The Haves and the Have Nots:
What proportion of older adults are not earning the thriving retirement income in the Toronto CMA?

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Introduction

Poverty amongst older adults is increasing.[1] Single person households are most at risk of poverty in older age: as of 2016, over a quarter of a million single Ontarians 65 years and older were considered low income.[2]

But what does it mean to be “low income”? There are a few different benchmarks commonly used by researchers and policy makers: the Low-Income Measure[3], the Low-Income Cut Off,[4] or the Market Basket Measure.[5] These metrics are about subsistence, not about good health.[6] They are also based on the earning potential of the working age population and are less relevant to the older adult population.

Having a decent income gives people more opportunities to live a healthy life, and there are a number of pathways that link income to health.[6] Wellesley Institute’s Thriving Retirement project focuses on defining the income level needed to achieve a healthy life in retirement based on a comprehensive and evidence-based understanding of ‘health’ that takes into account physical, mental, social, and economic well-being.[7,8]

The Thriving Retirement income benchmark differs from other measures as it introduces a new paradigm for understanding the connections between income and health. It sets a new minimum standard by bringing health and well-being into the forefront of the discussion around retirement income.

The first phase of the Thriving Retirement project demonstrates that in order for an older adult to thrive, rather than just get by, an individual needs to meet their basic living expenses, social needs, maintain connections to community and family – all while also managing day-to-day health expenses and preparing for sudden changes in health or life circumstances. In the second phase of the project, we estimated the cost of meeting these needs. We determined that an older adult between the ages of 65-74, living independently, without any significant limitations to daily living, would need approximately $33,000 (after tax). For a couple, we calculated the after-tax cost to be approximately $48,000 annually.

Who is able to meet this benchmark, and who is falling behind?

Previous work on low-income older adults highlights that there are clear social and demographic inequities in income levels amongst older adults.[9,10,11] There is variability of the life course and diversity in the experience of aging. With an aging population and a changing policy landscape, the intersecting trends in retirement income need to be examined with an understanding of the income and resources needs to thrive. This is particularly important as an individual’s retirement income is based on a person’s advantage or disadvantage throughout their working life. Building on our Thriving Retirement work to date, we aim to get a deeper understanding of the scale of the issue. It is important to explore:

1. What proportion of older adults do not make the thriving retirement income?
2. What does retirement security look like in the Toronto Central Metropolitan Area (CMA)?

In this piece, we will determine the proportion of people whose income is below the Thriving Retirement income. Our goal is to highlight disparities in current retirement income levels that may have implications for health and well-being, and point to promising directions.

Our Current Pension System

The objective of Canada’s retirement pension system is to ensure a minimum level of income in order to reduce poverty. It aims to provide Canadians with sufficient resources to enable a predictable and adequate replacement of income during the transition between work and retirement. Our public pension system includes three pillars: (1) Universal Government Benefits, (2) Canada Pension Plan, and (3) Employment Pension Plans and Individual Retirement Savings.

Universal Government Benefits include Old Age Security (OAS), the Guaranteed Income Supplement (GIS), and the Guaranteed Annual Income System (GAINS). OAS is available for Canadians 65 years and older who are either citizens or legal residents and have resided in Canada for at least 10 years between the ages of 18 and 65. However, only those who have lived in Canada for at least 40 years receive the full OAS pension.[14] GIS and GAINS are small top-ups available to OAS recipients whose annual income is below the guaranteed annual income.[15]

Non-sponsored immigrants are eligible for full GIS benefits after living in Canada for 10 years after age 18. Prior to this they may be eligible for partial benefits. Sponsored parents or grandparents have to wait between 10 to 20[i] years before they are eligible for any GIS benefits.[15,16] Given some of the stringent quotas on sponsorships for parents and grandparents, many families have turned to the Super Visa program. Individuals coming into Canada on Super Visas are ineligible for publicly available supports; the sponsor is financially responsible for the individual on a Super Visa.[17]

The Canada Pension Plan (CPP) is a federally administered pension plan that provides partial replacement earnings for employed Canadians over 18 years of age. As CPP is an earnings-based contribution, those who have spent their entire working years in Canada have more funds to draw on during retirement. Employment Pension Plans and Individual Retirement Savings are voluntary private savings, sponsored by either employers or ones self, and can supplement the government sponsored pensions plans. This can include Registered Retirement Savings Plans (RRSPs)[18] and Tax-Free Savings Accounts (TFSAs)[19], which offer tax benefits as an incentive for Canadians to contribute additional retirement savings.

What proportion of older adults are not earning the thriving retirement income?

Previous work on low-income older adults highlights that there are clear social and demographic inequities in income levels amongst older adults.[9,10,11] There is variability of the life course and diversity in the experience of aging. With an aging population and a changing policy landscape, the intersecting trends in retirement income need to be examined with an understanding of the income and resources needs to thrive. This is particularly important as an individual's retirement income is based on a person's advantage or disadvantage throughout their working life. Building on our Thriving Retirement work to date, we aim to get a deeper understanding of the scale of the issue. It is important to explore:

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Our Current Pension System

The Ontario government states that "to help retired seniors in Ontario pay for housing, food, and other costs of living, the province determines [the guaranteed annual income to be] the minimum amount of money that seniors need".[20] However we see a substantial gap between the guaranteed annual retirement income (supported by OAS, GIS, and GAINS), which is approximately $17,000[ii] for single Ontarians and $28,000 for couples, and the Thriving Retirement income benchmark, which is approximately $33,000 for single Ontarians and $48,000 for couples. This amounts to about a $16,000 difference between what the government provides older adults and what older adults truly need to achieve good health.

Moreover, the amount offered through the guaranteed annual income system falls below the Low-Income Measure (LIM) for both singles and couples (figure 1). This fuels our conversation around the distinction between subsistence and thriving and prompts us to consider what is actually needed to sustain good health and wellbeing.

[i] The sponsorship period for parents and grandparents sponsored after 2014 is 20 years. For anyone sponsored before 2014 the sponsorship period is 10 years.
[ii] All income values in this report are 2015 values to align with 2016 census data that reports on 2015 CRA tax forms.

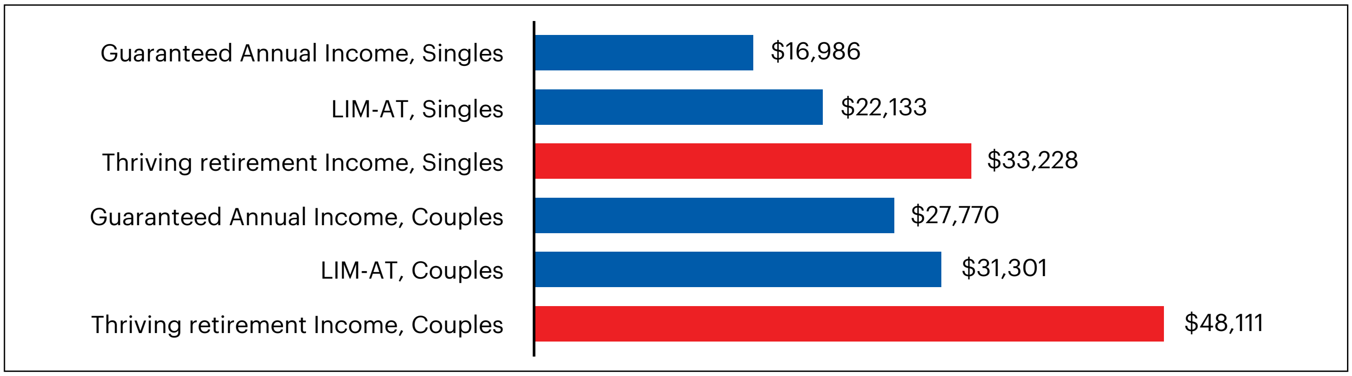

Figure 1: Comparing Income Measures

This analysis explores which groups are most likely to fall below our Thriving Retirement income benchmark in general and based on demographic characteristics including gender and immigration status. Using 2016 Statistics Canada data, we explored Toronto CMA[iii] data to determine the proportion of older adults, single[iv] and couples[v], earning less than the thriving income. The Toronto CMA has just under 6 million people, of which 14.5 per cent (858,580 people) are over the age of 65; over half of older adults are between 65-74 years old. Based on the publicly available income data we investigated the proportion of single people earning less than $30,000 and less than for $35,000 and the proportion of couples earning less than $45,000and $50,000 (figure 2). In the Toronto CMA between 87,425 and 101,890 (52 – 60 per cent) single older adults and between 40,125 to 48,215 (30-36 per cent) of older couples are not earning the Thriving Retirement income. Among the 858,580 older adults in the Toronto CMA, at least 127,550 to 150,105 are not making the amount they need to achieve good health throughout their retirement.

This is a conservative estimate as our Thriving Retirement income benchmark assumes a certain level of privilege and is a baseline for what older adults need to be healthy. The Thriving Retirement income benchmark was designed for older adults between the ages of 65-74 without any significant health limitations to daily living. We recognize that many older adults do have significant disabilities and chronic conditions, which require additional resources and income. Moreover, we recognize that as people age, there may be a greater need for additional resources to maintain health and independence, such as home care and long-term care. Consequently, the income level needed would increase for people in older age groups or those with health challenges. Therefore, our work likely paints a rosier picture of what retirement income looks like, and underestimates the proportion of older adults in the Toronto CMA who do not have the income and resources needed to thrive.

[iii] While the Thriving Retirement work aims to understand the experiences of older adults in the Greater Toronto Area (GTA), Statistics Canada data looks at the Toronto Central Metropolitan Area (CMA). There are 18 regions that overlap between the Toronto GTA and the Toronto CMA, with six regions unique to the Toronto GTA and four regions unique to the Toronto CMA. As such, we feel that theses geographic regions are comparable and it is appropriate to use Toronto CMA data to paint the picture of the retirement income security landscape.

[iv] "singles" refers to older adults living alone

[v] "couples" refers spouses or common law partners who are both 65 years and older

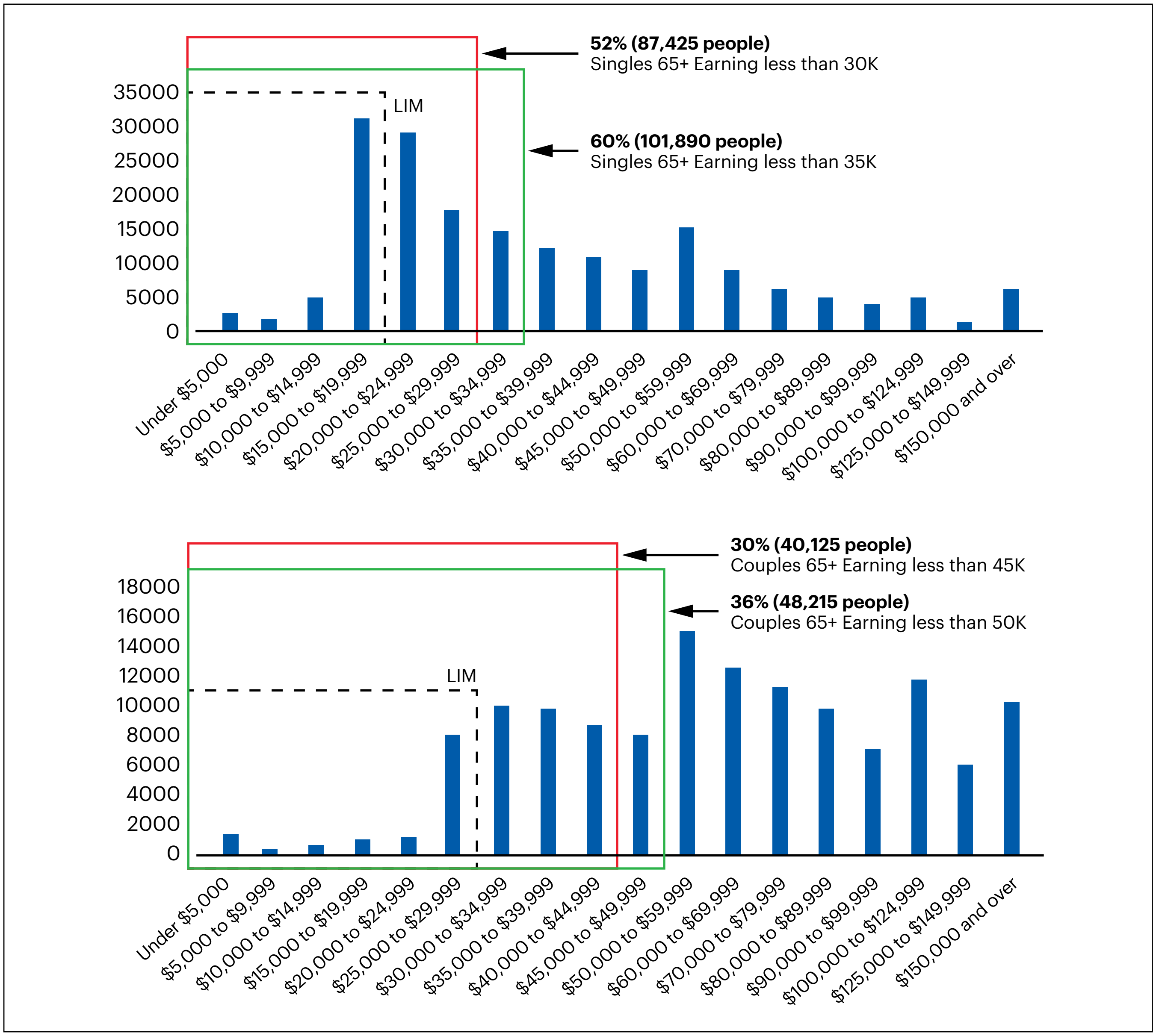

Figure 2: Proportion of single older adults living alone earning less than $30,000 and $35,000 (after-tax) and couples living without other people, earning less than $45,000 and $50,000 (after-tax), Toronto CMA

We also explored how many older adults fall between the LIM and the Thriving Retirement income, using $20,000 as a proxy measure for singles and $30,000 as a proxy measure for couples. This demonstrates that roughly 28 to 36 per cent of older singles and 7 to 14 per cent of older couples are above the LIM but below the Thriving Retirement income benchmark. This equates to approximately 56,409 to 90,690 older adults. These individuals and couples are unaccounted for in the public and policy discourse about poverty, although they do not make enough money needed to live a healthy life.

Retirement Income: A life course approach

The ability to reach the Thriving Retirement income is based on peoples' earnings and contributions throughout their working life. As such, a life course approach to retirement income is vital in understanding the retirement income landscape. There are many opportunities and challenges that occur long before age 65 that impacts the ability to thrive during retirement. Our retirement income system assumes a certain life trajectory, and for those who are unable to follow this trajectory, the transition into retirement becomes much more difficult. In this section we model different scenarios of work and earning to understand how different trajectories determine peoples' ability to meet the Thriving Retirement income benchmark.

In order to leverage the full benefits of our retirement system, a person needs to have lived in Canada for at least 40 years between the ages of 18 and 65, refrain from caregiving leave that would interrupt earning potential, and have the education and privilege to secure a job where the employer pays well and has an employer pension plan. Consequently, our retirement system disadvantages women, immigrants to Canada, low-income individuals, part time workers, and those without access to an employment pension. Moreover, the ability to make the Thriving Retirement income is linked to ones earning potential during working years and the ability to contribute to personal retirement savings. The Financial Consumer Agency of Canada's Your Financial Toolkit highlights the importance of saving for retirement as young as possible in order to maximize the returns on your retirement savings.[21] This requires people to start saving for retirement in their mid-twenties. Financial security of working age adults is therefore vital to a person's ability to thriving during retirement years.[22]

Figure 3 provides an overall description of the retirement contributions and savings levels that would be required throughout working years in order to meet the Thriving Retirement benchmark by age 65. An individual would need to earn approximately $53,000 before-tax over a 40-year career in order to have a $33,000 annual after-tax income during retirement years. An individual would need to contribute approximately $1,500 towards RRSP and $1,500 towards TFSA annually between the ages of 25 and 65 years old. These savings would be in addition benefits from Universal Government Benefits and CPP.

This benchmark is nearly impossible to meet for workers in low-wage jobs. Individuals earning a 2015 Ontario minimum wage would have an annual before-tax income of just under $22,000, which will likely prevent them from contributing towards their RRSP and TFSA. A $15 minimum wage (just under $30,000 annually before-tax) would allow people to contribute a minimal amount towards their RRSP and TFSA, but this would not be enough to earn the Thriving Retirement income during retirement years. Conversely, a higher earning individual's contributions would increase exponentially.

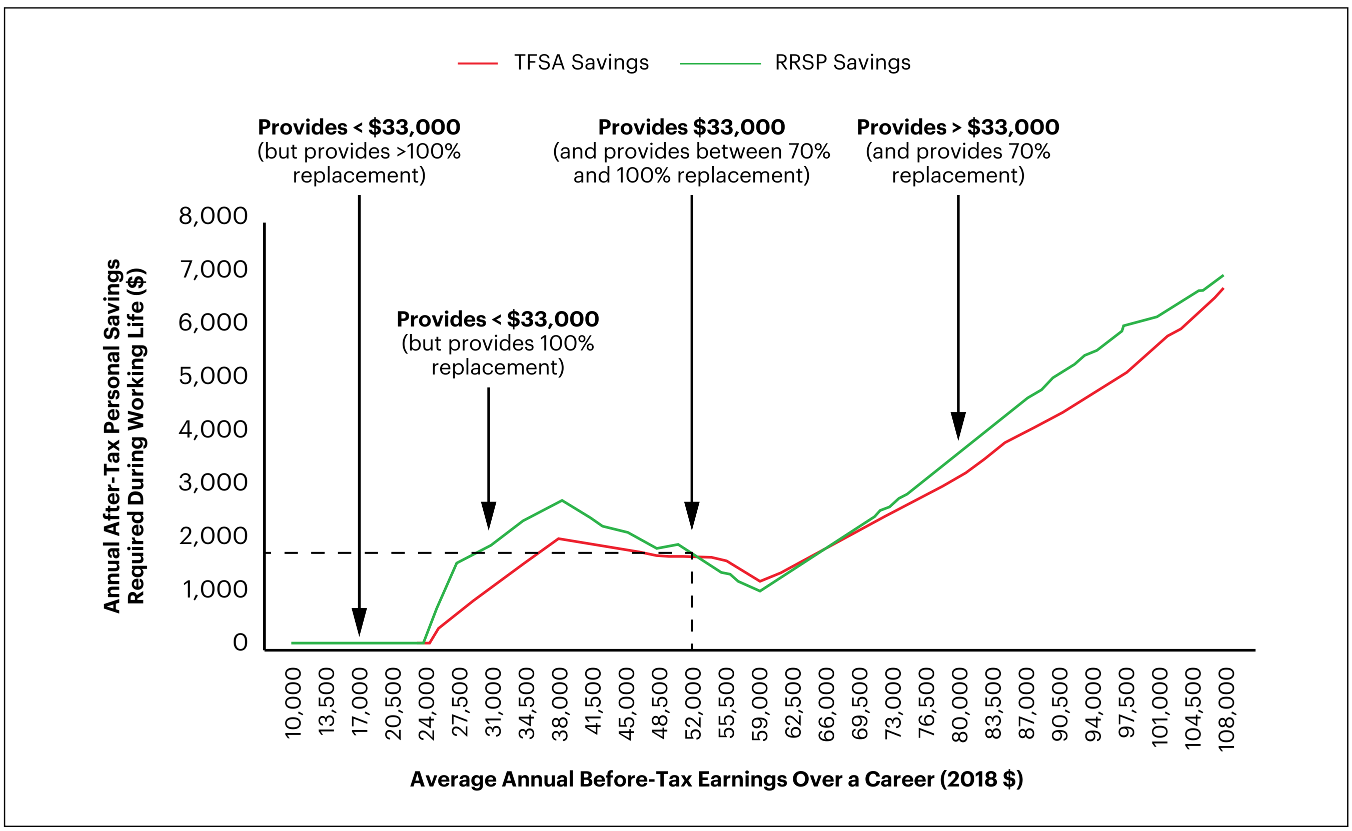

Figure 3: Annual after-tax RRSP/TFSA savings required while working to reach targeted replacement rate with Universal Government and Canada Pension Plan Benefits. Assumes a 40-year career and 25 years of retirement (65 years old to 90 years old)

Who is likely not making the thriving retirement income in the Toronto CMA?

Based on earning potential during working years and individual circumstances during the life course, we can identify groups that most likely to fall below the Thriving Retirement income benchmark during retirement. Evidence suggests that those living alone are at a greater risk of being on low-income during retirement. Also, some groups including racial and ethnic minorities, immigrants, and women tend to have less income during retirement because of the earning disadvantages they face during their working years.

Single older adults

The Thriving Retirement work focuses specifically on older adults living alone (20 per cent of older adults) or as couples[vi] (45 per cent of older adults). Together this makes up approximately 65 per cent of all older adults in the Toronto CMA. The remaining 35 per cent of older adults are people living with family, friends, or others or older adults living in institutions like long-term care homes or retirement homes. National trends show that close to two thirds of Canadians 40 years of age and older are either single, divorced, separated, or widowed and are living alone.[23] The number of one-person households are also increasing and are becoming the most common type of living arrangement.[24]

As is demonstrated in figure 2 above, single older adults are more vulnerable to low-income compared to couples: approximately 1 in 3 of couples did not make the Thriving Retirement income compared more than 1 in 2 single older adults. Expenses for single person households are higher because costs have to be absorbed by the individual and cannot be shared with a partner. This is consistent with national trends showing that single older adults are at a higher risk of experiencing poverty.[25] For single older women, almost 1 in 3 are considered low income.[26]

Women

Women have lower earning potential throughout working years and consequently fewer opportunities to contribute to their retirement income savings.[27] The gap between the retirement income for men and women has largely been based on women's historical relationship with the labour force and is the foundation of retirement income inequality between men and women.[27] Historically, women's work has been largely invisible. Our pension system does not recognize unpaid work, such as family caregiving, which disproportionately falls on women. Women who do participate in the labour force are more likely earn less than their male counterparts and more likely to take part-time or temporary employment and take parental and family leave from work, limiting their ability to contribute to CPP and save for their retirement.[28]

Table 1 shows a breakdown of the income sources of older men and women in the GTA. While government transfers are roughly equal, there is nonetheless a discrepancy between the retirement income of men and women. This is largely attributed to private retirement income: men have almost 50 per cent more private income and generally from RRSPs and other savings than women. This suggests that men are on average able to reach a higher retirement income that can foster health and well-being while women have considerably less.

Table 1: Income sources for older adults 65+ years in the Toronto CMA.

	Total (% of OA 65+)	Women	Men	% Difference (W vs. M)
Median After-Tax Income	$24,453 (99%)	$21,796	$29,422	35%
Government Transfers	$15,213 (96%)	$14,890	$15,489	4%
OAS & GIS	$6,807 (83.2%)	$6,809	$6,805	0%
CPP	$8,003 (82%)	$7,284	$8,613	18%
EI	$4,723 (1%)	$4,093	$5,258	28%
Other government transfers	$826 (53%)	$700	$846	21%
Private Retirement Income	$13,870 (53%)	$11,451	$17,106	49%

[vi] "Couples" refers to those who are married and common-law where both individuals are 65+ years living in a 2-person household without other people in the household

Race, Culture & Immigration

Older adults in the Toronto CMA are ethnically and linguistically diverse. Over 70 per cent of older adults were born outside Canada; 54 per cent (445,500) have a mother tongue that is not English[29] while 7 per cent (59,465) have no knowledge of English at all.[30] We also see that 38 per cent of the older adult population in the Toronto CMA are visible minorities.[31]

Across different groups by age and sex, visible minorities fair worse when it comes to retirement income (Figure 4). This reflects persistent disparities in employment earnings between visible minorities and non-visible minorities. Although Canada has a diverse labour force, 2016 Statistics Canada data shows that visible minorities earned 26 per cent less than non-visible minorities.[32] Consequently, visible minorities have less money to put towards retirement during working years.

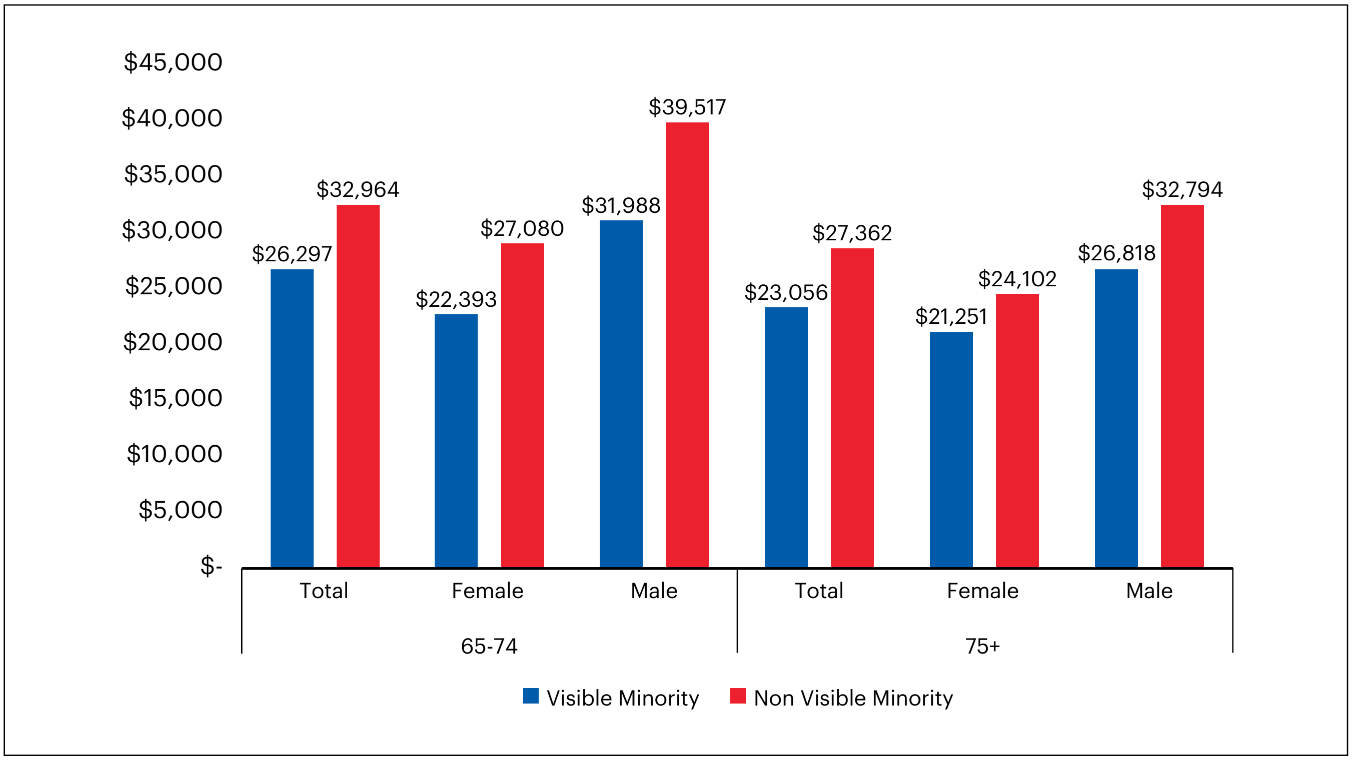

Figure 4: Comparing the medium after-tax income of visible and non-visible older adults in the Toronto CMA (Statistics Canada, 2016).

In addition, immigrants as a group tend to have an income disadvantage across the life course, often due to factors such as migration histories, disrupted employment histories, and discrimination.[33,34,35,36] Immigrants are disproportionately excluded from jobs that include strong pension plans, despite having an education level that is on average higher than their Canadian-born equivalents.[37] Reflecting these inequities, Figure 5 shows that non-immigrants are making substantially more income in retirement years compared to immigrants.

The period in which people immigrated to Canada is also an important consideration because it has implications around the retirement income people have access to once they turn 65. While the majority of immigrants to Canada who are 65 years an older immigrated before 1891, almost 20 per cent immigrated within the past 25 years. Canada's current public pension system favours Canadian-born persons and more established immigrants as residency requirement often hinder the supports available for newer immigrants.[37] Immigrants, especially those who immigrate to Canada later in life have less time in to build their pension assets.[38]

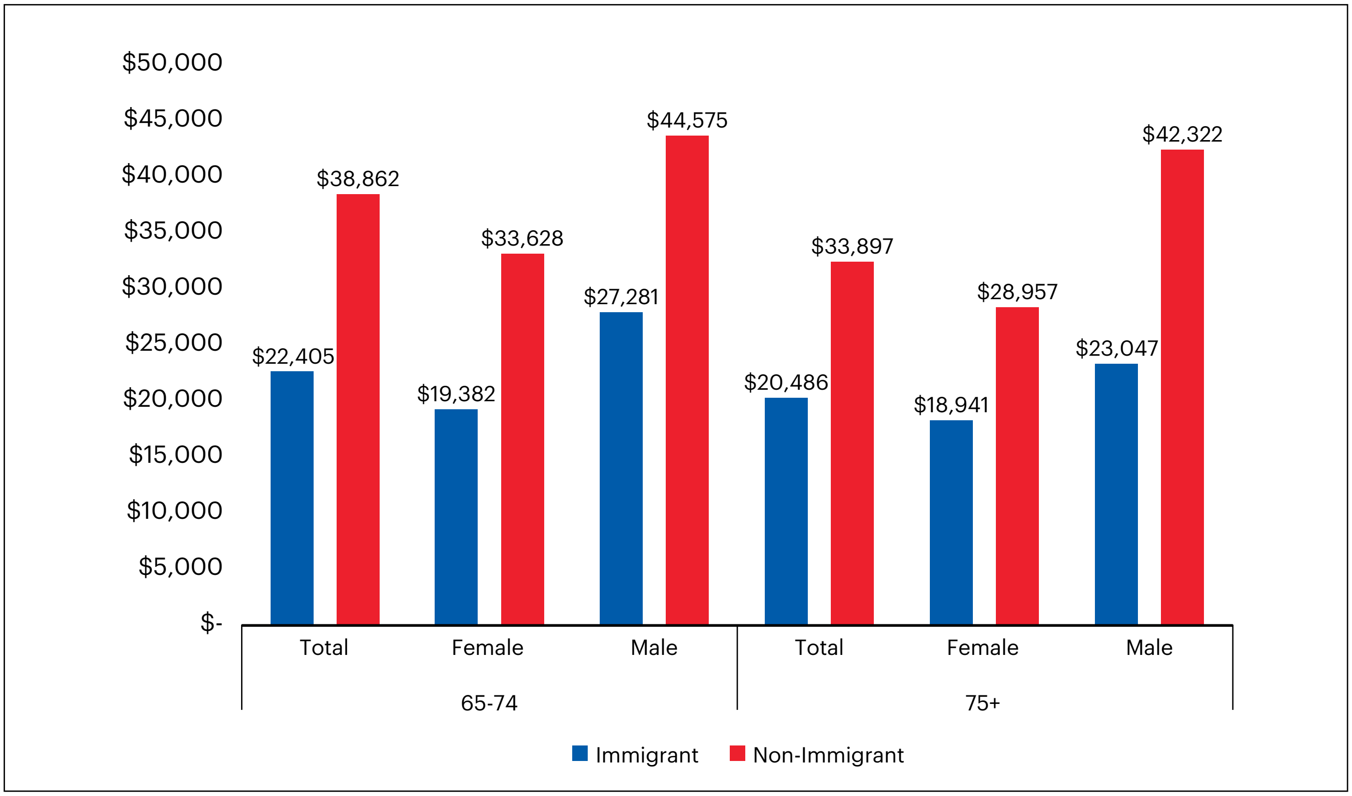

Figure 5: Comparing the medium after-tax income of immigrant and non-immigrants in the Toronto CMA (Statistics Canada, 2016)

Where to go from here?

Retirement is being transformed and diversified, and the responsibility for securing retirement income has been transferred from the government and employers to the individual. Consequently, the health and well-being of older adults is uncertain.[27] This analysis of publicly-available Census data demonstrates that there are many older adults in the Toronto CMA who are unable to earn the Thriving Retirement income.

Older adults from certain demographic groups face particular disadvantages. Simply grouping all lower-income older adults together glosses over the nuanced reality that it's 52 to 60 per cent of single seniors living alone that are not earning the Thriving Retirement income, or that retirement earning is shaped by sex, immigration status, race, and other socio-demographic factors, creating a visible income gap in our older adult population. In order to adequately address income inequality amongst older adults and see what this looks like using the Thriving Retirement income benchmark, it is vital that we understand more accurately the composition of older adults living below the Thriving Retirement income. This will involve looking at the intersections between sex, race, and immigration as low-income is often marked by the intersection of multiple identities that can exacerbate inequities further, rather than just one factor alone.[39] These cumulative disadvantages can then continue into retirement.

Moving forward, a more detailed investigation of who is not making the Thriving Retirement income can provide some directions for the changes and policy improvement in Ontario's retirement framework. This work can help inform future policy work to help people achieve a healthier life in retirement.

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