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One of the dimensions of seniors vulnerability examined in this report is poverty. There is no single definition of poverty and poverty is not just about economic vulnerability, it is also related to social exclusion. However, the data in this report uses one of the most commonly used poverty lines in Canada, Statistics Canada’s Low Income Cut Off (LICO) (before tax). In Hamilton, the 2010 before tax LICO for a person living alone was $22,637, and for a couple it was $28,152. For more information about how the LICO is calculated, please refer to the SPRC’s Incomes and Poverty in Hamilton Report available at www.sprc.hamilton.on.ca

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SENIORS AND POVERTY IN HAMILTON

In the limited space of this short report, some findings of the full report relating to the economic vulnerability of seniors in Hamilton have been chosen to be highlighted.

More than double the amount of Hamilton senior men earn $60,000 annually than Hamilton senior women, with only 4% of senior women earning this income level compared to 10% of Hamilton senior men (Chart 1). In contrast senior women are much more likely to earn less than $15,000 per year.

One of the best examples of how improvements to the income security system are an important policy instrument for any poverty reduction strategy can be seen in the analysis of seniors poverty rates over the last decades. Since the 1970s there has been a steady decline in the proportion of Canadian seniors who live in poverty due to the introduction of income security programs, specifically the Old Age Security, Guaranteed Income Supplement and the Canada Pension Plan.

Another element that has improved poverty rates among seniors in Canada has been the increasing participation of women in the labour force over the last decades, which has given them greater access to the CPP in their retirement years.

While the Hamilton CMA has seen similar improvements in the senior poverty rate as Ontario in the last decades, the rate of poverty in the Hamilton CMA has consistently had a higher poverty rate than Ontario (Chart 2). However, in the last decade the gap between Hamilton and Ontario seniors’ poverty rate seems to have been increasing. Although Ontario senior poverty rate continue to decline, Hamilton’s senior poverty rate has not had any significant change in the last 10 years.

If the stagnation of senior poverty rates in Hamilton continues, the number of seniors living in poverty will be increasing steadily in the next two decades as the population ages and the senior population increases.

The SPRC’s most recent Incomes and Poverty in Hamilton report noted that over 11,000 seniors in Hamilton were living on incomes below the poverty line. Another finding of the SPRC’s most recent was that the senior poverty rate was slightly lower than the poverty rate for the general Hamilton population (17% vs. 18%). But when different groups within the senior population are examined, it is evident that some seniors have much higher poverty rates.

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Chart 2. Percentage of seniors living below the poverty level, Hamilton Census Metropolitan Area, 1976-2008, (Survey of Labour and Income Dynamics - Statistics Canada)

Chart 3. Senior poverty rates, by selected groups, City of Hamilton and Ontario, (2006 Census)

Chart 3 shows that almost all groups of seniors in Hamilton have higher poverty rates than Ontario seniors. The gender gap between senior women and men in Hamilton is substantial, with 22% of senior women living in poverty, compared to 10% of senior men. Other senior groups with high poverty rates are older seniors, unattached individuals, Aboriginals, visible minorities and newcomer immigrants (arriving after 1991). Immigrants who arrived to Canada before 1991 and living in Hamilton have a slightly lower poverty rate than the average Hamilton senior (16% vs. 17%).
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