

## Seniors in low income by census division

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### Highlights

- In 2015, there were 4 non-metro census divisions with more than 15% of their seniors (65 years of age and over) residing in a low-income household (Temiskaming, Cochrane, Nipissing and Stormont, Dundas and Glengarry).

### Why look at seniors over 65 years of age who reside in low-income households?

Many seniors are living on a fixed income with little opportunity to increase their income by taking a job.

If the person is residing in a low-income household, there may be constraints on maintaining their health, such as affording nutritious foods and accessing health services including prescription drugs, eye care and dental services. In areas with a higher incidence of low-income seniors, mobility becomes a higher concern and community transportation services become more necessary.

Moreover, as noted in an earlier Fact Sheet on dwellings needing major repairs<sup>1</sup>, the housing stock in rural places is typically older and the combination of lower incomes with homes that require more repair can lead to problems with inadequate housing.

This Fact Sheet topic has both census division (CD) and census subdivision (CSD) Fact Sheets that should be read together. Figure 1 in the CD Fact Sheet includes all the CDs in the province and Table 1 in the CSD Fact Sheet presents results for top and bottom ranked CSDs.

### Findings

In Ontario in 2015, 12% of seniors, 65 years of age and over, were residing in a low-income household (see Definitions Box) (see orange line in Figure 1).

Among non-metro CDs<sup>2</sup>, there were 4 CDs with more than 15% of their seniors (65 years of age and over) residing in a low-income household (Temiskaming, Cochrane, Nipissing and Stormont, Dundas and

### Definitions Box:

"Low-income measure" (LIM): In this factsheet, we use the LIM (after tax) to indicate the low-income threshold. "Low income" is assigned to individuals in households with total household income below the LIM (after tax) where the LIM is one-half of the national median income, adjusted for the size of the household.

A census division is comprised of census subdivisions which are incorporated towns or municipalities or similar jurisdictions, such as Indian Reserves.

The LIM is not assigned for residents of census subdivisions with less than 250 inhabitants and not assigned for residents of Indian Reserves. The 2016 Census Dictionary notes, regarding residents of Indian Reserves, "The existence of substantial in-kind transfers (such as subsidized housing and First Nations band housing) and sizeable barter economies or consumption from own production (such as product from hunting, farming or fishing) could make the interpretation of low-income statistics more difficult in these situations."

For details, see Statistics Canada. (2017) **2016 Census Dictionary** (Ottawa: Statistics Canada, Catalogue no. 98-301) (<http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/index-eng.cfm>).

Glengarry).

At the other end of the scale, there were 2 non-metro CDs with less than 10% of their seniors living in a low-income household (Northumberland and Lambton).

As noted in the "Definitions Box", households on Indian Reserves and households in census subdivisions with less than 250 residents are not included in the published data. For the CD of Kenora, this means that 1,165 of 8,855 seniors, 65+ years of age, were not assigned a status of 'above' or 'below' the low-income threshold.

### Discussion

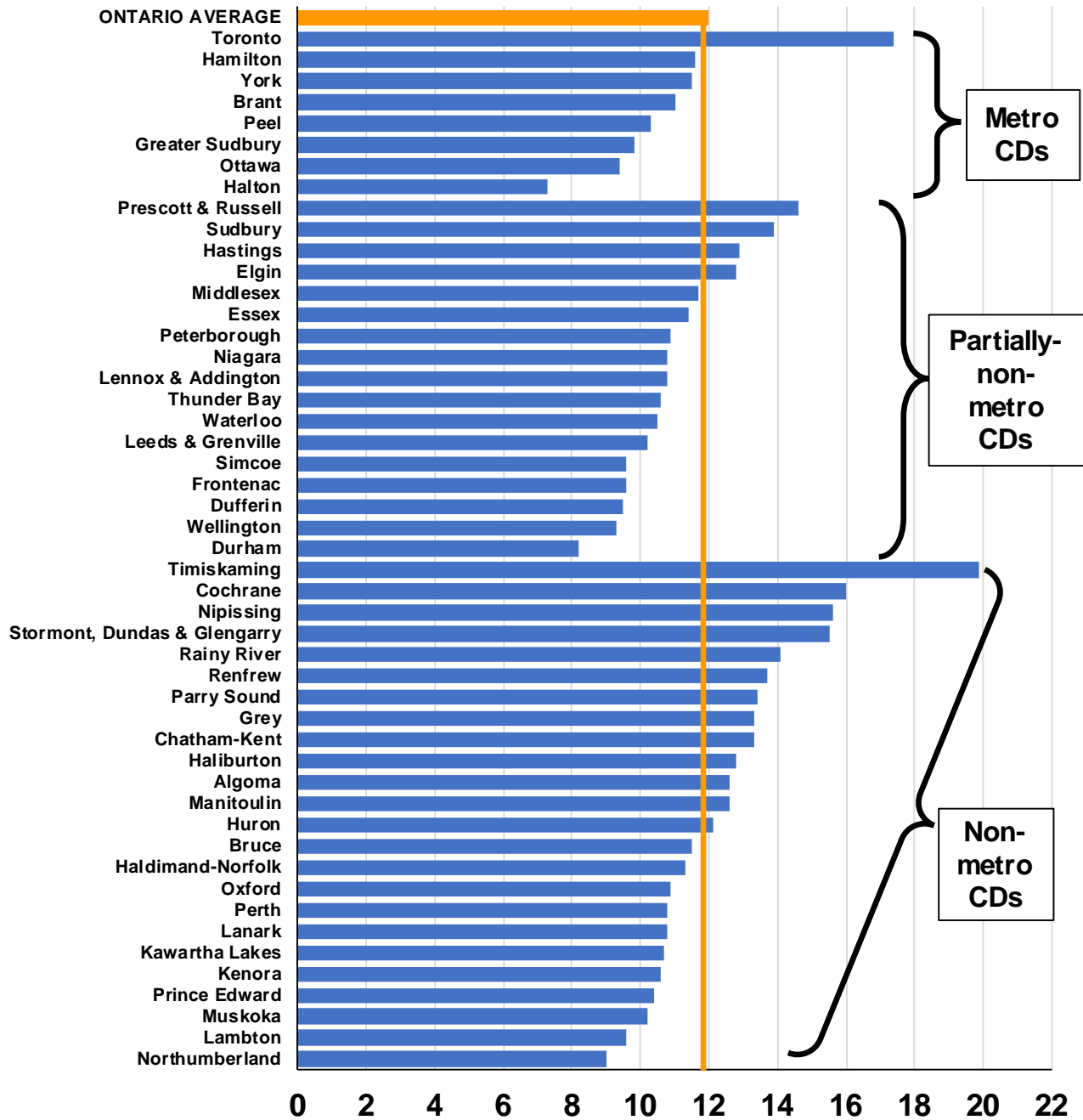
Census divisions with a higher share of seniors residing in low income may require relatively more attention from agencies responding to service needs associated with low income.

<sup>1</sup> See "[Dwellings needing major repairs by census division.](#)" **Focus on Rural Ontario** (Guelph: Rural Ontario Institute, Vol. 5, No. 11, 2018).

<sup>2</sup> Defined in "[Rural Ontario's Demography: Census Update 2016.](#)" **Focus on Rural Ontario** (Guelph: Rural Ontario Institute, March).

Figure 1

**Ranking of census divisions by percent of seniors<sup>1</sup>  
65 years of age and over living in households with income under the LIM<sup>2</sup>  
(low-income measure, after tax), Ontario, 2015**



**Percent of seniors<sup>1</sup> 65 years of age and over residing in households with income under the LIM (low-income measure, after tax), 2015**

1. Individuals in census subdivisions with less than 250 residents and individuals residing on Indian Reserves are not included.  
 2. The low-income measure (LIM) is one-half of the national median income, adjusted for the size of the household. For details, see Statistics Canada. (2017) **2016 Census Dictionary** (Ottawa: Statistics Canada, Catalogue no. 98-301) (<http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/index-eng.cfm>).  
 Source: Statistics Canada. Census of Population, 2016, Table 98-400-X2016127.

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