

Seniors in low income by census subdivision

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Highlights

- A higher share (38%) of census subdivisions in non-metro census divisions had 16% or more of their seniors (65 years of age and over) residing in a low-income household, compared to those in partially-non-metro or metro census divisions.

Why look at seniors, 65 years and over, living 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 being able to afford nutritious food 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 repairs¹, 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. An Expanded Table 1 with data for every CSD in Ontario is available for download.

Findings

In 2015, among CSDs (see Definitions Box) in non-metro CDs, there were 10 CSDs with 29% or more of their seniors (65 years of age and over) residing in a low-income household (Table 1 and the Map).

At the other end of the spectrum, there were 10 CSDs with 7% or fewer of their 65+ seniors residing in a low-income household.

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 subdivision** is an incorporated town or municipality or a similar jurisdiction, such as an Indian Reserve.

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>).

Compared to the CSDs in other types of CDs, a higher share (38%) of CSDs in non-metro CDs had 16% or more of their seniors (65 years of age and over) residing in a low-income household (Table 2).

The spatial pattern of where there are higher proportions of low-income seniors closely parallels the map showing the levels of low income in the general population². This suggests the persistence of regional economic conditions over time in that regional opportunities for income generation and the relative dearth of such opportunities lead to long-term wealth outcomes. It also raises the question about how long people may remain residents in areas experiencing localized "boom-bust" economies tied to resource extraction. Many of the high and low CSDs in Table 1 are in northern regions. Answering such questions would require more detailed research and analysis.

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

² See "[Population in low income by census subdivision.](#)" **Focus on Rural Ontario** (Guelph: Rural Ontario Institute, Vol. 5, No. 20, 2018).

Discussion

The wide range of low-income seniors across CSDs within Ontario's non-metro CDs illustrates the wide

range in requirements for ancillary support that could benefit seniors living in low-income households.

Table 1. Ranking of census subdivisions by percent of seniors 65 years of age and over residing in households with total income below the "low-income measure¹" (after tax), Ontario, 2015

Rank of CSDs within each type of CD	CD ID	Name of census division	CSD ID	Name of census subdivision	Seniors 65+ years in private households for which low income status is "applicable ¹ "		
					Population of seniors	Seniors in "low income" ¹	Percent in "low income" ¹
Census subdivisions within metro census divisions (showing² the 5 highest and the 5 lowest ranking CSDs)							
1	3520	Toronto	3520005	Toronto	225,550	42,575	19
2	3519	York	3519038	Richmond Hill	14,735	2,530	17
3	3529	Brant	3529006	Brantford	8,550	1,290	15
4	3519	York	3519070	Georgina	3,350	475	14
5	3525	Hamilton	3525005	Hamilton	47,670	6,555	14
18	3524	Halton	3524002	Burlington	18,105	1,560	9
19	3519	York	3519044	Whitchurch-Stouffville	3,655	310	9
20	3519	York	3519054	East Gwillimbury	1,700	140	8
21	3519	York	3519049	King	1,875	145	8
22	3521	Peel	3521024	Caledon	4,450	320	7
Census subdivisions within partially-non-metro CDs (showing² the 5 highest and the 5 lowest ranking CSDs)							
1	3512	Hastings	3512061	Bancroft	580	165	28
2	3502	Prescott & Russell	3502008	Hawkesbury	1,385	390	28
3	3534	Elgin	3534011	Aylmer	770	210	27
4	3502	Prescott & Russell	3502044	Casselton	310	75	24
5	3552	Sudbury	3552004	St.-Charles	150	35	23
163	3522	Dufferin	3522001	East Garafraxa	175	10	6
164	3543	Simcoe	3543003	Adjala-Tosorontio	800	45	6
165	3530	Waterloo	3530020	Wilmot	1,855	100	5
166	3558	Thunder Bay	3558041	Red Rock	95	5	5
167	3558	Thunder Bay	3558028	Shuniah	305	15	5
Census subdivisions within non-metro CDs (showing² the 10 highest and the 10 lowest ranking CSDs)							
1	3554	Timiskaming	3554024	Kerns	25	10	40
2	3557	Algoma	3557039	Spanish	75	30	40
3	3556	Cochrane	3556077	Mattice-Val Côté	65	25	39
4	3549	Parry Sound	3549051	Joly	30	10	33
5	3554	Timiskaming	3554026	Harley	45	15	33
6	3548	Nipissing	3548022	Calvin	50	15	30
7	3556	Cochrane	3556070	Val Rita-Harty	50	15	30
8	3559	Rainy River	3559031	Morley	50	15	30
9	3559	Rainy River	3559019	Emo	135	40	30
10	3556	Cochrane	3556106	Moosonee	35	10	29
213	3551	Manitoulin	3551027	Gordon/Barrie Island	70	5	7
214	3560	Kenora	3560032	Ear Falls	70	5	7
215	3549	Parry Sound	3549036	Carling	155	10	7
216	3538	Lambton	3538035	Plympton-Wyoming	735	45	6
217	3557	Algoma	3557011	Laird	85	5	6
218	3557	Algoma	3557066	Prince	95	5	5
219	3554	Timiskaming	3554029	Casey	15	0	0
220	3557	Algoma	3557014	Tarbutt & Tarbutt Additional	40	0	0
221	3559	Rainy River	3559011	Alberton	60	0	0
222	3560	Kenora	3560049	Pickle Lake	10	0	0

1. See "Definitions Box" in the text.

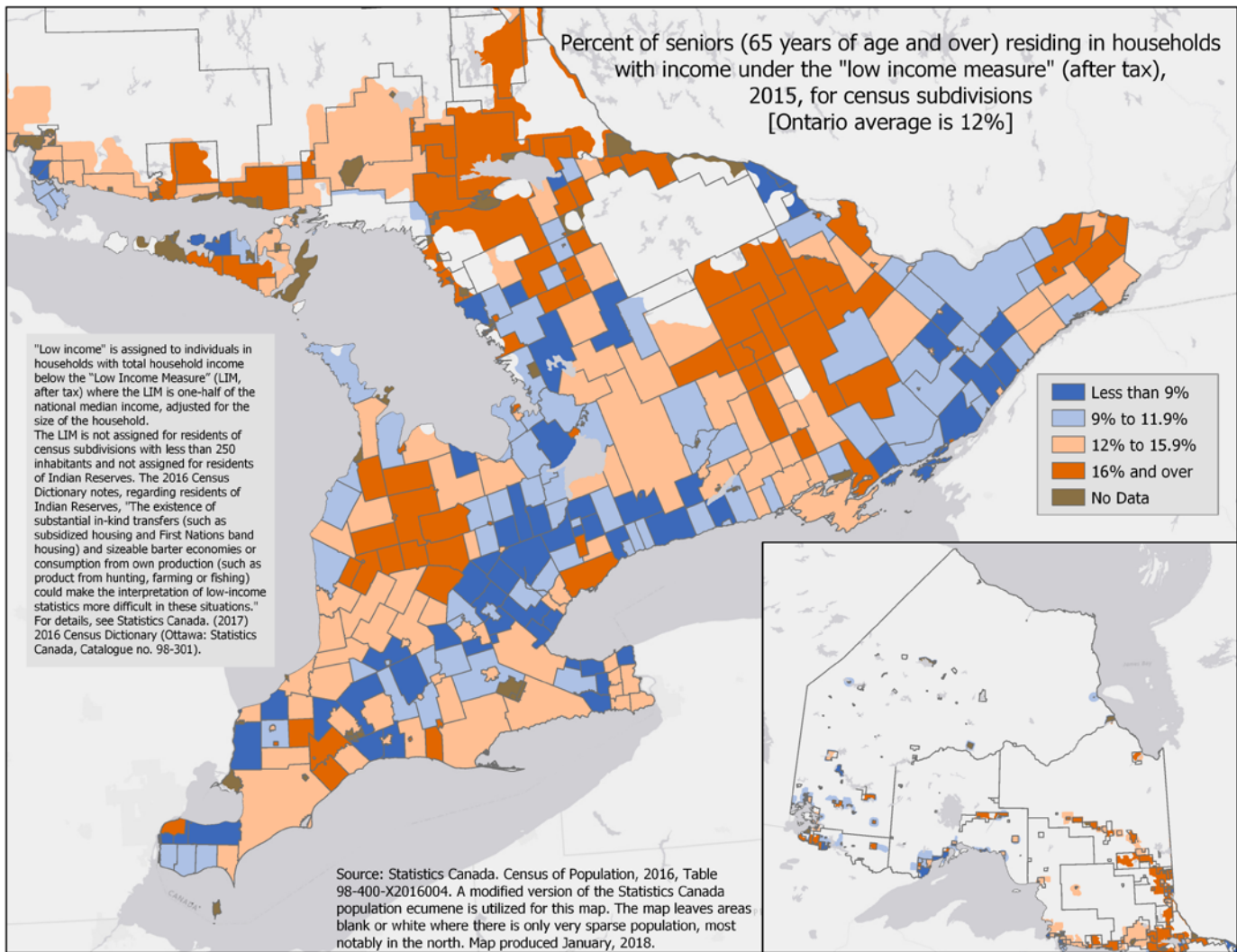
2. For the complete ranking of all CSDs, see the "Expanded Table 1" at <http://www.ruralontarioinstitute.ca/rural-reports/focus-on-rural-ontario>.

Source: Statistics Canada. Census of Population, 2016, Table 98-400-X2016127.

Table 2. Percent distribution of census subdivisions¹ by percent of seniors 65 years of age and over in households with income below the "low-income measure"² (after tax), Ontario, 2016

Percent of seniors 65 years of age and over in households with income below the "low-income measure" ² (after tax)	Type of census division (CD)			
	Metro CDs	Partially-non-metro CDs	Non-metro CDs	All CDs
Less than 9%	36	22	12	17
9% to 11.9%	27	29	17	22
12% to 15.9%	27	25	33	30
16% and over	9	24	38	31
All CSDs ¹	100	100	100	100

1. See "Definitions Box" in the text.
 Source: Statistics Canada. Census of Population, 2016, Table 98-400-X2016127 .



The Rural Ontario Institute gratefully acknowledges the work of Ray Bollman in preparing this edition of Focus on Rural Ontario. Questions on data sources can be directed to RayD.Bollman@sasktel.net. Any comments or discussions can be directed to NRagetlie@RuralOntarioInstitute.ca.