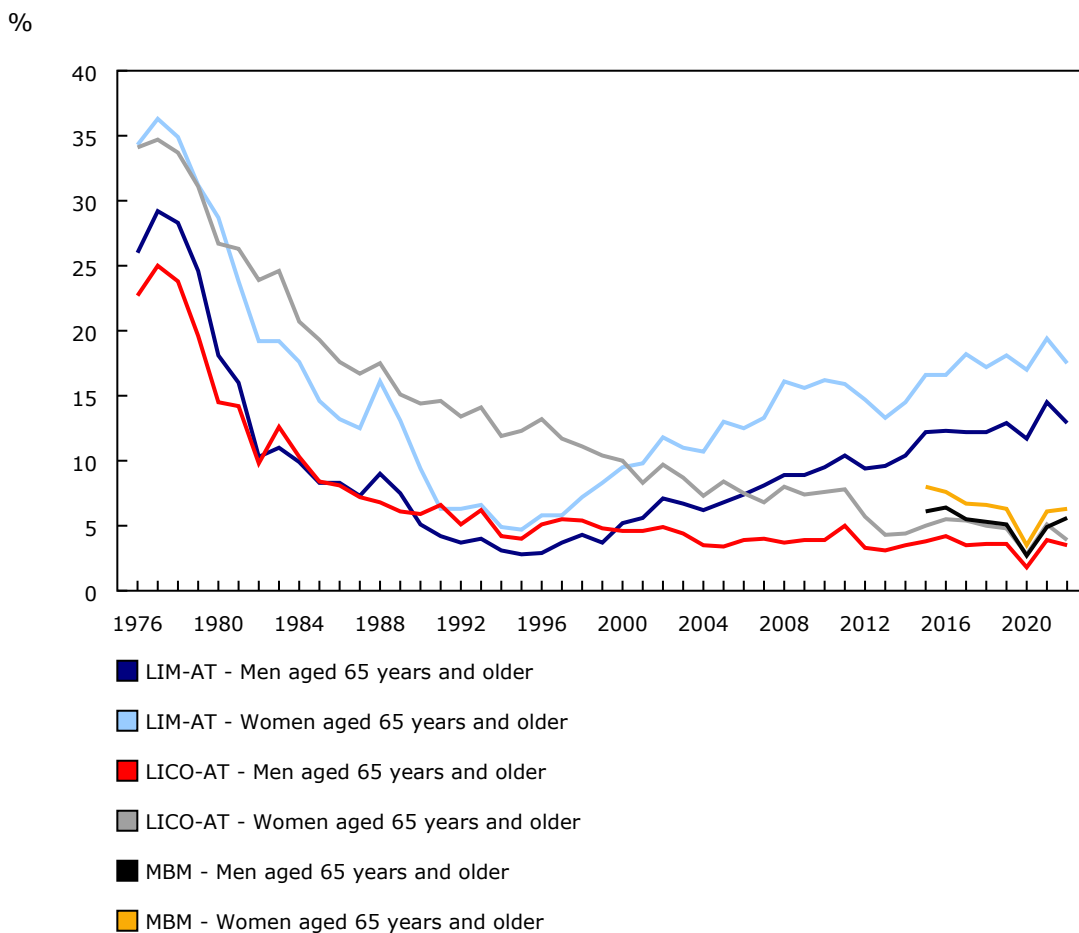


Overview of the Economic Situation of Older Persons in Canada, 1976 to 2022

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In Canada, the low-income rates of women and men aged 65 years and older have dropped significantly over the past decades, especially from the late 1970s to the mid-1990s. While the low-income situations of older women and men followed a similar pattern from 1976 to 2022, older women have had lower income and higher rates of low income than older men throughout the period studied. Moreover, government transfers accounted for a larger part of older women's income. Using multiple data sets, a new study released today looks at the low-income rates, income, and sources of income of older persons in Canada—with a special focus on different groups of older women.

Chart 1
Low income statistics of older women and men, 1976 to 2022



.. not available for a specific reference period

Note(s): LIM-AT is short for Low-income measure, after tax. LICO-AT is short for Low-income cut-offs, after tax. MBM is short for Market Basket Measure.

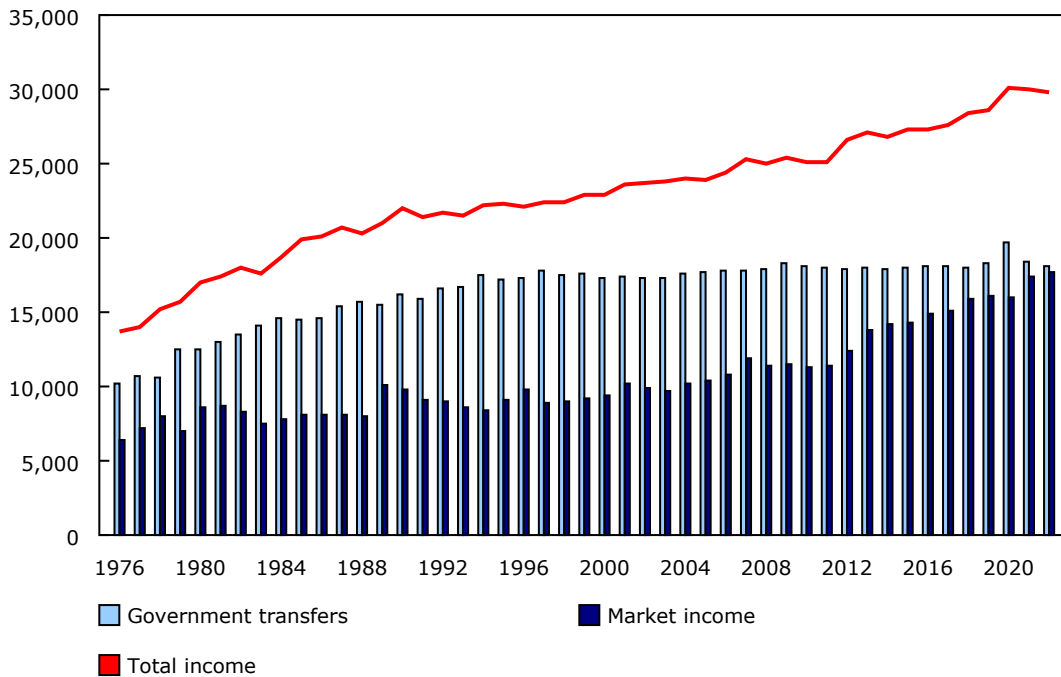
Source(s): Low income statistics by age, sex and economic family type, table 11-10-0135-01.

The older persons' income growth: from government transfers to market income

From 1976 to 1995, the low-income rates of older women and men dropped significantly and, in 2022 constant dollars, median after-tax income increased by 60.6% for older women (from \$13,700 to \$22,000) and 51.7% for older men (from \$20,700 to \$31,400) (data not shown). This growth was mainly attributable to [government transfers](#) (such as Canada Pension Plan, Old Age Security, Guaranteed Income Supplement), which increased for both older women (+68.6%) and older men (+60.8%) over this period.

Chart 2
Market income, government transfers and total income of older women, 1976 to 2022

2022 constant dollars



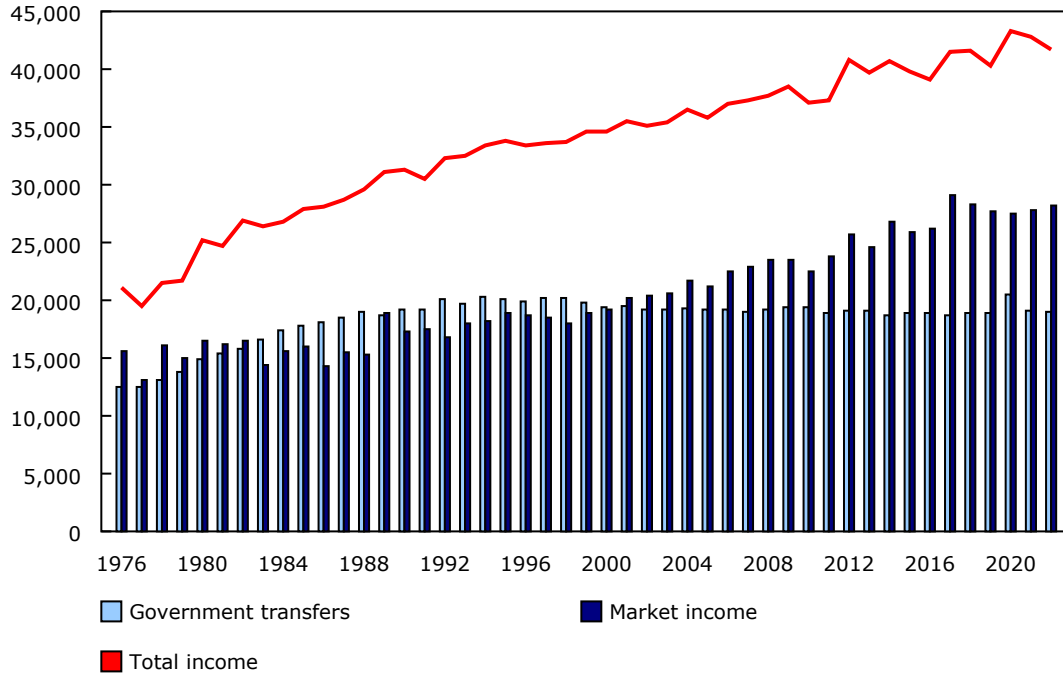
Note(s): Median incomes excluding zeros.

Source(s): Income of individuals by age group, sex and income source, Canada, provinces and selected census metropolitan areas, table [11-10-0239-01](#).

From 1996 to 2022, government transfers continued to increase for older women (+4.6%), but at a slower pace than prior to 1996. Meanwhile, government transfers for older men decreased by 4.5% during the same timeframe. This period is also marked by [important increases in market income](#) (e.g., employment income, private retirement income, and investment income) for older women (+80.6%) and older men (+50.8%).

Chart 3
Market income, government transfers and total income of older men, 1976 to 2022

2022 constant dollars

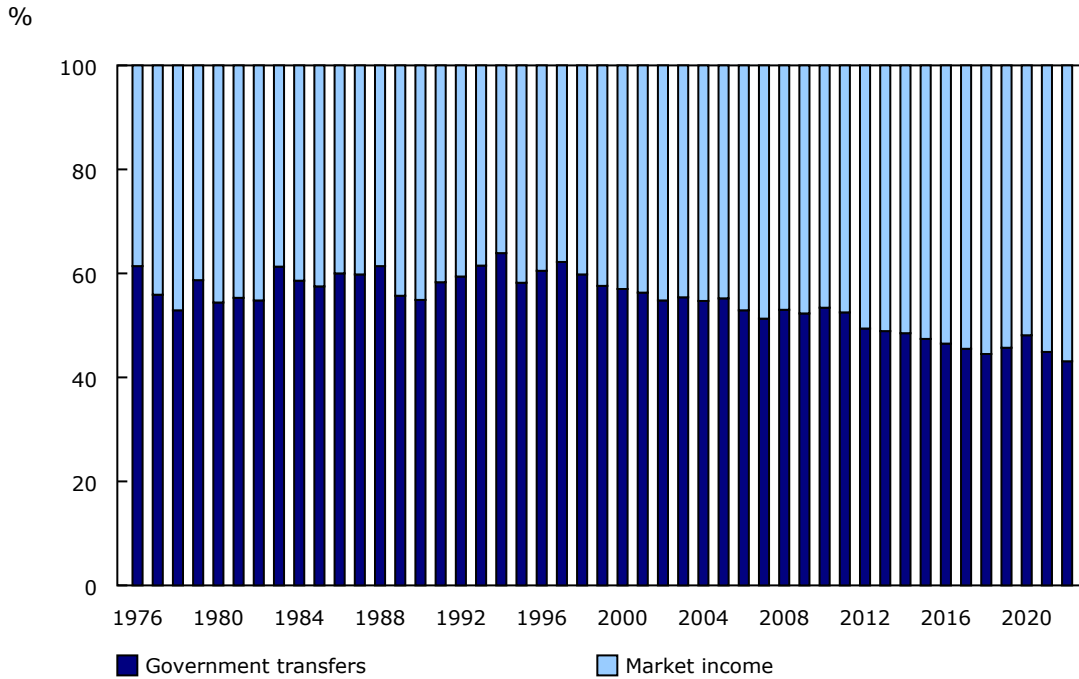


Note(s): Median incomes excluding zeros.

Source(s): Income of individuals by age group, sex and income source, Canada, provinces and selected census metropolitan areas, table [11-10-0239-01](#).

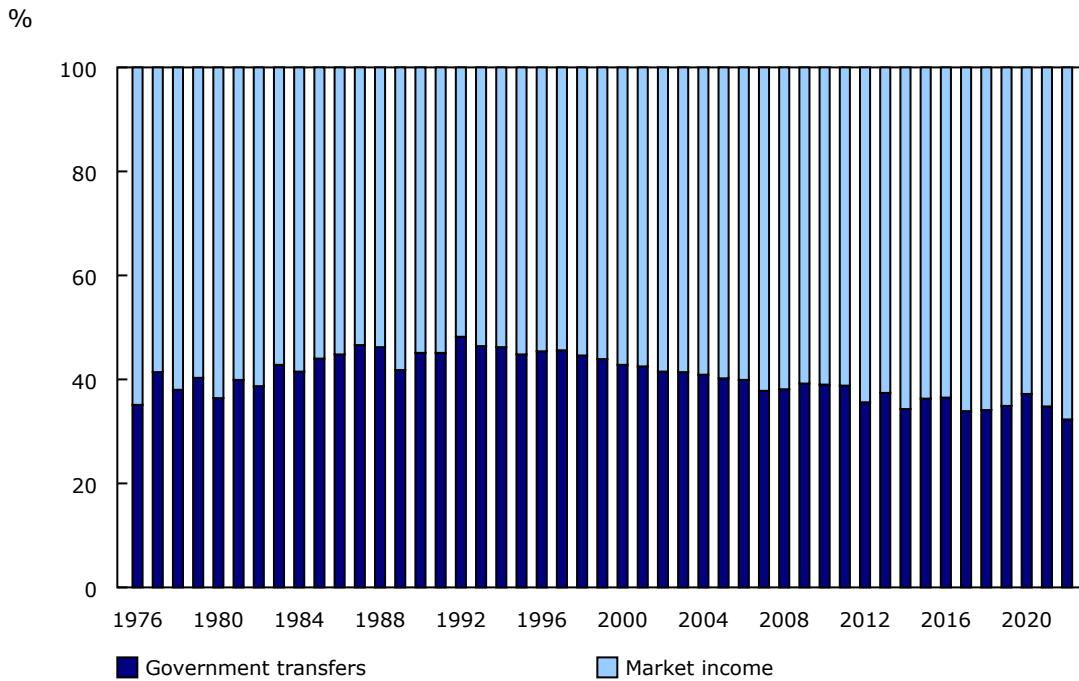
It should be noted that despite the increase in income coming from the market during the second period (from 1996 to 2022), government transfers still accounted for 43.1% of the total income of older women in 2022—down from 58.2% of their total income in 1995 and 61.4% in 1976. In fact, until 2012, more than 50% of the total income of older women came from government transfers. In comparison, government transfers accounted for 35.1% of the total income of older men in 1976, 44.8% in 1995, and 32.3% in 2022.

Chart 4
Sources of income of women aged 65 years and older (as a proportion of the aggregate total income), 1976 to 2022



Note(s): Median incomes excluding zeros.
Source(s): Income of individuals by age group, sex and income source, Canada, provinces and selected census metropolitan areas, table [11-10-0239-01](#).

Chart 5
Sources of income of men aged 65 years and older (as a proportion of the aggregate total income), 1976 to 2022



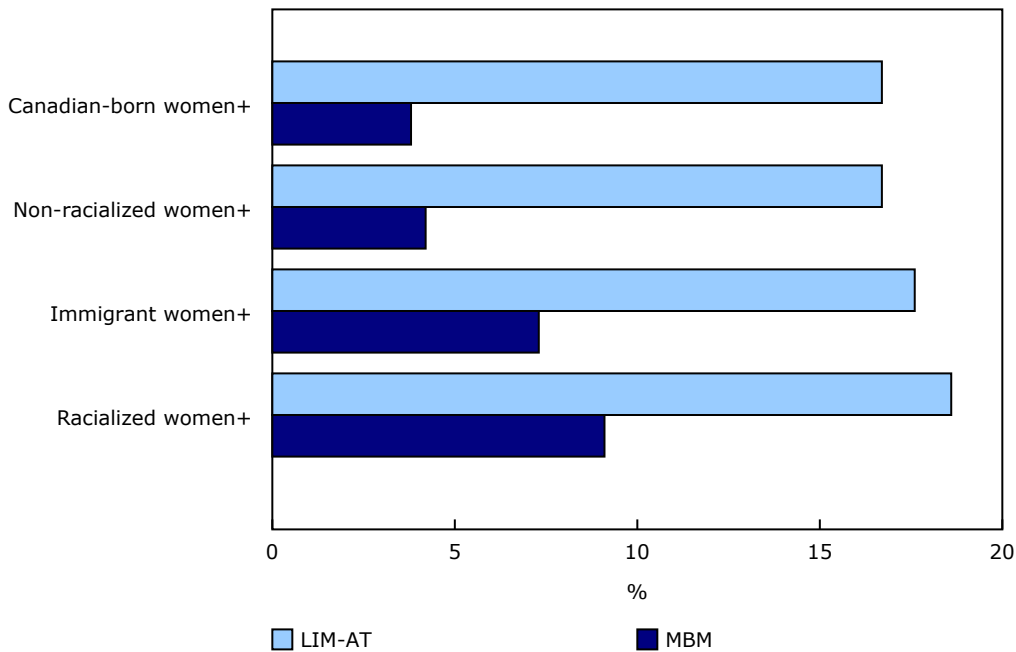
Source(s): Income of individuals by age group, sex and income source, Canada, provinces and selected census metropolitan areas, table 11-10-0239-01.

Overall, older women had higher low-income and poverty rates, lower income, and relied more on government transfers than older men. Considering that [government transfers increase the overall income of people, reduce low-income rates, and mitigate the gender difference in low-income rates](#), these results suggest that the low-income rates of older women would have been much higher and the gender gap would have been much larger without the transfers. It should be noted, however, that older women in Canada are not a homogenous group and disaggregated data by immigrant status, number of years in Canada, and racialized groups reveal different experiences among older women.

Older racialized women have the highest low-income and poverty rates

Data from the 2021 Census of Population show that older racialized women—under the [low-income measure, after tax \(LIM-AT\)](#) (18.6%) and the [Market Basket Measure \(MBM\)](#) (9.1%)—were the most likely of all groups of women studied to live in low income in 2020, followed by older immigrant women (17.6% under LIM-AT and 7.3% under MBM). In comparison, older Canadian-born women had the lowest low-income (LIM-AT) (16.7%) and poverty (MBM) (3.8%) rates.

Chart 6
Low-income (LIM-AT) and poverty (MBM) rates of older women, by selected characteristics, 2020



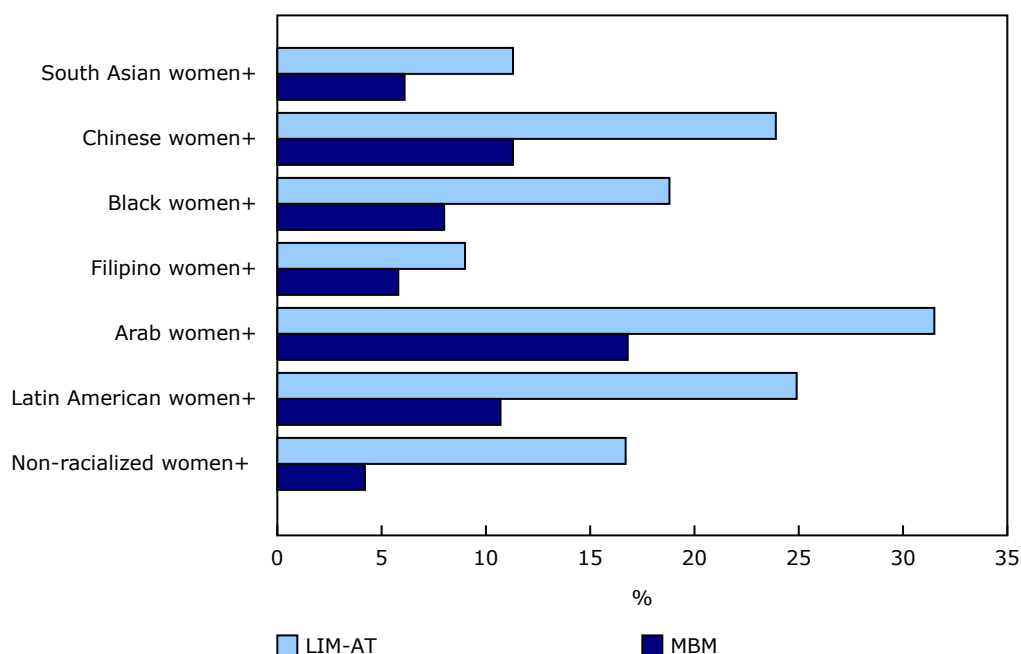
Note(s): LIM-AT is short for Low-income measure, after tax. MBM is short for Market Basket Measure. The category "women+" includes women, as well as some non-binary persons.
Source(s): Census of Population, 2021 (3901).

However, among older racialized women, the poverty and low-income rates varied significantly from one group to another.

Among older women, Filipino women are the least likely to live in low income

Arab women aged 65 and older had the highest rates of low income (31.5%) and of poverty (16.8%) in 2020, while older Filipino women had the lowest rates (9.0% for low income and 5.8% for poverty) among all older racialized women. These results are aligned with the pattern observed among all racialized persons in Canada, wherein higher shares of Arab persons and lower shares of Filipino persons are in low income. In fact, older Filipino women (9.0%) had a lower low-income rate than non-racialized older women (16.7%), and a slightly higher poverty rate (5.8% for older Filipino women versus 4.2% for non-racialized older women).

Chart 7
Low-income (LIM-AT) and poverty (MBM) rates of older women, by racialized groups, 2020



Note(s): LIM-AT is short for Low-income measure, after tax. MBM is short for Market Basket Measure. The category "women+" includes women, as well as some non-binary persons.

Source(s): Census of Population, 2021 (3901).

The low-income rate of non-racialized established immigrant women aged 65 and older is about equal to the rate of older Canadian-born women

While the low-income and poverty rates of older immigrant women were higher than those of older Canadian-born women in 2020, there were variations in these proportions depending on the number of years during which immigrant women lived in Canada.

Among immigrant women aged 65 and older, those who first obtained landed immigrant or permanent resident status more than 10 years prior to the survey (established immigrants) had lower low-income (17.4%) and poverty (6.6%) rates than same-age recent immigrant women (i.e., those who obtained landed or permanent resident status during the period from 2011 to 2021). In contrast with older established immigrant women, older recent immigrant women had a low-income rate of 19.8% and a poverty rate of 17.4%.

When another layer of disaggregation is added (racialized groups), non-racialized established immigrant women aged 65 and older (16.4%) were as likely as the non-racialized Canadian-born women of the same age group (16.7%) to live in low income (the slight difference is not statistically significant). And, under the MBM, non-racialized established immigrant women aged 65 and older (5.4%) had a moderately higher poverty rate than older non-racialized Canadian-born women (3.8%).

Table 1
Low-income (LIM-AT) and poverty (MBM) rates of women aged 65 years and older, by immigrant status, period of immigration, and racialized population category, 2020

	Low income (LIM-AT)	95% Confidence interval - Lower bound	95% Confidence interval - Upper bound	Poverty rates (MBM)	95% Confidence interval - Lower bound	95% Confidence interval - Upper bound
%						
All racialized population categories						
Immigrant women+	17.6	17.4	17.8	7.3	7.2	7.4
Established immigrant women+	17.4	17.2	17.6	6.6	6.5	6.7
Recent immigrant women+	19.8	19.2	20.4	17.4	16.8	18.0
Canadian-born women+	16.7	16.6	16.8	3.8	3.8	3.9
Racialized population category						
Racialized immigrant women+	18.7	18.5	19.0	9.1	8.9	9.3
Racialized established immigrant women+	18.7	18.5	19.0	8.1	7.9	8.3
Racialized recent immigrant women+	18.8	18.1	19.5	17.0	16.4	17.7
Racialized Canadian-born women+	14.9	13.8	16.0	6.1	5.4	6.9
Non-racialized population category						
Non-racialized immigrant women+	16.5	16.3	16.7	5.8	5.6	6.0
Non-racialized established immigrant women+	16.4	16.2	16.6	5.4	5.2	5.7
Non-racialized recent immigrant women+	24.3	22.7	25.9	19.1	17.7	20.6
Non-racialized Canadian-born women+	16.7	16.6	16.8	3.8	3.8	3.9

Note(s):

LIM-AT is short for Low-income measure, after tax. MBM is short for Market Basket Measure.

The category "women+" includes women, as well as some non-binary persons.

Source(s): Census of Population, 2021 (3901).

Overall, the disparity in terms of low-income and poverty rates, median income, and sources of income between older women and men as well as the variations in low-income and poverty rates among different groups of older women illustrate the importance of using a gender-based analysis plus lens, which examines the intersection of gender and different characteristics, to better describe the distinct experiences of different groups of the older population. A better understanding of the economic situations of older women and men and of different groups of older persons may support and inform the development of policies or programs aimed at reducing poverty.

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Note to readers

The combined data from the [Survey of Consumer Finances](#), the [Survey of Labour and Income Dynamics](#), and the [Canadian Income Survey](#) were used to study the low-income rates, income, and sources of income of older women and men over time (from 1976 to 2022). In this study, the population sample for these surveys is drawn from all individuals in Canada, excluding residents of the territories, residents of institutions, individuals living on reserves and other Aboriginal settlements, and members of the Canadian Forces living in military camps. Then, data from the 2021 long-form [Census of Population](#) was used to study the low-income rate (LIM-AT) and poverty rate (MBM) of different groups of older women. Statistics Canada conducts the Census of Population every five years. It is designed to

provide information about people and housing units in Canada by their demographic, social and economic characteristics. The census is the primary source of socioeconomic data for specific population groups and for detailed or small geographies. A sample of approximately 25% of Canadian households received a long-form questionnaire. All other households received a short-form questionnaire. It means that while demographic information is collected from 100% of the population, a random sample of one in four private dwellings in Canada is selected systematically for the long-form questionnaire.

Beginning in 2021, the census asked questions about both the sex at birth and gender of individuals. While data on sex at birth are needed to measure certain indicators, as of the 2021 Census, gender (and not sex) is the standard variable used in concepts and classifications. For more details on the new gender concept, see [Age, Sex at Birth and Gender Reference Guide, Census of Population, 2021](#). Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses. In these cases, individuals in the category "non-binary persons" are distributed into the other two gender categories. Unless otherwise indicated in the text, the category "women" includes women, as well as some non-binary persons, while the category "men" includes men, as well as some non-binary persons. A fact sheet on gender concepts, [Filling the gaps: Information on gender in the 2021 Census](#).

In this article, data on racialized groups are measured using the "visible minority" variable. The "non-racialized group" is measured with the category "not a visible minority" of the variable, excluding Indigenous respondents. Visible minority refers to whether a person is a visible minority or not, as defined by the [Employment Equity Act](#). The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." The visible minority population in Canada consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese. In this research, the low-income and poverty rates of older racialized persons were studied for the six largest racialized groups in Canada, i.e.: South Asian, Chinese, Black, Filipino, Latin American and Arab.

Definitions, data sources and methods: survey number [3901](#).

The study "[The poverty rate and low-income situation of older persons in Canada: An intersectional analysis](#)," as part of *Studies on Gender and Intersecting Identities* (45-20-0002), is now available.

The infographic titled "[Poverty rates of older women living in Canada](#)" is now available in the series *Statistics Canada - Infographics* ([11-627-M](#)).

For more information, or to enquire about the concepts, methods or data quality of this release, contact us (toll-free 1-800-263-1136; 514-283-8300; infostats@statcan.gc.ca) or Media Relations (statcan.mediahotline-ligneinfomedias.statcan@statcan.gc.ca).