

Who's not making a Thriving Income?

Findings from Census 2016 on Older Adults Living Alone in Toronto and Mississauga

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INTRODUCTION

Thriving in retirement means that an individual's physical, mental, and social health and well-being needs have been met. This includes living in stable, safe housing, eating healthy foods and staying physically active, connecting with family and friends, continuing to learn new skills, contributing to one's community, and managing emerging health care needs throughout the aging process.¹

Staying healthy in retirement comes at a cost. Wellesley Institute's previous study estimated that the financial resources needed to have a healthy, thriving life in retirement is at least \$33,000 for single older adults and \$48,000 for older couples in the Greater Toronto Area (GTA).²

Through the lens of thriving income, this report explores income disparities among single older adults living alone in the City of Toronto and Mississauga - two largest cities in the GTA. The study aims to understand who is not making thriving income and which socio-demographic factors contribute to an older adult's probability of making or not making thriving income. Single older adults have been identified as one of the most at-risk groups for experiencing low income and poverty.^{3,4} This report provides a snapshot of who this population group is, and among single older adults, who is not making a thriving income. Based on research findings, it discusses implications on related policies and programs that are designed to help people in old age.

BACKGROUND

Wellesley Institute's *Thriving in the City* framework is a valuable tool for understanding what resources are needed for a person to maintain a healthy life and assessing how the current policy environment meets these needs. As part of this suite of work, *A Framework for Income and Health in Retirement* provides an evidence-based framework of eight domains required to support an older adult's healthy life in retirement: food and nutrition, shelter, transportation, physical activity, health care, personal care, social participation, and contingencies.

The estimates on how costs for living in retirement were established for single older adults and older couples living in the GTA by costing out an itemized list of resources, goods, and services for all eight domains. For this study on single older adults living alone in the City of Toronto and Mississauga, four thriving income thresholds were established largely based on our previous work² and ranged from \$29,019 to \$34,333:

- \$29,019 for Toronto homeowners (using public transit);
- \$31,307 for Toronto renters (using public transit);
- \$32,947 for Mississauga homeowners (owning a car); and
- \$34,333 for Mississauga renters (owning a car)

The higher thriving income thresholds in Mississauga for both homeowners and renters, compared to their counterparts in Toronto, were based on assumption that older adults in Mississauga would more likely to need to own a car to get to/from places to perform their daily activities than older adults in the City of Toronto where public transit is more accessible for its residents.

METHODS

This study draws on national survey data from the 2016 Census of Population. It is a cross-sectional survey administered by Canada, interviewing 1 in 4 persons who receive the short-form census. The Census data, collected every five years, provide comprehensive statistical information about population characteristics including social, demographic and economic factors.⁵

This study focuses on older adults, 65 years and older, living alone in the City of Toronto and Mississauga. The study sample excludes single older adults who live with relatives or non-relatives. This produced a weighted sample of 106,950 in Toronto and 15,985 in Mississauga.ⁱ

Extensive descriptive data analysis was conducted to examine the profile of single older adults living alone in Toronto and Mississauga. The list of Census 2016 data variables was reviewed and a number of socio-demographic variables were chosen to be included in the analyses, including age, sex, marital status, employment, education level, home ownership, shelter-to-income ratio, language, immigration and citizenship status, country of origin, and Aboriginal identity (note we use the term 'Aboriginal' throughout, rather than Indigenous, since this was the term used in the census). Further descriptive analyses, using weighted frequencies and cross-tabulations, were undertaken to examine the percentages of single older adults living alone in each of three income categories, based on individual's after-tax total income: below Low-Income Measure after tax (LIM-AT; \$22,133 which is 50 per cent of median adjusted after-tax income for one-person households in Canada), between LIM-AT and thriving income, and thriving income and above.

Confidence intervals were bounded so they could not exceed 100 per cent or fall lower than 0 per cent. All analyses were conducted at the University of Toronto Research Data Centre (RDC), and all results are presented according to Statistics Canada security requirements.

WHO'S LIVING ALONE?

Older adults living alone represent a subset of all older adults in each region. We can see, looking at Table 1, that the older adult population differs demographically, comparing Toronto to Mississauga. Specifically, more older adults in Mississauga are married or in common-law relationships. Accordingly, single older adults living alone represent approximately 27 per cent of the older adults living in Toronto, and 17 per cent of the older adults living in Mississauga.

ⁱ Weighting helps to bring the sample in line with what is known about the population, giving some cases more 'weight' than others if they are meant to represent more people, proportionally, in that population.

Table 1. Family Characteristics of Older Adults, 65 Years and Older, in Toronto and Mississauga

	Toronto	Mississauga
Older adults living in census families	63.8%	71.9%
Married spouses and common-law partners	55.6%	64.9%
Without children in their census family	42.4%	48.6%
With children in their census family	13.3%	16.2%
Lone parents	7.8%	6.7%
Children in census families	0.4%	0.3%
Older adults not living in census families	36.2%	28.2%
Living with other relatives	6.9%	9.8%
Living with non-relatives only	2.6%	1.8%
Living alone	26.7%	16.6%

Source: Statistics Canada - 2016 Census. Catalogue Number 98-400-X2016029.

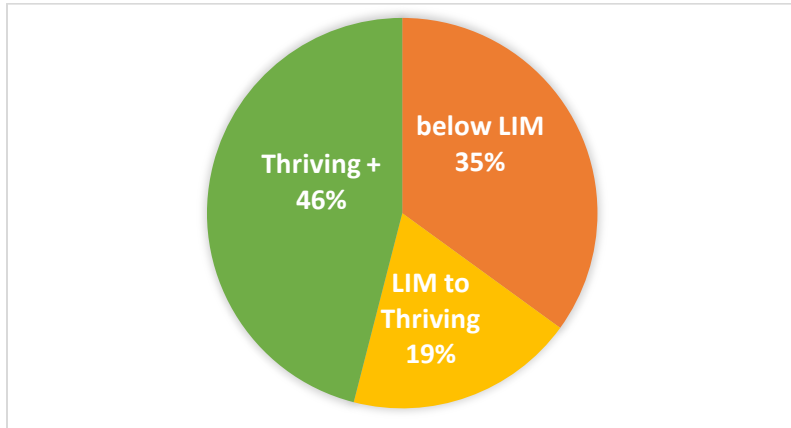
WHO'S NOT MAKING THRIVING INCOME?

Findings from Toronto:

Overall, 54 per cent of single older adults living alone in the City of Toronto had annual after-tax income below thriving income thresholds (Chart 1). Among those not making thriving income, 65 per cent were on low income while 35 per cent had income between low income and thriving income thresholds. Single older women were slightly more likely than single older men to make income below the thriving income (54 per cent vs 52 per cent).

The probability of making and not making thriving income varied widely across different population groups. In this section, we present observed significant disparities by highlighting selected key contributing factors including employment, education, home ownership, shelter-to-income ratio, immigration, ethnic/racial identity, and Aboriginal identity.

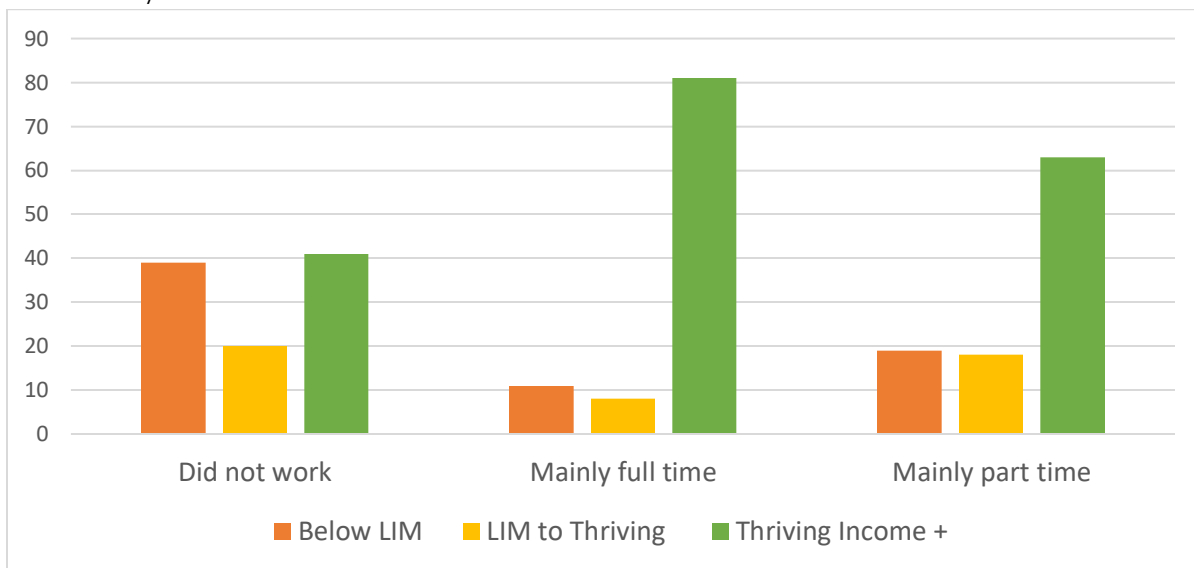
Chart 1. Percentage of Single Older Adults Under Three Income Categories in Toronto



Source: 2016 Census, data accessed through the University of Toronto RDC

People who reported that they had worked in the previous year were much less likely to make income below thriving income compared to those who did not participate in work activities at all (Chart 2). About one in five single older adults in full-time employment and nearly two in five single older adults in part-time employment were not making a thriving income, compared to three in five single older adults who did not work at all.

Chart 2. Percentage of single older adults living in Toronto below or above thriving income thresholds by work activity



Source: 2016 Census, City of Toronto, Older Adults, 65 plus, Living Alone

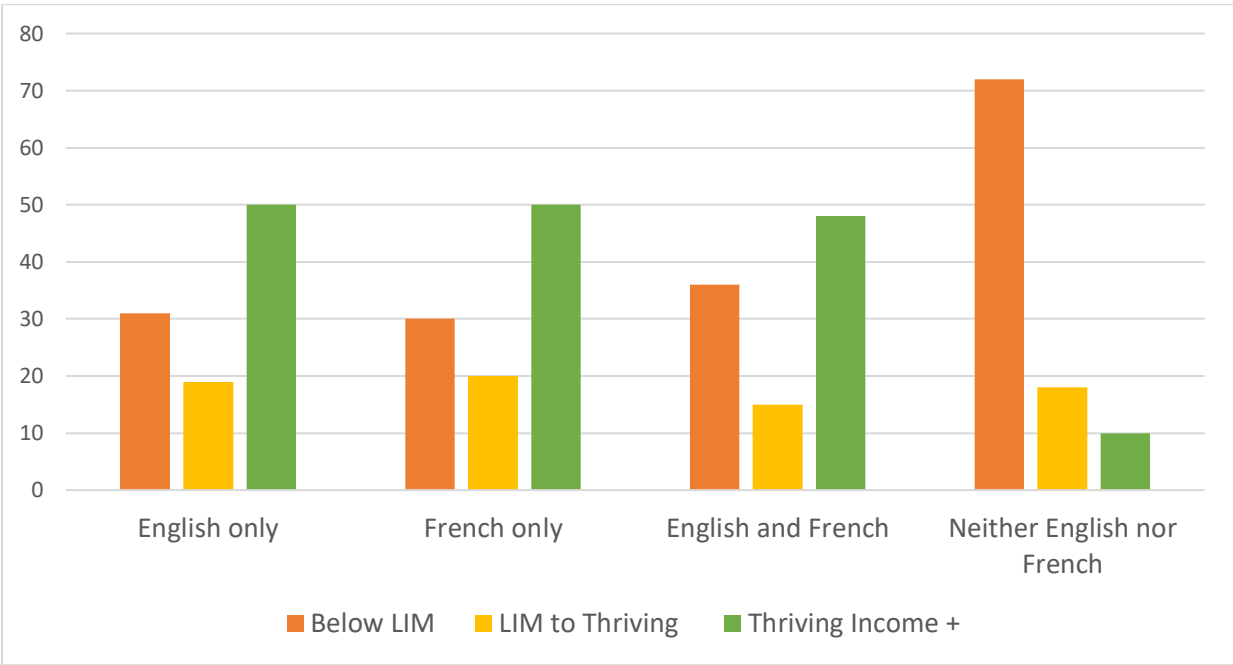
Home ownership was significantly associated with the probability of not making thriving income. Single older adults who rent in Toronto were nearly twice more likely than those who own a home to earn less than thriving income (72 per cent versus 38 per cent). How much one spends on housing was significantly associated with the probability of making or not making thriving income. Single older adults who spent 30

per cent or more of income on shelter costs were much more likely to make below thriving income than those who spent less than 30 per cent: 79 per cent versus 26 per cent.

Lower levels of education attainment were strongly associated with not making a thriving income. Overall, single older adults with no post-secondary education were significantly more likely to be below thriving income thresholds than those with post-secondary education. For example, 73 per cent of single older adults with no high school diploma were not making a thriving income, compared to 32 per cent of those with university certificate, diploma or bachelor’s degree.

Language was also a strong factor affecting one’s income. The group with no knowledge of either English nor French in Toronto had a strikingly high rate of not having thriving income: 90 per cent of single older adults with knowledge of neither English nor French made income below thriving income, compared to half of those with knowledge of English or French (Chart 3). Language most often spoken at home was also significantly associated with having a thriving income: 78 per cent of those who speak language(s) other than English at home made income below thriving income, compared to 45 per cent of those who speak English (or English and other languages) at home.

Chart 3. Percentage of single older adults living in Toronto below or above thriving income thresholds by knowledge of official languages



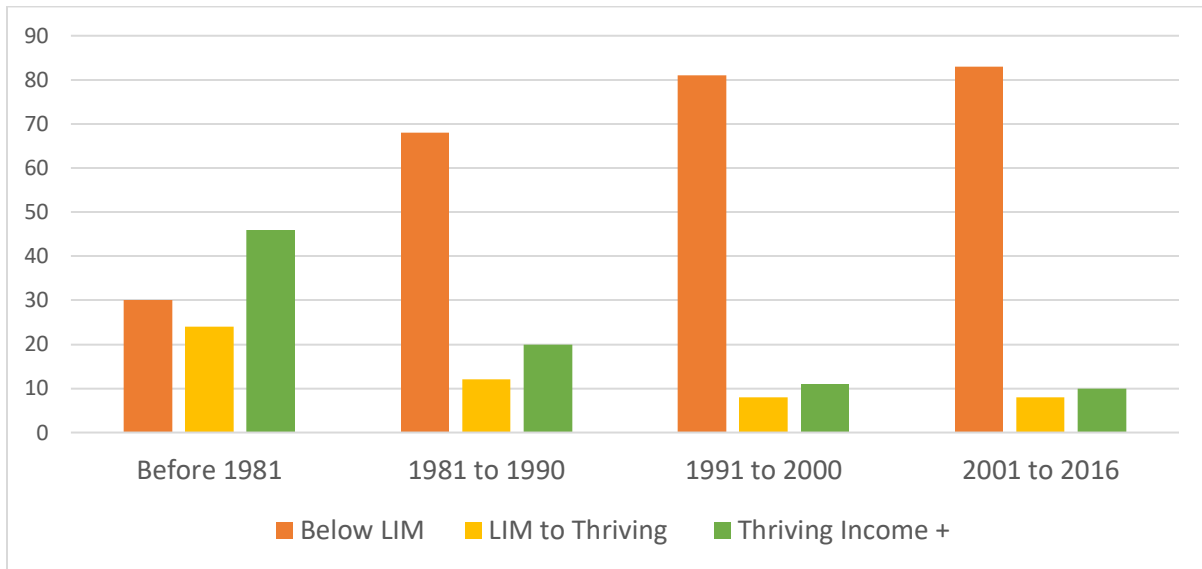
Data Source: 2016 Census, City of Toronto, Older Adults, 65 plus, Living Alone

In the City of Toronto, immigrants as a group were less likely to have a thriving income, compared to non-immigrant groups. The majority of immigrants – 63 per cent – were below the thriving income thresholds.

Immigrants’ admission category also had a significant impact on retirement income. For example, the percentage of people not making thriving income varied from 91 per cent for immigrants sponsored by

family to 74 per cent for economic immigrants (principal and secondary applicants combined). Significant differences were found across immigrant groups by length of time in Canada. A shorter length of time in Canada was associated with a higher probability of not making thriving income: while 54 per cent of single older immigrants who immigrated to Canada before 1981 were not making thriving income, about 90 per cent of those who immigrated between 1991 and 2000 and between 2001 and 2016 were not making a thriving income (Chart 4).

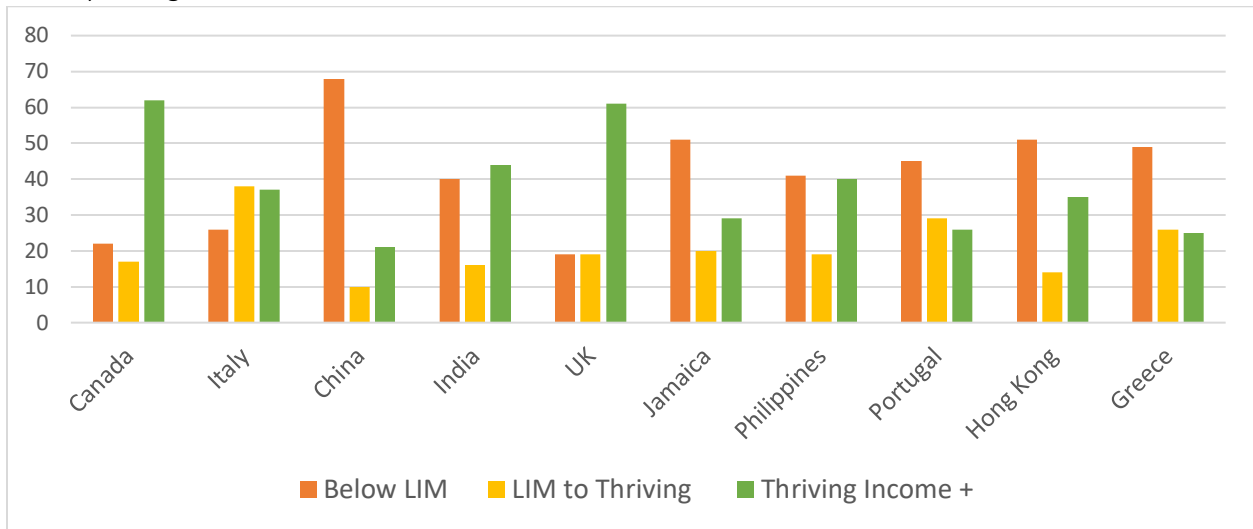
Chart 4. Percentage of single older immigrants living in Toronto below or above thriving income thresholds by arrival year



Data Source: 2016 Census, City of Toronto, Older Adults, 65 plus, Living Alone

In addition to immigration status, we found that the probability of making or not making thriving income was associated with person’s country of origin. Those who were born in Canada were much less likely to make income below thriving income compared to all other reviewed population groups who were born outside Canada (including top 10 countries of origin) except those who were born in the U.K. Single older adults who were born in China, Greece, Portugal, and Jamaica had particularly high rates of not making a thriving income – all higher than 70 per cent. This is compared to 39 per cent and 38 per cent for those born in Canada and U.K., respectively (Chart 5).

Chart 5. Percentage of single older adults living in Toronto below or above thriving income thresholds by country of origin



Data Source: 2016 Census, City of Toronto, Older Adults, 65 plus, Living Alone

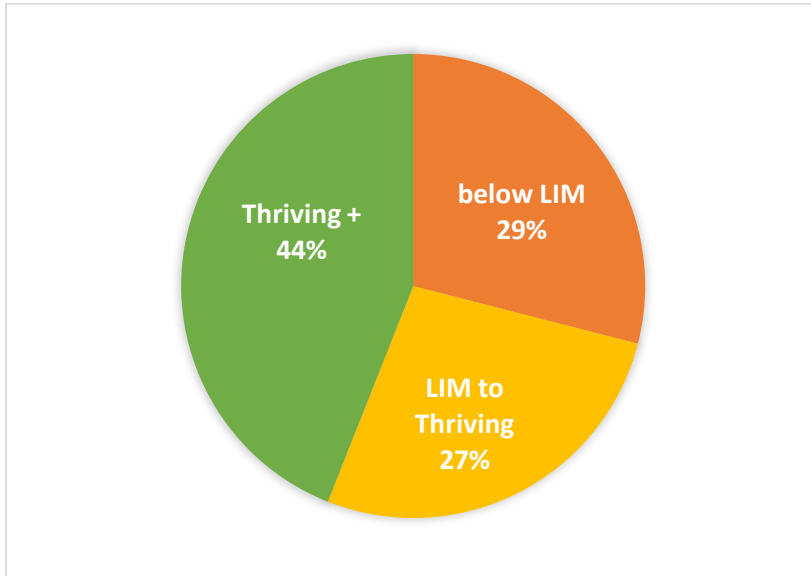
In the City of Toronto, those who identified as a visible minority were significantly more likely than the non-visible minority group not to make a thriving income: 71 per cent versus 47 per cent. Within the visible minority group, the probability of not making thriving income widely ranged, for example, from 91 per cent for Korean and 86 per cent for Southeast Asian to 61 per cent for Filipino and 42 per cent for Japanese.

While only a very small number in our sample reported Aboriginal identity (0.5 per cent of the sample), a significant difference was observed between the Aboriginal group and non-Aboriginal group. Single older adults who reported Aboriginal identity were much more likely to make income below thriving income thresholds than those who did not report Aboriginal identity: 70 per cent versus 54 per cent.

Findings from Mississauga

Single older adults in Mississauga were slightly less likely to make thriving income, compared to those in Toronto. While the prevalence of low income (below LIM-AT) was lower in Mississauga than in Toronto, the prevalence of making income between low income and thriving income was much higher in Mississauga than in Toronto (Chart 6).

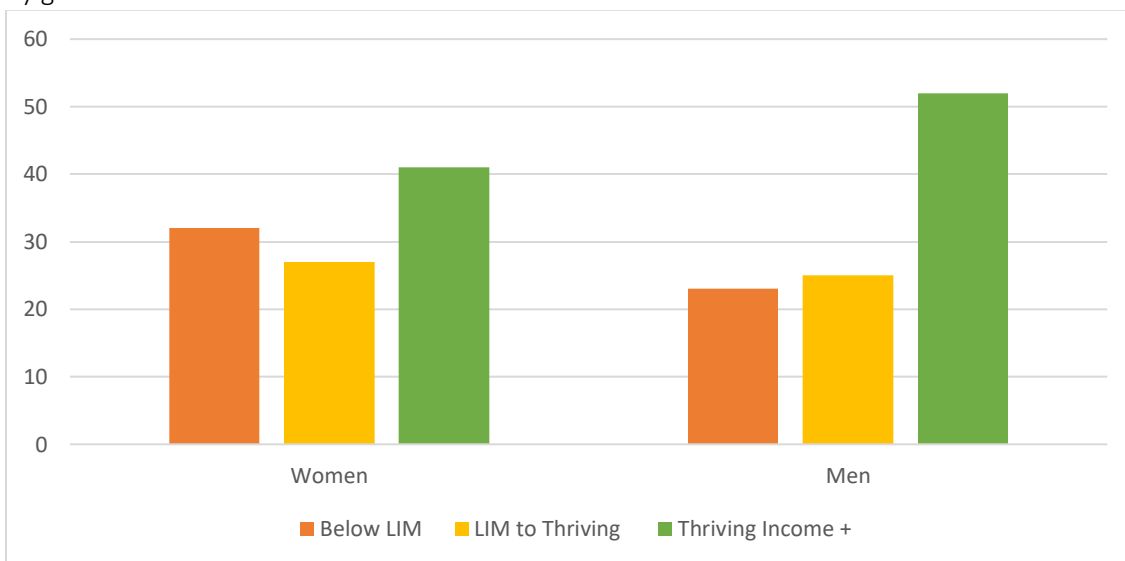
Chart 6. Percentage of Single Older Adults Under Three Income Categories in Mississauga



Source: 2016 Census, data accessed through the University of Toronto RDC

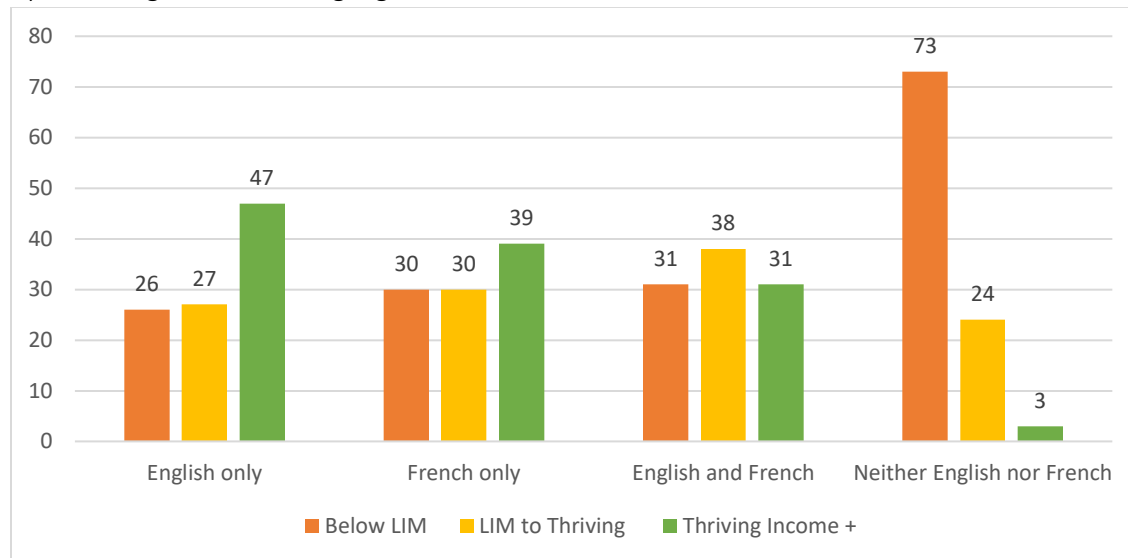
Group comparisons by various socio-demographic variables among single older adults in Mississauga found similar patterns identified in the Toronto data. Overall, women were less likely to make thriving income than men. Those who worked in the previous year were also more likely to make a thriving income than those who did not work, while those who worked full time were doing better than those who worked part time. Furthermore, individuals who did not have knowledge of official languages were much less likely to make thriving income than those who had knowledge of English or French. Finally, immigrants and 'visible minorities' were less likely to make thriving income than non-immigrants, and non-visible-minority single older adults, respectively.

Chart 7. Percentage of single older adults living in Mississauga below or above thriving income thresholds by gender



Source: 2016 Census, City of Mississauga, Older Adults, 65 plus, Living Alone

Chart 8. Percentage of single older adults living in Mississauga below or above thriving income thresholds by knowledge of official languages



Source: 2016 Census, City of Mississauga, Older Adults, 65 plus, Living Alone

However, some noticeable gaps between better-off and worse-off groups were found between Mississauga and Toronto data.

First, the gender gap was much wider in Mississauga than in Toronto. In Mississauga, 59 per cent of single older women were not making a thriving income, compared to 48 per cent of single older men (Chart 7). The gender gap was only 2 per cent for the Toronto sample.

Second, the gap between language groups based on knowledge of official languages was much wider in Mississauga than in Toronto. Only a very small percentage of those who reported knowledge of neither English nor French, 3 per cent, were making thriving income in Mississauga (Chart 8), compared to 10 per cent in Toronto (Chart 3).

Third, the gap between visible minority and non-visible-minority groups in not making thriving income was smaller in Mississauga (67 per cent versus 52 per cent) than in Toronto (71 per cent versus 47 per cent). This is noteworthy in contrast to the previous finding, especially if visible minority groups are more likely to lack knowledge of official languages, compared to non-visible minority groups.

Note that there were not enough Aboriginal respondents to test the association between making a thriving income and Aboriginal identity (0.4 per cent of the Mississauga sample reported an Aboriginal identity).

DISCUSSION

Findings presented in this report highlight substantial disparities in who is making and not making thriving income across different population groups. Overall, across the two cities, the population groups who

were underrepresented in the thriving income category were likely to be overrepresented in the low-income category. Being a woman, not owning a home, having a low education level, reporting no employment income, and having an immigrant, visible minority, or language minority status were all identified as key factors contributing to older adult's higher probability of being on a low income and not making a thriving income in both cities. The differences found between the two cities, for example the wider gaps by gender and knowledge of official languages for Mississauga, however, may require more research to understand any underlying reasons.

Using thriving income thresholds as one of the income categories, we could identify a sizeable number of people in the "between" category - those who were making an income above the low-income level but below the thriving income level. While the share was relatively smaller than the other two income categories, nearly 20 per cent of single older adults in Toronto and 27 per cent of single older adults in Mississauga fell under this category – between low and thriving income. This suggests that while not being identified as being on low income, many single older adults in the two cities still do not make the income that can help them achieve and maintain a healthy retirement.

The *Thriving in the City: A Framework for Income and Health in Retirement* brings health and well-being to the forefront of the discussion about retirement income security. This framework highlights that in order to thrive, not just to survive, older adults need more than the basics assumed by the current federal and provincial retirement income system. There is a substantial gap in understanding what is needed to meet the everyday needs for older adults between the thriving income framework and on-going policy discussion about government support to improve older adults' lives. The latter has targeted basic needs for low-income older populations. Currently, low income thresholds are set at a much lower level than a thriving income. The gap between LIM-AT thresholds and thriving income thresholds is substantial - about \$7,000 to \$12,000. Ontario's guaranteed annual income for single older adults in 2015 was only about \$17,000.⁶

Recently, the federal government announced the Market Basket Measure (MBM) as Canada's official low-income measure. The MBM reflects "the combined costs of a basket of goods and services that individuals and families require to meet their basic needs and achieve a modest standard of living." The MBM basket includes items such as shelter, food, transportation, clothing and footwear, and other goods and services. In 2015, the MBM threshold for Toronto CMA was \$20,298 for one-person household across all age groups. The difference between the MBM and thriving income thresholds largely comes from the cost estimate on the "other goods and services" category, including resources needed for personal care, physical activity, and social participation, which are all important for health. The MBM estimate for this category in 2015 was more than \$6,000 lower than the thriving income estimate for relevant categories.

There are numerous programs that have been put in place to help financially support older adults, but in spite of these efforts, many older adults who live alone are not making a thriving income, and this is especially worse for immigrant seniors. These inequities can be addressed through direct income support, but crucially, also through investment across various social determinants of health such as housing, health care access, social connectivity, and combating racism. The income disparities presented in this report suggest that investing in existing and new programs could improve health and health equity among older adults. For example, given that those spending 30 per cent or more on housing are more

than three times less likely to make a thriving income than those spending less than 30 per cent on housing, investing in affordable housing would help many older adults move out of poverty and make income above or closer to thriving income thresholds. Also, given that those who do not have knowledge of official languages were particularly at higher risk of not making thriving income, investing more heavily in language programs and supports would help many older immigrants achieve a healthier life.

CONCLUSION

More than half of single older adults in Toronto and Mississauga are not making the income needed to maintain a healthy life in their retirement. The thriving income lens allowed us to shed a light onto the population group whose income is above low income, but below thriving income. This in-between group, who may be surviving but not thriving, requires more attention in future policy discussions about ensuring health and well-being of older adults. Much of recent policy discussion has been focused on low income populations, who are most likely not meeting their ends meet, as presented in the current Federal Poverty Reduction Strategy.⁷ If the goal of the retirement income system is to ensure that older adults achieve and maintain an adequate level of income that can support their health, in addition to strong public pension system, we need to acknowledge the importance of investing in the social determinants of health and directing resources to a wide range of programs and services that can help older adults attain physical, mental, and social well-being.

It is important to acknowledge that one's ability to reach the thriving retirement income is largely based on her/his earnings and contributions throughout the life course. The income gaps we presented in this report suggest that some population groups face more barriers than other groups throughout their working life to make an income that would support their health and healthy retirement. To enhance everyone's retirement income potential and achieve health and health equity for all, it is crucial to recognize existing barriers and to remove discrimination based on gender, race, ethnicity, or other factors in the labour market, public policies, and any other practices.

APPENDIX 1: City of Toronto Data Table

		below LIM-AT (\$22,133)			\$22,133 to Thriving Income			Thriving Income and above		
		%	95% CI LB	95% CI UB	%	95% CI LB	95% CI UB	%	95% CI LB	95% CI UB
Total	100.0%	35%	34%	35%	19%	18%	19%	46%	46%	47%
Sex										
Female	69.9%	35%	34%	35%	19%	19%	20%	46%	45%	47%
Male	30.1%	35%	35%	36%	17%	16%	18%	48%	47%	48%
Age										
65 to 69	26.5%	36%	35%	37%	14%	13%	15%	50%	49%	51%
70 to 74	20.6%	35%	34%	36%	17%	16%	18%	48%	47%	49%
75 to 79	18.2%	36%	35%	37%	19%	18%	20%	45%	43%	46%
80 to 84	16.1%	35%	33%	36%	22%	21%	24%	43%	41%	44%
85 to 89	11.8%	32%	30%	33%	24%	22%	25%	45%	43%	46%
90 to 94	5.6%	31%	29%	33%	24%	23%	27%	45%	42%	47%
95+	1.2%	34%	34%	35%	19%	18%	19%	46%	46%	47%
Marital Status										
Never married	19.8%	31%	30%	32%	16%	15%	17%	53%	51%	54%
Married	2.2%	43%	39%	46%	13%	11%	16%	44%	41%	47%
Separated	6.4%	52%	50%	54%	16%	14%	17%	33%	31%	35%
Divorced	24.9%	38%	38%	39%	17%	16%	18%	45%	44%	46%
Widowed	46.7%	32%	31%	33%	22%	21%	22%	47%	46%	47%
Labour: Full-time or part-time										
Did not work in 2015	83.1%	39%	39%	40%	20%	19%	20%	41%	40%	42%
Worked mainly full-time weeks	9.0%	11%	9%	12%	8%	7%	9%	81%	80%	82%
Worked mainly part-time weeks	7.9%	19%	17%	20%	18%	17%	20%	63%	62%	65%
Knowledge of official languages										
English only	87.8%	31%	30%	31%	19%	18%	19%	50%	50%	51%
French only	1.7%	30%	26%	34%	20%	16%	23%	50%	46%	54%
English and French	0.5%	36%	28%	45%	15%	11%	22%	48%	41%	56%
Neither English nor French	10.0%	72%	71%	74%	18%	16%	19%	10%	9%	11%

Language spoken most often at home										
English speaker	75.3%	27%	27%	28%	18%	18%	19%	55%	54%	55%
Other language speaker	24.7%	58%	57%	59%	20%	20%	21%	21%	20%	22%
Mother tongue										
English included	56.3%	27%	26%	27%	17%	17%	18%	56%	55%	57%
French or French and non-official language	1.7%	27%	24%	31%	22%	19%	26%	51%	47%	54%
Non-official language	42.0%	46%	46%	47%	20%	20%	21%	33%	33%	34%
Citizenship										
Canadian citizens by birth	37.5%	22%	21%	22%	17%	16%	17%	62%	61%	63%
Canadian citizens by naturalization	57.0%	42%	41%	43%	20%	19%	20%	38%	38%	39%
Citizens of one or two other country only	5.5%	52%	50%	55%	21%	19%	23%	26%	24%	29%
Generation status										
First generation	62.7%	43%	42%	43%	20%	19%	20%	37%	37%	38%
Second generation	15.5%	18%	17%	19%	17%	16%	18%	65%	64%	66%
Third generation or more	21.8%	24%	24%	25%	17%	16%	17%	59%	58%	61%
Immigrant status										
Non-immigrants and Non-permanent residents	37.8%	22%	21%	23%	17%	16%	17%	61%	61%	62%
Immigrants	62.2%	43%	42%	43%	20%	19%	21%	37%	37%	38%
Admission category and applicant type (among immigrants)										
Immigrants who landed before 1980	44.3%	30%	29%	30%	24%	23%	25%	46%	45%	47%
Economic immigrants (Principal + Secondary)	5.2%	59%	57%	61%	15%	13%	16%	26%	25%	28%
Immigrants sponsored by family	9.2%	83%	81%	84%	8%	7%	9%	9%	8%	10%
Refugees and Other immigrants	3.6%	79%	79%	81%	9%	7%	11%	13%	11%	15%
Period of Immigration (among immigrants)										
Before 1981	45.3%	30%	30%	31%	24%	23%	24%	46%	45%	47%
1981 to 1990	7.6%	68%	66%	70%	12%	11%	13%	20%	18%	21%
1991 to 2000	6.6%	81%	80%	83%	8%	7%	9%	11%	9%	12%
2001 to 2016	2.8%	83%	80%	85%	8%	6%	9%	10%	8%	12%
Age at immigration (among immigrants)										
Under 5 years	1.4%	24%	20%	27%	16%	12%	20%	61%	56%	65%

5 to 14 years	3.7%	30%	27%	32%	13%	11%	15%	58%	55%	61%
15 to 24 years	14.9%	26%	25%	27%	24%	23%	25%	50%	48%	51%
25 to 34 years	18.7%	29%	28%	30%	26%	25%	27%	45%	44%	47%
35 to 44 years	9.9%	48%	46%	49%	22%	21%	24%	30%	29%	32%
45 to 54 years	6.8%	75%	73%	77%	12%	11%	14%	13%	12%	14%
55 years and over	6.9%	88%	86%	89%	6%	5%	7%	6%	5%	7%
Place of birth (top 10)										
Canada	37.3%	22%	21%	22%	17%	16%	17%	62%	61%	63%
Italy	6.9%	26%	24%	28%	38%	36%	40%	37%	35%	39%
China	4.1%	68%	66%	71%	10%	9%	12%	21%	19%	24%
India	1.5%	40%	35%	44%	16%	13%	20%	44%	40%	49%
UK	6.0%	19%	17%	21%	19%	18%	21%	61%	59%	64%
Jamaica	4.1%	51%	48%	54%	20%	18%	22%	29%	27%	32%
Philippines	1.5%	41%	36%	46%	19%	15%	23%	40%	36%	45%
Portugal	2.0%	45%	41%	48%	29%	25%	33%	26%	23%	30%
Hong Kong	1.5%	51%	46%	55%	14%	12%	17%	35%	31%	40%
Greece	2.3%	49%	45%	52%	26%	23%	29%	25%	22%	29%
Ethnic-Visible Minority Population group										
White	73.1%	27%	27%	28%	20%	20%	20%	53%	52%	53%
Visible minority	25.5%	56%	55%	57%	15%	14%	16%	29%	28%	30%
South Asian	4.1%	58%	56%	61%	12%	10%	13%	30%	28%	32%
Chinese	6.7%	61%	60%	63%	11%	10%	13%	27%	25%	29%
Black	7.0%	47%	45%	49%	21%	20%	23%	32%	30%	34%
Filipino	1.4%	42%	37%	47%	19%	15%	23%	39%	35%	44%
Latin American	1.4%	68%	65%	73%	14%	11%	17%	18%	14%	21%
Arab	0.6%	64%	55%	71%	12%	8%	17%	25%	19%	32%
Southeast Asian	0.5%	79%	71%	85%	7%	4%	13%	14%	9%	21%
West Asian	0.7%	81%	76%	85%	8%	5%	12%	12%	9%	16%
Korean	0.9%	83%	82%	86%	8%	6%	12%	9%	6%	14%
Japanese	0.7%	19%	14%	24%	23%	18%	29%	58%	52%	66%
Visible minority, n.i.e.	1.0%	53%	47%	59%	22%	17%	27%	25%	20%	30%
Multiple visible minorities, n.i.e.	0.6%	50%	43%	56%	17%	13%	23%	33%	27%	40%

White and visible minority(ies)	0.9%	39%	33%	46%	17%	14%	22%	43%	37%	50%
Aboriginal identity										
Yes	0.5%	54%	46%	62%	16%	10%	23%	30%	23%	40%
No	99.5%	35%	34%	35%	19%	18%	19%	46%	46%	47%
Education: Highest										
No certificate, diploma or degree	28.5%	48%	47%	49%	25%	24%	26%	27%	26%	28%
Secondary school diploma or equivalency Apprenticeship or trades certificate or diploma	24.6%	34%	33%	35%	20%	19%	21%	46%	45%	47%
College, CEGEP or other non-university certificate or diploma	6.3%	37%	35%	39%	22%	20%	24%	41%	39%	43%
University certificate or diploma below bachelor level	15.2%	31%	29%	32%	18%	17%	19%	52%	50%	53%
University certificate, diploma or degree at bachelor level or above	3.1%	32%	29%	35%	14%	12%	16%	55%	52%	58%
Total Shelter-to-income ratio										
Spending less than 30% of income on shelter costs	22.2%	22%	21%	23%	10%	9%	10%	69%	68%	70%
Spending 30% or more of income on shelter costs	47.8%	13%	12%	13%	13%	12%	13%	75%	74%	75%
Home Ownership										
Owner	52.2%	55%	55%	56%	24%	23%	25%	21%	20%	21%
Renter	47.8%	19%	18%	19%	19%	18%	19%	62%	62%	63%

Source: 2016 Census, data accessed through the University of Toronto Research Data Centre

APPENDIX 2: City of Mississauga Data Table

		below LIM-AT (under \$22,133)			\$22,133 to Thriving Income			Thriving Income and above		
		%	95% CI LB	95% CI UB	%	95% CI LB	95% CI UB	%	95% CI LB	95% CI UB
Total	100.0%	29%	28%	31%	27%	25%	28%	44%	43%	45%
Sex										
Female	72.5%	32%	30%	33%	27%	26%	29%	41%	40%	43%
Male	27.5%	23%	21%	26%	25%	22%	27%	52%	49%	55%
Age										
65 to 69	26.7%	30%	27%	33%	20%	17%	22%	51%	48%	53%
70 to 74	23.1%	30%	28%	32%	26%	23%	28%	44%	42%	47%
75 to 79	19.0%	31%	28%	34%	24%	22%	27%	45%	42%	48%
80 to 84	14.8%	28%	25%	32%	32%	29%	36%	39%	36%	43%
85 to 89	10.5%	27%	23%	31%	36%	30%	41%	38%	33%	43%
90 to 94	5.0%	26%	21%	32%	40%	35%	46%	34%	29%	39%
95+	0.8%	30%	19%	45%	37%	24%	53%	33%	20%	48%
Marital Status										
Never married	10.6%	29%	25%	33%	22%	19%	26%	49%	45%	52%
Married	2.3%	53%	44%	62%	20%	13%	29%	27%	20%	36%
Separated	7.3%	39%	34%	45%	24%	20%	29%	37%	32%	42%
Divorced	24.6%	30%	27%	33%	25%	23%	28%	45%	42%	48%
Widowed	55.1%	27%	25%	29%	29%	27%	31%	44%	43%	46%
Labour: Full-time or part-time										
Did not work in 2015	82.3%	33%	32%	35%	28%	27%	30%	39%	37%	40%
Worked mainly full-time weeks	9.8%	9%	7%	11%	10%	7%	13%	81%	78%	85%
Worked mainly part-time weeks	7.9%	16%	12%	20%	29%	25%	33%	56%	50%	60%
Knowledge of official languages										
English only	91.4%	26%	25%	27%	27%	25%	28%	47%	46%	49%
French only	1.4%	30%	21%	42%	30%	22%	41%	39%	29%	51%
English and French	0.4%	31%	18%	51%	38%	20%	57%	31%	15%	55%
Neither English nor French	6.8%	73%	69%	77%	24%	20%	28%	3%	2%	6%

Language spoken most often at home										
English speaker	78.5%	23%	22%	24%	26%	25%	27%	51%	49%	53%
Other language speaker	21.5%	52%	50%	55%	29%	26%	31%	19%	17%	21%
Mother tongue										
English included	57.1%	21%	20%	23%	25%	23%	27%	54%	52%	56%
French or French and non-official language	1.6%	26%	18%	38%	34%	24%	44%	40%	31%	51%
Non-official language	41.3%	40%	38%	43%	28%	27%	30%	31%	29%	33%
Citizenship										
Canadian citizens by birth	37.0%	18%	16%	19%	25%	23%	26%	58%	55%	60%
Canadian citizens by naturalization	58.1%	35%	33%	37%	28%	26%	30%	37%	35%	39%
Citizens of one or two other country only	4.9%	46%	40%	52%	26%	22%	31%	28%	22%	34%
Generation status										
First generation	63.1%	36%	34%	38%	28%	26%	29%	36%	34%	38%
Second generation	13.6%	15%	13%	18%	24%	21%	27%	61%	57%	65%
Third generation or more	23.3%	19%	17%	21%	25%	22%	28%	56%	53%	59%
Immigrant status										
Non-immigrants (including non-permanent residents)	37.1%	18%	16%	20%	24%	23%	26%	58%	55%	60%
Immigrants	62.9%	36%	34%	38%	28%	26%	29%	36%	34%	38%
Admission category and applicant type (among immigrants)										
Immigrants who landed before 1980	45.4%	24%	22%	26%	32%	30%	34%	44%	41%	46%
Economic immigrants (Principal + Secondary)	5.3%	50%	44%	56%	23%	18%	29%	27%	22%	32%
Immigrants sponsored by family	9.2%	77%	73%	81%	11%	9%	14%	12%	9%	15%
Refugees and other immigrants	3.0%	66%	57%	73%	22%	15%	30%	13%	8%	20%
Period of Immigration (among immigrants)										
Before 1981	46.4%	25%	23%	27%	32%	30%	34%	43%	41%	45%
1981 to 1990	7.7%	60%	55%	65%	20%	16%	25%	20%	16%	24%
1991 to 2000	6.1%	74%	68%	79%	14%	10%	18%	13%	9%	17%
2001 to 2016	2.7%	81%	72%	87%	9%	5%	16%	10%	6%	17%
Age at immigration (among immigrants)										
Under 5 years	1.5%	20%	12%	32%	24%	16%	35%	55%	42%	68%

5 to 14 years	3.8%	17%	12%	24%	27%	22%	33%	56%	48%	64%
15 to 24 years	15.5%	22%	19%	25%	28%	25%	32%	50%	46%	53%
25 to 34 years	20.3%	25%	22%	28%	35%	32%	39%	40%	37%	43%
35 to 44 years	9.6%	41%	36%	46%	32%	28%	36%	27%	23%	32%
45 to 54 years	6.6%	71%	65%	75%	18%	14%	22%	12%	9%	16%
55 years and over	5.5%	86%	81%	91%	6%	3%	9%	8%	5%	12%
Place of birth (top 10)										
Canada	36.8%	17%	16%	19%	25%	23%	27%	58%	55%	60%
Italy	5.7%	24%	19%	29%	41%	35%	48%	35%	30%	41%
China	2.0%	65%	55%	74%	13%	7%	20%	22%	16%	32%
India	3.9%	48%	40%	55%	15%	11%	21%	37%	30%	44%
UK	7.0%	15%	12%	20%	30%	25%	36%	54%	50%	59%
Jamaica	3.8%	40%	32%	47%	24%	18%	32%	36%	29%	44%
Philippines	2.1%	29%	22%	36%	21%	14%	30%	50%	42%	58%
Portugal	3.2%	31%	24%	40%	48%	38%	57%	22%	16%	28%
Hong Kong	1.0%	41%	27%	53%	19%	10%	30%	44%	28%	59%
Greece	0.6%	35%	18%	55%	35%	19%	54%	30%	17%	50%
Ethnic-Visible Minority Population group										
White	73.3%	23%	22%	25%	29%	27%	30%	48%	47%	50%
Visible minority	25.1%	46%	43%	49%	21%	19%	24%	33%	31%	35%
South Asian	7.3%	49%	44%	55%	16%	13%	20%	35%	30%	40%
Chinese	4.3%	48%	41%	54%	18%	14%	23%	35%	28%	41%
Black	5.5%	29%	24%	36%	28%	22%	35%	43%	36%	50%
Filipino	1.9%	31%	23%	38%	19%	13%	28%	50%	42%	58%
Latin American	1.4%	72%	59%	82%	20%	12%	33%	9%	4%	17%
Arab	1.2%	77%	66%	85%	15%	8%	23%	10%	4%	20%
Korean	0.5%	41%	25%	58%	41%	27%	59%	18%	8%	34%
Else (SE Asian, W Asian, Japan)	1.5%	57%	46%	70%	26%	16%	38%	17%	9%	28%
Visible minority, n.i.e.	0.8%	46%	31%	60%	21%	12%	37%	33%	21%	48%
Multiple visible minorities, n.i.e.	0.6%	40%	24%	62%	35%	19%	53%	25%	12%	43%
White and visible minority(ies)	1.2%	51%	38%	62%	19%	10%	31%	32%	19%	46%
Aboriginal identity										

Yes	0.4%	36%	21%	55%	21%	12%	45%	43%	24%	58%
No	99.6%	29%	28%	25%	27%	25%	28%	44%	43%	46%
Education: Highest										
No certificate, diploma or degree	27.1%	40%	37%	43%	36%	34%	39%	23%	21%	26%
Secondary (high) school diploma or equivalency	28.7%	29%	26%	32%	26%	24%	29%	45%	42%	47%
Apprenticeship or trades certificate or diploma	7.1%	29%	24%	34%	28%	24%	33%	44%	38%	49%
College, CEGEP or other non-university certificate or diploma	18.3%	22%	19%	25%	24%	21%	28%	54%	50%	57%
University certificate or diploma below bachelor level	3.3%	31%	24%	38%	14%	10%	21%	55%	47%	63%
University certificate, diploma or degree at bachelor level or above	15.5%	20%	17%	23%	14%	12%	16%	66%	63%	69%
Total Shelter-to-income ratio										
Spending less than 30% of income on shelter costs	47.3%	9%	8%	10%	17%	16%	19%	74%	72%	76%
Spending 30% or more of income on shelter costs	52.8%	47%	46%	49%	35%	33%	37%	17%	16%	19%
Home Ownership										
Owner	63.1%	18%	16%	19%	26%	24%	28%	56%	55%	58%
Renter	37.0%	49%	47%	51%	28%	26%	30%	23%	22%	25%

Source: 2016 Census, data accessed through the University of Toronto Research Data Centre

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