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# The poverty rate and low-income situation of older persons in Canada: An intersectional analysis

by Karine Leclerc

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# The poverty rate and low-income situation of older persons in Canada: An intersectional analysis

by **Karine Leclerc**, Centre for Gender, Diversity and Inclusion Statistics

## Highlights

- In Canada, the low-income rates of older persons (aged 65 years and older) have dropped significantly over the past decades, especially from the late 1970s to the mid-1990s.
- From 1976 to 1995, the older persons' median income after-tax increased by 65.0%, driven by government transfers (such as the Canada Pension Plan / Quebec Pension Plans, Old Age Security, and Guaranteed Income Supplement programs). From 1996 to 2022, the median after-tax income of older persons has continued to increase (35.7%), but at a slower pace, mostly driven by increases in their market incomes.
- Overall, older persons fare better now than in the past in terms of their income level, but, at the same time, they have lost ground relative to the incomes of younger persons aged 18 to 64 years since the mid-1990s, increasing the gap between both generations' incomes.
- The low-income situations of older women and men followed the same pattern over time; however, older women have had lower income and higher rates of low income than older men throughout the period studied, and the government's transfers accounted for a more important part of older women's income.
- The difference in median income between older men and women hasn't decreased much over time. The gender gap in median income was 33.8% in 1976 and it has decreased 7.7 percentage points over the period to reach 26.1% in 2022.
- Older racialized women were the most likely of all groups of older women to live in low income or poverty (18.6% under the Low-income measure, after tax [LIM-AT] and 9.1% under the Market Basket Measure [MBM]), followed by older immigrant women (17.6% under LIM-AT and 7.3% under MBM).
- Among older racialized women from the six largest racialized groups, Filipino women were the least likely of all same-age racialized women to live in low income (9.0% under LIM-AT) or poverty (5.8% under MBM). In fact, non-racialized older women (16.7% under LIM-AT) had a higher low-income rate than their Filipino women counterpart.
- With respect to older immigrant women, the results varied significantly depending on the period of immigration and on whether they were part of a racialized group. For example, the low-income rate of non-racialized immigrant women aged 65 years and older who immigrated before 2011 (16.4%) was the lowest of all immigrant women of the same age and was also somewhat equivalent to the rate of older non-racialized Canadian-born women (16.7%).

## Introduction

The population in Canada is aging; the number and proportion of older adults are rising. On July 1, 2023, about one-fifth (18.9%) of the population was at least 65 years of age (up from 12.6% in 2000) while the 0-to-15 age group accounted for 16.5% of the population, a decline from 20.5% at the turn of the millennium (Statistics Canada, Table 17-10-0005-01). The trend of the population aging is expected to continue and accelerate in the coming years. According to population projections, the 65-and-older age group could account for one-quarter of the population (24.9%) by 2051, for a total of almost 12 million persons (Statistics Canada, 2022). This acceleration of the aging of the population in Canada is a result from fertility being below the replacement level since the early 1970s, an almost continuous increase in life expectancy, and the advancing age of baby boomers.

An aging population has implications for many areas such as health, housing, care giving and receiving, and labour market (including the share of the population in the labour force); it shifts the balance of services needed and puts additional pressure on a number of sectors, such as health care and labour. For example, older persons are more likely to be seeking out services related to health and be looking for different types of dwellings (smaller houses/apartments, retirement homes), than young adults who may be thinking about buying their first home and be seeking out services such as daycare. Moreover, most of older adults work less or stop working at some point in old age, relying mostly on their pensions, savings and government transfers for their economic security – making them financially vulnerable to economic fluctuations, such as high inflation. Overall, the age structure of a society has significant effects on the overall economy and the society as a whole.

Although the population of both women and men is aging, women (53.8%) are overrepresented among the older population aged 65 years and older, and the gender difference is widening with age. For example, while women aged 65 to 69 represented 51.5% of the population of that age group, they accounted for 74.1% of the population aged 95 to 99 years on July 1, 2023 (Statistics Canada, Table 17-10-0005-01). Not only do women tend to live longer than men, but they are also at a higher risk of being in low income than men. Women often earn less than men during their working ages because of a series of factors such as the gender wage gap, their higher likelihood of experiencing career interruptions or working part-time (to care for their children or parents for example), and their lower rate of labour force participation. As a result, older women are less likely to have accumulated sufficient savings, have access to or sufficiently contributed to a workplace retirement plan, and they are more likely to rely on government transfers than men.

In Canada, efforts have been made in the past years to reduce poverty, including for older persons. Canada's Poverty Reduction Strategy was developed and launched in 2018, the *Poverty Reduction Act* came into force in 2019, and, since 2016, the federal government has increased its income support to older persons in Canada, notably via the Old Age Security (OAS) and the Guaranteed Income Supplement (GIS) programs to increase their economic security.

This paper draws a portrait of the economic situation of older persons (aged 65 years and older) in Canada – with a special focus on different groups of older women. More specifically, using the combined data from the Survey of Consumer Finances, the Survey of Labour and Income Dynamics, and the Canadian Income Survey, the evolution of the low-income situations, median income, and sources of income of older women and men from 1976 to 2022 are studied in the first section of the paper. The experiences of poverty and low income may vary depending on the intersecting barriers people may face based on different characteristics, the second section of this paper uses an intersectional lens to disaggregate further than gender. Using the 2021 Census of Population, the second section looks specifically at the low-income and poverty rates of different groups of older women, including older immigrant and racialized women.

## Section 1: The prevalence of low income among older persons viewed through different lenses

Poverty is a multidimensional phenomenon that includes not only the levels of income and consumption, but also other facets such as health and education, vulnerability and risk, marginalization and exclusion, power, status and prestige, etc. As such, low income and poverty are not the same. However, they are closely related and income remains an important aspect of poverty (Murphy et al., 2012).

In Canada, the [Market Basket Measure](#) (MBM) has been the official measure of poverty since 2019.<sup>1</sup> It is based on the cost of a specific basket of goods and services (such as food, clothing, shelter, transportation, etc.) representing a modest, basic standard of living. When the disposable income of a person (or an economic family) is lower than the cost of this specific basket of goods and services, the person (or every member in the case of an economic family) is considered to be in poverty. While having an official measure of poverty allows the government to set concrete poverty reduction targets and monitor progress, the MBM is not the only measure of low income used in Canada.

In addition to the MBM, two other measures of low income have been routinely used: the Low-income measure; and, the Low-income cut-off. The [Low-income measure](#) (LIM) is widely used for international comparisons of poverty, especially across OECD countries. It refers to a fixed percentage (50%) of median adjusted income (for different household sizes) of private households. The threshold is calculated as half of the median of the contemporary income distribution. When the adjusted household income falls below half of the median adjusted income, all persons in that household are considered as being in low income. The [Low-income Cut-offs](#) (LICO) refer to an income threshold, defined using 1992 expenditure data (adjusted to constant dollars using the Consumer Price Index), below which economic families or persons not in an economic family would likely have devoted a larger share of their income than average on the necessities of food, shelter and clothing. More specifically, the thresholds represent income levels at which these families or persons are expected to have spent 20 percentage points or more of their income than average on food, shelter and clothing.

Each of these measures uses different methods (e.g. expenditure-based metric, income distribution-based metric), has different thresholds and describes different aspects of low income (e.g. (in)capacity to afford products and services of a basic standard of living, income inequality, larger share of income devoted to the necessities of food, shelter and clothing than the average). Following international best practices, these three measures will be used in the first section of this paper in order to provide a rich picture of the low income and poverty situations of older persons in Canada.

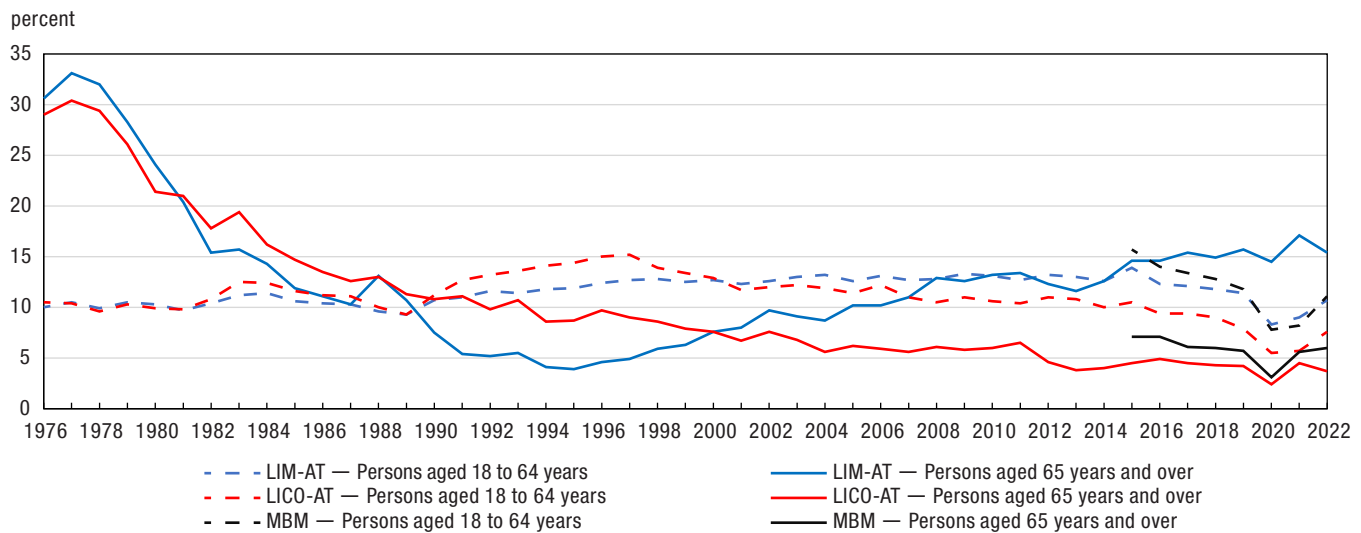
### The poverty rate of older persons is below that of the working-age population while their prevalence of low income is higher

In Canada, the low-income rates of older persons (aged 65 years and older)<sup>2</sup> have dropped significantly over the past decades under both LIM-AT and LICO-AT,<sup>3</sup> especially from the late 1970s to the mid-1990s (Chart 1). For example, as shown by the combined data from the Survey of Consumer Finances, the Survey of Labour and Income Dynamics, and the Canadian Income Survey,<sup>4</sup> the low-income rate of older persons fell from 30.6% in 1976 to 3.9% in 1995 under LIM-AT and fell from 29.0% to 8.7% under LICO-AT. This decline has been largely attributed to increases in income from private pensions and the introduction and expansion of federal income security programs such as the Canada Pension Plan (CPP), Old Age Security (OAS), and Guaranteed Income Supplement (GIS) programs (HUMA, 2010; Myles, 2010). Indeed, the CPP and the Quebec Pension Plans (QPP) were implemented in 1966 and the first cohort to receive full CPP/QPP benefits turned 65 in 1976 (Myles, 2010). Moreover, as a result of the expansion of

1. In 2018, the Government of Canada released [Opportunity for All – Canada's First Poverty Reduction Strategy](#). In this report, it was recognized that poverty is a multifaceted problem that goes beyond not having enough income. Based on the recommendation of this strategy, the government designated the Market Basket Measure of low income as Canada's official poverty line under the [Poverty Reduction Act](#) in 2019, and set poverty reduction targets for 2020 and 2030 that aligned with the United Nations Sustainable Development Goals to end poverty.
2. In this paper, older persons refer to persons aged 65 years and older.
3. The Low-income and the Low-income cut-off measures can be calculated using the total income of households (before-tax) or using the after-tax income of households. In this paper, we use the Low-income measure, after-tax (LIM-AT) and the Low-income cut-off, after-tax (LICO-AT).
4. Estimates in charts 1 to 8 are based on data from the Survey of Consumer Finances (SCF) from 1976 to 1992, a combination of the SCF and the Survey of Labour and Income Dynamics (SLID) from 1993 to 1997, the SLID from 1998 to 2011 and the Canadian Income Survey (CIS) beginning in 2012. For more information, see: Statistics Canada. 2015. "Revisions to 2006 to 2011 income data", in *Income Research Paper Series*, Statistics Canada Catalogue no. 75F0002MIE. Also, two previous revisions of income data are described in: Cotton, Cathy. 2000. "Bridging Two Surveys: An Integrated Series of Income Data from SCF and SLID 1989-1997", in *Income Research Paper Series*, Statistics Canada Catalogue no. 75F0002MIE; and Lathe, Heather. 2005. "Survey of Labour and Income Dynamics: 2003 Historical Revision", in *Income Research Paper Series*, Statistics Canada Catalogue no. 75F0002MIE.

private occupational pensions that took place between the 1950s and the 1970s, the average number of covered retirees started increasing in the 1980s and the coverage rate continued rising among successive retirement cohorts as the decade advanced (Myles, 2000).

**Chart 1**  
**Low income statistics by age group, 1976 to 2022**



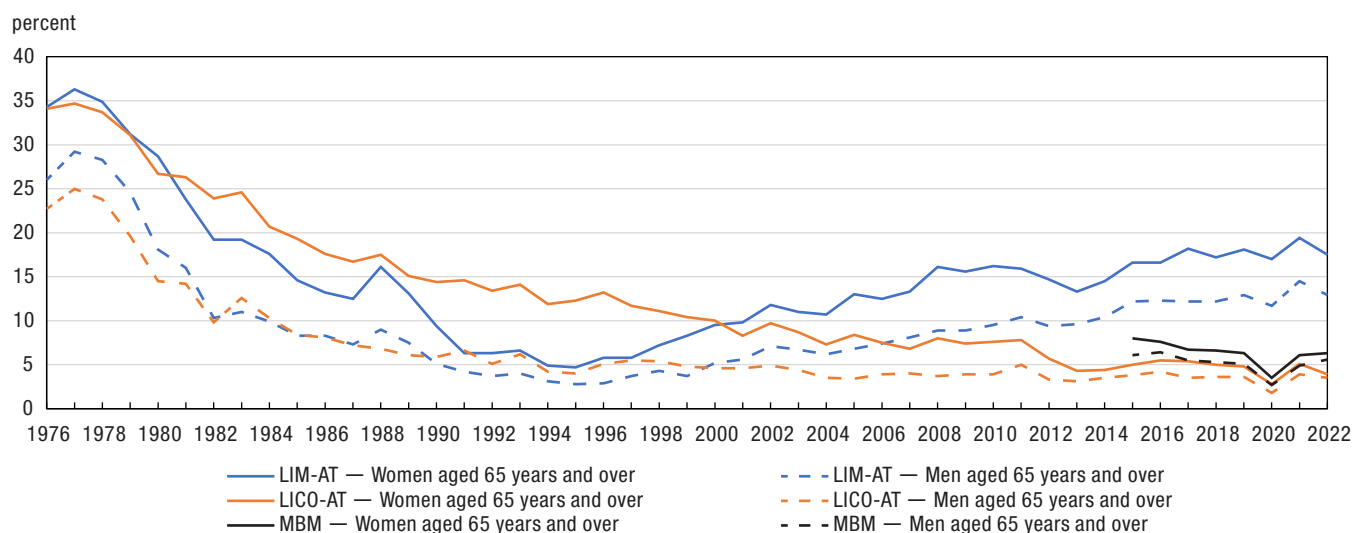
Source: Statistics Canada. Low income statistics by age, sex and economic family type, table 11-10-0135-01.

However, starting in the mid-1990s, the low-income trend started to diverge from one measure to another one. Under LICO-AT, and later under MBM, the declining trend generally continued (with some variations from 2020 to 2022, which may be due to the COVID-19 pandemic) while the low-income rates started to follow an upward trend under LIM-AT. These divergences suggest that, on the one hand, older persons in Canada are better off than in the past, in terms of their income level, but, on the other hand, that their income has not increased as quickly as the income of the working-age population (i.e. those aged 18 to 64 years).<sup>5</sup> Indeed, the downward trend under LICO-AT can be understood as a decrease in the number of older persons who spent a larger share of their income than the average family on the necessities of food, shelter, and clothing. Similarly, the declining trend under MBM suggests that fewer older persons had a disposable income lower than the cost of a specific “basket” of goods and services. Finally, the upward trend under LIM-AT reflects a slower growth in median income among older persons than among the rest of the population. These different measures complement one another and present a more complete portrait of the low-income situation of older persons. Together, they show older persons fare better now than in the past in terms of their income level but, at the same time, that they have lost ground relative to the incomes of the working-age population since the mid-1990s. That’s also how the poverty rate (MBM) of older persons can be below that of the working-age population and, at the same time, having a higher prevalence of low income under LIM-AT.

Older women and men followed the same pattern under the three measures of low income – with older women having higher rates of low income than older men under each measure (Chart 2). The low-income rates of older women and men decreased significantly from the late 1970s to the mid-1990s, followed by a generally declining trend under LICO-AT (and MBM) while, under LIM-AT, the rates started to increase in the mid-1990s – with some variations during the COVID-19 pandemic.

5. In this paper, working-age population refers to those aged 18 to 64 years.

**Chart 2**  
**Low income statistics of older women and men, 1976 to 2022**



### The income gap between older persons and the working-age population narrowed from 1976 to 1995 but widened from 1996 to 2022

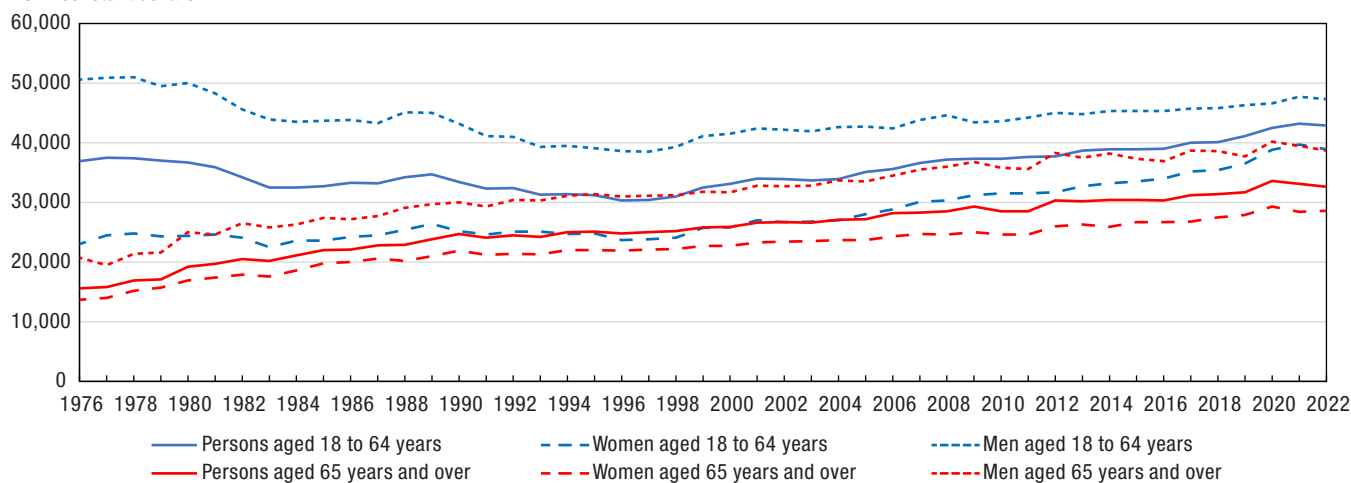
The idea according to which the diverging trends under the different lines of low income would reflect an increase in the income level of older persons over time and, starting in the mid-1990s, a widening of the income gap between the older and the working-age populations is aligned with the median after-tax income trend of older and working-age people (Chart 3). From 1976 to 1995, the median after-tax income (excluding zeros) of individuals aged 65 years and older has generally risen and, in total, has significantly increased by 60.9%, from \$15,600 to \$25,100 (in 2022 constant dollars). For the same period, the median after-tax income of those aged 18 to 64 years has decreased by 15.4%, from \$36,900 to \$31,200.

Then, from 1996 to 2022, the median after-tax income of older persons has continued to increase (31.5%), but at a slower pace than those aged 18 to 64 years (41.6%). It has risen from \$24,800 in 1996 to \$32,600 in 2022, compared with \$30,300 to \$42,900 for individuals aged 18 to 64 years. As a result of these trends, while the median after-tax income of older individuals has generally increased from 1976 to 2022, the gap in income between older and working-age persons has narrowed from 1976 to 1995 but has widened from 1996 to 2022.



**Chart 3**  
**Median after-tax income, by age group and gender, 1976 to 2022**

2022 constant dollars



**Note:** Median after-tax income excluding zeros.

**Source:** Statistics Canada, Canadian Income Survey.

When disaggregated by gender, the pattern is similar but different between older women and men (and their younger counterparts).

From 1976 to 1995, the median after-tax income of older women has increased significantly (60.6%), from \$13,700 to \$22,000 (in 2022 constant dollars). During this period, the median after-tax income of women aged 18 to 64 years (7.8%) hasn't decreased, but has increased less than that of older women, narrowing the income gap between older women and working-age women. For the second period, from 1996 to 2022, the median after-tax income of women aged 18 to 64 years (64.1%) has increased more than the median after-tax income of older women (30.6%), widening the income gap between the two groups.

For men, during the first period from 1976 to 1995, the median after-tax income of older men has increased significantly (51.7%), from \$20,700 to \$31,400, while the median after-tax income of men aged 18 to 64 years has decreased by 22.7% (from \$50,600 to \$39,100), narrowing the income gap between men of the two age groups. However, during the second period, from 1996 to 2022, the median after-tax income of older men (24.8%) has continued to increase more than that of working-age men (22.5%), continuing to narrow the income gap between younger and older men, but at a slower pace.

While the overall gap in median income between working-age and older persons has decreased over time by 33.7 percentage points, from 57.7% in 1976 to 24.0% in 2022, the gender gap between older women and men hasn't decreased as much. From 1976 to 2022, women have had lower median income than men. The gender gap in median income (excluding zeros) was 33.8% in 1976 and it has decreased 7.7 percentage points over the period to reach 26.1% in 2022.

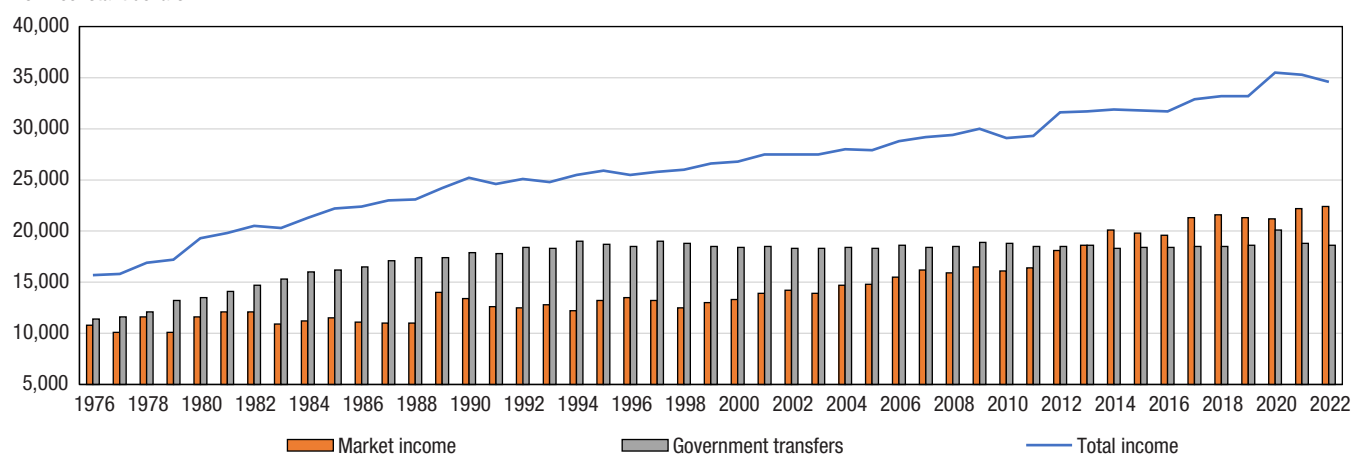
## The older persons' income growth: from government transfers to market income

From 1976 to 1995, the period during which the median income after-tax of older persons has increased by 60.9% (Chart 3) and their low-income rates have dropped significantly (Chart 1), the income growth of older persons was mainly attributable to the government transfers (such as CPP/QPP, OAS, and GIS)<sup>6</sup> (Chart 4). Indeed, during this period the government transfers for older persons rose 64.0%; it has increased from \$11,400 in 1976 to \$18,700 in 1995 (in 2022 constant dollars). Over the same period, the median market income (which includes employment income, private retirement income, and investment income)<sup>7</sup> grew at a slower pace (22.2%), from \$10,800 in 1976 to \$13,200 in 1995.

**Chart 4**

### Market income, government transfers and total income of older persons, 1976 to 2022

2022 constant dollars



**Note:** Median incomes excluding zeros.

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

In contrast, from 1996 to 2022, the government transfers scarcely increased (0.5%) while the market income has increased by 65.9%, becoming the main factor of the income growth of older persons. The expansion of private occupational pensions and the growth in women's labour force participation over the past decades, as well as the increase in the number of older men and women who have continued to work after 65 years (see the text box Employment rates of older persons) have likely contributed to the increase of market income in older ages.

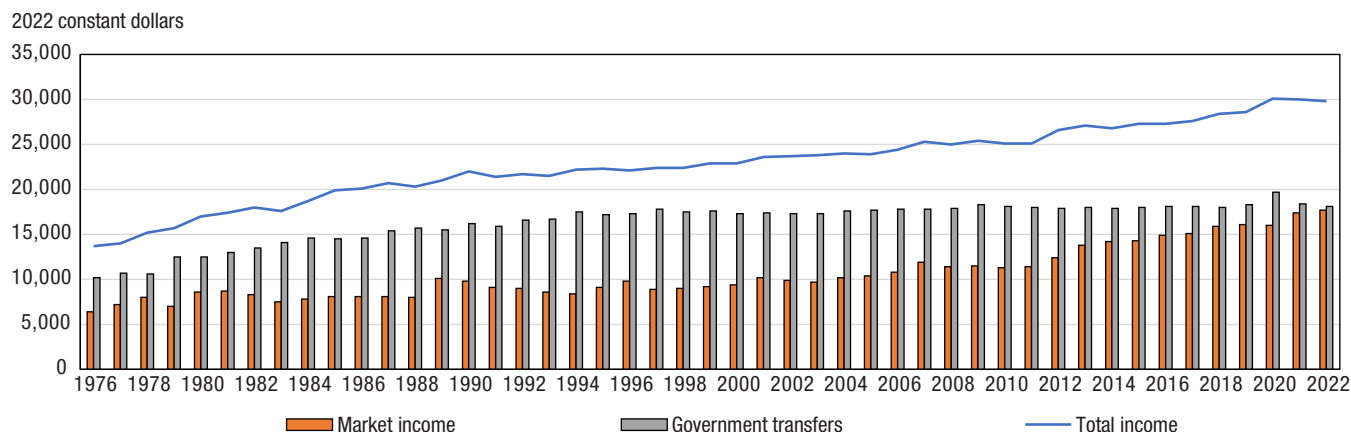
The pattern was different for older women and men (charts 5 to 8). The weight of the government transfers being more important for older women than older men, throughout the two periods.

From 1976 to 1995, the median income of older women has grown by 60.6% (Chart 3) and this growth was mainly attributable to the government transfers, which have increased by 68.6% over this period (Chart 5). The amount older women have received from government transfers has increased from \$10,200 in 1976 to \$17,200 in 1995 (Chart 5), accounting for 58.2% of the total income of older women in 1995 (Chart 6). In fact, until 2012, more than 50% of the total income of older women came from government transfers (Chart 6).

6. The **government transfers** is the sum of all cash benefits received from federal, provincial, territorial or municipal governments during the reference period. It includes: Old Age Security pension, Guaranteed Income Supplement, Allowance or Allowance for the Survivor; retirement, disability and survivor benefits from Canada Pension Plan and Québec Pension Plan; benefits from Employment Insurance and Québec parental insurance plan; child benefits from federal and provincial programs; social assistance benefits; workers' compensation benefits; Canada workers benefit (CWB); Goods and services tax credit and harmonized sales tax credit; and other income from government sources.

7. The **market income** is the sum of employment income (wages, salaries and commissions, net self-employment income from farm or non-farm unincorporated business and/or professional practice), investment income, private retirement income (retirement pensions, superannuation and annuities, including those from registered retirement savings plans, and registered retirement income funds) and other money income from market sources during the reference period.

**Chart 5**  
**Market income, government transfers and total income of older women, 1976 to 2022**

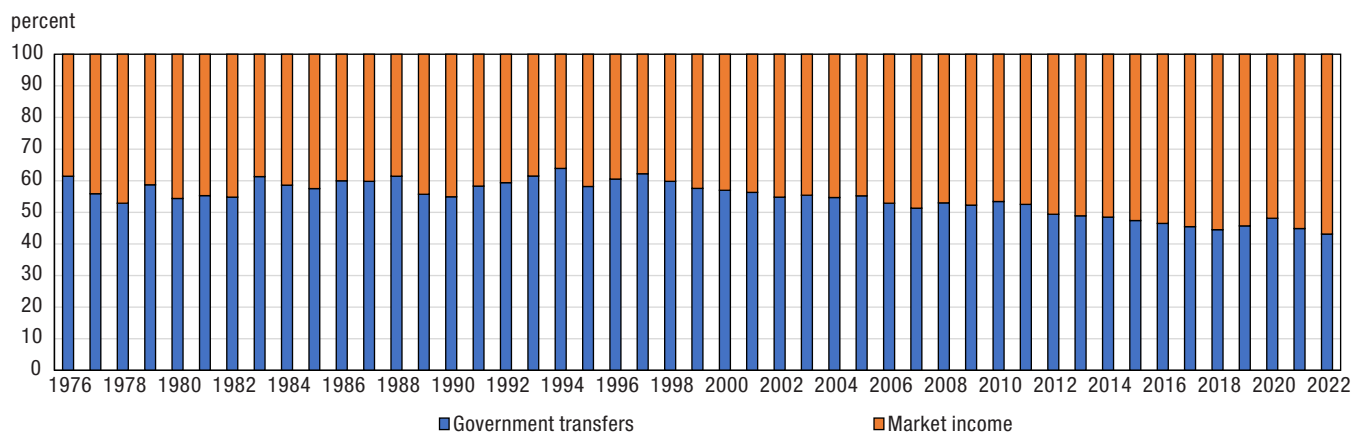


**Note:** Median incomes excluding zeros.

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

During the second period, from 1996 to 2022, the government transfers have continued to increase (4.6%), but at a slower pace (Chart 5). This period is rather marked by an important increase (80.6%) in older women's market income, increasing from \$9,800 in 1996 to \$17,700 in 2022 (Chart 5). However, despite this increase in income from the market, the government transfers still accounted for 43.1% of older women's total income in 2022 (Chart 6) – suggesting that without the government's transfers the low-income rate of older women would have been higher and the gap in low-income rates between older women and older men would have been larger.

**Chart 6**  
**Sources of income of women aged 65 years and over (as a proportion of the aggregate total income), 1976 to 2022**



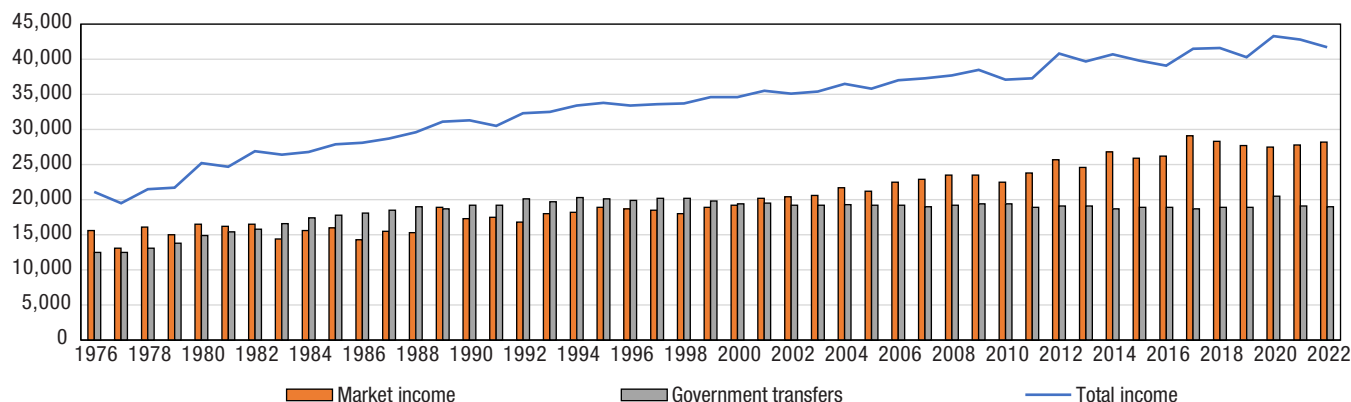
**Source:** Statistics Canada. Income of individuals by age group, sex and income source, Canada, provinces and selected census metropolitan areas, table 11-10-0239-01.

In comparison, for older men, while the government transfers have increased by 60.8% from 1976 to 1995 (Chart 7) – driving their overall income increase for this period – their government transfers have never accounted for half of their total income (Chart 8).

**Chart 7**

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

2022 constant dollars



**Note:** Median incomes excluding zeros.

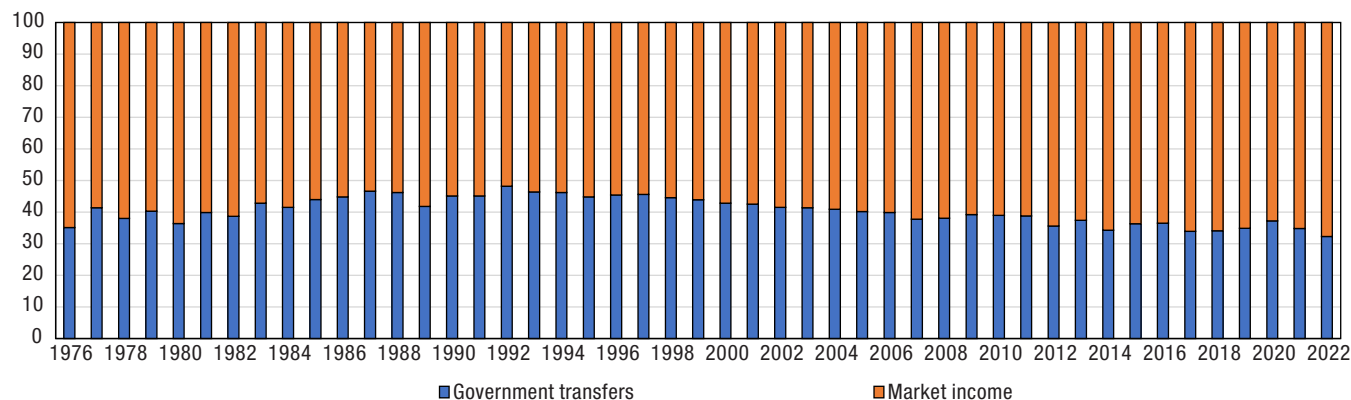
**Source:** Statistics Canada. Income of individuals by age group, sex and income source, Canada, provinces and selected census metropolitan areas, table 11-10-0239-01.

During the second period, from 1996 to 2022, the government transfers have decreased by 4.5% for older men while the income coming from the market has increased by 50.8%, from \$18,700 in 1996 to \$28,200 in 2022 (Chart 7).

**Chart 8**

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

percent



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

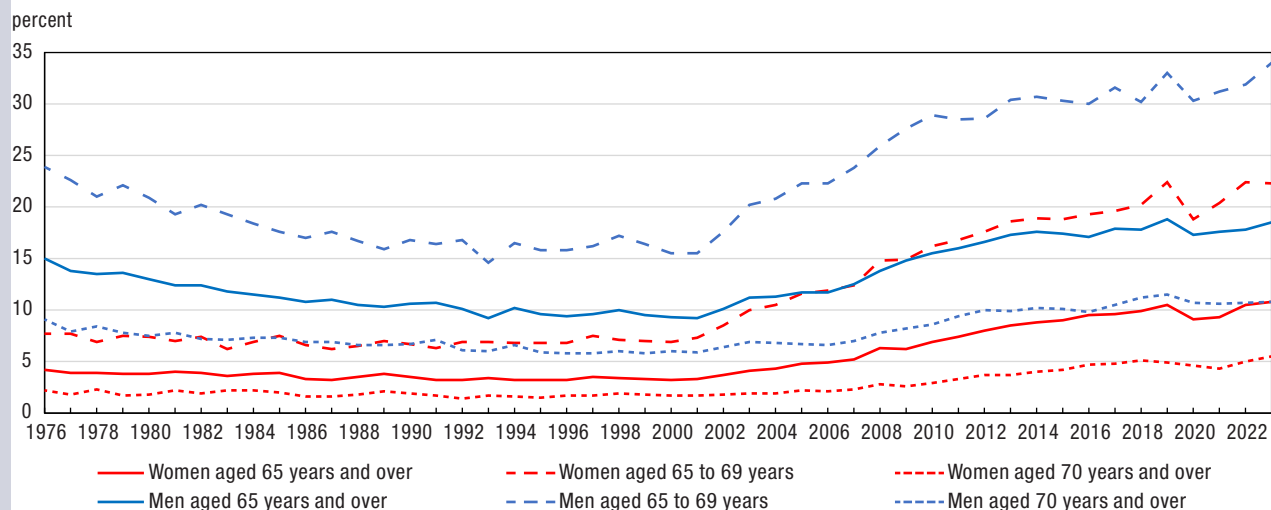
Overall, older women had lower income, higher low-income and poverty rates, and relied more on government transfers than older men. Considering that government's transfers increase the overall income of people, reduce low-income rates, and mitigated the gender difference in low-income rates (Harding, 2018), these results suggest that the low-income rate of older women would have been much higher and the gender gap would have been larger without the transfers. It must be noted, however, that older women in Canada are not a homogenous group and aggregate data may mask different experiences among this population.

## Employment rates of older persons

After having decreased from 1976 to early 2000s (especially for older men), the employment rates of older women and men have increased and reached, in 2023, 10.8% for women aged 65 years and older (and 10.5% in 2019, i.e. before the COVID-19 pandemic), and 18.5% for men aged 65 years and older (18.8% in 2019).

**Chart 9**

### Employment rates of older women and men, by age group, 1976 to 2023



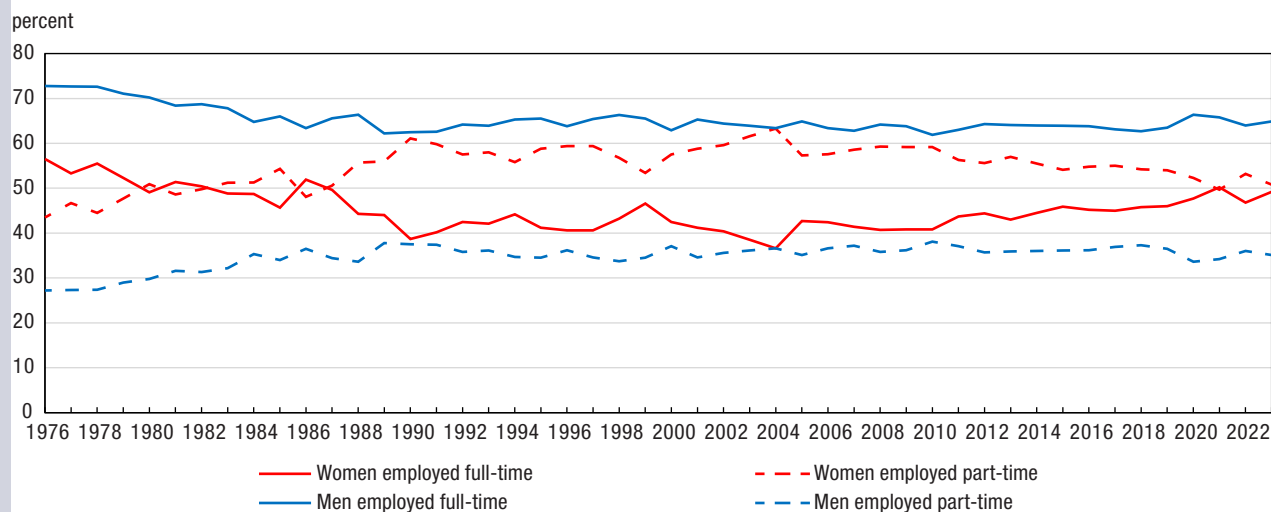
Source: Statistics Canada. Labour force characteristics by sex and detailed age group, annual, table 14-10-0327-01.

Men aged 65 to 69 years were the most likely to be employed among the older population and the employment rates of older men have been higher than that of older women in each age group and for the entire period.

Among people aged 65 years and older who were employed, older men were more likely to work full-time while older women were, since the late 1980s, more likely to work part-time.

**Chart 10**

### Proportion of older women and men employed full-time and part-time, 1976 to 2023



Source: Statistics Canada. Labour force characteristics by sex and detailed age group, annual, table 14-10-0327-01.

## Section 2: Closer look at the low-income and poverty rates of different groups of older women

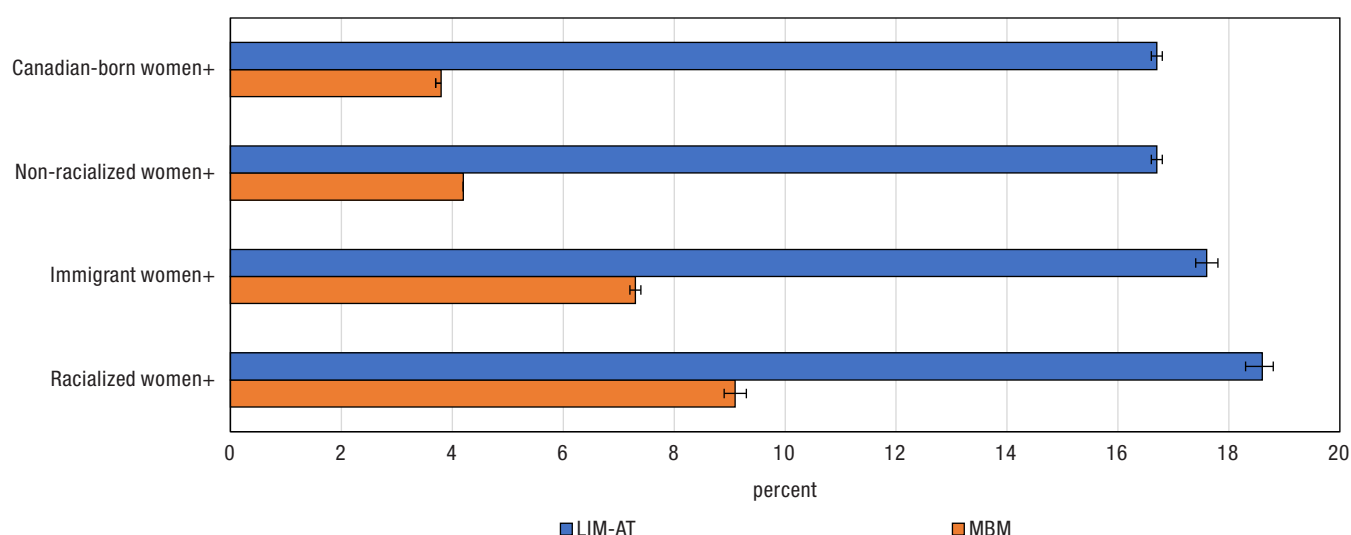
Older women and men have had different poverty rates and low-income situations, median income, as well as different main sources of income over the period studied – with older women faring worst than older men in each of these measures. Using the 2016 and 2021 Censuses of Population to further disaggregate characteristics of older women, this second section provides a snapshot of the low-income and poverty rates of different groups of older women in 2020, including older racialized<sup>8</sup> and older immigrant women.<sup>9,10</sup> In this section the low-income rate is measured with the LIM-AT and the poverty rate with the MBM.

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

Under both measures, LIM-AT and MBM, older racialized women (18.6% and 9.1%, respectively) were the most likely of all groups to live in low income in 2020, followed by older immigrant women (17.6% under LIM-AT and 7.3% under MBM) (Chart 11). In comparison, older Canadian-born women had the lowest low-income (LIM-AT) (16.7%) and poverty (MBM) (3.8%) rates.

**Chart 11**

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



**Note:** The category "Women+" includes women, as well as some non-binary persons.

**Source:** Statistics Canada, Census of Population, 2021.

However, among older racialized women, the poverty and low-income rates varied significantly from one group to another (Chart 12).

### Among older racialized women, Filipino women are the least likely to live in low income or poverty

Older Arab women had the highest rates of low income (31.5%) and of poverty (16.8%) of the six largest racialized groups studied, while older Filipino women had the lowest rates (9.0% and 5.8%, respectively) of all older racialized

8. 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. Please consult the Note to readers section. Also, only the six largest racialized groups are studied in this paper.

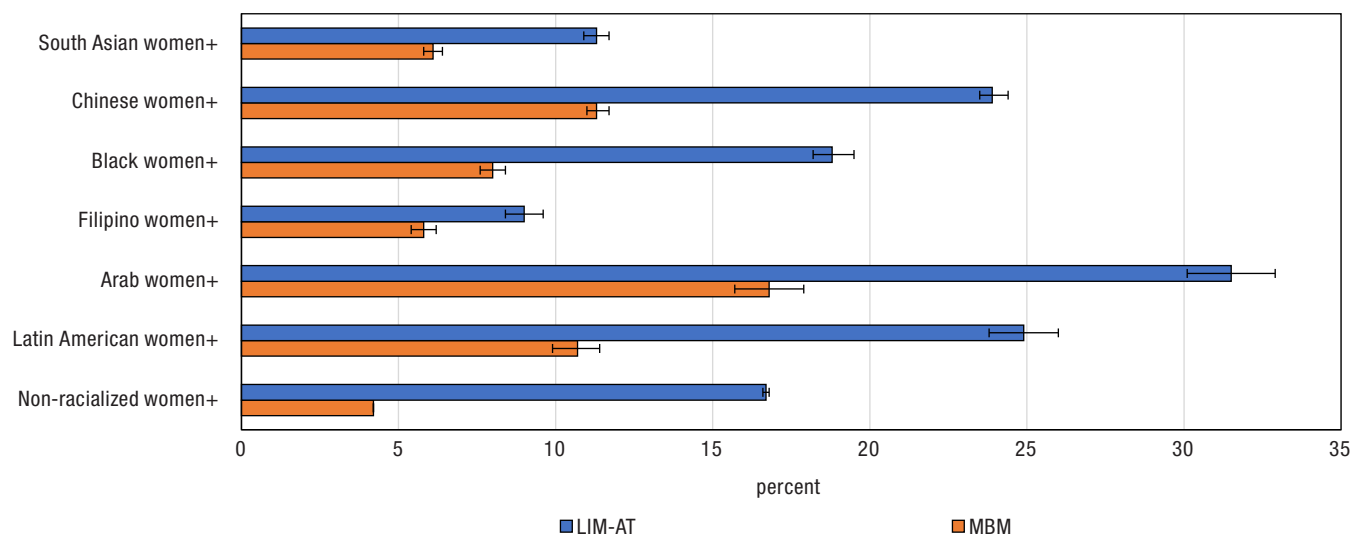
9. For the 2021 Census, the reference period for income data is the calendar year 2020. For the 2016 Census the reference period for income data is the calendar year 2015.

10. It should be noted that, given that a different data set is used in this section, the results may be slightly different than those in the first section.

women.<sup>11</sup> 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 (Schimmele, Christoph et al., 2023). With respect to older Filipino women, they had, in fact, a lower low-income rate than non-racialized older women (16.7%), and a slightly higher poverty rate (5.8% for older Filipino women vs 4.2% for non-racialized older women) – suggesting that a smaller proportion of Filipino women aged 65 years and older than non-racialized women of the same age group were at or below the half of the median of the income distribution (i.e. lower income), but, at the same time, that among older Filipino women who had lower income, a bigger proportion of them had a disposable income lower than the cost of a specific “basket” of goods and services than non-racialized older women.

**Chart 12**

**Low-income (LIM-AT) and poverty (MBM) rates of older women, by racialized group, 2020**



**Note:** The category “Women+” includes women, as well as some non-binary persons.

**Source:** Statistics Canada, Census of Population, 2021.

### The low-income rate of non-racialized established immigrant women aged 65 years and older is somewhat equivalent 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 (Chart 11), there were variations in these proportions depending on the period of immigration (Table 1).

Among immigrant women aged 65 years and older, established immigrant women<sup>12</sup> had a significantly lower low-income (17.4%) and poverty (6.6%) rates than older recent immigrant women, whose rates were 19.8% for LIM-AT and 17.4% for MBM.

When another layer of disaggregation is added (racialized groups) (Table 1), non-racialized established immigrant women aged 65 years and older (16.4%) became as likely as non-racialized Canadian-born women of the same age group (16.7%) to live in low income.<sup>13</sup> And, under MBM, non-racialized established immigrant women aged 65 years and older (5.4%) had a higher poverty rate than that of older non-racialized Canadian-born women (3.8%). These

11. Most older racialized women were also immigrants. In Canada, immigrants are selected according to three broad objectives: to enhance and promote economic development (economic immigrants); to reunite families (immigrants sponsored by family); and, to fulfill the country's international obligations and uphold its humanitarian tradition (refugees). It should be noted that, among older Filipino women, 99.1% of them were immigrants, and among older immigrant Filipino women, a bit more than half of them (53.2%) had been admitted under the economic category, i.e. they had been selected based upon their potential economic contribution to meet labour market needs, or to create economic opportunities by owning, operating or investing in a business or through self-employment. In comparison, the proportions of older racialized immigrant women admitted under the economic category were: 18.4% for South Asian women; 43.0% for Chinese women; 31.2% for Black women; 36.7% for Arab women; and, 20.9% for Latin American women.

12. Two groups of immigrants are identified based on the numbers of years since the immigrant first obtained landed immigrant or permanent resident status in Canada. These groups are: recent immigrants, i.e. those who first obtained landed immigrant or permanent resident status in the ten years prior to the Census (2011 to 2021); and, established immigrants, i.e. those who first obtained landed immigrant or permanent resident status for more than ten years at the time of the survey (up to 2010).

13. The difference in the low-income rates of non-racialized established immigrant and non-racialized Canadian-born women aged 65 years and older is not statistically significant.

results suggest, on the one hand, that similar proportions of older non-racialized Canadian-born women and older non-racialized established immigrant women were at or below the half of the median of the income distribution (i.e., in the bottom income quartile), and, on the other hand, that among those with a lower income, a higher proportion of non-racialized established immigrant women aged 65 years and older had a disposable income lower than the cost of a specific “basket” of goods and services. Also worth noting, the difference in the poverty rates between Canadian-born and immigrant women aged 65 years and older, decreased from 2.8 percentage points when we compare all older Canadian-born women to all established immigrant women aged 65 years and older, to 1.6 percentage points when only non-racialized established immigrant and non-racialized Canadian born women aged 65 years and older are taken into account.

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

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

**Note:** The category “Women+” includes women, as well as some non-binary persons.

**Source:** Statistics Canada, Census of Population, 2021.

## The non-racialized and the Canadian-born populations aged 65 years and older have the highest gender poverty and low-income gaps

Based on data from the 2021 and 2016 Censuses of Population, the poverty rate (MBM) of women aged 65 years and older was 5.0% in 2020, down from 8.9% in 2015. While they remained slightly more likely to live in poverty than men of the same age group (4.3%), the gender poverty gap has decreased from 1.7 percentage points in 2015 to 0.7 percentage point in 2020. The gender low-income gap (LIM-AT) has also decreased, but to a much lesser extent, from 4.7 percentage points in 2015 to 4.3 percentage points in 2020.

The gender gap also varied by characteristics of older women and men. While older racialized women had the highest rates of low income and poverty in 2020 (Chart 11), the gender gap among older racialized men and women was the lowest (because the low-income and poverty rates of older racialized men were also the highest among different groups of older men) (tables 2 and 3). This result suggests that being part of the racialized population seems to play a more important role in explaining low income and poverty than the fact of being a woman or a man. However, this didn’t hold true across all racialized groups. The Arab population had the highest gender low-income gap (6.6 percentage points) and poverty gap (3.0 percentage points) of all racialized groups studied, but also of all groups examined in this study.



**Table 2****Low-income (LIM-AT) and poverty (MBM) rates of older women and men, by racialized group and immigration status, 2020**

	LIM-AT			MBM		
	Percent	95% Confidence interval		Percent	95% Confidence interval	
		lower bound	upper bound		lower bound	upper bound
Non-racialized women+	16.7	16.6	16.8	4.2	4.2	4.2
Non-racialized men+	12.1	12.0	12.2	3.5	3.5	3.6
Racialized women+	18.6	18.4	18.9	9.1*	8.9	9.3
Racialized men+	16.3	16.1	16.5	8.8	8.6	9.0
South Asian women+	11.3	10.9	11.7	6.1*	5.8	6.4
South Asian men+	9.5	9.2	9.9	5.5	5.2	5.8
Chinese women+	23.9	23.4	24.3	11.3*	10.9	11.6
Chinese men+	21.8	21.3	22.3	11.3	10.9	11.7
Black women+	18.8	18.1	19.4	8.0*	7.6	8.4
Black men+	15.2	14.5	15.8	7.8	7.3	8.3
Filipino women+	9.0	8.4	9.6	5.8	5.4	6.2
Filipino men+	6.3	5.7	6.9	3.9	3.5	4.5
Arab women+	31.5	30.2	32.9	16.8	15.7	17.9
Arab men+	24.9	23.7	26.1	13.8	12.9	14.8
Latin American women+	24.9	23.8	26.0	10.7*	10.0	11.5
Latin American men+	20.9	19.8	22.1	10.8	9.8	11.9
Canadian-born women+	16.7	16.6	16.8	3.8	3.8	3.9
Canadian-born men+	12.2	12.1	12.3	3.3	3.2	3.3
Immigrant women+	17.6	17.4	17.8	7.3	7.2	7.4
Immigrant men+	13.7	13.5	13.9	6.5	6.4	6.6
Recent immigrant women+	19.8*	19.2	20.4	17.4*	16.8	18.0
Recent immigrant men+	20.3	19.5	21.1	18.3	17.5	19.1
Established immigrant women+	17.4	17.2	17.6	6.6	6.5	6.7
Established immigrant men+	13.3	13.1	13.5	5.8	5.7	5.9

\* The difference between women and men of this particular group is not statistically significant.

Notes: The category "Women+" includes women, as well as some non-binary persons. The category "Men+" includes men, as well as some non-binary persons.

Source: Statistics Canada, Census of Population, 2021.

Among the older immigrant population, there was no statistically significant difference between the low-income and poverty rates of men and women aged 65 years and older who recently immigrated, as opposed to the established immigrant population, for whom the gender low-income gap was 4.1 percentage points (and 0.8 percentage point for the gender poverty gap) in 2020.

**Table 3****Gender gaps in low-income (LIM-AT) and poverty (MBM) rates among older persons, by racialized group and immigration status, 2020**

	Gender gap (percentage point)	
	LIM-AT	MBM
Non-racialized women+ and men+	4.6	0.7
Racialized women+ and men+	2.3	...
South Asian women+ and men+	1.8	...
Chinese women+ and men+	2.1	...
Black women+ and men+	3.6	...
Filipino women+ and men+	2.7	1.9
Arab women+ and men+	6.6	3.0
Latin American women+ and men+	4.0	...
Canadian-born women+ and men+	4.5	0.5
Immigrant women+ and men+	3.9	0.8
Recent immigrant women+ and men+	...	...
Established immigrant women+ and men+	4.1	0.8

... not applicable, the difference between women and men of this particular group is not statistically significant.

Notes: The category "Women+" includes women, as well as some non-binary persons. The category "Men+" includes men, as well as some non-binary persons.

Source: Statistics Canada, Census of Population, 2021.

Overall, when aggregated, the gender difference between older women and men in terms of low income was the biggest among the Canadian-born population and the non-racialized population, i.e., these groups were those where the differences in the low-income rates between older women and men were the largest in 2020.

## Conclusion

Using different measures of low income, this study finds that older persons aged 65 years and older in Canada fare better in terms of income than in the past decades (from 1976 to 2022), but, at the same time, that they have lost ground relative to the incomes of working-age persons aged 18 to 64 years since the mid-1990s.

This paper also shows that, while the low-income situations of older women and men followed the same pattern over time, older women have had higher rates of low-income than older men throughout the period studied, and the government's transfers have represented a more important part of their sources of income. In fact, the government transfers have accounted for more than 50% of the total income of older women until 2012 and were still at 43.1% in 2022. In comparison, the government's transfers have never accounted for half of the total income of older men, and they represented 32.3% of their total income in 2022.

Despite older women's higher level of government's transfers, the gap in median income between older men and women hasn't decreased much over time. The gender gap in median after-tax income was 33.8% in 1976 and it has decreased 7.7 percentage points over the period to reach 26.1% in 2022.

The low-income rate of older women was higher than that of older men throughout the period studied and it was among the Canadian-born population and the non-racialized population that the gender gaps were the biggest, i.e., where the differences in the low-income rates between older women and men were the largest.

The study also shows that there were important variations in terms of low-income and poverty rates among different groups of older women. Older racialized women were the most likely of all groups of women studied to live in low income or poverty (18.6% under LIM-AT and 9.1% under MBM) in 2020, followed by older immigrant women (17.6% under LIM-AT and 7.3% under MBM).

Among older racialized women, Filipino women were the least likely to live in low income (9.0%) or poverty (5.8%). In fact, they even had a lower low-income rate than non-racialized older women (16.7%). Older Arab women, however, had the highest low-income and poverty rates (31.5% under LIM-AT and 16.8% under MBM) in 2020.

With respect to older immigrant women, the results varied significantly depending on the number of years that these immigrant women have lived in Canada and on whether or not they were part of a racialized group. The low-income rate of non-racialized established immigrant women aged 65 years and older (16.4%) was the lowest of all same-age immigrant women and was also somewhat equivalent to the rate older non-racialized Canadian-born women (16.7%) in 2020.

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. Future research on the poverty rate and low-income situation of older women and men in Canada could focus on the interactional effects of various characteristics (such as gender, ethnocultural characteristics, immigration status [including period of immigration and admission category ]) and their explanatory power related to the gender low-income and poverty gap.

## Note to readers

In the First section (estimates in charts 1 to 8), this paper uses data from the [Survey of Consumer Finances](#) (SCF) from 1976 to 1992, a combination of the SCF and the [Survey of Labour and Income Dynamics](#) (SLID) from 1993 to 1997, the SLID from 1998 to 2011, and the [Canadian Income Survey](#) (CIS) beginning in 2012. For 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.

In the Second section, this paper uses data from the 2021 long-form [Census of Population](#) to allow further disaggregation. 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 1 in 4 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. In the second section of this paper, 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](#), is also available.

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. For the purpose of this study, Indigenous respondents are not part of the racialized group, nor the non-racialized group. 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 paper, 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.

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