



Older Adult Council of Calgary

Position Paper

Older Adults - Who is at Greatest Risk for Poverty?

In partnership with:



Certain groups of older adults are at increased risk of living in poverty than others. Special attention needs to be paid to these groups to ensure that the poverty rate for older adults does not continue to increase.

Preface

The older adult population in Calgary is growing quickly as the first wave of the baby boomers reached 65 in 2011. As of the 2016 census, there were 138,405 individuals over 65 in Calgary, or 11% (Statistics Canada, 2017). Projections estimate that by 2026, there will be 206,000 individuals over 65, and by 2042, 287,000, or 15% of the population, will be over 65 (City of Calgary, 2017; City of Calgary 2016).

Services and programs, especially for vulnerable older adults, will need to keep up with this increase in demand. Conscious of this, the Older Adult Council of Calgary created a series of position papers to look into key issues of concern to this growing population, with a focus on more vulnerable older adults.

This paper focuses on which groups of older adults are at most risk for living in poverty.

Introduction

Living in poverty has implications for older adults, such as social isolation and poor physical and mental health. However, there are some groups of Canadian older adults who are more at risk than others for living in poverty. It is important to understand who these groups are and why they are at higher risk in order to find ways to alleviate it. If not, individuals in these groups could fall between the cracks and in the worst-case scenario, end up homeless.

There has been a concerted effort to reduce the poverty rates of older adults since the 1980s, but this trend has reversed. In 2005, 12% of Canadian older adults were living in low income, but that figure rose to 14.5% in 2015. Calgary rates show a similar growth in older adult poverty. In Calgary in 2005, this rate was 5.7%, or 5,400 individuals. By 2015, the rate had increased to 8.1%, or 11,485 individuals. The percentage is even higher for Calgarians over the age of 75, at 8.9% (Statistics Canada, 2017). This means the number of older Calgarians living on low incomes has doubled over 10 years, and this trend looks like it will continue unless action is taken.

DEFINITIONS

Poverty

Canada has no commonly understood definition or measurement of poverty. It is often portrayed by three different measures: Low Income Cut-Off (LICO), Low-Income Measure (LIM) and Market Basket Measure (MBM). Each measure has strengths and weaknesses.

Low Income Cut-Off (LICO)

LICO is based on expenses and not income. Statistics Canada has not recalculated the LICO (to reflect current expense patterns) since 1992, some 24 years ago (Shillington, 2016). This makes it a much less useful way to measure poverty. LICO is still used for eligibility in some programs that try to address low income.

Low-Income Measure (LIM)

LIM is based on incomes and not expenses. It is calculated as a fixed percentage (50%) of median adjusted household income. It can be calculated using before-tax income, after-tax income, or using

market income. LIM is the measure used by the Organization for Economic Cooperation and Development (OECD) and Statistics Canada (Statistics Canada, 2015).

Market Basket Measure (MBM)

MBM is based on expenses and not incomes. It is calculated based on the cost of a specific basket of goods and services representing a modest, basic standard of living (costs of food, clothing, footwear, transportation, shelter and other expenses). The group the calculation is based on is a family of two adults aged 25-49 and two children (aged 9 and 13), which is not comparable to most older adult households (Statistics Canada, 2015b).

Gender Matters

Gender is an issue when it comes to living in poverty, especially with older adults. Women in general are at greater risk for living in low income and poverty than men. There are many reasons for this. Women do not work for pay as much as men throughout their lives. They take career breaks for childbirth, child care and other family caregiving responsibilities (spouse, parents or in-laws, etc.). This means they have fewer years to earn income over a lifetime (Moyser, 2017). If they are widowed, even though they receive a survivor's pension from CPP, their incomes still decline (Li, 2004). They also make less money while they are in the workforce, in every age group, but especially worrying is the gap for those aged 55 to 64 (Williams, 2010). In 2008, men earned an average of \$53,400 during these years, while women earned \$29,400. There was also a considerable gap for women (\$24,800) and men (\$38,100) over 65. Even though Alberta women have the highest hourly wage in Canada (\$26.49) it still lags behind that of men (\$32.48) (Government of Alberta, 2017). Although the recession in Calgary has hit many between 55 to 64 hard, Alberta still has the highest weekly earnings in the country (Alberta Government, 2017). Taken as a whole, this means older women will be eligible for lower CPP payouts and save less for retirement. Added to this, women in Alberta aged 65 now will live three years longer than men (Statistics Canada, 2017). This means they need to save more money for retirement or risk outliving their savings.

In Calgary, the latest figures support this. In 2015, 6.6% of men (4,370) over 65 were considered low income, while 9.5% of women (7,100) were (Statistics Canada, 2017b).

Groups at Risk

It is important to note that individuals in these groups at risk may well be challenged by multiple risk factors at the same time. There are often complex interactions of risk factors at work that may place individuals at an increased risk of poverty.

Single Older Women

Single, or unattached, older women are at an even increased risk of poverty, and this risk gets worse as they age. Approximately 70% of unattached older adults are women, which usually occurs because women outlive their male partners, or get divorced and not remarry (Bazel and Mintz, 2014).

In Alberta, if a single older woman receives the maximum OAS (\$7,025) and GIS payments (\$10,494), the Alberta Seniors Benefit will add approximately \$3,360 annually. This will total only \$20,879, and not all older single women are eligible for these maximum amounts.

Older Men

One of the more surprising groups to become at risk of poverty more recently is older men aged over 65. The most recent 2016 census data showed an increase in the numbers of older men living in low income, from 9% in 1995 to 12% in 2015, although older women still outnumber them (Norris, 2017). This trend needs to be watched, as this group of men is also at high risk of homelessness (see OACC's position paper on *Older Adults and Homelessness* for more information.) In fact, the vast percentage of older adult shelter users are male (approximately 80-20), although women's violence and abuse shelters were not included (National Shelter Study, 2016).

Immigrant and Refugee Older Adults

Immigrant and refugee older adults generally fall into two classifications—those who aged in Canada and those who arrived when they were over 65. There are also two “waves” of immigrants described in the literature: the “old wave,” which represents mainly white immigrants from Northern European ancestry who arrived before the 1970s, and the “new wave,” which represents mainly Caribbean, Middle Eastern, Asian, Southwest Asian and Pacific populations who arrived since the 1970s (Kaida and Boyd, 2011). In Calgary in 2011, 41% of older adults were immigrants, with over half arriving before 1981 (City of Calgary, 2016). Eighty-six percent came from two continents: Europe (46%) and Asia (40%).

Immigrant and refugee older adults often have barriers accessing government income support programs for seniors. Old age security (OAS) has a 10-year residency requirement, which means those older adults who arrived later in life, often through the family reunification program, may not be eligible to collect OAS. This also bars them from receiving the Guaranteed Income Supplement (GIS), as this is only available to those who receive OAS. Even if immigrants had arrived earlier in their lives, they often take jobs at lower wages or salaries, and have fewer years to build up sufficient CPP benefits (Kaida and Boyd, 2011). Research shows that those immigrants who arrive later than age 30 are at increased risk of living in poverty (Grant and Townsend, 2010). Immigrants with less education, who speak neither official language and who do not live with family in Canada are also at higher risk of poverty (Grant and Townsend, 2010). They can also still face considerable challenges when they turn 65 as they need to learn how to navigate entirely new support systems for older adults. The “new wave” of older immigrants have higher poverty levels than Canadian-born older adults (Kaida and Boyd, 2011).

This leads many immigrant older adults to live with family to make ends meet, whether they want to or not. The sponsorship period for parents or grandparents increased from 10 years to 20 years in October 2017 for all provinces except Quebec, meaning that immigrants who sponsor older relatives are financially responsible for them longer (Government of Canada, 2017). Unfortunately, some sponsors are not fulfilling their obligations as penalties for not doing so are not being enforced (Calgary Chinese Elderly Citizens' Association, 2017).

There is some research that suggests multigenerational living can help ease poverty for immigrant seniors (Kaida and Boyd, 2011). There are also ethnic differences when it comes to multigenerational living. Hispanic, Black, Chinese, Greek, Italian, Portuguese, and South Asian older immigrants are more open to living with extended family than Northern Western European older immigrants, who prefer living independently (Kaida and Boyd, 2011). Older women of Filipino, East Indian, and other South Asian origins in particular benefit from intergenerational living arrangements (Kaida and Boyd, 2011). Risks do exist for older immigrant living with families. They are at an increased risk of social isolation due to not having to integrate into Canadian culture (language and cultural barriers.) There is also a risk of

family breakdown, or in the worst cases, financial or other abuse. This abuse can lead to a loss of financial independence, and mean that older adults are not able to live on their own, even if they want to.

There was one interesting finding for older immigrant men. Since 1991, both Canadian-born and immigrant men living in Canada for 40-plus years made major gains in workplace pension plans. This increased the retirement income gap between this group and newer immigrants and women (Curtis and Lightman, 2017).

Visible Minority and Racialized Older Adults

Race can have a large impact on poverty. Racialized individuals can be either Canadian-born or immigrants, with some 20% of Calgary older adults being visible minority (City of Calgary, 2016). Although not segregated by age, there is an increase in poverty for Calgary's visible minority population (16.2%) from 1996 to 2006 (Pruegger et al., 2009). This represented 40% of Calgary's poor in 2006.

Urban Indigenous Older Adults

In Calgary in 2011, one percent of older adults (855) were Indigenous, and most identified as either First Nations (215) or Métis (610) (City of Calgary, 2016). A worrying recent trend is a decrease in life expectancy for First Nations individuals in Alberta, which is already lower than non-First National individuals (Alberta Health Services, 2016). Indigenous older adults are also at risk of living in poverty. A recent Statistics Canada study (O'Donnell et al., 2017) gives an interesting view of Indigenous older adults in Canada who live in urban areas. Although not growing at the same rate as the general population, the population of Indigenous older adults is also growing, doubling between 2001 and 2011. The poverty rate is higher for Indigenous seniors, with 23% living in a low-income setting in urban areas in 2011, compared to 13% of non-Indigenous older adults. In other ways, Indigenous older adults were similar to non-Indigenous older adults. Indigenous older women were more likely to live in low-income situations (26%) than were Indigenous men (18%). Again, this can be caused by making less money while working due to racial discrimination and fewer employment opportunities (Aboriginal Commission on Human Rights and Justice, 2008). Thirty-eight percent of Indigenous older women lived alone in urban areas, with a staggering 49% of these women living in poverty. Not having recognized First Nation status can also lead to further isolation with decreased ties to Aboriginal culture. Not surprisingly, this led to 9% of urban Indigenous older adults experiencing food insecurity (O'Donnell et al., 2017).

Older Adults with Developmental Disabilities

According to a 2012 report (Possberg and Associates, 2012), in 2009/2010, there were 2,487 individuals over the age of 18 living with developmental disabilities and receiving supports in the Calgary region. Almost 40% were over the age of 40, meaning that this population is quickly aging. When they reach the age of 65, they "age out" of the disability support system and into the senior sector, which is ill-prepared to support them. Additionally, some individuals are functionally geriatric, meaning they have health concerns and behaviours that are more consistent with older adults before the age of 65 (Caresce and MK Strategy Group, 2010). Although there is little data on older adults with disabilities living in poverty, the fact that they have limited working years at low pay means the rates are probably high (National Advisory Council on Aging, 2005). Although the Registered Disability Savings Plan (RDSP) was introduced in 2008 to help alleviate poverty, the plans will only begin to help older adults with developmental disabilities decades in the future.

Older Adults with Limited Education and Work History

Many groups are at risk of poverty because of systemic issues that can also be described by social determinants of health (SDOH). Limited education and work history can be two of these SDOHs (Public Health Agency of Canada, 2011). The cumulative effect of a lifetime lived with a limited education and a limited work history can lead to older adults living in poverty. People with limited education often end up in low-paying jobs, and will not be able to accumulate significant savings or wealth (National Seniors Council, 2017). Living in poverty as an adult will often lead to a retirement in poverty. In particular, the current generation of older women did not spend as much time in the paid workforce as younger generations of women. In fact, 40% of older adults living in low income in 2005 had less than 10 years of work experience (National Seniors Council, 2009).

Unforeseen Life Events

As with other Canadians, older adults can be thrown into poverty due to a number of unforeseen life events. Unfortunately, compared to younger Canadians, they do not have the ability, or the time, to recover from these events. Some may develop mental health issues later in life which could put their housing at risk if they exhibit problematic behaviours. Others may face diseases or accidents that need costly treatments, not all of which are 100% covered by insurance. Even the portion of prescriptions that they have to pay after insurance may force some into a low-income situation. Some older adults also fall victim to fraud or financial elder abuse which can lead them to falling into poverty for the first time in their lives. Others may develop an addiction in later life, be it to alcohol, drugs (including prescription drugs) or gambling, due to unexpected traumas such as the sudden death of a spouse, the loss of a job or a divorce. There are also older adults living with multiple barriers (physical and/or mental) or have been abused as older adults by adult children, spouses or even caregivers. Interestingly, individuals living with disabilities have considerably higher poverty rates than the general population before age 65, but then drop to the same levels after 65 (Council of Canadians with Disabilities, nd).

Increase of Divorce Driving More Singles

Between 2006 and 2011, there was an increasing number of couples divorcing at older ages, and this trend may continue as the baby boomers age (Bazel and Mintz, 2014). Divorce in later life has serious financial repercussions for women, who will not be eligible for survivor benefits in this case (Bazel and Mintz, 2014). Divorce can also be costly, and lifestyles may have to change considerably as a result (Nguyen, 2012). The majority of older adults (76% of older men and 55% of older women) do find new partners after divorce. However, there are still fewer women who do, leaving them more vulnerable to poverty (Puzic, 2014).

Older Adults in Larger Urban Areas More Prone to Poverty

Where an older person lives also has an impact on living in poverty. Older adults living in larger urban areas are more at risk of poverty due to increased costs of living (Bazel and Mintz, 2014). This can include higher rents and higher transportation costs. How poverty is measured can also be an issue, as different programs sometimes use different measures (LICO, LIM, MBM.)

LGBTQI2S

Not much income data is known for older LGBTQI2S older adults, although they are at higher risk of social isolation, and one of the risk factors for poverty is social isolation (Miller et al., 2015). As the LGBTQI2S community grows, more research is needed to document any income-related challenges for this population. Although same sex couples now have the same rights as heterosexual couples, those

who lost a partner before these protections came into being risk not having been able to inherit property or claim pension benefits. These older adults may be at higher risk of poverty.

ISSUES CAUSED BY POVERTY

Recent GIS Increase a Good Start, But Needs to Go Further

The Liberal government increased GIS payments 10% as of July 1, 2016. This is a good start to helping to decrease poverty rates, especially for single older adults, but still does not go far enough. The Canadian Centre for Policy Alternatives estimates this GIS increase will decrease older adult poverty rates by 5%. The Centre suggests another increase of \$1,000 per year for low-income older adults, which would cost an additional \$1.9 billion (Canadian Centre for Policy Alternatives, 2017).

Poverty Can Cause Social Isolation and Poor Mental and Physical Health

Living in poverty and living alone can cause social isolation, which in turn can affect physical and mental health and well-being (Miller et al., 2015). Older adults with low incomes spend a higher percentage of their incomes on basics like housing and medications, which can lead to less social participation and connection with their communities. This can also be a vicious cycle, as social isolation can also intensify health issues and poverty.

Expansion of CPP Benefits Will Not Help the Lowest Income Older Adults

Although the recent expansion of the Canadian Pension Plan will ultimately raise monthly payout amounts, it will not do so quickly enough for a generation of vulnerable older adults. As well, the most at risk of poverty will not have built up significant CPP payouts, due to less time in the workforce and working for lower wages and salaries. Recent changes to the CPP increased the goal to 33.3% of pre-retirement earnings, but all changes to CPP must be fully prefunded. Therefore, the payout changes will take full effect only in 2065 (McFarland and McGugan, 2016).

Economic Risks of Intergenerational Living

Some older adults have no financial option but to live with relatives, many of whom are immigrants. Some are unpaid caregivers of grandchildren, which can lead to stress and tensions between them and the grandchildren's parents. Living with relatives can lead to further social isolation, especially if they do not have access to transportation or do not speak an official language. Language also creates barriers for these older adults to reach out to government programs or community agencies for support. The older an individual is when they immigrate to Canada, the more likely they are to be economically dependent on their family for income, as they must be in Canada for 10 years before they can access federal seniors' income support programs such as OAS or GIS (City of Calgary, 2009).

EMERGING TRENDS

More Women in Labour Force

Over the past 60 years, many more women have entered the labour market, although growth has slowed since the 1990s. While 24% of women were active in the labour force in 1953, this number rose to 76% in 1990 and 82% in 2014 (Statistics Canada, 2017c). In particular, more women are employed in the public service, where their numbers went from 45.5% in 1990 to 55.1% in 2016 (Government of Canada, 2017b), which has led to increased rates of women with coveted defined benefit pensions, leading many out of poverty. More women in the workforce means they have more opportunities to find positions with workplace pensions and higher CPP payouts, which may decrease poverty rates for older women in the future. This may not come to pass, however, given that women need to save more

than men for retirement due to living longer, as well as lower salaries and less time in the workforce (Bazel and Mintz, 2014).

More Older Adults Working while in Retirement

More older adults are continuing to work either full- or part-time past the traditional retirement age of 65. Although it is difficult to say whether this is by choice or by need, the percentage of older adults who report employment income as their main source of income has increased from 38.8% in 1995 to 43.8% in 2015 (Statistics Canada, 2017d). More than half of older men (53.5%) continued working and they were working longer, as almost 33% were still employed after the age of 70. Fewer older women were still working after 65 (38.8%), which is still twice the 1995 percentage. In Alberta, the percentage of older adults over 65 in the working age population went from 12.2% in 2006 to 14.2% in 2016 (Government of Alberta, 2017b). There are programs that can help older adults find work in Calgary, such as Options 45 at the [Kerby Centre](#), while the provincial government released an action plan to engage mature workers in 2011 (Government of Alberta, 2011). If it is found that older adults need to work past 65 in order to avoid poverty, this is a trend that needs to be watched.

Recommendations

- Increases in income support programs and policies need to be targeted at these at-risk groups, especially single women.
- Ensure coordinated pension benefits and services at all three levels of governments to avoid those eligible from missing out and to prevent confusion regarding eligibility.
- Ensure at-risk groups are aware of all the government and community supports available to them. Advocates from their own communities and who speak the same language are important, especially for immigrant and refugee older adults.
- Make people aware of the services in the community that offer information about financial benefits for older adults.
- Index OAS payments to average wages and salaries instead of Consumer Price Index to ensure payments are more closely aligned with the true cost of living.
- Consider lowering older adult benefits for older adults (50+) with developmental disabilities to ensure adequate income earlier in life
- Raise CPP survivor benefits from 60% to 100% to help alleviate poverty for single older women who are widowed.
- Continued research on any income-related challenges for these vulnerable groups of older adults is needed to be able adjust policy when needed.
- Align the residency requirement to receive OAS with citizenship wait (from 10 years to three).
- Expand countries in the International Social Service Agreement to include countries with international pension agreements with Canada to align with new immigration reality (most from Asia Pacific and Middle East). Some of these countries may not have a social security system comparable to Canada's.

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This position paper is a part of a series of papers by OACC on older adults with respect to mental health and housing issues and poverty and affordability issues.

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