

# **A FACT SHEET ON THE ECONOMICS OF AGING IN CANADA**

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## BIOGRAPHICAL NOTE

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Highlights of McGregor's academic career include a SSHRC Post-Doctoral Fellowship and a Fulbright Research Fellowship. Her doctoral thesis, on the psycho-typology of Australia, won a York University Faculty of Graduate Studies dissertation prize, and *The Wacousta Syndrome* was runner-up in 1987 for the Canadian Sociology and Anthropology Association's John Porter Award. McGregor was a Canada Research Fellow in the Sociology Department at York University from 1989 to 1992. Her articles have appeared in an eclectic range of periodicals including, among others, *The Canadian Review of Sociology and Anthropology*, *The Canadian Journal of Sociology*, *The Journal of Mind and Behaviour*, *American Studies*, *The Canadian Journal of American Studies*, *The Canadian Journal of Film Studies*, *The Journal of Canadian Studies*, *Studies in Symbolic Interaction*, *Cultural Studies Annual*, and *The Manitoba Law Journal*.

Since the late nineties, McGregor's primary research interest has been age discrimination in employment, particularly for women. For details of publications and current projects, see [www3.sympatico.ca/terracon/gaile\\_mcgregor](http://www3.sympatico.ca/terracon/gaile_mcgregor).



## The Demographics of Age\*

- In 1998, persons 65+ made up 11% of the Canadian population. By 1996, the figure had risen to 12%. This was up from 8% in 1971 and 5% in 1921. By 2020, most experts estimate that the cohort will approach or surpass 20%. To grasp the practical implications of this fact, one has only to consider how it will affect the balance between working age individuals and “dependent” individuals under 20 or over 65. In 1991, the dependency ratio was 65:100. By 2036, it is expected to shrink to 82:100. What this means, in practical terms, is that a smaller workforce will be supporting a larger number of non-working citizens. In Ontario in 1996 there were 5.5 people of working age to one 65+. By 2021 this will shrink to 3.7 to one. Most of the people who will be working in the next 20 years are already in the labour force, and 35% of them are over 45. Without a change in eligibility rules (to maintain the 1990 ratio to 2025, the retirement age would have to increase to 72) or an increase in contribution rates to more than double present levels, the Canadian Pension Plan will run out of money by 2015. [10, 15, 26, 32, 35, 37, 39, 58, 75]
- In 1996, 27% of Canadians aged 65 and over were immigrants, compared to 17% of the total population. Sixty-one percent of these arrived before 1961; 24% came in the sixties and seventies; 88% are Canadian citizens. This is not just a historic phenomenon, however. Adding to the pressures created by the aging of post-war arrivals is the fact that, as a result of the policy of reunification, there has been a recent, rather considerable increase in elderly immigrants. Almost one quarter of the elderly population speaks neither English nor French. [32]
- In 1991, the 65+ segment of the Canadian population comprised 57% women, 43% men. A similar imbalance exists across ethnic groups, with the exception of African-Canadians, where the proportions were 68% and 32% respectively, a discrepancy attributed to differential immigration patterns. These effects have magnified over time. The age at which women

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\* **Author's note:** The “facts” in this compilation were synthesized from a variety of primary and secondary sources ranging from academic literature to government reports. The capsule summaries are intended to be representative rather than exhaustive. While efforts have been made to rationalize discrepancies, because the figures within given sections have often come from different sources using different time frames, different variables, and different methodologies, it is not possible to guarantee complete accuracy or currency in every case. The document will be most useful if it is viewed as a guide to general trends rather than a source of primary data. The numbers in square brackets at the end of each paragraph correspond to item numbers in the bibliography. To facilitate further research, these listings include references of general relevance to the topic as well as specific sources for the information provided. Some topics incorporate additional (unauthored) data from government websites. For more details, the author may be contacted at [terracon@sympatico.ca](mailto:terracon@sympatico.ca).

began to outnumber men declined from 80 to 50 between 1941 and 1981. The degree of female excess at given ages has also magnified. Focussing on ages 90 and over, the sex ratio declined from 69 in 1941 to 45 in 1981 and is expected to decrease further to 33 by 2021. [9, 27, 32]

- In a survey on perceived status, results showed that status for both men and women peaks at the age of 30, with men ranked at 4.5 and women at 3.5 out of a total of 5. Status for both genders declines markedly after 40. At 60 a male has a perceived status equivalent to a female at 50 – and both are ranked lower than a 20-year-old. Between 70 and 80 gender-based differences disappear. A 90-year-old of either sex has a perceived status roughly similar to a 10-year-old child. Hinting at the potential real-world ramifications of such attitudes, in a late-nineties survey of business students – the constituency most likely to make up the next generation of employers – the average age cited when workplace performance could be expected to decline was 52 for male and 48 for female manual workers, 64 for male and 61 for female non-manual workers. [2, 44]
- In 1991, 31% of persons 65+ lived alone, compared with 13% of all Canadians. This was an increase from 20% in 1970 and 26% in 1981. In the same year, 41% of women 65+ lived alone compared with 18% of men. The gender discrepancy holds to a greater or lesser degree across ethnic groups. There is also a marked gender discrepancy in marital status. In 1996, 58% of women between 75 and 84 were widowed, 30% married, and 12% single. For women 85 and over in the same year the proportion of widows had risen to almost 80%. In comparison, a majority of senior men in all age ranges were married. In 1996, 7% of all seniors lived in institutions. For those over 85, the percentages were 24% of men, 38% of women. Institutionalized seniors made up almost three-quarters of all Canadians living in institutions. [9, 32]
- The incidence of disability among Canadians 55-64 is 28%, compared with 8% for the cohort aged 15-34 and 16% for 35-54 year-olds. After 65, the rate tops 40%. At 85, it reaches 70%, and women outnumber men two to one. Nationally, seniors make up about 35% of all persons with disabilities. Among older Aboriginals (55+), disability rates are far higher than for non-Aboriginal seniors. Moreover, Aboriginals generally have a disability for more than twice as long as others. [11, 32, 41]

- The education gap between younger and older Canadians has narrowed in recent decades, but the problem is still acute in the oldest cohorts. Among Canadians aged 55-64, almost half have less than a high school education compared with 16% of those aged 25-34. In 1994, 42% of women and 46% of men 55-64 fell into this category; for 45-54-year-olds, the figures were 32% for both sexes. In 1998, there were approximately twice as many 55+ workers with less than high school than 25-54-year-olds. Among Canadians over 65 in 1995, six out of ten never completed high school. Of these, 25% had attended but had never graduated from high school, while 37% had less than grade 9. In 1996, only 8% of the 65+ cohort had university degrees, compared with 17% of 15-64-year-olds. Perhaps more worrying than the shortfall in formal credentials, the percentage of 56 to 65-year-olds testing at the lowest level of literacy skills is approximately twice as high, at 44%, as for any other pre-retirement cohort. Numeracy levels are equally low. A 1994 report on older workers revealed that approximately 25% of the 55-69 age group had limited numeracy compared with a national average of 14%. [32, 42, 47, 70, 75]
- Since 1980, the income of seniors in Canada has risen more than the income of any other demographic group. However, this datum must be taken in context. The first thing to keep in mind is that the increase only restores seniors to the level of prosperity they enjoyed in 1940. The second is that the improvement is only relative. Seniors are still considerably worse off than the average population. In 1991, 22% of persons 65+ were living below the poverty line, compared with 17% of all Canadians. Differently put, persons over 65 made up less than 11% of the population but over 13% of the poor. The result of this imbalance is that in 1995 nearly half of Canada's poorest families were headed by senior citizens. The picture hasn't changed in recent years. In 1997, seniors had an average income of just over \$20,000 compared with well over \$30,000 for those 35-54 and \$26,000 among those in the 25-34 and 55-64 age ranges. Adding a further cautionary note, the general improving trend levelled at mid-decade and now appears to have reversed. [1, 8, 9, 26, 27, 32, 46, 61, 83]
- Among men, marriage positively influences personal income whereas having children has no effect. Among women, both variables have negative consequences, especially among older cohorts. Older single women have significantly higher incomes than older married women. Widowhood does not affect the incomes of men of any age, but widowed women have higher incomes than married women in their age groups. Lest this latter finding be misinterpreted, it should be noted that widowhood is only an advantage relative to marriage for women. One

obvious consideration is that 78% of private pension plans carry no survivor benefits. Reflecting on the dire implications of this datum is the fact that the personal income of married women constitutes, on average, only 36% of household income. In 1991, 47% of 65+ women were widowed and half of these were below the poverty line. [32, 39, 45, 49]

- Economic positioning in later life is also affected by birthdate. The cohort born prior to 1946 was the luckiest of recent cohorts. Individuals born between 1946 and 1955 – the first wave of baby boomers – faced unemployment rates during their coming-of-age period three times higher than those faced by their parents; they also had less stable families. Despite these disadvantages, the cohort was 30% wealthier than the preceding one by age 30, and overall saw a very similar economic growth rate. For back-end boomers the picture was quite different. Individuals born between 1956 and 1965 were 10% less well off than their parents by 30. They experienced unemployment five times higher than their predecessors and an annual economic growth 2.5 times lower. [4, 10, 20, 48, 62, 73]

## (Un)Employment in Later Life

- It has become a commonplace that work has been transformed over the last decade. What is not so widely recognized is that the down side of this transformation has been disproportionately felt by older workers. Women continue to suffer more from discrimination (see next section), but men have been most impacted by recent structural changes. On the low end, they are overrepresented in the traditional primary and secondary industries which have been hardest hit by a changing global economy. On the high end, they are overrepresented in the mid-to-upper management levels which have been decimated by restructuring. The low average education of *both* genders, moreover, is a particular disadvantage given the increased premium on skills. [15, 29, 35, 40, 41, 47, 51, 61, 64]
- Older workers have also been disproportionately affected by the recent enormous burgeoning of contingent forms of work. (Almost 75% of the jobs added to the economy in the nineties were non-standard types.) Between 1976 and 1998, the number of older workers in part-time jobs increased by more than 70%, roughly one and one half times the rate of increase for all ages. Although some of this is a matter of choice,<sup>15</sup> to 20% of the change in mode of participation is estimated to be involuntary. In 1993, 41% of employed men and 27% of



employed women 45-69 who were working part-time would have preferred otherwise. The likelihood of self-employment also increases with age. Again some of this is elective, especially among better educated males. For the swelling number of women and blue-collar workers in the category, however, the shift is more likely to reflect a lack of viable alternatives. For involuntary contingent workers, the penalties may be considerable. The vast majority of jobs in this class are characterized by short tenure, irregular hours, low pay, no benefits, and a great deal of uncertainty. [6, 14, 17, 22, 25, 32, 38, 56, 61, 70, 75]

- If employment has changed for older workers in recent years, the *unemployment* picture has changed even more so. Members of this cohort used to be protected by their experience and seniority. In the late 1970s, only about 5% of employed individuals 55-64 experienced a permanent layoff, the lowest proportion of any age group. By the mid-nineties, however, the risk of a permanent layoff among older workers had risen by two full percentage points, putting it above the risk for prime-aged individuals. How did this happen? Some of it may be attributed to restructuring, particularly the tendency to leaner, meaner workplaces. The big difference between the recession of the early eighties and the recession of the early nineties was that many of the jobs lost in the later period never came back. Some of it may be attributed to the cohort disadvantages mentioned previously. Whatever the causes, the result was that the unemployment rate increased more for older workers over the nineties than for any other age group. In 1994, the percentage of unemployed in the 55-64 category jumped by 2.1%, compared with an increase of 1.3% for 15 to 24-year-olds and 1.7%-1.8% for all other cohorts. From a broader vantage, between 1976 and 1998, the relative unemployment rates of workers aged 55 to 59 increased by 50%, that of those aged 60-64 by 30. But even this underrepresents the problem. Increases notwithstanding, compared with, say, 15-24-year-olds, strictly on the numbers older workers still seem to be doing fairly well. If one looks at those who are “not working” rather than limiting one’s purview to those who are technically unemployed, though, the figures swell enormously. In 1996, employment rates for Canadian men 55-59 and 60-64 were only 67% and 41% respectively. Comparable figures for women were 45% and 22%. [15, 18, 34, 45, 61, 69, 72, 75]
- At the same time as the likelihood of unemployment has been increasing for older workers, the likelihood of *re-employment* has been plummeting. While the rising job loss risk factors are not to be sneezed at, the real problem for the cohort is that the *duration* of unemployment increases with age. Duration for men 45+ rose from 18 weeks in 1976 to 32 in 1985 to 35 in

1994, compared with 17 weeks for men 15-24. Duration for women has traditionally been lower than for men, but has been increasing at a faster rate. According to one government report, between 1984-86 and 1994-96 women's average jobless spells lengthened from 3.7 to 4.1 months, an increase of over 10%. Duration rates for all older workers rose by 67% between 1976 and 1998, compared with a 47% increase for all ages. In 1998, the incidence of long-term unemployment among older workers was twice that in the labour market as a whole. In 1993, approximately 25% of men and 17% of women 45+ who were unemployed had been so for more than a year. This compares with 16% of unemployed men and 12% of unemployed women aged 15-24. To put these data in perspective, it is important to realize that high duration means more than simply a prolongation of misery. Studies show that the longer a person is jobless, the lower the probability that s/he will find work at all. More than a statistical artifact, this effect – called “scarring” – has been related to the depreciation of human capital over the jobless spell and the stigmatization of the long-term unemployed in the eyes of employers. [26, 28, 34, 39, 40, 46, 61, 69, 70, 75, 84]

- Ironically, it is possible that scarring may affect older people less than younger ones. This is not as positive as it may sound. Reflecting vividly on the differentials detailed in the foregoing paragraphs is the fact that employers are likely to stigmatize older workers no matter *what* their employment history. In a 1997 survey of employment agencies, 77% of respondents agreed, strongly or moderately, that employers discriminate against older workers in their hiring practices. In a survey of federally run Human Resource Centres, 91% of respondents with an older client mix agreed, strongly or moderately, that employers discriminate against older workers. In a survey of employers, 40-50% of respondents felt that older workers were unable to do heavy physical work, had trouble with shift work, were too cautious, and were not interested in technological change. Twenty-nine percent of respondents from small companies and 32% from large companies said that there was an age (ranging from 57 to 60) at which they considered someone as being too old to hire. In all companies, age was seen as a greater barrier to hiring than all other personal characteristics except for disability. [66, 81, 86, 87, 88]
- Ageism also contributes to the “real” problems of low education and outdated experience. Common sense suggests that older workers are more likely to need upgrading than others. In fact, access to both privately and publicly funded training decreases sharply with age. According to the 1994 Adult Education Survey, individuals over 55 are three times less likely

to get job-related training than prime-aged workers. In part this is because of the reduced “pay-back” time. An even bigger factor, however, is the widespread perception that older workers are unwilling or unable to learn new skills. The same perception may also explain the government’s attitude toward the cohort. The only recent non-local program intended specifically for older workers was the Program for Older Worker Adjustment (POWA), an early nineties initiative designed to help victims of major permanent layoffs. Criticized by Labour because of its unduly narrow eligibility requirements, POWA’s arguably more serious flaw was the extent to which it implicitly labelled its clients as hopeless cases. Built around the notion of providing income support to tide recipients over until pension-age, it offered nothing tangible to help those who still wanted to work enhance their employability. POWA was terminated in 1997, when HRDC indicated that its priority target for employment assistance would be youth. [37, 42, 75, 76, 78]

- Given the picture painted in the foregoing pages, one would expect age discrimination issues to loom large in Canadian human rights law. Certainly this is the case in the U.S., where similar facts spurred the development of a separate federal statute to deal with the phenomenon, the *Age Discrimination in Employment Act* of 1967. In Canada, in contrast, judging by the legal response, age discrimination might hardly exist. Of all the standard areas commonly covered by anti-discrimination laws, age is consistently the least visible and the most under considered. According to the 1997-98 Ontario Human Rights Commission Annual Report, only 81 age-related complaints were received in the employment category out of a total of 1628. In the same year, out of 99 age-related complaints closed, almost 75% were dismissed, withdrawn or abandoned. The number of cases reaching the higher courts is even scantier. The age chapter in a standard text on human rights law cites only two dozen decisions, almost all involving male plaintiffs and almost all on the issue of mandatory retirement. Despite the trends one must infer from the foregoing statistics, cases concerning workplace discrimination, discrimination in hiring, or unjustified dismissal are notably absent from the record. [52a]
- The dearth of case law is not a benign coincidence – the victims of age discrimination actually do have less legal recourse than the victims of other kinds of discrimination. Although age is among the enumerated grounds in the *Canadian Charter of Rights and Freedoms*, arguably because of the success of the business lobby in protecting employer discretion it is given only qualified protection in human rights legislation. As of this writing, four provincial

jurisdictions – B.C., Saskatchewan, Ontario and Newfoundland – prohibit age discrimination in employment only between the ages of 18 or 19 and 65. [52a]

- To what extent are attitudes about older worker liabilities justified by the “facts”? Research shows that older workers are no less productive on the average than younger ones. Whatever changes take place in physical or mental makeup are more than offset by the gains that come with experience. The pace may be slower, but older individuals tend to carry out routine tasks more economically and to make fewer mistakes. Counter popular myths, moreover, there is no evidence whatsoever that such individuals are either resistant to or incapable of training. Even health is not particularly a problem. A 1996 Statistics Canada study shows that full-time working men and women 50-64 are as much masters of their faculties – hearing, memory, problem-solving, dexterity, mobility – as men and women in their thirties. They live with more pain than younger workers and are more likely to suffer from long-term medical conditions, but even the commonest of these chronic ailments affect fewer than one in five. Older workers would also seem to be more stoic than their younger cohorts. In the two weeks preceding the survey only 8% of older men and 10% of older women had taken time off work for health reasons, compared to 14% of men and 15% of women in their thirties. Contributing to the difference among males is the fact that younger men are twice as likely as older men – 22% versus 12% – to suffer injuries. Despite this evidence of reliability, if experience, technical competence, and education are held constant, older workers tend to be laid off first. [19, 58, 74, 79, 85]
- One of the most serious forms of unemployment is displacement. This is the term used when jobs and even whole occupations disappear due to mass layoffs or plant closures. Thanks to restructuring, the rate of displacement in Canada increased radically from the eighties into the nineties. Among all workers who left employment involuntarily between 1991 and 1996, fully one quarter were displaced. Many of these were older workers in declining sectors of the economy. It has been estimated that almost 250,000 older Canadians were displaced from their jobs in 1991-92 alone. The reason this is important is that, statistically speaking, displacement radically decreases chances of successful reentry. Once displaced, individuals can look forward to longer durations of joblessness, lower earnings on re-employment, and higher risk of repeating. Older workers are disproportionately hard hit on every axis. [32, 34, 40, 69, 70, 75]

- Many displaced older workers never *do* find new jobs. According to a mid-nineties report excerpted on the HRDC website, among 55-64-year-olds, 52% of those losing jobs due to displacement were unable to find reemployment. When comparisons are made, the disadvantage emerges even more strikingly. A 1986 survey of displacements during the 1981-84 recession revealed that only 39% of the older (55+) cohort had found jobs, compared with 65% of 25-54-year-olds, while 41% had left the labour force. Of those who *do* work again, moreover, the older the individual, the worse (in terms of hours, conditions, and stability) the job is likely to be. The financial consequences of this are, needless to say, considerable. According to a 1999 study of older worker adjustment, the average annual earnings from employment after layoff was \$11-12K among those laid off in the 45-49 year old age group, \$8-9K among those in the 50-54 year old age group, \$3-4K for the 55-59 year old group, and \$.5-2K for those 60-64 years old. These figures represent drops ranging from about 50% for the youngest subgroup to over 90% for the oldest one. [15, 32, 42, 69, 75]
- Adding insult to the injury faced by older workers in respect of their employment opportunities is the fact that the cohort is rather poorly served by the unemployment insurance regime. Part of the problem is long-seated. Even before recent changes, it was statistically inevitable that older unemployed individuals would fare less well than others in a system governed by blanket rules which take no account of cohort-specific prospects and problems. The already systemic disadvantage was much exacerbated, however, by the mid-nineties reform initiative. Everything that progressive critics have said about the new rules penalizing women and the poor goes in spades for older workers. Tighter eligibility rules, shorter benefit durations, and penalties for repeat users are naturally going to impact more on those whose economic cushion is thin and whose employability is marginal. It makes no difference that many of these people have been paying into the system for 20 or 30 years. Say that a displaced 55-year-old with a hitherto impeccable record is forced into low-hours contingency work or displaced for a second time within a year of reemployment (a far from unusual scenario) – s/he has exactly the same rights as a laid-off twentysomething burger-flipper who has never had, or wanted, a job that lasted more than a few months. If s/he turns in desperation to self-employment, s/he has no rights to EI at all. [52b]
- Once an older worker has “used up” his/her EI eligibility, with the high threshold requirements for re-entrants (910 hours versus 420-700 hours for regular applicants) there is a good chance that s/he will never be able to qualify again, even if s/he goes on working to the extent

s/he is able. It is notable in this respect that one result of the recent changes was that EI coverage dropped from 74% in 1989 to 36% in 1997. In plain English, this means that only one in three unemployed people are now eligible for benefits, less than half of the number who were eligible a decade ago. Among older workers, the coverage decline has been masked by escalating “retirement” rates (see below) but is still over 40%. What happens to people who fall out of the system like this? Without access to EI, an involuntarily unemployed individual under the age of 60 has few options besides welfare. Even apart from the stigma, in order to qualify for the latter, one must deplete most of one’s liquifiable assets such as cash, RRSPs, and GICs. In 1991, approximately 604,000 Canadians under 65 cashed in \$3.3 billion of their RRSP savings. About 20% of the withdrawers did not have any employment income or EI insurance benefits in the year of tax-filing. For an older worker forced to take involuntary “early retirement”, a lifetime of thrift may be wiped out before his/her pension kicks in. [1, 26, 32, 42, 50, 52b, 69, 72]

- Without diminishing the individual losses detailed in the preceding paragraphs, it is worth noting that older worker unemployment also extracts a heavy cost from the public purse. In 1990, 691,000 Canadians aged 45 to 69 claimed EI benefits worth \$2.9 billion. In 1991, \$2.3 billion was paid to technically employable persons between 45 and 64 in various forms of social assistance. In 1994, over \$14 billion in earnings were foregone to the Canadian economy because of older worker unemployment. The loss in tax revenues was \$4 billion. The social costs are equally staggering. Studies show a strong positive correlation between unemployment and increased levels of physical, mental, and social dysfunction – all of which suck up public money. As an illustration of the kinds of figures we are talking about here, one government researcher cites the finding that actual expenditures related to the rise in homicide, suicide, heart disease, admission to psychiatric hospitals, imprisonment and mortality due to unemployment totalled \$7.4 billion in 1982. Given the increase in the numbers that we have seen over the last two decades, it may be assumed that these costs have risen across the board. While full data is lacking, we get an indication of the extent of the problem from the fact that in 1997 there were approximately 221,000 social assistance recipients between the ages of 55 and 64, up 14.5% from 1996. With this increase, the category accounted for 16.8% of total outlays on social assistance across the country. [5, 33, 60, 69, 70, 75]

## Gender and Other Differences

- We said above that it was necessary to keep in mind that the apparent improvement in the economic circumstances of seniors was only relative. What we might have added is that some subgroups within the cohort are more relative than others. Economic discrepancies not only persist but become exaggerated with age. While this is not appreciable from the aggregate data, income inequality, for instance, peaks between 47 and 64. A study reported in a 1997 HRDC research paper shows older men in the highest earnings quintile making twice as much – almost \$40,000 more – as those in the next highest quintile, and almost ten times as much as those in the lowest. Between men and women, the discrepancies are equally pronounced – and in this case, they don't go away after retirement. In 1991, the poverty rate among women over 65 was 13% higher than for men in the age range. While elderly women made up 57% of the 65+ population, they made up 70% of the elderly poor. This gap increases among individuals living alone, with one in every 2.5 elderly women living alone being poor. In a 1995 survey carried out by the National Council of Welfare, the only group with a higher poverty rate than unattached 65+ women (at 47%) was single mothers (60%). In 1996, poor unattached females outnumbered poor unattached males five to one. In 1997, unattached elderly women had average incomes \$3,000 below the poverty line. [8, 9, 17, 24, 26, 32, 46, 49, 62]
- One reason that women are disadvantaged to such an extent with age is their underemployment in earlier life. The greater number in part-time work (47% versus 25% of employed men) is only part of the picture. Historically, participation levels have generally been lower and unemployment rates higher for women than for men. Both of these differentials have narrowed in the last two decades. The latter disparity almost disappeared in the later nineties, in fact. For 2000, the rates were 6.9% versus 6.7%. In September 2001, they were on a par at 6.0%. Even if permanent, however – and given the current economic downturn, it is worth noting that women have traditionally done worse during hard times than men – such improvements have to be taken with a grain of salt. “Women” are no more homogeneous as a group than “workers” are. Family and marital status exacerbate the situation for women in ways they never have for men. Arguably because of complications relating to childcare, in 1991 the unemployment rate among female heads of households (lone employed mothers) was 12% compared to 7% for male heads of households. Age exacerbates it even more. Virtually none of the progress made by “women” generally over the last decade has carried

over to older cohorts. Unemployment per se is a misleading indicator in any case. The real problem for women is the number of work interruptions they have, and their greater tendency to fall out of the labour force. [14, 17, 27, 50, 52a, 64, 69, 83]

- A second reason for the late-life imbalance relates to differences in lifetime earning potential. This, too, improved somewhat over the nineties. Between 1987 and 1997, the male-female earnings gap closed from 66% to 73%. Unlike the employment rate, however, it was a long way from disappearing. In 1995, the average earnings for men were \$31,053; for women only \$20,219. In 1997, female workers earned an average of 15.10/hr while males earned 18.80/hr. More notable for present purposes, the improvement was limited almost entirely to prime-aged women 40-54. From here it is all downhill. Unattached women 65+ receive 72% of same-age male incomes, which are already considerably reduced from pre-retirement levels (see below). In 1997, senior men had an average income of \$26,150, while for senior women it was \$16,070. To put this in broader perspective, retired men 65-74 have the same median income range as employed women 45-54, and retired men 75+ have the same median income range as employed women 55-64. Even when full-time versus part-time employment is taken into account, retired men 65-74 have the same median income as all full-time employed women under the age of 65. [13, 17, 53, 77, 83]
- Given pay equity legislation, how do we account for the refusal of this gap to go away? Traditional explanations have attributed the differential partly to discrimination and partly to gender differences in endowment (education and experience). Discouragingly, as the latter factor diminishes in importance, there is evidence that the former is actually increasing. Even discounting attitudinal problems, however, much of the apparent recalcitrance comes down simply to the gender distribution of jobs. According to a common model, the economy can be divided into core (heavy manufacturing, construction, extraction) and periphery (non-durable manufacturing, service, retail) sectors. Twice as many women work in the periphery as in the core sector. Core employees are more likely to be unionized than non-core employees. They have higher incomes, greater job security, and more access to private pensions than periphery employees do. Adding to the ghettoization effect, there are also status differences in male and female occupations. Men not only cluster in better sectors, in other words; they have better jobs *within* sectors. One telling indicator, for instance, is the fact that males in the periphery have as high or higher incomes than females in the core. They are also more likely to maintain status over the course of a career. In a 1991 survey, the number of males in



management jobs grew consistently with age, from 3% at 15-24, to 13% at 25-44 to 17% at 45, while presence in service jobs went from 22% to 9% to 11% for the same cohorts. For women, the percentage in management hit the same level at midlife, but dropped off after 45 to 10%. The percentage in service jobs went from 32% to 15% to 18%. [13, 27, 53, 69, 70, 77]

- Other subgroups are less well documented than women, but there is ample evidence that *any* disadvantaging factor becomes more disadvantaging with age. In 1991, for instance, African-Canadian and Aboriginal seniors had a poverty rate over one and one half times the general poverty rate for seniors. Again there is a connection to be made with early-life underemployment. An information paper released by HRDC in the mid-nineties noted that in 1991, when the unemployment rate was 10% for the entire population, it was 13% for members of visible minorities and 19% for First Nations peoples. A similar equation may be made in respect of disability. Actually, there are three parts to this story. (1) Disabled people are more likely to be poor than those without disabilities. (2) As people age, they are more likely to be disabled. (3) Disabled older people are less likely to be employed than either non-disabled older people *or* younger disabled people. In 1991, nearly three quarters of disabled individuals 55-64 were not in the workforce, and another 13-16% (men versus women) were unemployed. A big part of the problem in this case is the extent to which stereotypes about age make disablement in older people seem like a natural attribute rather than an obstacle to be overcome or a handicap to be accommodated. It is notable in this respect that older disabled people have not benefited from developments in human rights law over the last twenty years the way younger ones have. Although the gap between the participation rates of people with and without disabilities closed by 7% in the first five years after the *Charter*, there was virtually *no* change for the fraction between 55 and 64. [1, 9, 11, 14, 32, 58]

## The Road to Retirement

- Labour participation rates of persons 55+ declined by almost 9% between 1970 and 1990. Between 1971 and 1994, participation dropped by 27% for men 60-64 and 12% for men 55-59. For women 60-64 it declined by 3.6% (though for women 55-59 it increased by 1.7%). The average retirement age in Canada is now under 62. Generally this is seen as a positive phenomenon. To put such views into perspective, however, it is necessary to note that many people who retire before 65 do not do so voluntarily. Reinforcing what I said earlier about

older worker employability, studies have reported that an absolute majority of men 60+ who become unemployed are unable to return to active labour force participation. In the U.S. approximately one-third of all career jobs have ended by the time the incumbent is 55, and about one-half have ended by age 60. This clearly underwrites the indication that many older persons move into retirement through the absence of alternatives. It is notable in this respect that older individuals are significantly overrepresented (almost 2:1) in the “discouraged” category of unemployed workers. One researcher speculates that if these people were factored into unemployment statistics, the real unemployment rate for 55+ workers would be over 23%. Contra popular images of golf-playing beach-bound fiftysomethings with fat RRSPs and golden parachutes, it is also notable (and this is something else that is masked by the aggregate data) that early retirement rates are higher for the gender that is least likely to have such financial supports (see below). In 1991, 38% of women left the labour force before the age of 60 and almost 70% left before 65, compared with only 27% and 60% of men. Such data reflect significantly on the meaning of retirement. [10, 14, 17, 23, 30, 34, 37, 39, 42, 45, 46, 51, 61, 67, 70, 75, 80]

- What do the subjects themselves have to say about the situation? In a 1990-92 Statistics Canada survey of Persons Not In the Labour Force (NILF), 211,000 retirees said that they had retired earlier than planned. Asked for their reasons, 30% cited illness or disability, 42% cited economic reasons, and 28% cited all other reasons, including caring for a relative (reported disproportionately by women) and personal preference. Of those citing economic reasons, 49% (predominately white males) specified incentives compared to 51% specifying job loss. This does not, on the face of it, look particularly dire. Illuminating the reality behind these figures, however, it is important to realize that even in the incentives category, many individuals do not have much choice. Accepting a severance package is obviously the lesser of evils when one is going to be laid off anyway. Another group whose departure is often only technically voluntary, moreover, is the caregivers. Because of the combination of increased lifespan and later childbearing in recent generations – not to mention the reduction in healthcare budgets and community services – an increasing number of people are finding themselves at middle age in what has come to be called the “caregiving crunch”, with both dependent children and dependent parents to look after. Last but not least, there is also the shame factor to consider. Many out-of-work 55 or 60-year-olds, confronting the fact that they are unemployable, self-classify as voluntary retirees simply in order to save face. No-one has ever tracked the numbers who begin by classing themselves as unemployed and then switch

to calling it retirement. It seems notable in this respect, though, that in 1994 67% of all unemployed workers over the age of 45 indicated that they had been forced out of employment. [32, 39, 42, 45, 46, 52b, 89]

- Another factor that muddies the retirement picture is the difficulty of drawing a line between before and after. About 30-40% of people moving toward a “final” retirement do so through a process that includes a bridge job or jobs. Adding to the confusion, in a 1991 survey 21% of men and 11% of women reported that they worked even after they officially retired. The desire for post-retirement work is fuelled largely by financial need. Unfortunately, such work is both less secure and less lucrative than career employment. Three-quarters of bridge jobs for male workers involve a change in occupation and more than one-half lead to pay cuts of 25% or more. (Women lose less because they had less to begin with.) A majority for both genders are part-time. Among men 55-64 who are working, the percentage in part-time jobs rose from 3% in 1981 to 7% in 1993; among women the comparable increase was 25% to 30%. If 45 is used as the lower threshold, 14% of all workers are part-time, one-third of them involuntarily. Of the small number of people working past 65 (10% of men and 3% of women in 1998), 30% of the men and 45% of the women are part-time. Fully 76% of men and 88% of women who return to paid employment after “retirement” do so as part-time workers. Some of this, to be sure, is voluntary. In 1993, 59% of men and 73% of women 55-64 working part-time indicated that it was a matter of choice. The fact that an older person may want or need to reduce his or her workload, however, does not make up for the disadvantages, sometimes comprising outright exploitation, faced by contingency workers. [21, 31, 45, 46, 50, 56, 70, 75, 85]
- Blacks are 3.7 times as likely and Hispanics seven times as likely as Whites to want post-retirement employment. Involuntary retirees are more likely to seek work than voluntary retirees, but less likely to find it. Counter levelling theories of age, evidence shows that traditional status markers still operate to predictable effect among post-retirement work-seekers, such that previously disadvantaged groups are still, or more, disadvantaged after retirement. Unsuccessful would-be re-entrants are more likely to be women or racial minorities, to have retired from lower-status jobs, to have less education and to have retired involuntarily. Older men are three times more likely than women to be able to find post-retirement employment. Success rates also diminish with increasing age. Of those who re-enter, 51% move to a new employer, 27% stay with a former employer, and 20% start their own business. The likeliest re-entrants are well-educated professionals, those in the periphery of the economy, those who have job-related pensions, and men with income from

investments. (These data are American, but there is strong reason to believe that Canadian patterns are similar.) [31, 85]

## Economic Security for Seniors

- A 1991 survey showed that retired men 45-64 had 22% less family income than those working full time and retired women in the same age category had 27% less. With even starker implications, a 1995 survey revealed that the adjusted income of retirees was just 58% of their pre-retirement income. Persons displaced from the labour force due to job loss are worse off financially than other labour force leavers. Displaced workers are also less likely to be covered by an employer pension and less likely to have investment income than other labour force leavers. Caregivers also face extra disadvantage. A 1993 U.S. study estimated that for newly retired female workers who left employment for caregiving reasons, an average of \$127 was lost from monthly public income. Of retirees with pre-retirement incomes below \$20,000, one third fail to maintain half after retirement. In a 1991 survey, 23% of involuntary retirees and 10% of voluntary retirees reported that their household income was inadequate to meet current needs. [30, 32, 35, 45, 49, 69, 75]
- Contra the myth that “need” decreases with age, dependent children are present in 57% of families with an unemployed household head between the ages of 45-54 and in one third of families with an unemployed head 55-64. Only a small percentage in either category own their own homes. Seventy-three percent of 45 to 54-year-olds and 65% of 55 to 64-year-olds have monthly mortgage or rental payments. In 1991, among Canadians 65+, 47% gave financial assistance to a spouse, 25% assisted a son, 31% assisted a daughter, and 25% provided assistance to a grandchild. [32, 70, 72]
- Most of Canada’s seniors have little or no private income. In the late eighties, only 45% of Canadian workers and only 28% of private sector workers were covered by occupational pensions. Among male retirees 65+, the richest 20% receive around 60% of total aggregate income from private sources, while the poorest receive around 1%. The gap between men and women is just as striking as the gap between rich and poor. In 1993, over 75% of women depended primarily on public funds for income replacement after retirement, compared with around 50% of men. In the late nineties, transfers on average made up 65% of income for

older women but only 47% for older men. Though this gender gap can be expected to narrow somewhat in the future, it will not disappear, if only because of differential access to alternatives. According to a 1994 Statistics Canada survey, among employed paid workers, occupational or private pension plans were available to 52% of men but only 43% of women. This difference holds, moreover, regardless of sector. Sixteen percent more male than female employees in the core sector contribute to a private pension and 22% more male than female retirees of the core sector receive pension benefits. In the periphery, 5% more male than female employees contribute to a private pension and 8% more male than female retirees receive pension benefits. [32, 39, 45, 46, 53, 72]

[Note: Data on those aspects of the pension system discussed in the balance of this paper were derived mainly from materials available on HRDC and Statistics Canada websites. For general background, partisan views, and international comparisons, see 1, 3, 8, 12, 30, 32, 39, 46, 50, 69, 75, 82.]

- The first pillar of the Canadian public pension system is Old Age Security (OAS). This program provides a guaranteed flat monthly allowance, based on minimum residency requirements, to all persons 65+. OAS is supplemented for low income seniors by Guaranteed Income Supplements (GIS). Between 1974 and 1995, the total available benefits declined for a single person from 81% to 77% of the poverty line and for a married couple from 92% to 75% of the poverty line. As of October 2001, the average monthly first-person benefits being paid under this umbrella were \$420.07 OAS and \$360.72 GIS. Spouses, depending on their category, received a supplement of \$205.72-\$334.38. For seniors with an individual net income above \$55,309, OAS payments are “taxed back”. Once income reaches \$90,195, the benefit is eliminated entirely. GIS stops being paid at \$30,624.
- The second pillar of the Canadian public pension system is the Canada/Quebec Pension Plan (C/QPP), a compulsory-contribution wage-related pension program designed to provide up to 25% of a worker’s average income up to a maximum of 25% of the average industrial wage. In 2001, the maximum benefit available is \$775/mth or \$9,300/yr. Survivors’ benefits are set at \$428.70/mth if the recipient is under 65, \$465.00/mth if she [sic] is 65+. (Over 80% of survivors are women.) The normal entitlement age for the C/QPP is 65. However, individuals 60-64 may claim benefits at a reduced rate of -.5% for each month below 65 and individuals 66-70 may claim at an increased rate of +.5% per month. Over five years this

decrease/increase adds up to 30% of the total, and is permanent. C/QPP is available only for those who have “substantially ceased working”. This all-or-nothing approach is in marked contrast to many European countries where partial pensions are available to allow workers to diminish participation gradually.

- The number of women contributing to C/QPP increased between 1981 and 1991 from 56% to 61%, but women receive only 60% of men’s income from that source. C/QPP payments are based on lifetime earnings. This disadvantages individuals whose working careers have been interrupted or cut short for any reason. Women who take time off from paid employment to raise children are entitled to an adjustment of up to seven years. This does not, however, take account of the reduced wages and saving power which is an inevitable consequence of work interruptions. Women who drop out to care for an elderly parent or spouse (which may be up to 25% of all older female job leavers) do not receive any compensation. As a result of these differentials, in 1999 women collecting C/QPP received a monthly average benefit of \$299, while men received \$533.
- The third way in which the Canadian state contributes to the economic security of seniors is through the provision of tax breaks for retirement savings. This “pillar” is ideologically more problematic than the other two. The likelihood of contributing to RPP or RRSP savings increases significantly with income. In 1999, of the 40% of total tax filers reporting total income of less than \$20,000, only 15% contributed to either an RRSP or an RPP. For those with incomes between \$20,000 and \$39,999 the proportion rose to 63%, and for those over \$60,000 it reached 92%. Likelihood is also affected by gender. Between 1991-93, 66% of men reported saving at least once in the period and 47% did all three years. For women the proportions were lower at 53% and 36%. By 1999, the participation gap had closed somewhat, at 56% versus 46%, but men saved an average of 40% more than women.
- At least part of the gender discrepancy in saving may be attributed to income differences – in the reported years, almost twice as many women had incomes below \$10,000 than men. For low earners, not only is there less left over after necessities are covered but, even if the money can be found, the contribution ceiling is much lower. The correlative to this, of course, is that the returns to be expected are also going to be much lower. If tax filers in the lowest-saving \$20,000-\$29,000 income group were to retire without income other than OAS/GIS and C/QPP benefits, most would receive pension income replacing less than 60% of pre-

retirement earnings. Contra recent right-wing rhetoric about the greater fairness of a privatized retirement savings system, the RRSP system benefits primarily those who are already advantaged. Adding to the anti-progressive thrust of the program is the fact that, as social assistance availability shrinks, there is an increasing tendency toward premature withdrawal. We mentioned earlier that in 1991 over half a million Canadians under 65 cashed in \$3.3 billion of RRSP savings. In 1999, this had swollen to 1.1 billion individuals cashing \$5.8 billion. Notably, considering the picture painted in earlier sections of this compilation, 23% of these withdrawers were between the ages of 55 and 64.

- How does Canada stack up against other countries in what it provides for its older citizens? The short answer is: not very well. In 1990, the country's spending on public pensions, at 6.0% of GDP, was second lowest among G7 countries. Comparable figures were 6.4% for the UK, 6.9% for the U.S., 12.3% for Germany, 13.3% for France, 14.2% for Italy. Only Japan was lower, at 5.7%. Our replacement rate was also second lowest among these countries. In 1988, the maximum retirement benefit available in Canada (C/QPP plus OAS) was equivalent to about 40% of the Average Industrial Wage (AIW). In the same year, in the UK, the replacement rate was 40% of earnings up to 200% of AIW and in the U.S., it was 41% of earnings up to 250% of AIW. In 2001, the picture has not improved. Exacerbating the predicament of those at the low end of the spectrum, retirement benefits have to be seen against a general background of dwindling social spending and escalating income inequity. U.N. statistics for 1997 show that 11.7% of the Canadian population had incomes below 50% of the national median. To put this in perspective, in most European countries this figure is between 5-7%; in the U.S. it is 19%.

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*Plus:* Assorted electronic materials available on Health Canada ([www.hc-sc.gc.ca](http://www.hc-sc.gc.ca)), Human Resources Development Canada ([www.hrdc-drhc.gc.ca](http://www.hrdc-drhc.gc.ca)), and Statistics Canada ([www.statcan.ca](http://www.statcan.ca)) websites. (Note that most of the government publications on the foregoing list are also available on the internet.)