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The Toronto Seniors Strategy



Older Adult Income and Housing Profile

Presentation to Seniors Strategy Accountability Table

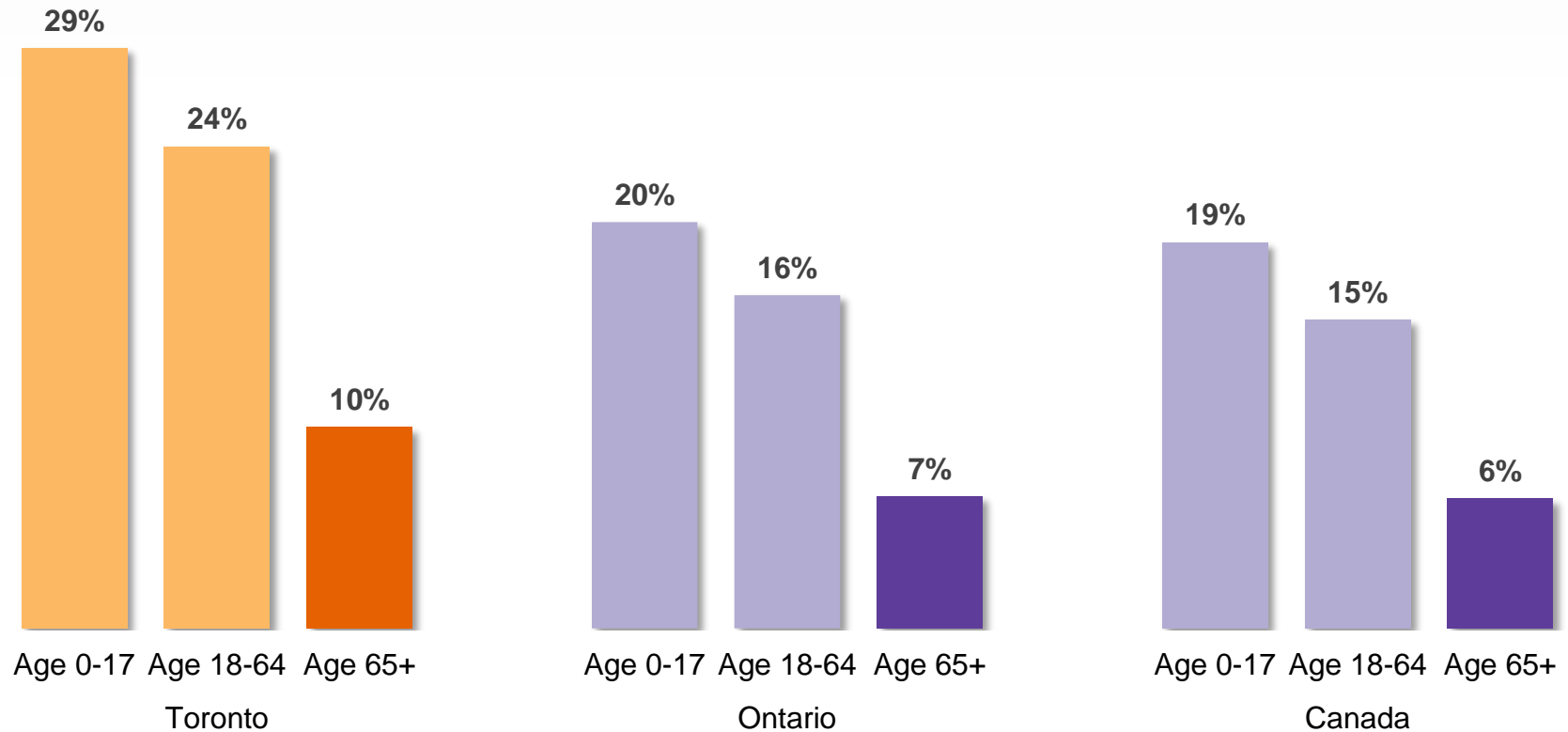
Tuesday, March 22, 2016, Metro Hall



Low income by age in Canada



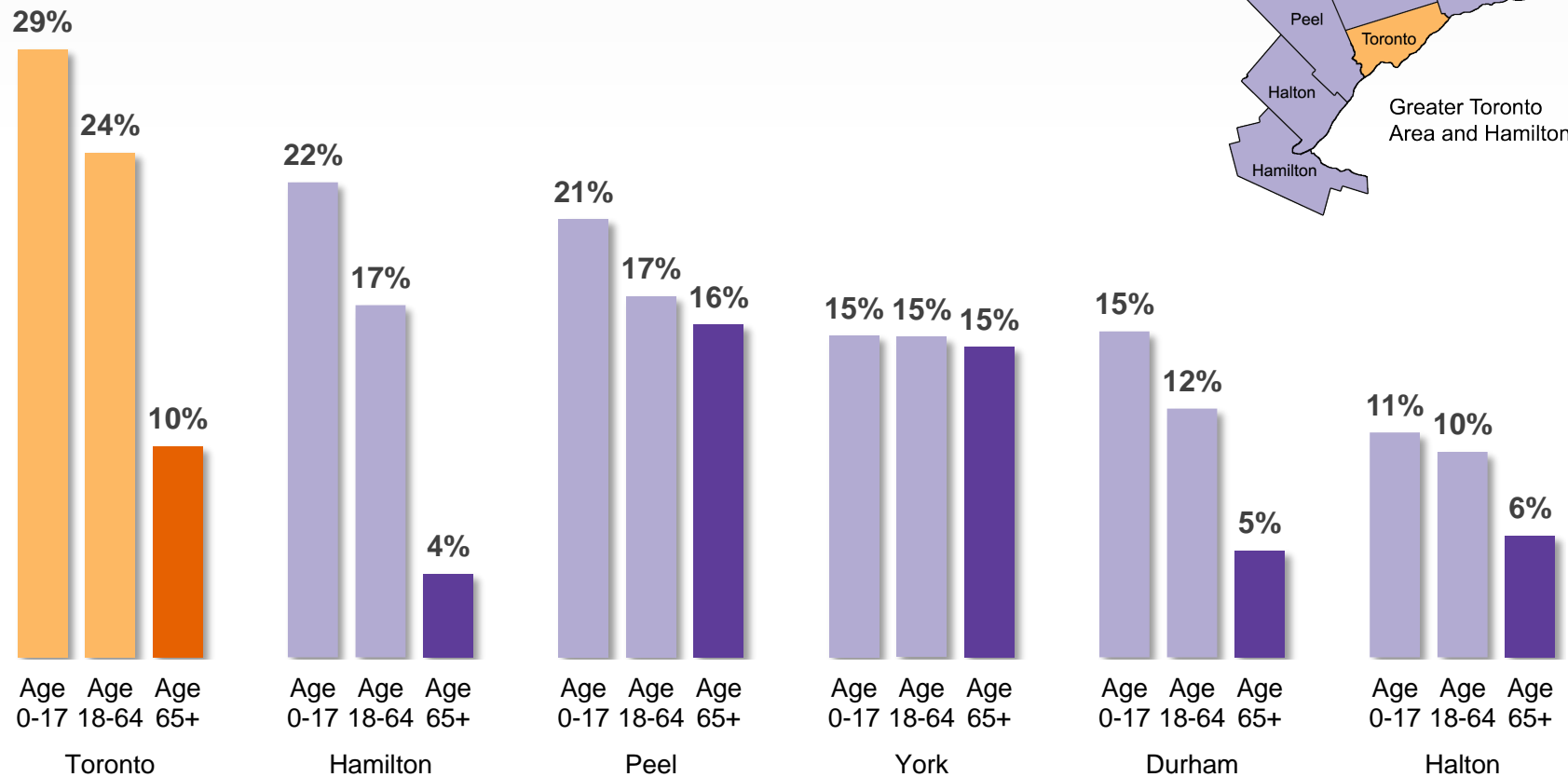
In Toronto, a higher proportion of the population experiences low income than for the province or the country. This is the case across age groups, and people age 65+ experience consistently lower rates of low income than the rest of the population.



Low income by age in the GTAH



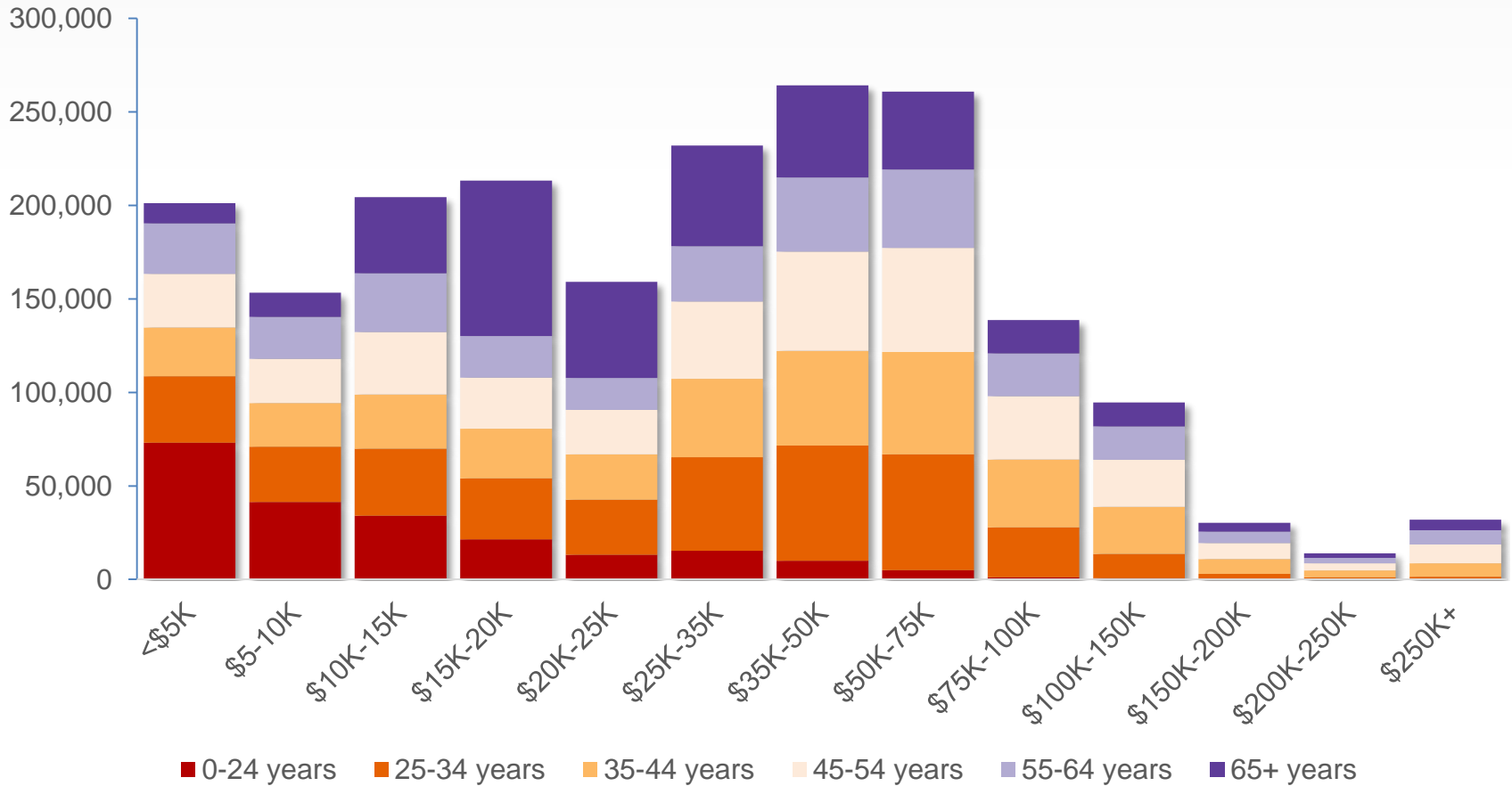
In Toronto, a smaller proportion of seniors experience low income. The low income rates among Toronto seniors is in the middle of GTAH regional municipalities.



Income brackets by age group



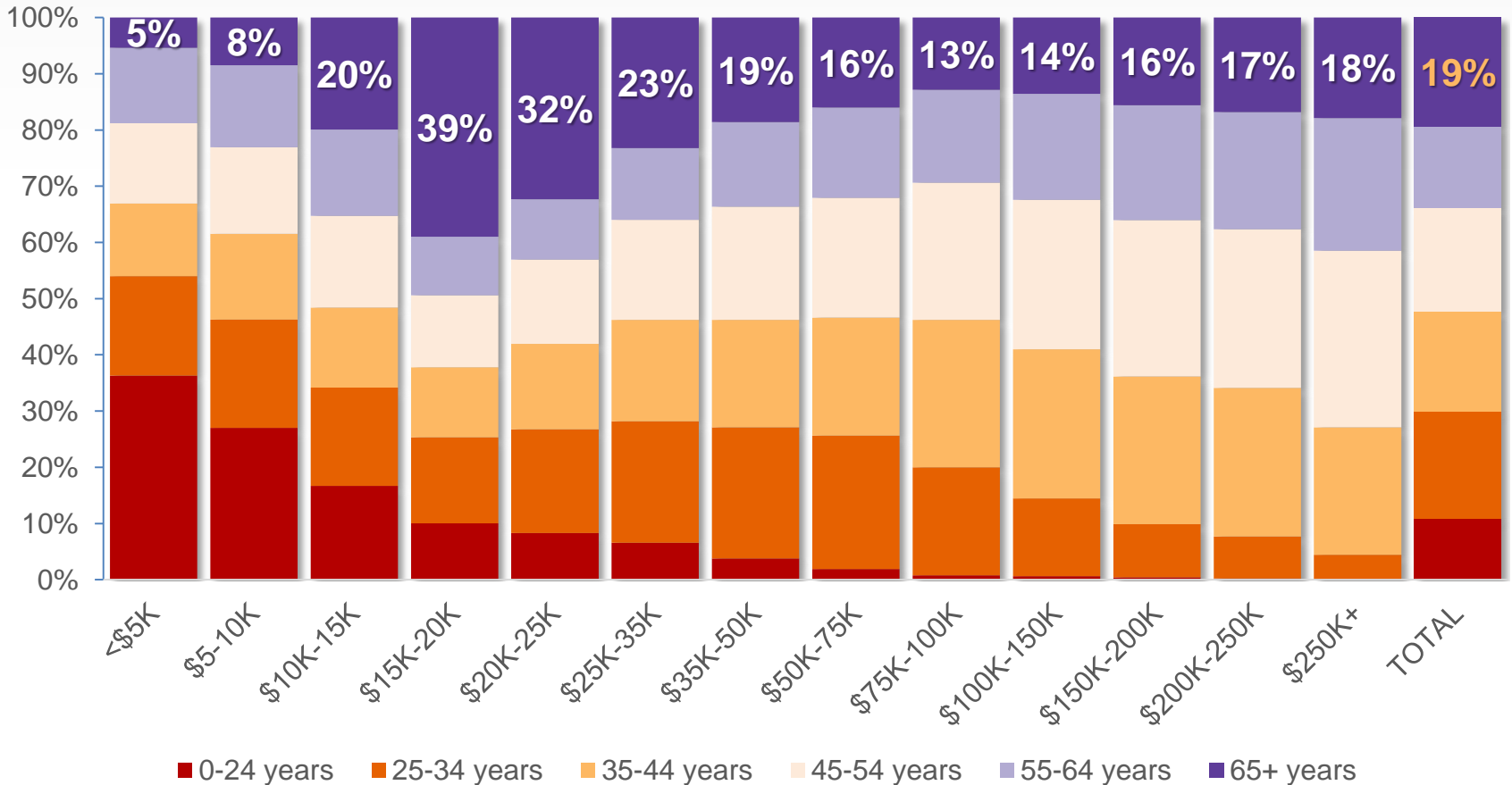
People aged 65+ are overrepresented in the \$15K to \$25K income brackets



Income by age group



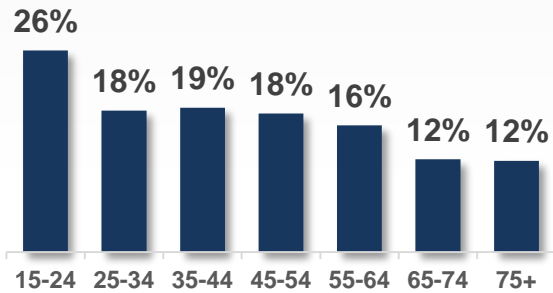
Seniors are overrepresented in the \$15K to \$25K income brackets, and underrepresented in the <10K bracket.



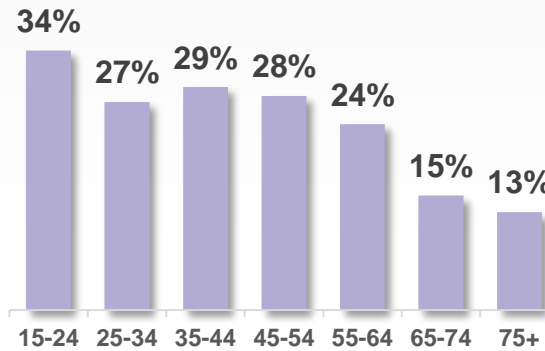
Low income among population groups



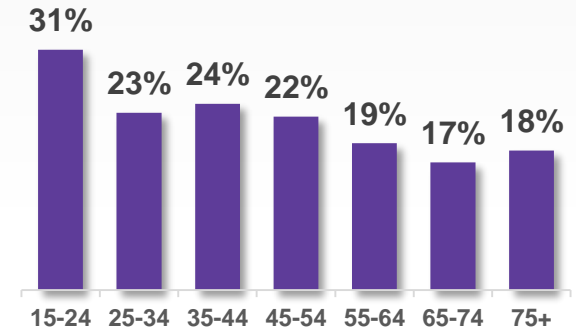
Total Population



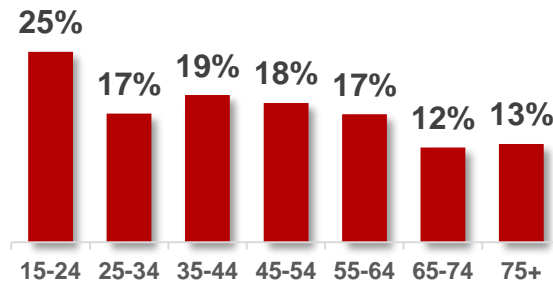
Activity Limitations



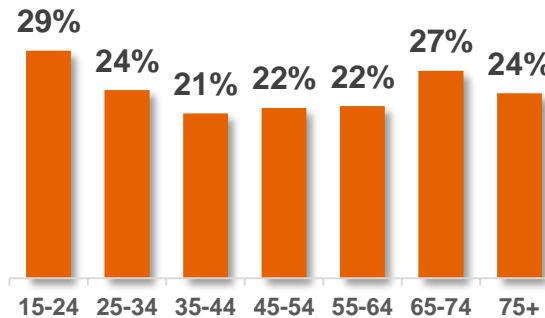
Visible Minority



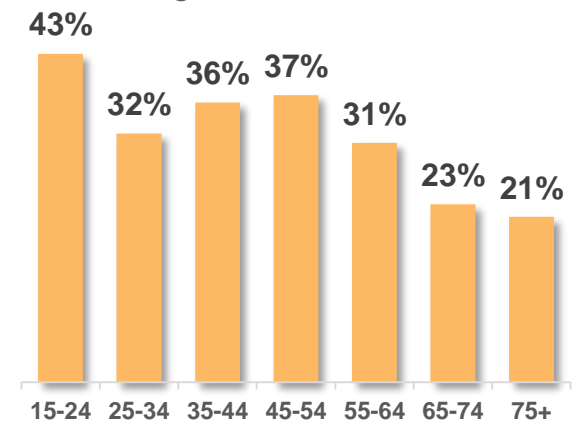
Immigrated before 2001



Immigrated 2001 to 2005



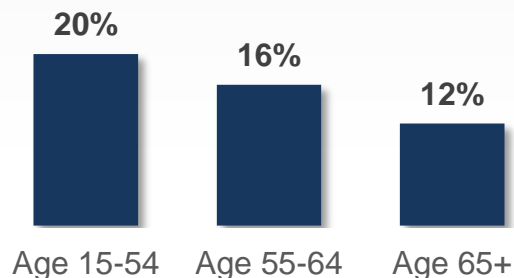
Immigrated 2006 to 2011



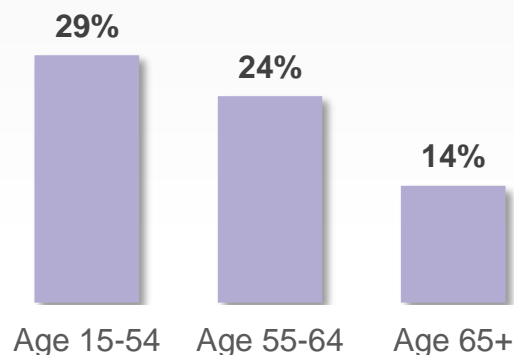
Low income among population groups



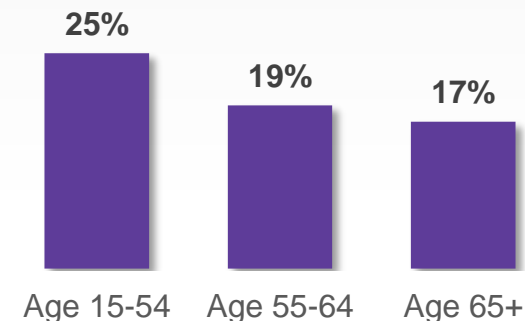
Total Population



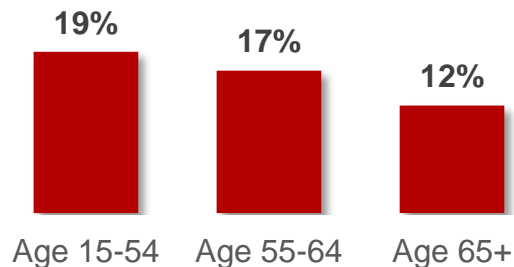
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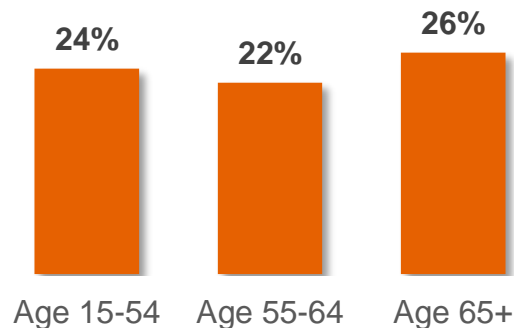
Visible Minority



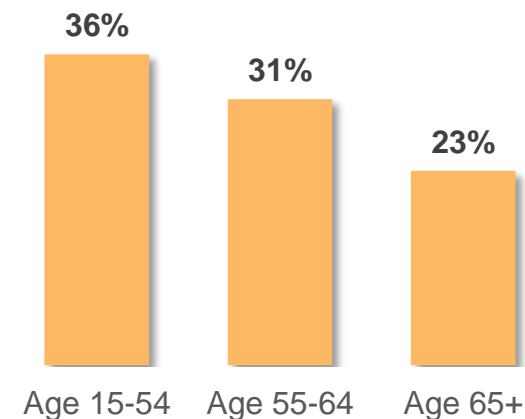
Immigrated before 2001



Immigrated 2001 to 2005



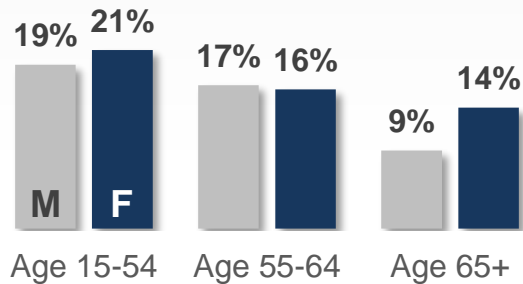
Immigrated 2006 to 2011



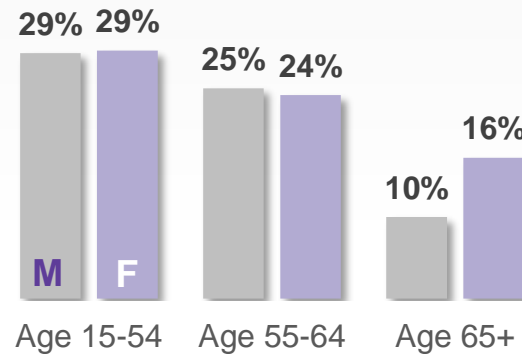
Low income splits by groups



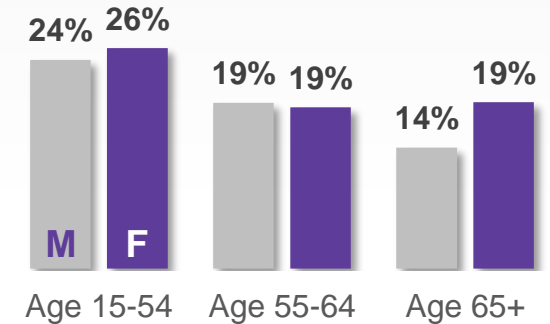
Total Population



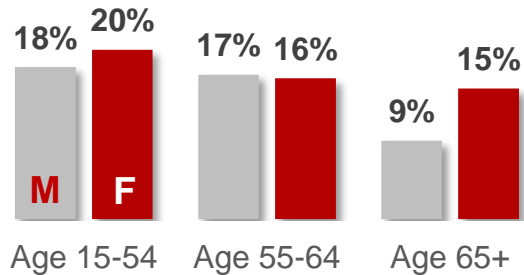
Activity Limitations



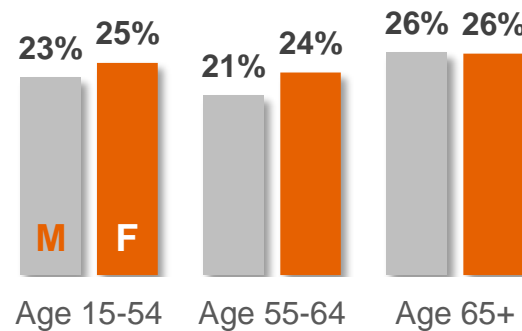
Visible Minority



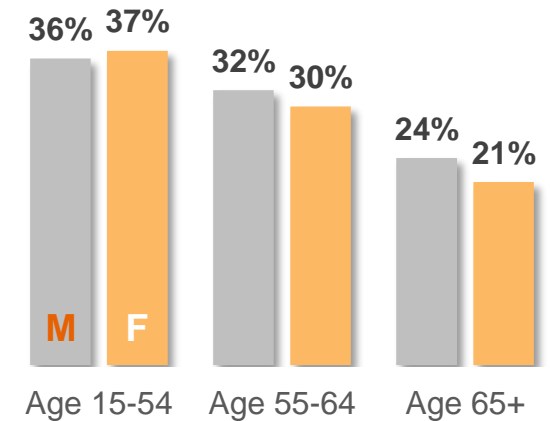
Immigrated before 2001



Immigrated 2001 to 2006



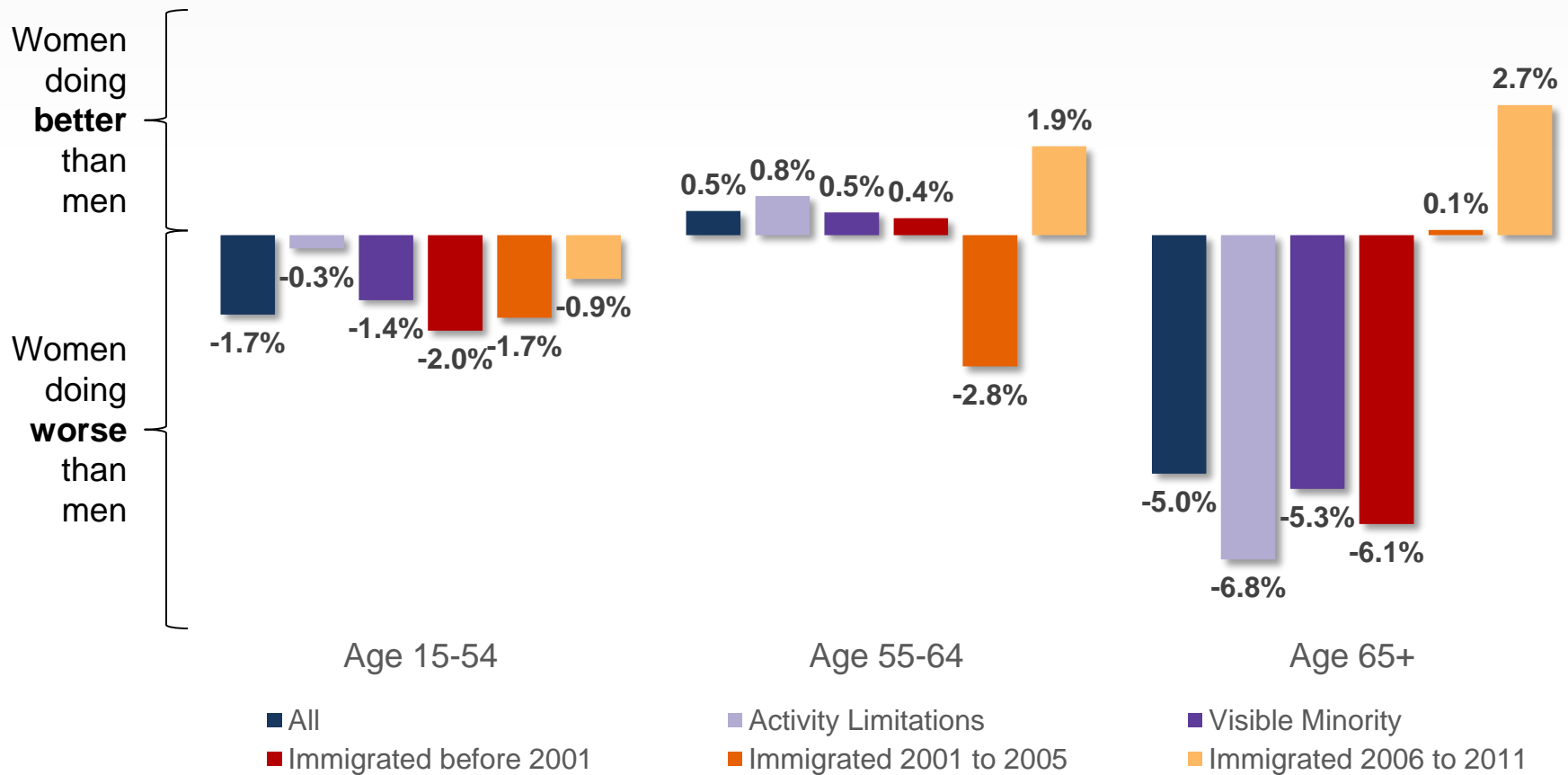
Immigrated 2006 to 2011



Low income gender splits



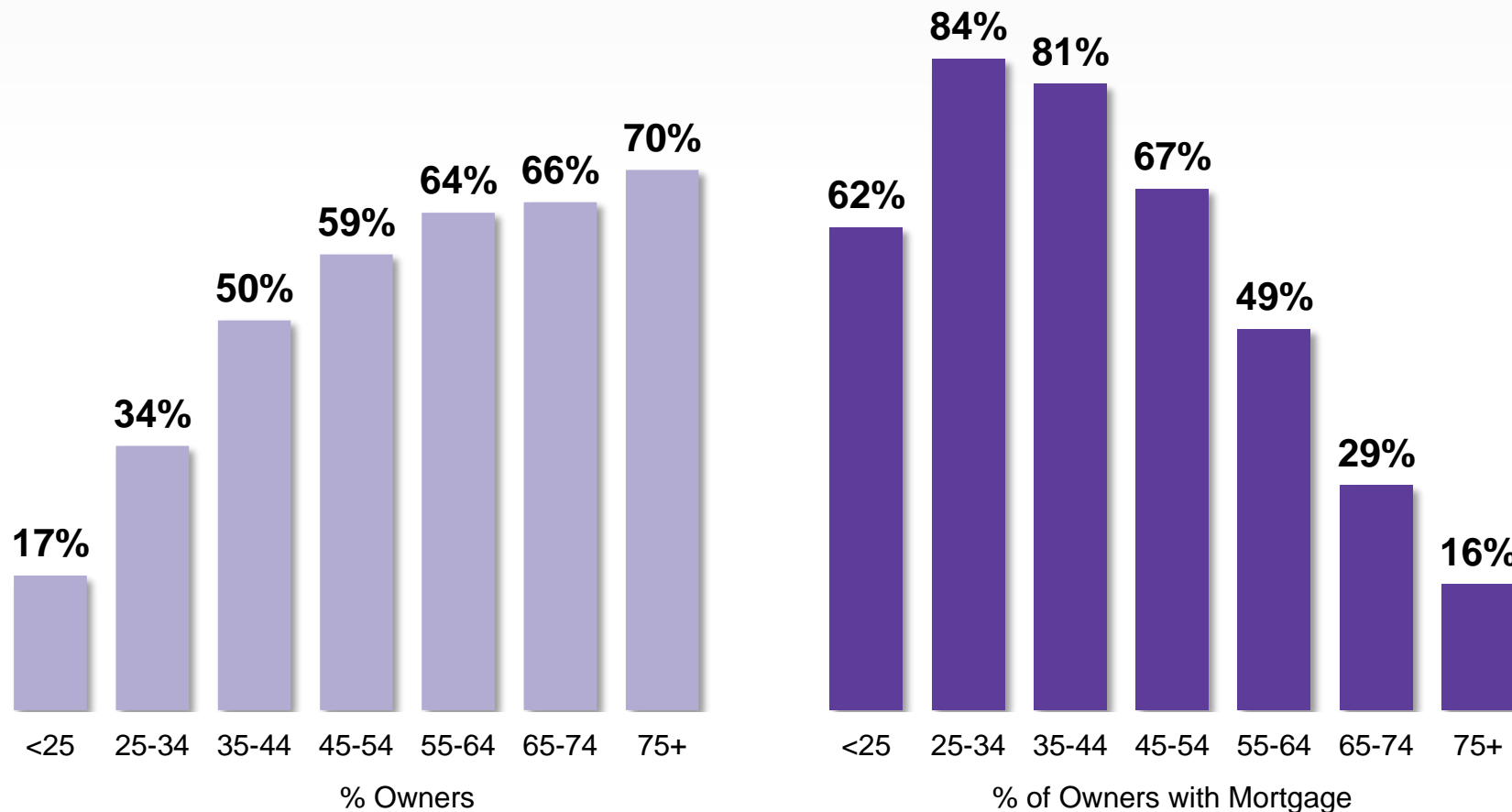
Gender differences in low income are most prevalent at age 65+. For newcomers, the gender gap is reverses with age.



Home ownership



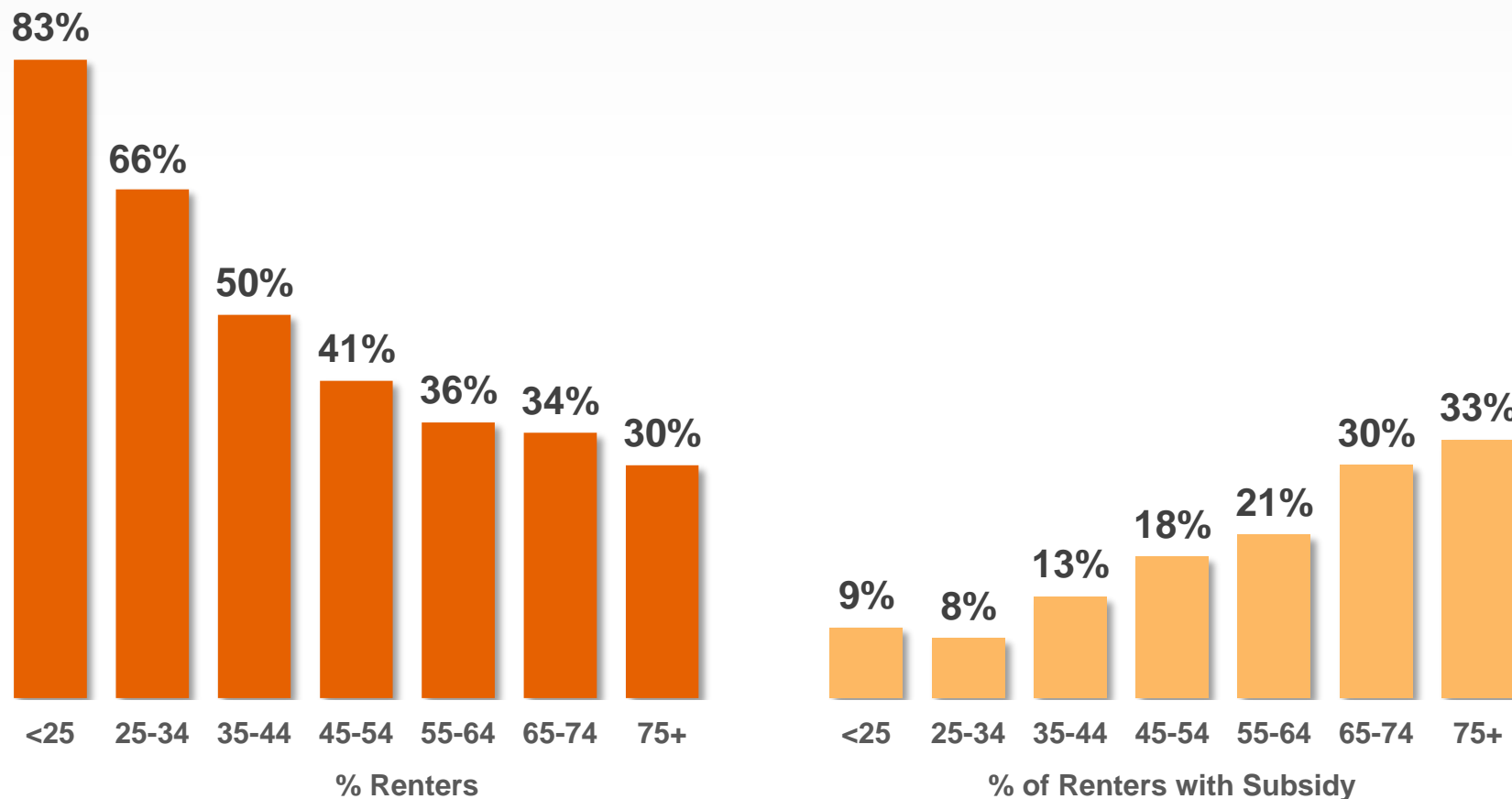
As age increases, rate of home ownership increases and proportion of owners with a mortgage decreases.



Renting



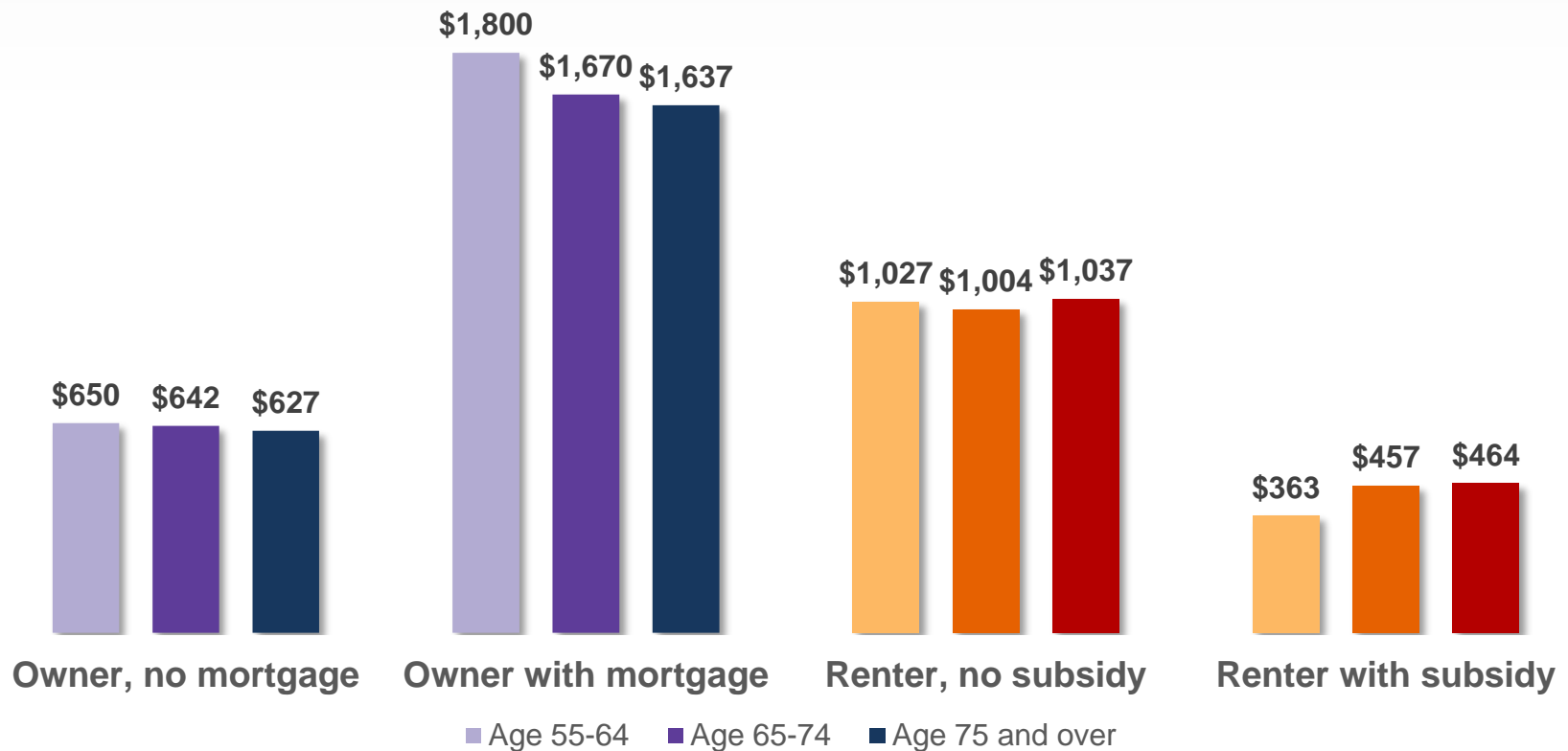
As age increases, rate of renting decreases and proportion of subsidized renters increases.



Monthly housing costs



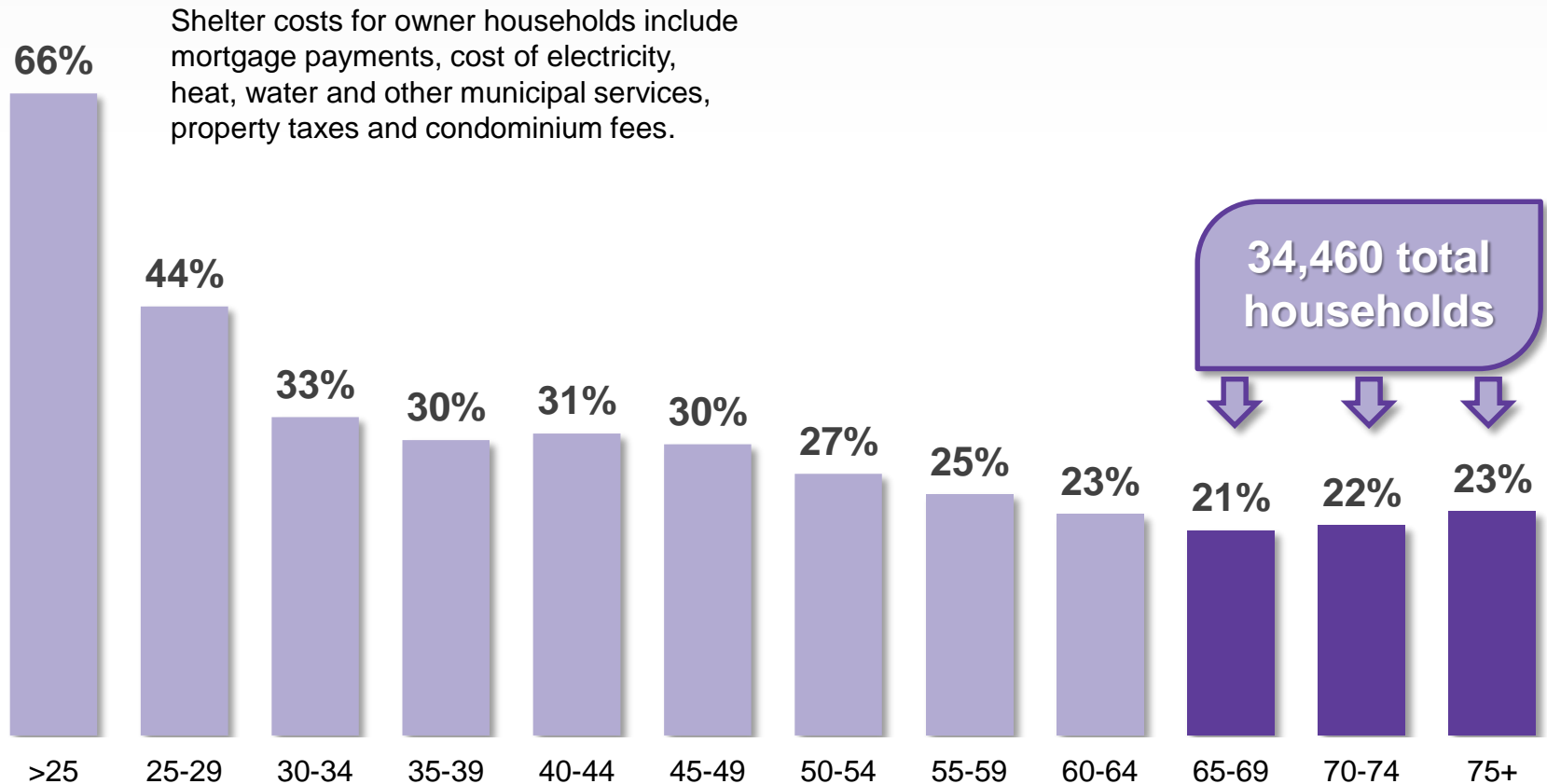
Housing costs are similar across older adult age groups. Two exceptions: Torontonians age 55-64 paid more if mortgaged and paid less if their rent was subsidized.



Unaffordability for homeowners



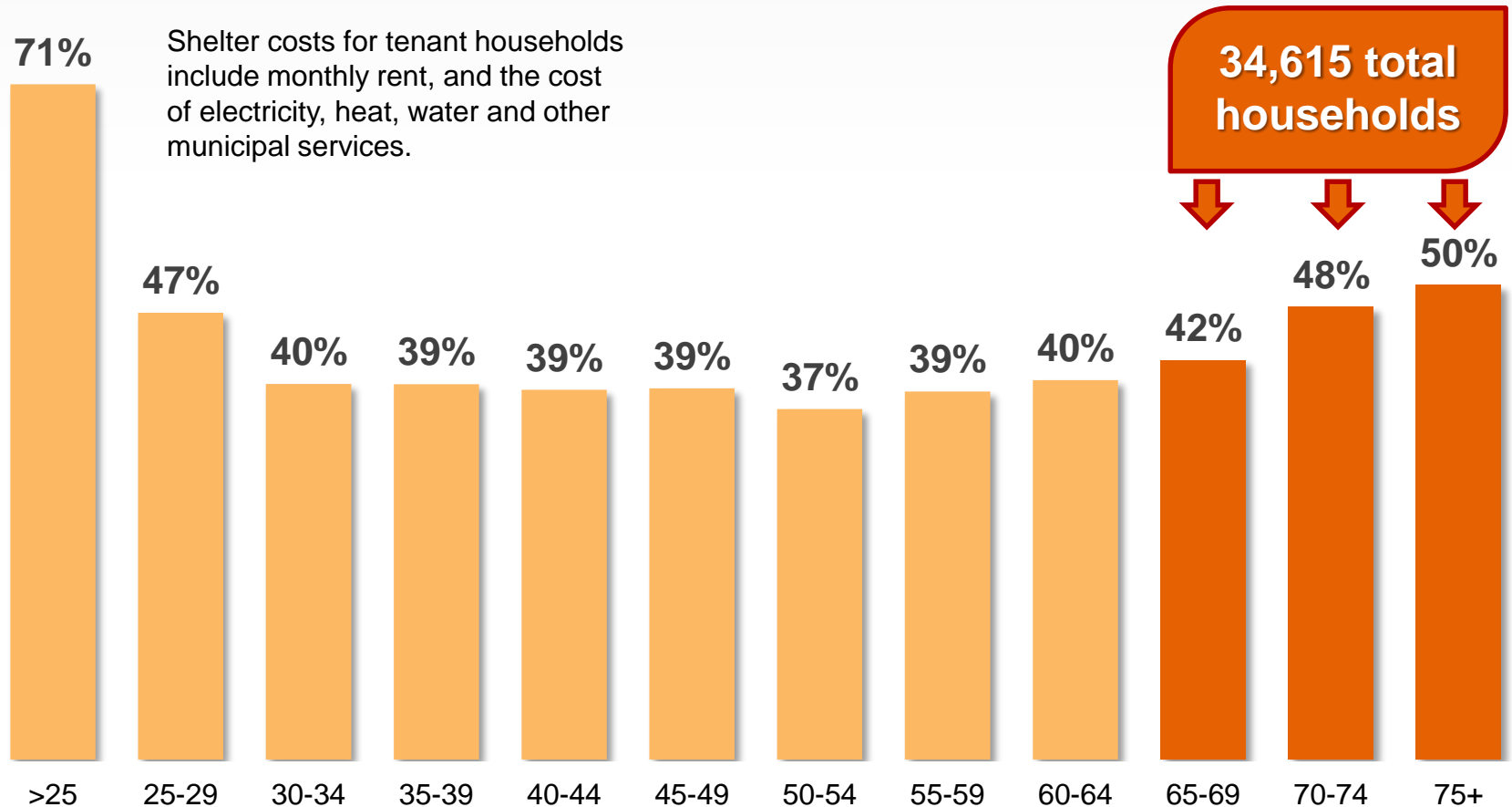
For homeowners, as age increases, fewer households spend more than 30% of their total income on shelter costs.



Unaffordability for tenants



For tenants, as age increases above 65, more households spend more than 30% of their total income on shelter costs.





- Although poverty is at its lowest in the senior population, gender inequities in poverty are at their most pronounced among seniors across most social groups.
- Many seniors are living just above low-income lines and so remain economically vulnerable. Fewer seniors are in deep poverty (incomes <\$10k/year).
- Economic integration of older immigrants, both male and female, is an important equity issue.
- As of 2011, shelter costs were not placing a disproportionate affordability burden on older homeowners.

This presentation prepared by
Social Policy, Analysis & Research

For more information on neighbourhood
and demographic data for the City of Toronto, visit:

Toronto's Demography Portal
www.toronto.ca/demographics

[WellbeingToronto](http://www.toronto.ca/wellbeing)

Toronto's Neighbourhood Data Mapping App
www.toronto.ca/wellbeing

or e-mail us at
spar@toronto.ca



For more information on the Toronto Seniors Strategy
and ways that you can get involved, please contact

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For more information on services for seniors in Toronto, visit:
toronto.ca/seniors

