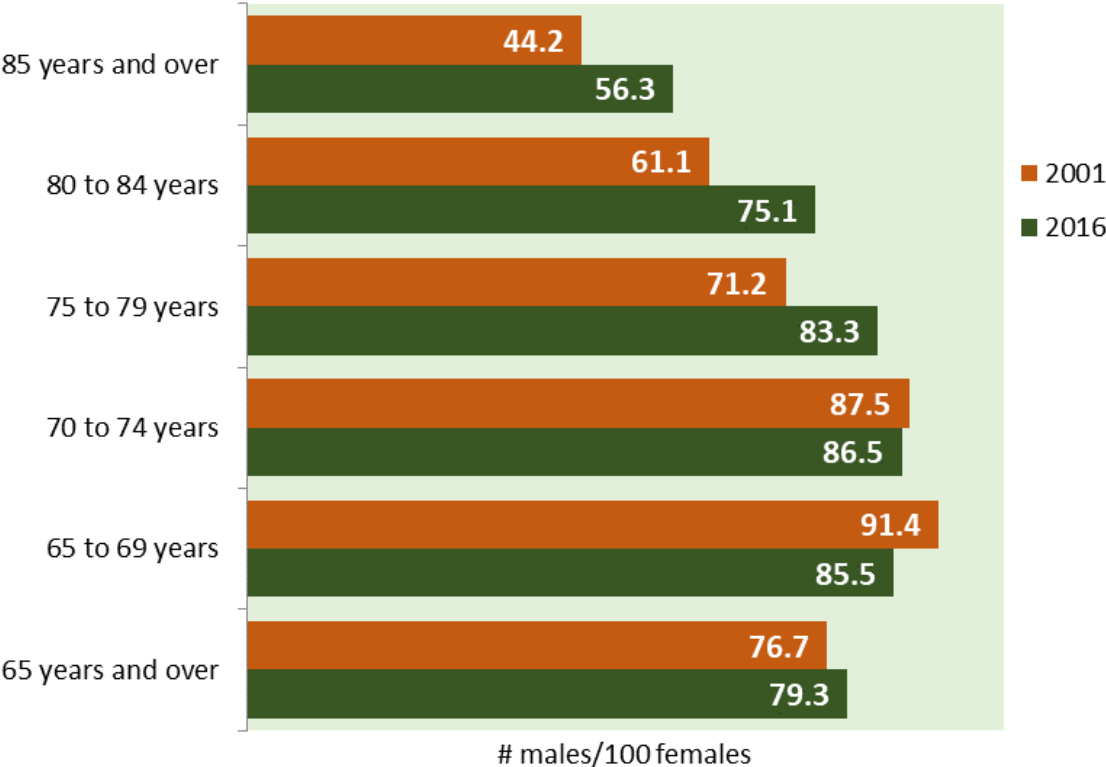
Source: Statistics Canada, 2001-2016 Censuses

<sup>3</sup> Baby boomers are those born between 1946 and 1964



The sex ratio is the ratio of males to females in the population (normalized to 100). As a country, Canada’s sex ratio in 2016 is 0.96 which means there are 96 males per 100 females. This ratio changes noticeably among the senior age groups favouring the senior women.

**Figure 3. Sex Ratio of Senior Population by Age Group Halton Region, 2001, 2016**



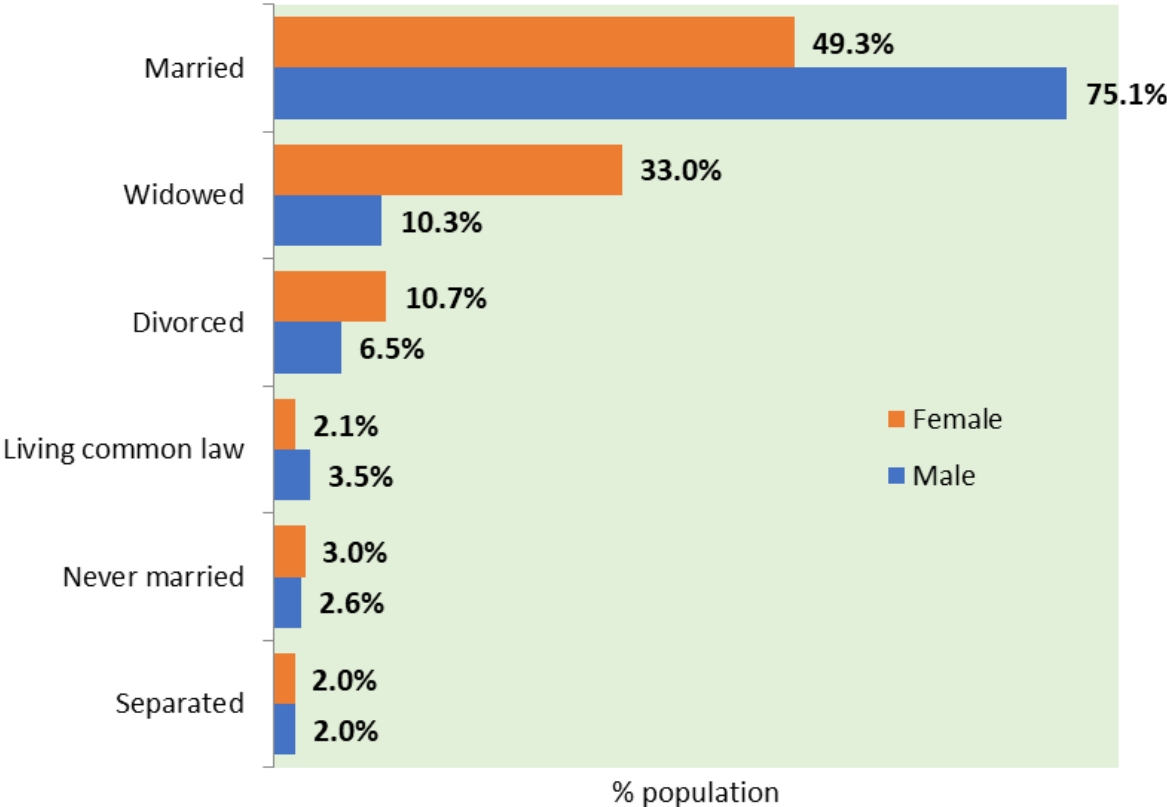
Community Development Halton/Source: Statistics Canada, 2001,2016 Censuses

In Halton, the sex ratio for seniors is 79.3, i.e. for every 100 senior women there are 79.3 senior men. For older seniors (85 years and over), the ratio decreases and there are 56.3 men for every 100 senior women. To a large extent, this is a reflection of the longer life expectancy of senior women. Senior women outlive their male counterparts. However, the gap is narrowing. In 2001, the ratio for all seniors was 76.7 and for those 85 years and over was 44.2 respectively.

# Marital Status

The sex ratio of seniors and their marital status are related. For both sexes, over 80% of the seniors are either married (61%) or widowed (23%). Because of their higher life expectancy, senior women outlive their spouses. Consequently, about one-third (33%) of senior women are widowed compared to 10.3% for senior men. Approximately, 10% of senior women are divorced and 2% are separated.

**Figure 4. Proportion of Seniors by Marital Status and Sex, Halton Region, 2016**



Community Development Halton/Source: Statistics Canada, 2016 Census

## Living Arrangement

The living arrangement of seniors change as they age. In moving up the age pyramid, they are more likely to live in different arrangements either by choice or by circumstances. Changing housing needs and requirements will grow as baby boomers enter retirement.

In 2011, the majority (94%) of seniors lived in private households (single detached, semi-detached, apartment or row houses). The remaining 6% lived in collective dwellings such as senior residences, long-term care, retirement homes, or health care, and related facilities.

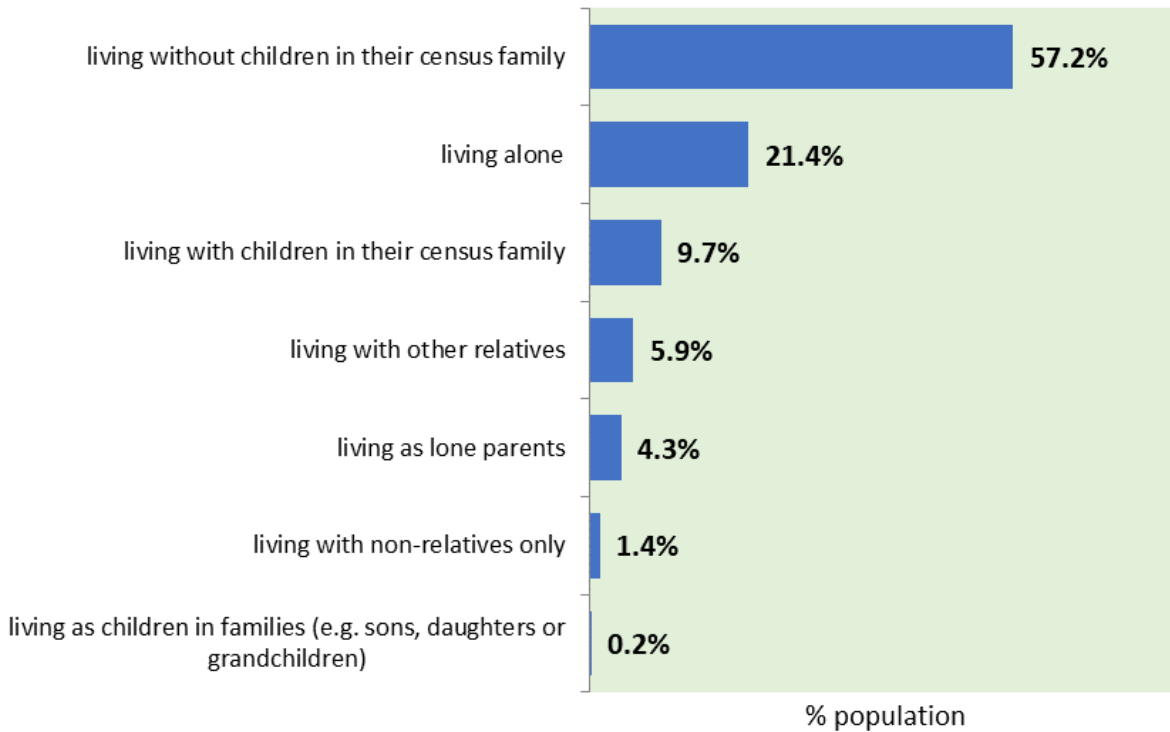
Most seniors in collective dwellings reside in one of two major types of special care facilities. Over half (58%) live in nursing homes, chronic care and long-term care hospitals. Another 40% live in senior residences that provide support services such as meals, housekeeping, medication supervision, assistance in bathing and supervision for elderly residents who are independent in most activities of daily living<sup>4</sup>.

The residents of collective dwellings are mostly elder seniors. Almost one in ten seniors between 80 and 84 years old live in a collective dwelling and that percentage increase to 28% for those 85 years and over.

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<sup>4</sup> Statistics Canada, Living Arrangement of Seniors, Families, Households and Marital Status, Structural type of dwelling and collectives, 2011 Census of Population, Catalogue No. 98-312-x2011003

**Figure 5. Living Arrangement of Seniors, Halton Region, 2016**



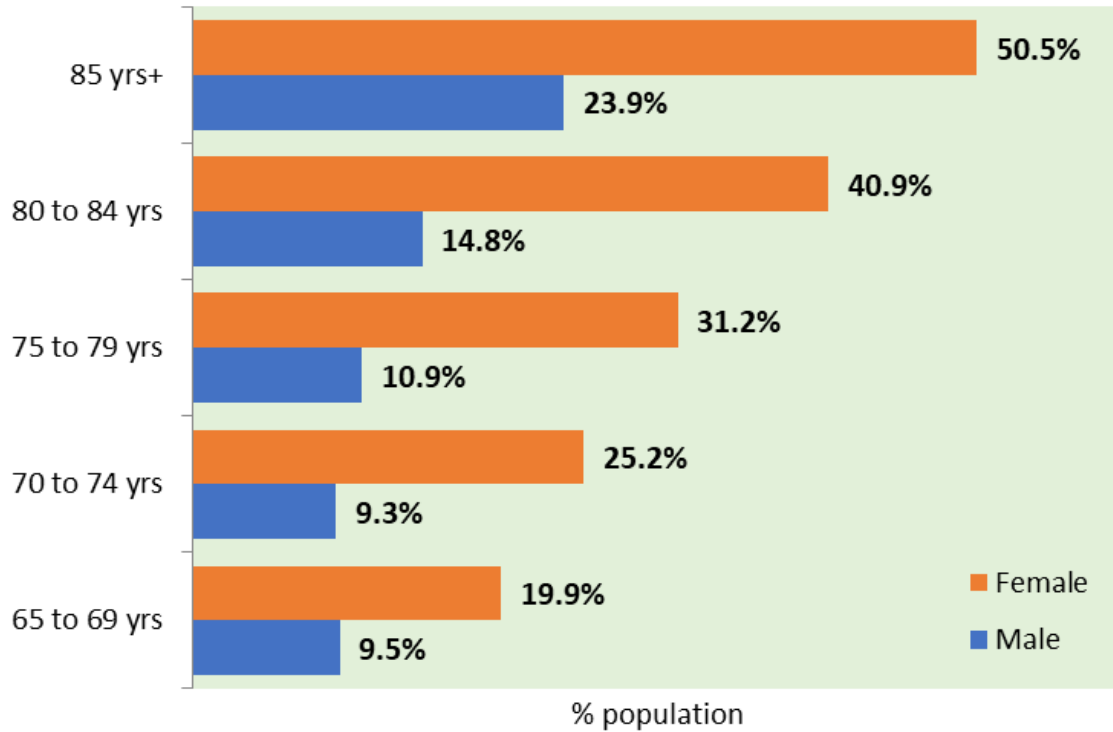
Community Development Halton/Source: Statistics Canada, 2016 Census

For seniors living in private households, over two-thirds (67%) live as couples (married spouses and common-law partners) compared to the national average of 62.5%. Over half (57.2%) of all seniors are living together without children in their families. They are the empty nesters. Less

than one in ten (9.7%) live in families with children. About 4.3% live as a single parent with children at home.

Over one in five (21.4%) seniors live alone. This percentage doubles that for the population aged 20 and over. Senior women are more likely to be in this living arrangement than senior men regardless of age. Over half (50.5%) of senior women aged 85 and over live by themselves compared to 24% for their male counterparts.

Figure 6. Proportion of Living Alone Seniors by Age Group and Sex, Halton Region, 2016



Community Development Halton/Source: Statistics Canada, 2016 Census

Living alone can be a personal choice or the result of life circumstances, seniors living alone are at higher risk of social isolation and loneliness. This group of seniors may face the potential challenge of being disconnected from the community and experience a reduced number of social interactions.<sup>5</sup>

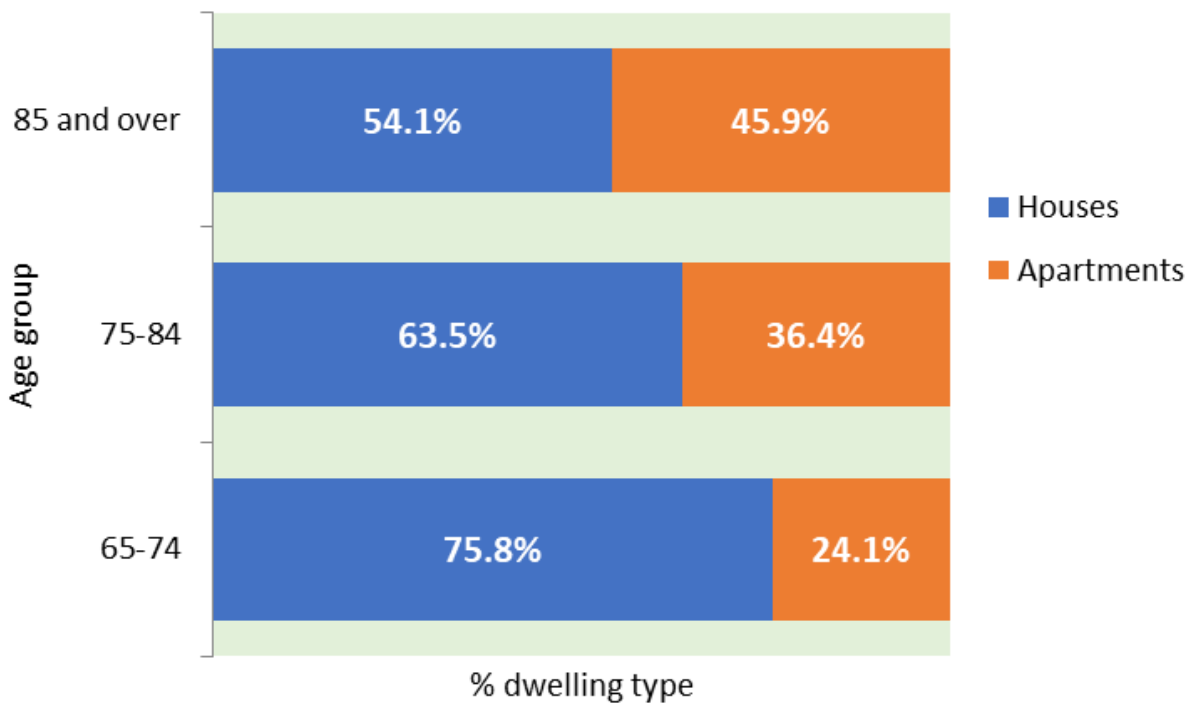
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<sup>5</sup> Community Development Halton, *Seniors: Social Isolation and Loneliness*, March, 2017

## Housing

Seniors have a preference in their living quarters. In general, there are more seniors living in single/semi-detached or row houses than in apartments. However, the likelihood of seniors living in an apartment increases as they age. Less than one-quarter (24.1%) of young seniors (65-74 years of age) live in apartments including apartment duplex. That proportion almost doubles to 46% for those aged 85 years and over. Most seniors choose this dwelling type because it is on one floor and requires less upkeep than a single house. While there are houses that also have one floor such as bungalows, that information is not available from the census data.

Figure 7. Major Dwelling Type by Senior Age Group, Halton Region, 2016



Community Development Halton/Source: Statistics Canada, 2016 Census

Senior's homeownership is very similar to the general population. However, older seniors are less likely to own their homes than their younger cohorts. In 2016, over 82% of seniors between 65 and 74 were homeowners. This percentage drops to 72.3% when the seniors reach age 85 and over.

**Table 1. Senior Owner and Renter, Halton Region, 2016**

Age of primary maintainer	Owner		Renter	
	% Owner	% with mortgage	% Renter	% in subsidized housing
65-74	82.2%	30.2%	17.8%	17.7%
75-84	77.5%	17.9%	22.5%	22.3%
85 and over	72.3%	9.8%	27.7%	18.1%
All seniors	79.5%	24.1%	20.5%	19.4%

Source: Statistics Canada, 2016 Census

While over half (53%) of all homeowners have a mortgage on their homes, over three-quarters (75.9%) seniors are mortgage free. Less than 10% of the elder seniors still have a mortgage on their homes.

One in five (20.5%) seniors are renters. The proportion of senior renters also increases as they age.

In Halton, about one in five (19.4%) senior renters live in subsidized housing which includes rent geared to income, social housing, non-profit housing, etc.

There were 3,460 active Halton households on the waiting list for Rent-Geared-to-Income (RGI) housing at the end of 2015<sup>6</sup>. Seniors who represent about 32% of those on the waiting list have to wait about two and a half years for RGI housing.

Many seniors also face the challenge of housing affordability. According to the Canada Mortgage and Housing Corporation (CMHC), the standard for affordable housing cost is 30% of gross household income. When housing costs become unaffordable, households or individuals will suffer the consequences of not having enough money for daily necessities such as food, transportation and clothing. People who lack access to acceptable housing are more likely than those with adequate housing to experience physical and mental health problems<sup>7</sup>.

<sup>6</sup> ONPHA, 2016 Waiting Lists Survey

<sup>7</sup> Butler-Jones D. The Chief Public Health Officer's Report on the State of Public Health in Canada, 2008

Over 15% of senior homeowners face housing affordability. In comparison, they fare better than the overall population (19%). However, seniors living in rental dwellings are falling behind especially for elder seniors. Slightly less than half (49%) of all renters spend over 30% and more of their gross income on housing. Over 70% of seniors aged 85 and over are living in unaffordable housing.

**Table 2. Housing Affordability by Tenure and Age Group, Halton, 2016**

Age of primary maintainer	Owner			Renter		
	#	Unaffordable*		#	Unaffordable *	
		#	%		#	%
65 to 74 years	20,855	2,955	14.2%	4,520	2,375	52.5%
75 to 84 years	11,525	1,765	15.3%	3,345	2,230	66.7%
85 years and over	3,960	800	20.2%	1,520	1,090	71.7%
All Seniors	36,340	5,520	15.2%	9,385	5,695	60.7%

\* spent 30%+ income on shelter cost

Source: Statistics Canada, 2016 Census



## Labour Force Participation

More seniors are working. In 2001, the national participation rate<sup>8</sup> for seniors was 8.9% and rose to 15% in 2016. There were over 821,000 seniors in the labour force, an increase of 2.5 times since 2001. While some seniors stay in the labour market by choice, others do so out of necessity.

Many factors can explain the increase in labour force participation of seniors, including: improved health and life expectancy, higher levels of education; cultural shift (e.g. valuing work more than retirement); the need for social interaction and keep busy; greater need to work for financial reasons (fewer private pension plans, lower savings rates and lower return on savings, fear of outliving retirement savings<sup>9</sup>).

In Halton, the labour force participation rate for seniors is 17.2%, one in six seniors was in the labour force. The rate for senior men (23%) is higher than that for senior women (12.3%).

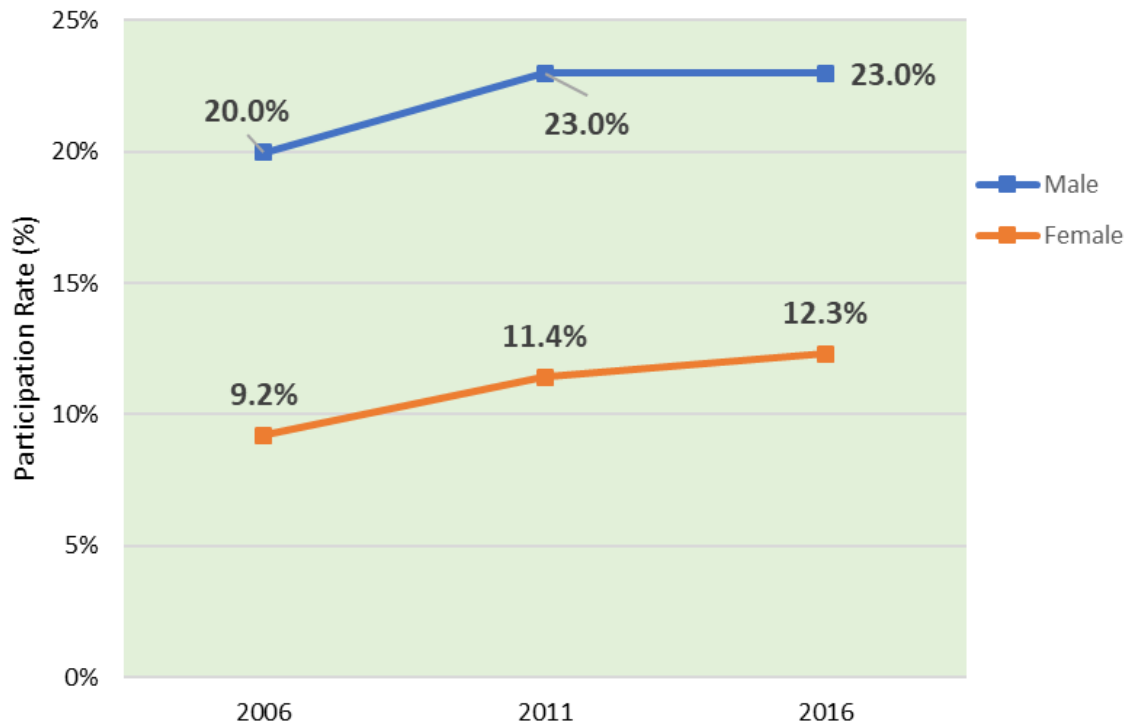
Milton has the highest participation rate for its seniors at 19% followed by Oakville at 17.8%, Halton Hills at 16.8% and Burlington at 16.2%.

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<sup>8</sup> Participation rate is the number of employed and unemployed individuals divided by the total population in a given age group

<sup>9</sup> Employment and Social Development Canada, *Promoting the Labour Force participation of Older Canadians*, May 2018

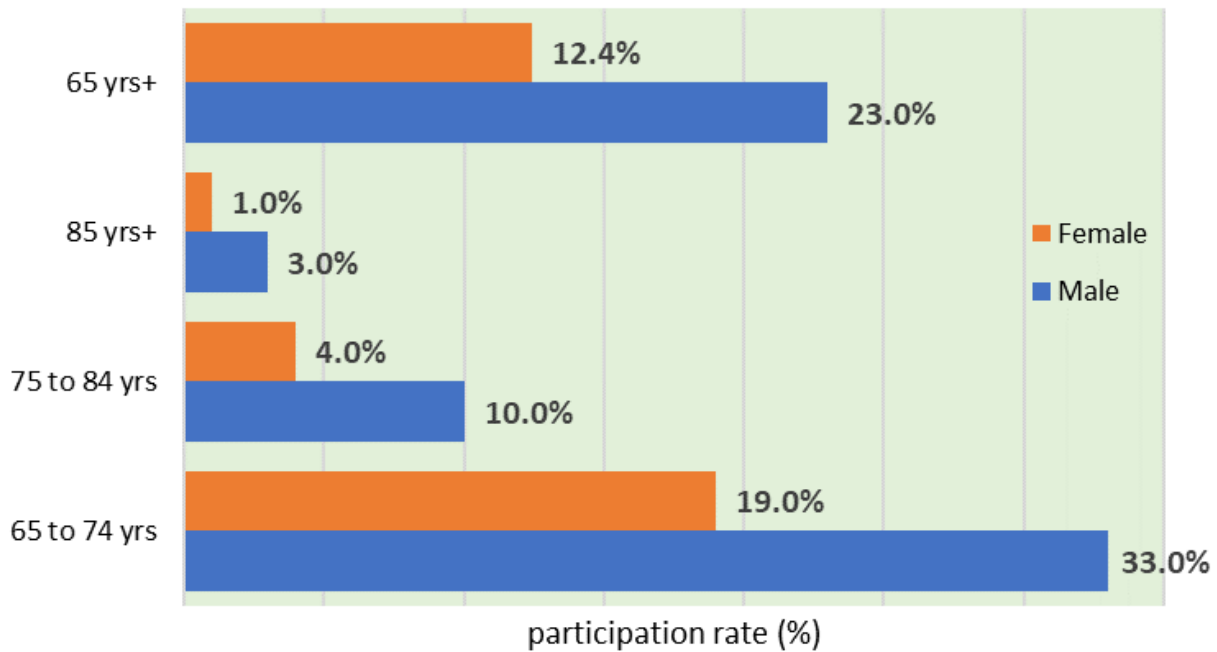
**Figure 8. Senior Labour Force Participation Rate by Sex, Halton Region, 2006-2016**



Community Development Halton/Source: Statistics Canada, 2006-2016 Censuses

Senior's participation rate drops significantly as they age. For men, the rate drops from 33% for those between 65 and 74 years to 10% for those between 75 and 84 years. The pattern is similar for senior women.

**Figure 9. Senior Labour Force Participation Rate by Age and Sex, Halton Region, 2016**



Community Development Halton/Source: Statistics Canada, 2016 Census

While participation rate includes both employed and unemployed individuals, employment rate<sup>10</sup> measures the percentage of those employed.

For working seniors, over half (52%) worked only part year (full-time or part-time). About one-third (33%) worked full year, full-time, and 15% worked full year, but only for a portion of the year. While there is a higher percentage (37.2%) of senior men working full-time, full year than senior women (26.7%), the reverse is true for those working part-time, full year.

**Table 3. Employment Rate and Work Activity by Sex, Halton Region, 2016**

	Total	Male	Female
Total labour force	76,480	34,970	41,510
Employment rate	16.5%	22.0%	11.9%
Worked part year, part time or full time	52.1%	50.3%	55.0%
Worked full year part time	14.9%	12.5%	18.3%
Worked full year full time	33.0%	37.2%	26.7%

Source: Statistics Canada, 2016 Census

<sup>10</sup> Employment rate for seniors is the number of employed seniors as a percentage of the senior population

Seniors with a higher educational attainment are more likely employed than those with less. For young seniors (65 to 74 years), almost 1 in 3 with a university degree was employed, compared with only 1 in 6 with less than high school education. Senior men are also more likely employed than senior women regardless of the level of educational attainment.

**Table 4. Employment Rate by Educational Attainment, Sex and Age Group, Halton, 2016**

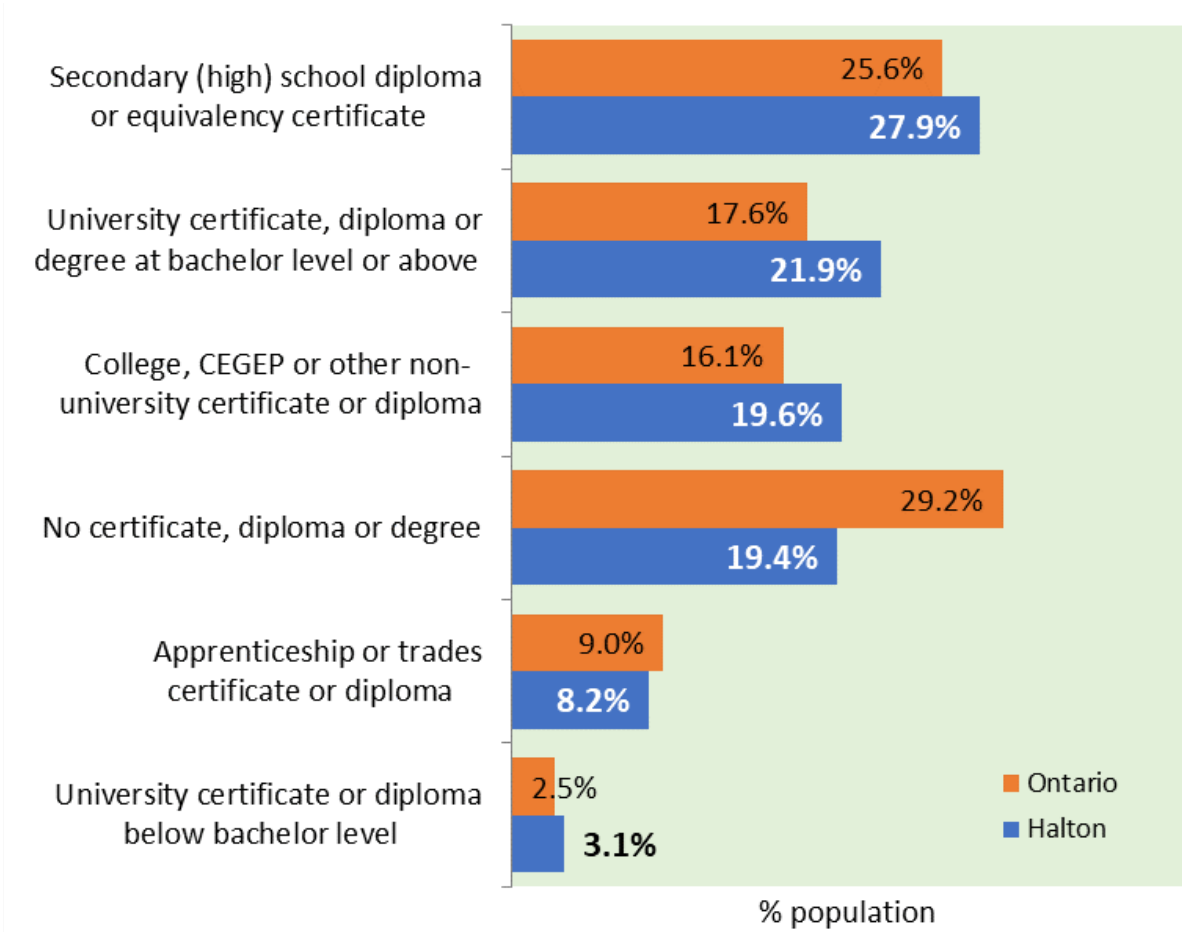
	Employment Rate					
	65-74 yrs			75 yrs and over		
	All	Men	Women	All	Men	Women
University diploma or degree	30.2%	36.7%	20.8%	8.9%	11.0%	5.0%
High school diploma	22.6%	31.3%	17.4%	4.8%	7.9%	3.2%
No certificate, diploma or degree	15.9%	22.9%	10.7%	3.5%	6.8%	1.5%

*Source: Statistics Canada, 2016 Census*

# Educational Attainment

In comparison with the rest of Ontario, Halton’s seniors have obtained higher educational attainment. About 45% of Halton’s seniors have post-secondary education compared to 36% for all seniors in Ontario. More than one in five (21.9%) seniors have obtained university degree at a bachelor level or above. Ontario’s percentage is 17.6%. Less than 20% of Halton’s seniors have no high school diploma compared to almost 30% for the rest of the province.

**Figure 10. Proportion of Senior by Highest Educational Attainment Halton and Ontario, 2016**



Source: Statistics Canada, 2016 Census

A well-educated senior population can contribute significantly to society through volunteering. Studies and research have found a more educated population and more volunteers with post-secondary credentials affect the pool of skills available for nonprofit organizations. Examples of their contribution include teaching, mentoring, sitting as members of a committee or board member.

In 2013, young seniors (65 to 74 years old) spent about 231 hours volunteering, almost double the number of hours recorded for those aged 35 to 44<sup>11</sup>.

## Diversity

Canada is a country of immigrants. The proportion of immigrants has been rising and reached 22.3% in 2016. Over one in five Canadians is an immigrant. Statistics Canada projected that immigrants would represent between 24.5% to 30% of Canada's population by 2036<sup>12</sup>.

Since the 1970s, the main source of immigrants to Canada shifted from Europe to non-European countries. In 1971, about 60% of recent immigrants were from European countries; in 2016, only 12%.

The shift of place of birth to non-European countries adds significant ethnic and cultural diversity to the Canadian population including the senior population.

Almost half (48.5%) of Halton's seniors are immigrants compared to approximately 30% for the total Canadian population. Over 2% of the senior immigrants arrived in Canada between 2011 and 2016. One in four (24.9%) Halton residents is a visible minority person compared to one in seven (14.2%) seniors.

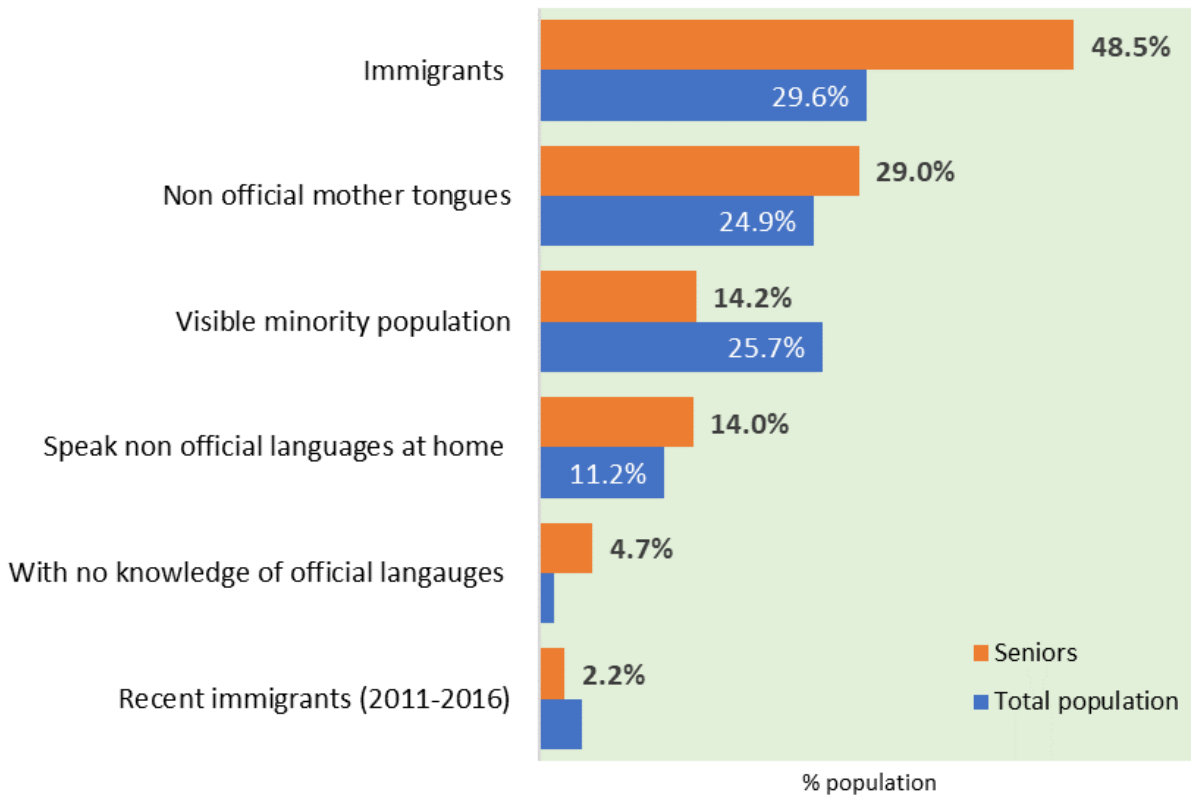
In comparison with the total population, seniors have a higher percentage with a mother tongue other than English or French and speak a non-official language at home. Almost 5% of seniors cannot conduct a conversation in either English or French.

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<sup>11</sup> Statistics Canada, Volunteering and Charitable Giving in Canada, January 30, 2015. <http://www.statcan.gc.ca/pub/89-652-x/89-652-x2015001-eng.pdf>

<sup>12</sup> Statistics Canada, Immigration and Diversity: Population Projections for Canada and its Regions, 2011 to 2036, January 25, 2017

**Figure 11. Diversity – Proportion of Senior and Total Population, Halton Region, 2016**



Source: Statistics Canada, 2016 Census

## Food Security

According to Food for Life (Annual Report 2016)

- 1 in 10 people in Halton experience hunger
- 38,239 visits every month through Food for Life programs
- 21% served are seniors

In 2017, together with Food For Life and the Mississauga Halton Local Health Integration Network, Community Development Halton supported the facilitation of focus group sessions to better understand seniors and how they are accessing food programs. Understanding the challenges of accessing food programs by seniors will help to ensure that all residents are included in community. Issues of transportation and delivery, stigma, affordability, diversity of food options and cooking options, and understanding the unique needs of seniors were some of the key challenges identified. Respondents were appreciative of existing food programs but made it clear that not everyone is accessing current offerings. As well, the unique needs of seniors place challenges on those developing food programs to address this

population in distinctive ways. As the population continues to age, the need to create a sense that this is a community for all is critical and this was reflected in the discussions.

## Travel Behaviour

Transportation plays a vital role in our daily life. We rely on it to go to work, school, shop, visit etc. For seniors, it is a critical link to community involvement, a healthy lifestyle and independence. The Canadian Census does not collect data on transportation activities except commuting between place of residence and place of work.

The Transportation Tomorrow Survey (TTS)<sup>13</sup> is a comprehensive travel survey conducted in the Greater Toronto and Hamilton Area (GTHA) and surrounding areas once every five years and corresponds to the census years. It collects data on travel behaviour of residents (11 years and over) as well as key socio-demographic characteristics.

The amount of travel can be measured by the number of trips made. A trip is defined as a one-way journey from one location to another. For example, going to visit a medical professional and returning home constitutes two trips.

In 2016, Halton non-senior residents (11 to 64 years) made about 2.5 trips daily which is lower than the rate two decades ago.

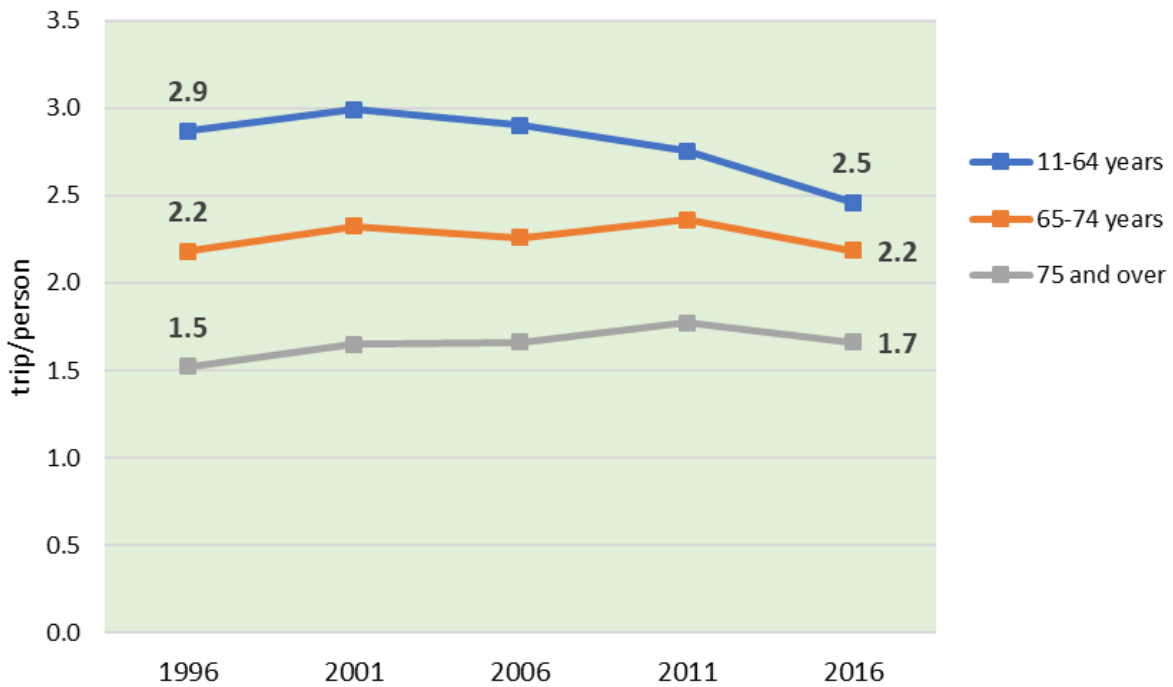
Since trips to work and school account for more than one-third (38%) of daily travel, it is expected that most seniors would have retired and hence have a lower trip rate. In addition, there are seniors who have difficulties accessing transportation due to health conditions, no driver's licence, no access to a vehicle, no one to drive them, no acceptable public transit services.

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<sup>13</sup> University of Toronto, Data Management Group, Transportation Tomorrow Survey



Figure 12. Daily Trips/Person by Age Group, Halton Region, 1996-2016



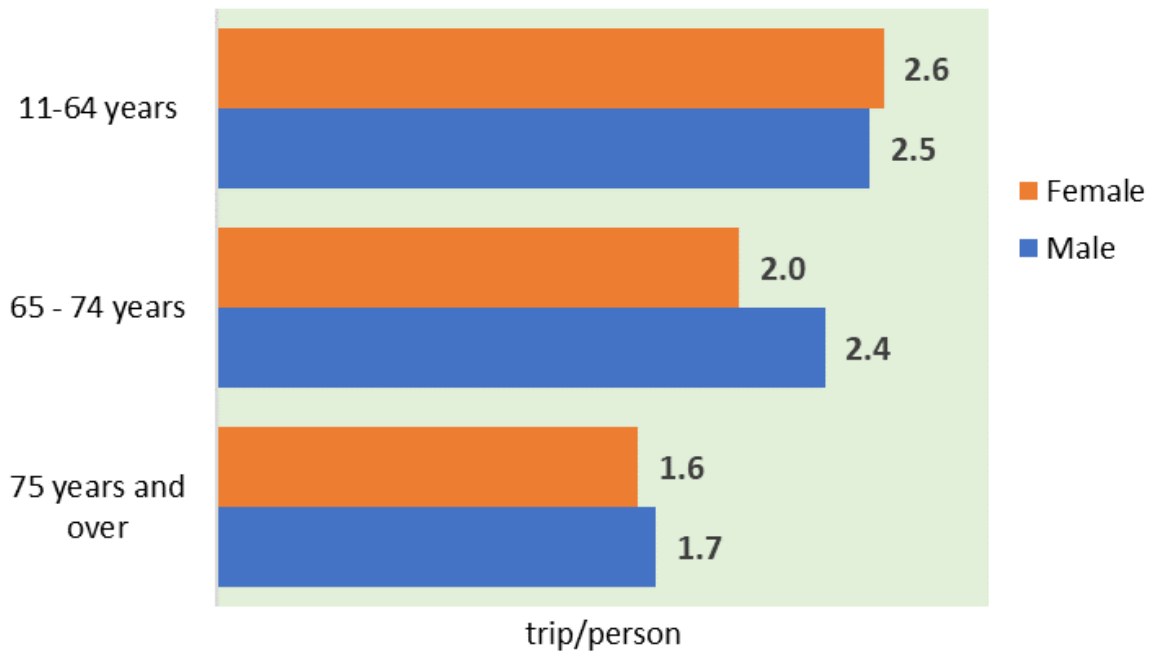
Source: Transportation Tomorrow Survey, 1996-2016

For young seniors (65 to 74 years), they made about 2.2 daily trips. The trip rate for seniors aged 75 is lower. On average, they made 1.7 daily trips compared to 1.5 trips in 1996.

There is also some variation in trip rate between senior men and women. Young senior men (65 and 74 years) have a higher trip rate (2.4 trip/person) than their female counterparts (2 trips/person). For older seniors, the gender bias is less significant.

What is the transportation mode seniors use when they travel? In Halton, over 95% of the trips made by seniors were made in a vehicle as a driver or passenger. Less than 2% of all seniors use public transit which includes local transit and GO Transit.

Figure 13. Trip/Person by Age Group and Sex, Halton Region, 2016



Source: Transportation Tomorrow Survey, 2016

Local transit services are being provided in Burlington, Oakville and Milton. Halton Hills’ ActiVan specialized transportation is an accessible transportation service provided to seniors (65 years and over) with physical and cognitive disabilities living within the municipality. Registered riders may travel within the municipal boundaries only. There is no transit service between municipalities within the Halton Region.

The heavy reliance on the automobile as their means of transportation puts many seniors at risk. In order to operate a vehicle, all drivers must have a valid driver’s licence and insurance. As part of normal aging, senior’s health, mental and physical conditions, may affect their ability to drive and many have to surrender their driver’s licence. Studies and research have demonstrated the impact of the inability to drive for the senior population can trigger negative outcomes including depression, social isolation<sup>14</sup>, and deterioration of quality of life. Public transit in many communities do not offer the level of service as an acceptable alternative.

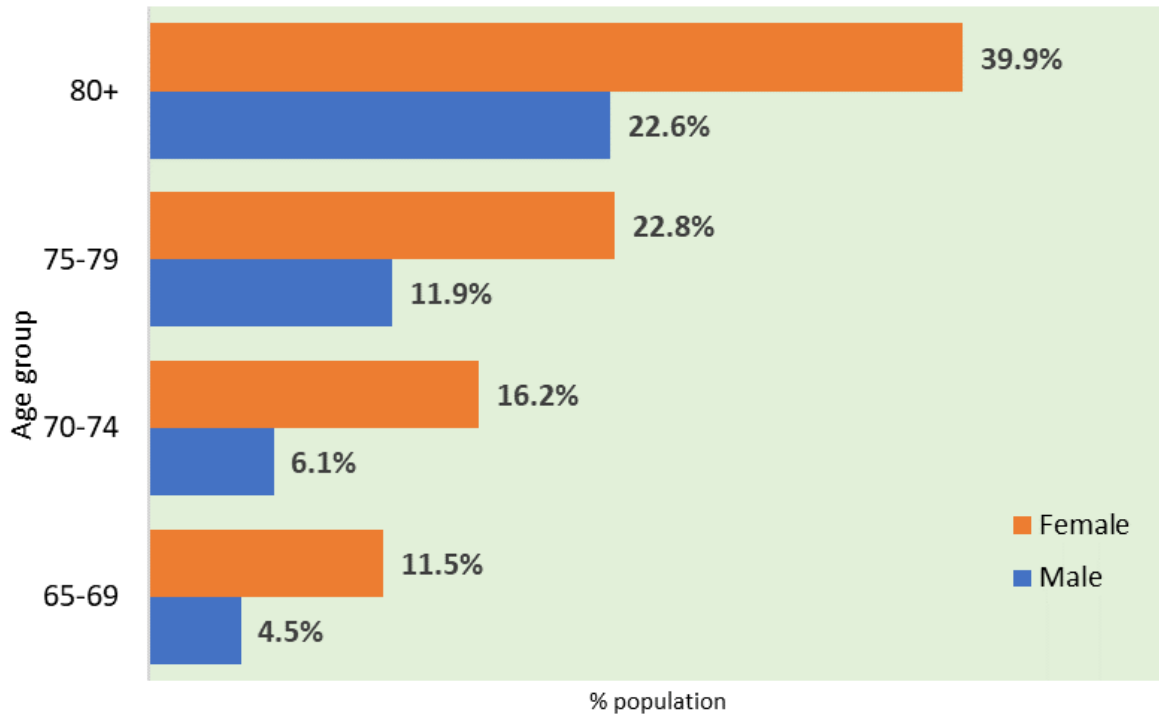
In 2016, about 16.5% of seniors in Halton do not have a driver’s license compared to 8.5% for the population aged 16 and over. Senior women (21%) have a higher percentage than

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<sup>14</sup> Kerschner H, Silverstein NM (2017) *Senior Transportation: Importance to Healthy Aging*. Journal of Gerontology and Geriatric Research, 6:381, January, 2017, <https://www.omicsonline.org/open-access/senior-transportation-importance-to-healthy-aging-2167-7182-1000381.php?aid=85385>

senior men (10%). At age 80 and older, about one-third of the seniors are without driver licence (40% for women and 23% for men).

**Figure 14. Proportion of Senior with No Driver's Licence by Sex and Age Group, Halton Region, 2016**



Source: Transportation Tomorrow Survey, 2016

## Income

Ontario had the slowest growth (3.8%)<sup>15</sup> median household income<sup>16</sup> since 2005 compared to Canada's growth of 10.8% over the same time period. The decline in the manufacturing sector, which lost over 300,000 jobs in a decade, is one of the underlying factors. Ontario municipalities not significantly affected by the loss in this employment sector saw some moderate increase in household income.

Halton's household income rose by 4.2% to \$103,000 and is still ranked first among the 49 Census Divisions corresponding to regional municipalities or counties. Halton's median household income was 39% and 46% higher than the provincial and national medians respectively.

Halton's affluence is also reflected in the income of its senior population. In 2015, Halton's median income for its seniors was \$34,620 which is 19% and 28% above the provincial and national medians respectively.

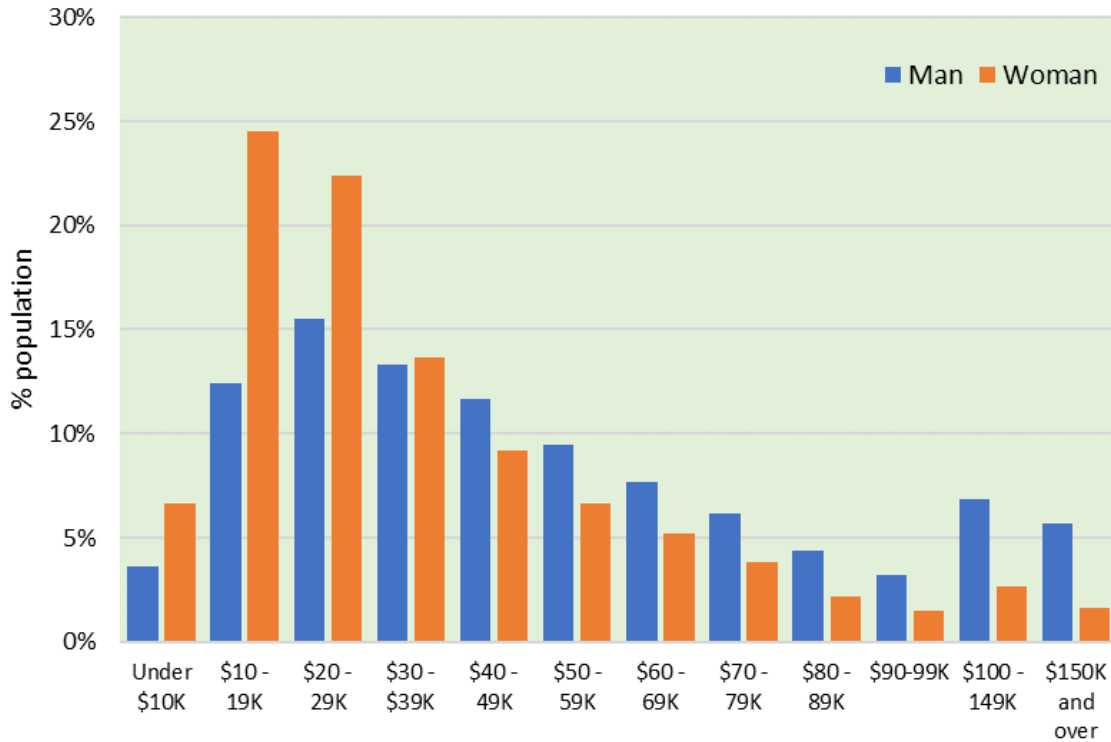
Over 8% of Halton's seniors made over \$100,000 compared to 5% of Ontario's seniors.

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<sup>15</sup> Statistics Canada, Household Income in Canada: Key results from the 2016 Census

<sup>16</sup> is the dollar amount which divides the population into two halves; the incomes of the first half are below the median, while those of the second half are above the median

Figure 15. Proportion of Senior Population by Total Income and Sex, Halton Region, 2015



Source: Statistics Canada, 2016 Census

As reported in a companion report<sup>17</sup> of this series, there is an income gender gap in Halton. For every dollar earned by men, women earn about 59 cents. Of significance, Halton’s income gender gap is wider than the provincial gap. Women in Halton make 11 cents less than women in Ontario in comparison with their man counterparts.

The income gender gap also exists among seniors. In 2015, for every dollar earned by a senior man, a senior woman earned about 63 cents. Senior women in Halton make about 3 cents less than their provincial counterparts in comparison with senior men.

Over 12% of senior men made over \$100,000 compared to 4% of senior women.

Employment income is the major source of income for Canadians aged 15 years and over. In 2015, it represented about three quarters (73%) of total income. Another 12.5% of total income came from government transfers<sup>18</sup>.

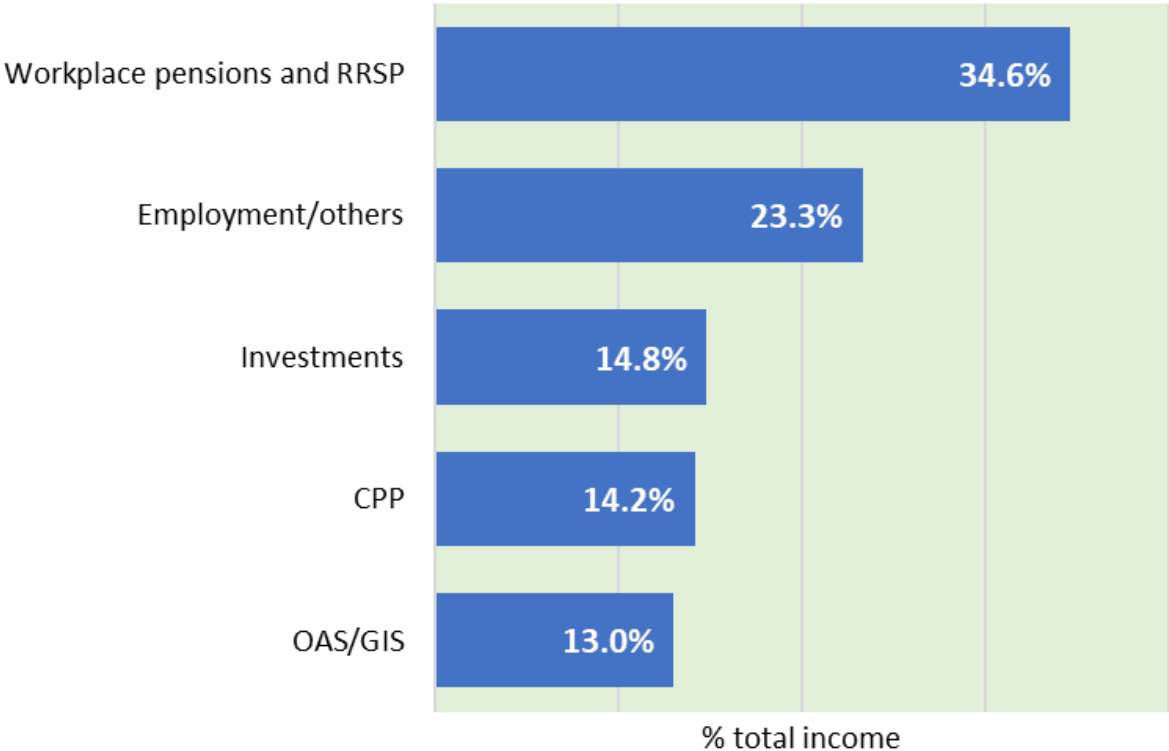
<sup>17</sup> Community Development Halton, *Our Halton 2018: Women*, August 2018

<sup>18</sup> Includes CPP/QPP, Old Age Security/Net Federal Supplement, Employment Insurance, GST/HST. Workers Compensation, Social Assistance, Canada Child Tax Benefit, Provincial Tax credit/family benefits and others.

For seniors, as they retire and leave the workforce, their major sources of income shift from employment as the major income source to other sources such as pensions and investments.

In 2015, workplace pensions and RRSP, account for over one-third (34.6%) of senior's total income. Investment income represents about 15% followed by Canada Pension Plan (CPP) and Old Age Security (OAS) and Guaranteed Income Supplement (GIS).

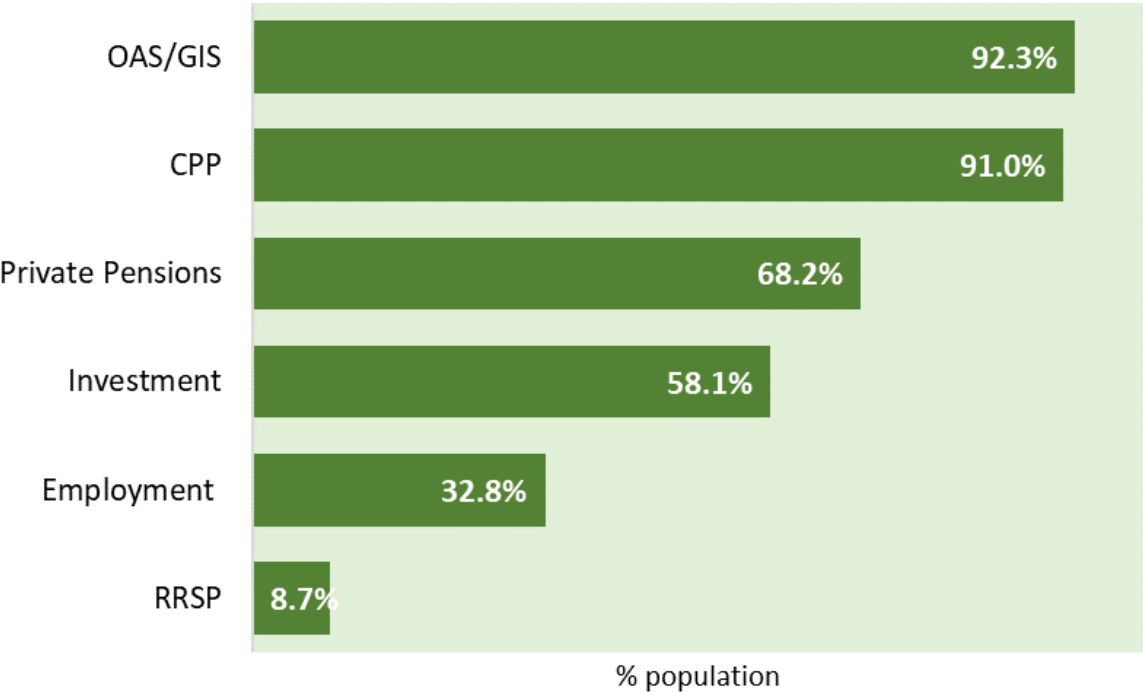
**Figure 16. Composition of Senior's Total Income by Major Sources, Halton Region, 2015**



Source: Statistics Canada, Taxfiler data 2016

In 2015, over 90% seniors in Halton reported receiving CPP, OAS and GIS. The next reported income sources are private retirement pensions (68.2%) which include all pension benefits other than CPP/QPP and OAS. About 30% of seniors in Halton do not have private pensions. About 62% of seniors received incomes from various types of investment<sup>19</sup>.

**Figure 17. Proportion of Seniors Reporting Major Income Sources, Halton Region, 2015**



Source: Statistics Canada, Taxfiler data, 2016

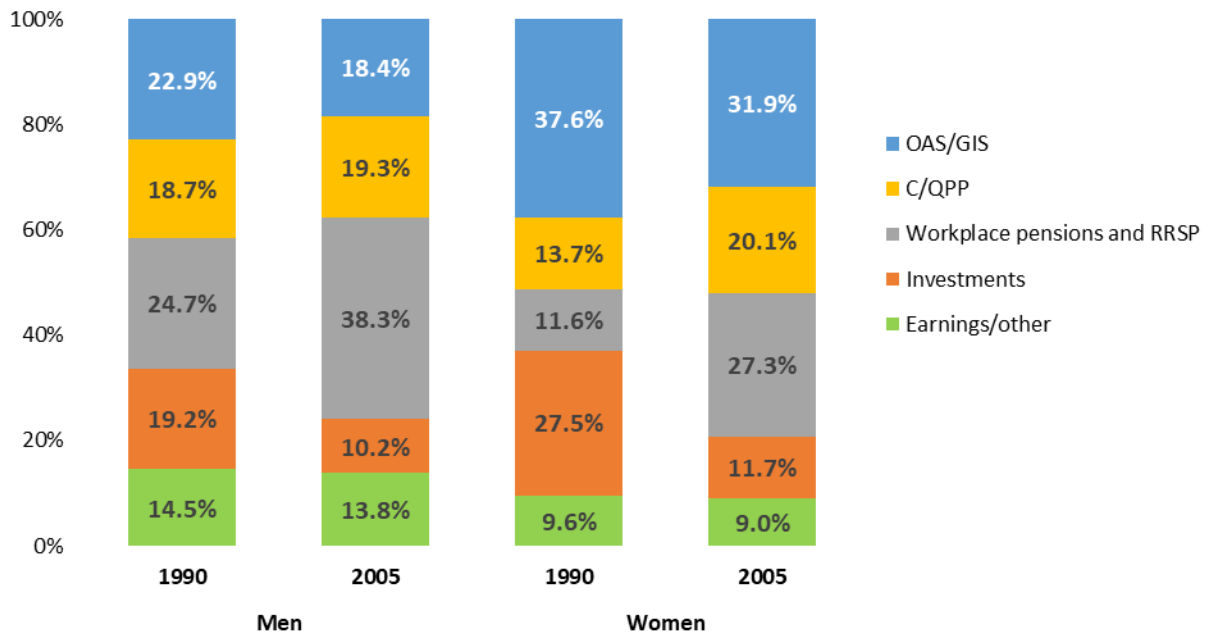
Although the income source data by gender is not available for Halton Region, the findings of the National Seniors Council’s report<sup>20</sup> shed some light on the gender aspect of the income of seniors at the national level.

The data shows public pensions plays a critical role in the income security of seniors, particularly women. Taken together, the OAS program and the CPP made up roughly 44% of seniors’ total income in 2005. The OAS and the GIS alone comprised 32% of the total incomes of senior women, with an additional 20 % earned through CPP benefits. With increased participation of women in the labour force, the percentage of their income from workplace pensions and RRSP have more than doubled from 11.6% to 27.3% between 1990 and 2005.

<sup>19</sup> Includes dividends, interests, bank accounts, treasury bills, investment certificates, term deposits, earning on life insurance policies, and foreign interest and dividend income

<sup>20</sup> National Seniors Council, Report on the National Seniors Council on Low Income Among Seniors, 2017

**Figure 18. Composition of Seniors' Income by Sex as Percentage of Total Income from Source, Canada, 1990, 2005**



Source: National Seniors Council, Report on the National Seniors Council of Low Income Among Seniors, 2017



## Poverty

In 2015, there were over a quarter of a million (253,800) low income seniors living in Ontario. Almost one in six seniors live in poverty. Statistics Canada uses After-tax Low Income Measure (LIM-AT) as an indicator of low income. The LIM-AT is half of median adjusted after-tax income of households, where 'adjusted' indicates that a household's needs are taken into account. For example, a senior with after tax income less than \$22,133 is living in low income. The low income measure threshold for a couple family with no children is \$31,301.

**Table 5. Low-Income Measure Threshold (LIM-AT) for Private Households of Canada, 2015**

Household size	After-tax income
1 person	\$22,133
2 persons	\$31,301
3 persons	\$38,335
4 persons	\$44,266

Source: Statistics Canada, 2016 Census

In Halton, over 5,500 seniors lived in low income of which over 41.2% lived in Burlington, followed by Oakville at 35.2%, Milton at 13.4 % and Halton Hills at 10.1%. Milton has the highest percentage of low income seniors at 7.8% compared to Burlington at 7%.

**Table 6. Incidence of Low Income by Sex, Halton and Ontario, 2015**

	Ontario	Halton	Burlington	Oakville	Milton	Halton Hills
<b>Men</b>	96,170	1,905	740	695	310	160
<b>%</b>	9.9%	5.5%	5.1%	5.8%	6.9%	4.5%
<b>Women</b>	157,585	3,665	1,560	1,265	435	405
<b>%</b>	13.8%	8.8%	8.6%	8.8%	8.6%	9.5%
<b>All seniors</b>	253,755	5,565	2,295	1,960	745	565
<b>%</b>	12.0%	7.3%	7.0%	7.4%	7.8%	7.2%

Source: Statistics Canada, 2016 Census

Two out of three (66%) low income seniors in Halton are women. This percentage is higher than the provincial average of 52%. Although more women are entering the labour market, they are more likely to work part-time, part year or have their employment interrupted for reasons related to caregiving responsibilities. These circumstances negatively affect their employment income, ability to save and pension contribution. Halton Hills has the highest incidence of low

income for senior women at 9.5%, almost one in ten senior women lived in low income.

**Table 7. Incidence of Low Income by Senior Age Group, Halton Region, 2015**

	Halton	Oakville	Burlington	Milton	Halton Hills
65-74 years	6.3%	6.8%	5.8%	6.6%	6.0%
75-84 years	7.6%	7.0%	7.4%	10.4%	8.3%
85 years and over	9.6%	8.3%	9.9%	10.6%	11.3%

*Source: Statistics Canada, 2016 Census*

The incidence of low income not only has a gender variation but also an age difference. Older seniors (85 years and over) have the highest percentage of low income. It ranges from 8.3% for Oakville to 11.3% for Halton Hills.

For seniors with no workplace pension, RRSP or personal saving, investment or other assets, they have to rely on government transfers such as Canada Pension Plan (CPP), Old Age Security (OAS), Guaranteed Income Supplement (GIS) and other forms of social assistance. However, for many seniors the amount received still falls short of the After-tax Low Income Measure threshold.

Canada Pension Plan (CPP) is only available to Canadians who have made contributions. In 2015, the maximum monthly benefit is \$1,065. Nevertheless, not everybody receives the maximum benefit. It depends on an individual's payment rate, work history, and when they decide to receive the benefit. According to an Employment and Social Development Canada report on CPP and OAS<sup>21</sup> monthly payments, the average CPP monthly benefit for 2015 is \$527.70, almost half of the maximum payout.

In 2015, the maximum monthly OAS benefit is \$564.80 and is available to all Canadians at age 65. There is a residence requirement (at least 10 years in Canada since age 18) for Canadian citizens and legal residents.

For seniors who receive the average CPP monthly benefit (\$527.70) are eligible to a combined monthly GIS and OAS payment of \$1,012. The total annual income is \$18,468. It represents 83% of the LIM-AT threshold for a single person with a shortfall of \$3,665.

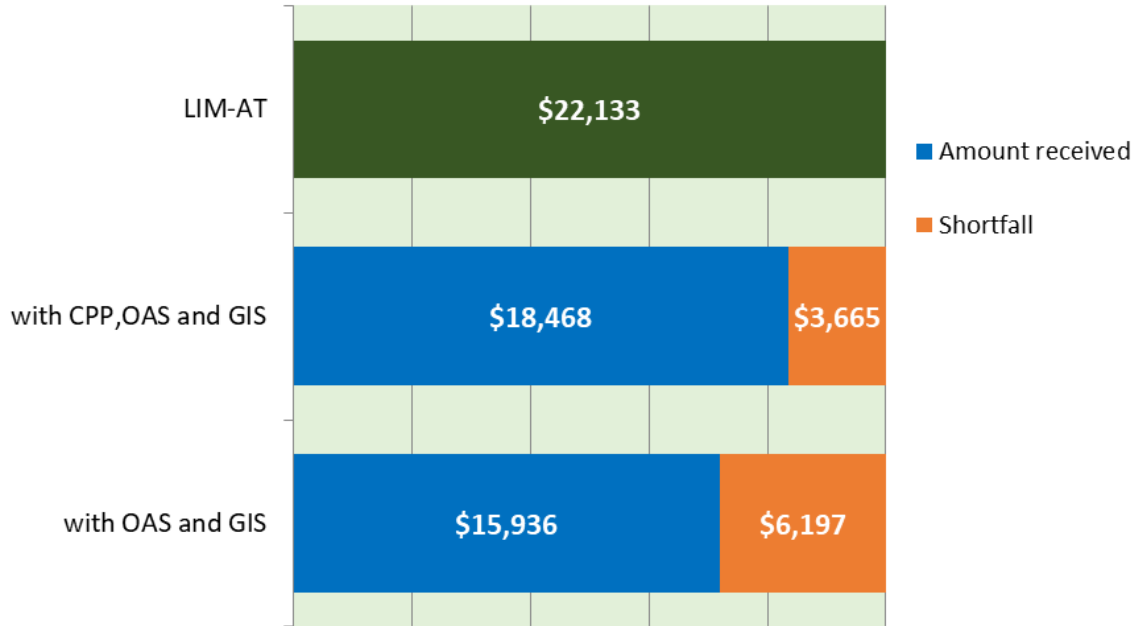
For low income seniors, in addition to OAS, they can apply for the Guaranteed Income Supplement (GIS). In 2015, for a single senior with no other income except monthly OAS

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<sup>21</sup> Employment and Social Development Canada, Quarterly report of Canada Pension Plan and Old Age Security monthly amounts, 2015

receives a combined monthly GIS and OAS payment of \$1,328 (\$15,936 annually). This represents 72% of the LIM-AT threshold for a single person with a shortfall of \$6,197.

**Figure 19. Amount Shortfall from LIM-AT for Single Person, 2015**



Community Development Halton/Source: Statistics Canada, CRA

## Implications

While this document focuses on seniors aged 65 and over, as defined by Statistics Canada, community is interested in better understanding the 55+ age group. In particular, with the anticipated growth in the senior population, how is community prepared to respond to the impact of this growth on the provision of programs and services.

Community is also interested in further dialogues on how senior or older adult is currently defined and how this influences program and service delivery for older adults as they age.

Since there is great value placed on the contributions seniors give to community through volunteerism, is there the potential to better capture information on impact, allowing for greater understanding of the dynamics of senior volunteering.

As various vulnerable groups are identified within the senior population, such as those aged over 85, women, those living alone, and poverty, how can the data be used to better target appropriate programs and services to meet the needs of these population groups.