

Senior Women

Socio-Demographic Profiles
of Saskatchewan Women

Status of Women Office

SENIOR WOMEN

This statistical profile describes some of the social and economic characteristics of the senior women in Saskatchewan, that is, those who are 65 years of age or older.

Statistical information about this group of women is almost exclusively from Statistics Canada in general and the census in particular. Unless otherwise indicated, these statistics are from either published or unpublished tables from the census¹.

There are, however, more up-to-date numbers about just how many senior women are living in Saskatchewan and we start with those².

As of July 2007, there were 83,546 women who were 65 years of age or older living in Saskatchewan. This means that senior women account for one in six women in the province and 8.4% of the provincial population. In younger age groups, men and women are present in approximately equal proportions but among seniors there are 129 women for every 100 men.

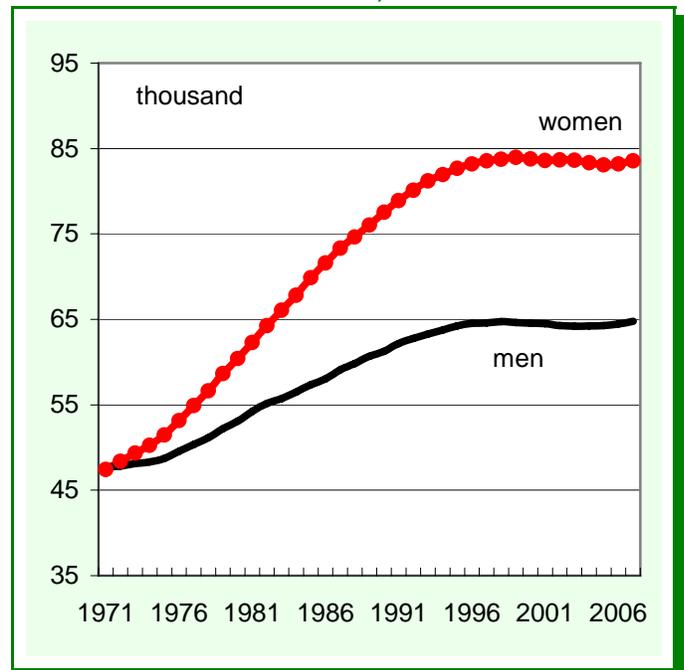
CHANGES OVER TIME

The number of seniors in Saskatchewan is a function of long-term demographic trends, changes in the mortality rates, the impact of the second world war on mortality rates among young men, and inter-provincial migration.

The number of women who are 65 years of age or older increased rapidly in the 1970s and 1980s, growing by an average rate of 2.6% per year. The number continued to increase in the 1990s but the rate of growth slowed to 0.8% per year. Since the turn of the decade, the number has levelled off between 83,000 and 84,000. Figure 1 shows that the population of men who are 65 or older has not increased nearly as quickly as it has for women because improvements in mortality were not as pronounced as among women and because a significant number died during the second world war.

The increase in the 1970s and 1980s was the result of a combination of factors including immigration and interprovincial migration patterns. The most important reason for the increase, however, was the decline in

Figure 1 Number of Seniors (65 years and older) in Saskatchewan, 1971 to 2007



mortality rates. For example, a Saskatchewan woman born today can expect to live to 82, two years longer than if she was born in 1981. The levelling off since the turn of the decade is a result of simple demographics – fewer women turning 65 – and higher levels of interprovincial out-migration.

One of the consequences of the growing population is that senior women have increased their “share” of the population of women in Saskatchewan from 10% in 1971 to 15% in 1990 and 16.6% in 2007.

The “baby boom” generation is now concentrated in their late forties and fifties. That means that the number of senior women will begin to increase again in the next ten years as a result of the natural aging of the baby boomers.

INTERPROVINCIAL COMPARISON

In 2007, women 65 years of age and older made up 7.5% of the Canadian population. Saskatchewan and Nova Scotia have the highest proportion of senior women in their populations (see Figure 2). The lowest proportions are in Alberta and (especially) the Northern Territories.

AGE DISTRIBUTION

Among senior women, those who are in the 65 to 74 age group are still the most common but the number who are 85 and older is growing more quickly (see Figure 3) as the effect of recent declines in the mortality rates continue to influence the population.

In 2007, for example, 20% of senior women were 85 years of age or older compared with 15% in 1997 and 11% in 1987. Over the past ten years, the proportion who are in the 65 to 74 age group has declined from 48% of all senior women to 44%.

Figure 2 Number of Senior Women as Percentage of the Population, 2007

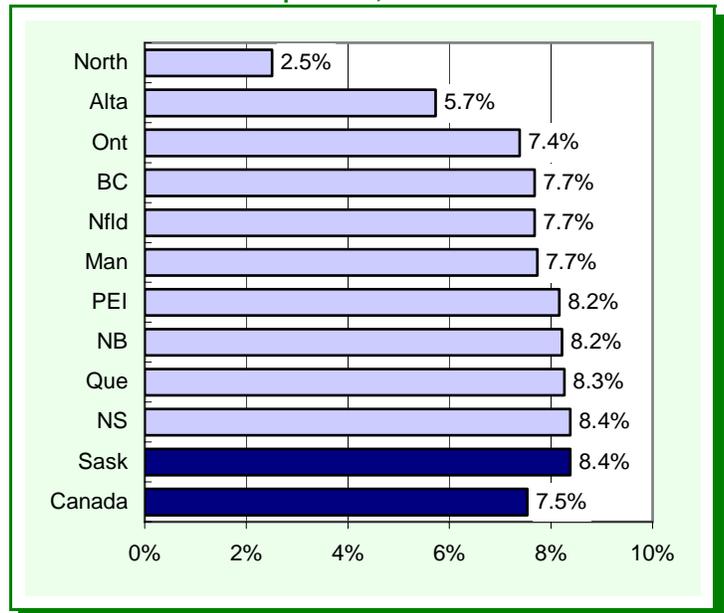
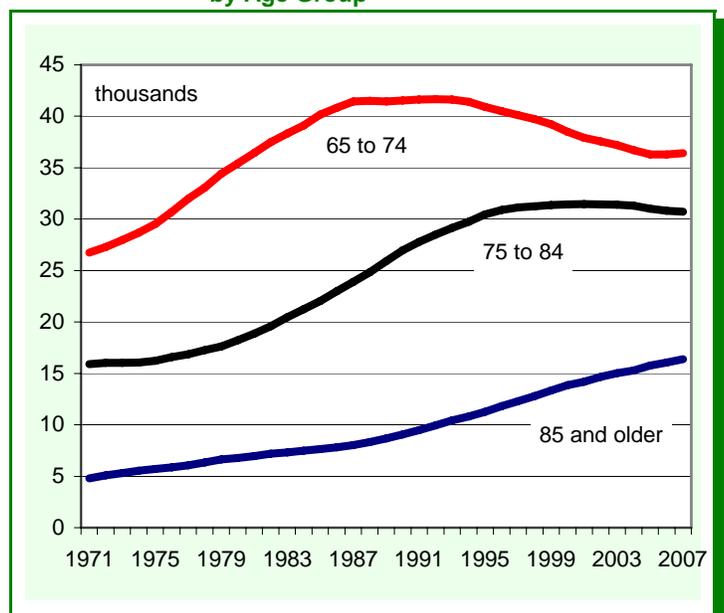


Figure 3 Number of Senior Women in Saskatchewan, by Age Group



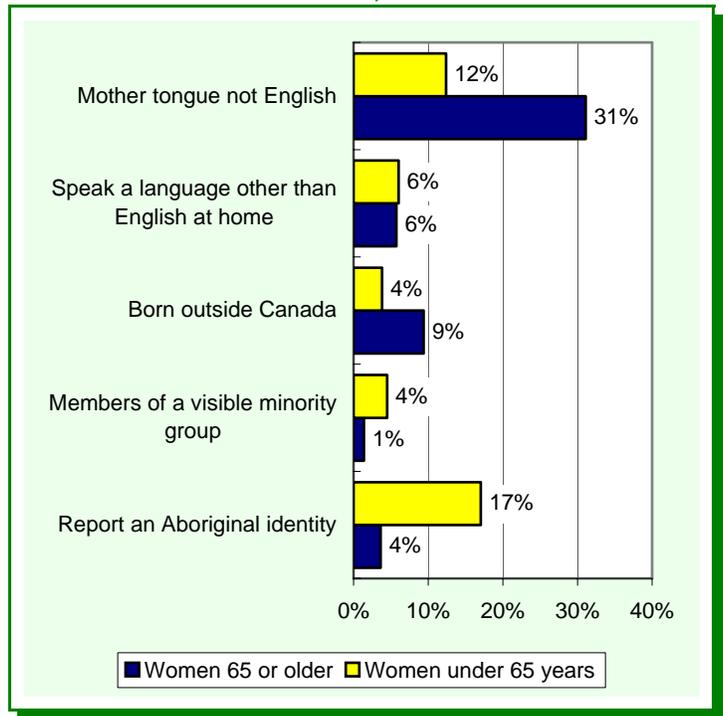
DIVERSITY

Older women are both more and less diverse than younger women, depending on the measure (see Figure 4).

For example, only 4% of senior women reported an Aboriginal identity in the 2006 census³. This compares with 17% of younger women. And only 1% are members of a visible minority group⁴ compared with 4% of younger women.

On the other hand, senior women are more likely than younger women to be born outside Canada – in 2006, 9% were immigrants compared with 4% of younger women. As a consequence, almost a third (31%) had a mother tongue⁵ in a language other than English or in combination with English. The vast majority (94%), however, now speak only English at home.

Figure 4 Diversity Measures for Senior Women in Saskatchewan, 2006



FAMILY STATUS AND LIVING ARRANGEMENTS

Almost one half of senior women (47% in 2006) are widows compared with 13% of men in this age group, a simple consequence of the longer life expectancy among women compared with men.

Because most widows live alone it is no surprise that almost one half (45%) of the senior women in Saskatchewan in 2006 were living alone (see Figure 5)⁶. Senior women living with their spouses still represent the most common living arrangement, however. Senior women living with their partner accounted for 51% of the total in 2006.

The remaining 4% of senior women were in various living arrangements including living with non-relatives (1%) or with family members other than their spouse, typically with their older children.

Figure 5 Living Arrangements for Senior Women in Saskatchewan, 2006

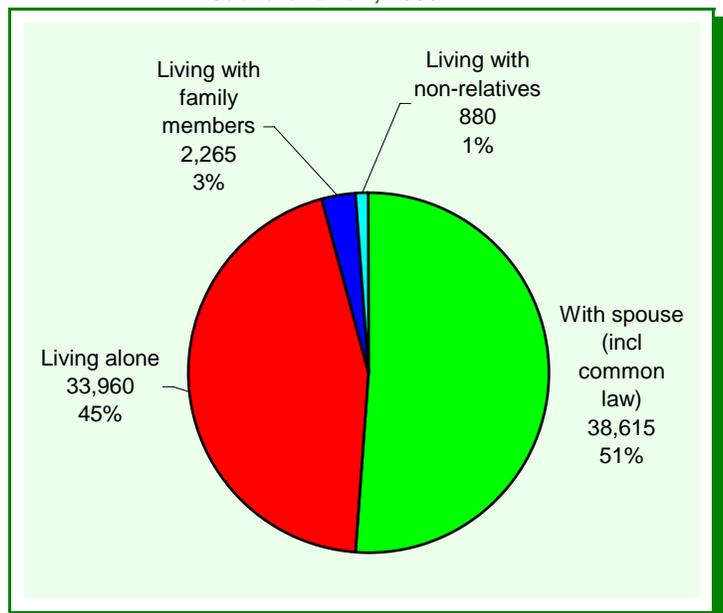
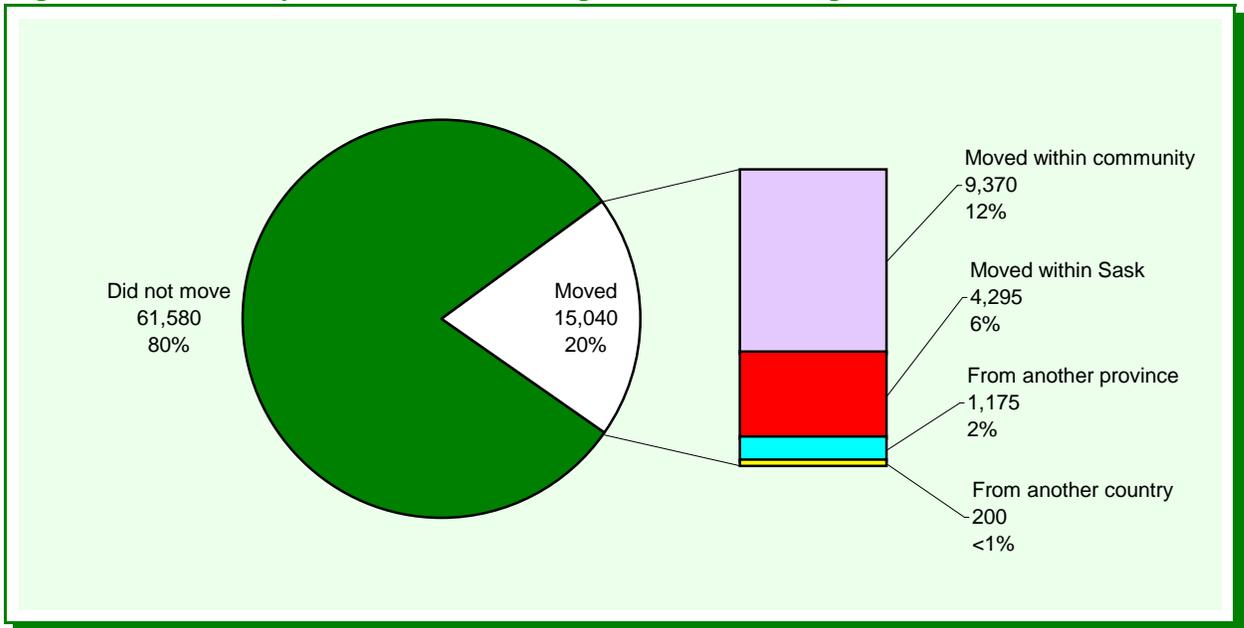


Figure 6 Mobility from 2001 to 2006 Among Senior Women Living in Saskatchewan in 2006



Men in this age group were much more likely to be living with their spouse (76% were doing so in 2006) and much less likely to be living alone (21%).

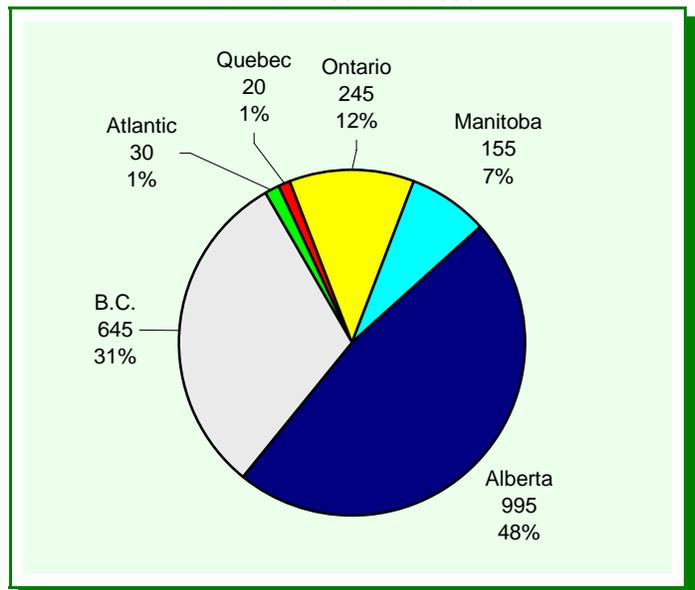
MOBILITY

Senior women are less likely than younger women to be mobile in the sense of how often they move. In 2006, 80% of senior women in Saskatchewan were living at the same address as they were in 2001. This compares with 60% of younger women.

Among those who moved, the most common move was from one part of their community to another. One in eight (12%) senior women made this kind of move between 2001 and 2006, and another 6% moved from one part of Saskatchewan to another. Note that a move of this sort could involve a relatively short distance if it was from a farm into the nearby town or village.

Approximately 3% of the senior women living in the province moved to Saskatchewan from another province or country over the five years from 2001 to 2006. In terms of interprovincial migration, British Columbia and Alberta were the most common origins for senior women moving to Saskatchewan, accounting for

Figure 7 Destination for Senior Women Who Moved from Saskatchewan to Another Province Between 2001 and 2006



29% and 28% respectively of interprovincial in-migrants. Another 18% came to Saskatchewan from Manitoba.

Interprovincial migration resulted in a net loss of senior women over the five years from 2001 to 2006. Compared with the 1,175 women who moved to Saskatchewan from 2001 to 2006, 2,090 moved from Saskatchewan to another province for a net loss of almost a thousand people. As with in-migration, the most common destinations for senior women moving to another province were Alberta and B.C. which accounted for 48% and 31% of out-migrants respectively (see Figure 7).

RESIDENCE IN SASKATCHEWAN

Almost four of ten senior women (38%) in the province live in either the Regina or Saskatoon metropolitan areas⁷. This is simply because those cities are large; smaller urban centres have a higher concentration of older women among their residents.

Figure 8 shows that the urban centres with the highest proportion of senior women in 2006 were Yorkton, Swift Current, and Moose Jaw. In each of these centres, senior women made up more than 11% of the residents. The proportion in Saskatoon and Regina is less than 8%.

In spite of the fact that senior women make up a large proportion of residents in many small towns in rural Saskatchewan, collectively they represent only 9.5% of the overall population living outside the eight major urban centres in Saskatchewan.

EDUCATION

Women generally have a higher level of formal education than men but this phenomenon is largely restricted to younger women. Among older women, levels of formal education are roughly similar to levels for older men⁸. As of 2006 for

Figure 8 Senior Women as a Percentage of the Total Population, Urban Areas, 2006

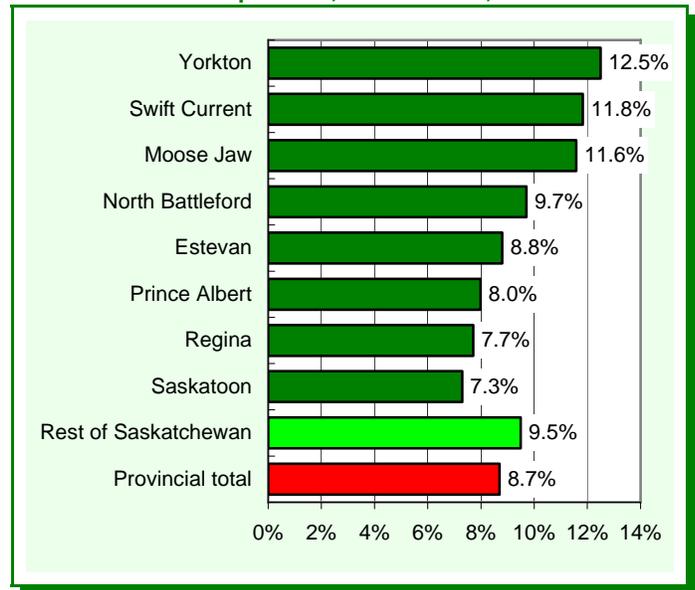
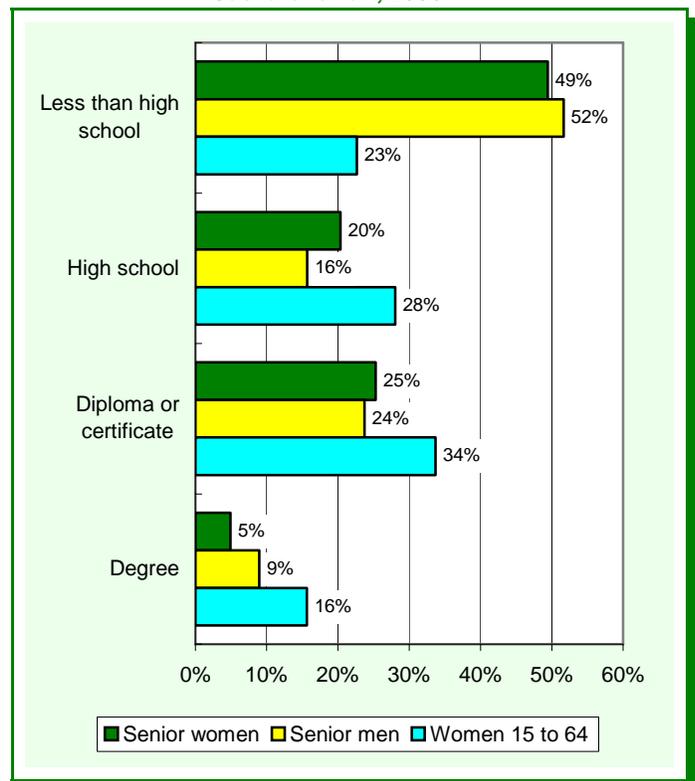


Figure 9 Levels of Completed Formal Education, Saskatchewan, 2006



example, 51% of women 65 and older in Saskatchewan had completed high school compared with 48% of men in this age group and 30% were post-secondary graduates compared with 33% of men.

Three out of ten senior women who were post-secondary graduates in 2006 had their training in the field of education. This compares with 16% of younger women and 11% of senior men. Senior women are also more likely than younger women to have training in health care.

Because a large proportion of older women are immigrants, a relatively large number (8% of post-secondary graduates) received their education outside Canada. Still, the vast majority (78%) received their diploma, certificate, or degree from a post-secondary institution in Saskatchewan.

EMPLOYMENT

The absolute number and the proportion of older women who are in the labour market is increasing although only a relatively small proportion are employed in the wage economy. The Labour Force Survey⁹ found that in an average month in 2008 there were 5,400 senior women who were working. This is half again as many as a decade ago when there were 3,400 senior women employed (see Figure 10).

Part-time work dominates among senior women. Fewer than one half (43%) of the senior women working in 2008 were doing so on a full-time basis¹⁰. This compares with 74% of women 15 to 64 years of age and 72% of senior men who worked in 2008.

As a proportion of the population, just over 7% of the senior women living in Saskatchewan were working in 2008¹¹. This compares with rates that were 5% to 6% during most of the 1990s (see Figure 11). The employment rate among younger women was 74% in 2008. Among senior men it was much higher (22%) at least in part because of the large number of older

Figure 10 Number of Senior Women in Saskatchewan who are Employed, Off Reserve Only

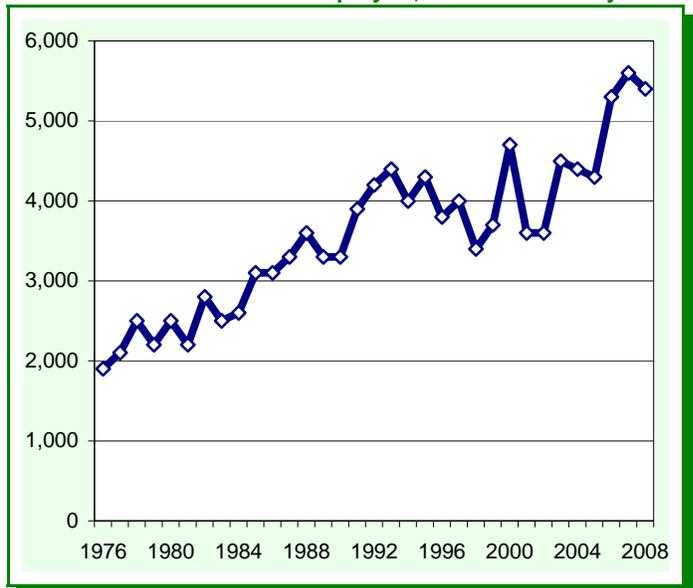
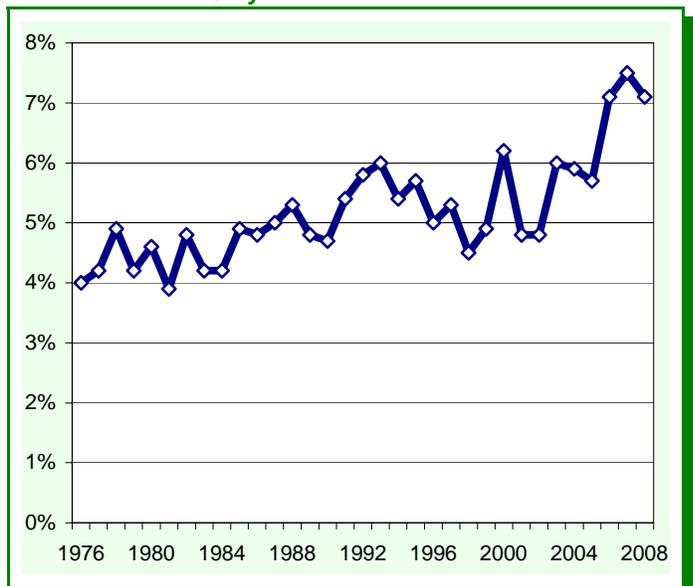


Figure 11 Proportion of Senior Women who are Employed, Saskatchewan, Off Reserve Only



farmers in Saskatchewan, the majority of whom are men.

The employment rate for older women is heavily influenced by their level of completed education. Among senior women with a university degree, 18% were employed in 2008. This compares with 9% of those with a post-secondary certificate or diploma or high school graduation. Among those who have not completed high school, the employment rate was 4%.

INCOME

Overall income figures from the census show that in 2005¹², almost all (99%) senior women had at least some income. The average gross income before taxes was \$22,980 which is much lower than the average of \$35,750 for men in the same age group but only slightly lower than the \$25,480 for women in all age groups (see Figure 12).

The median incomes in 2005 were much lower for both men and women which suggests that the average income is being unduly influenced by a few very high incomes¹³. The median for senior women was \$17,680 compared with \$24,630 for senior men.

Figure 12 also shows the average income in 2000 measured in constant 2005 dollars. This shows that the average incomes for senior women grew by 9% over the five years after adjusting for inflation. Among men, the average increased by 15% so the income gap between men and women increased between 2000 and 2005.

After taxes, the average 2005 income for senior women was \$20,670. The income tax has a levelling effect on incomes between men and women. Before taxes senior men had average incomes that were 56% higher than the average for

Figure 12 Average and Median Incomes, Saskatchewan Seniors, Constant 2005 Dollars

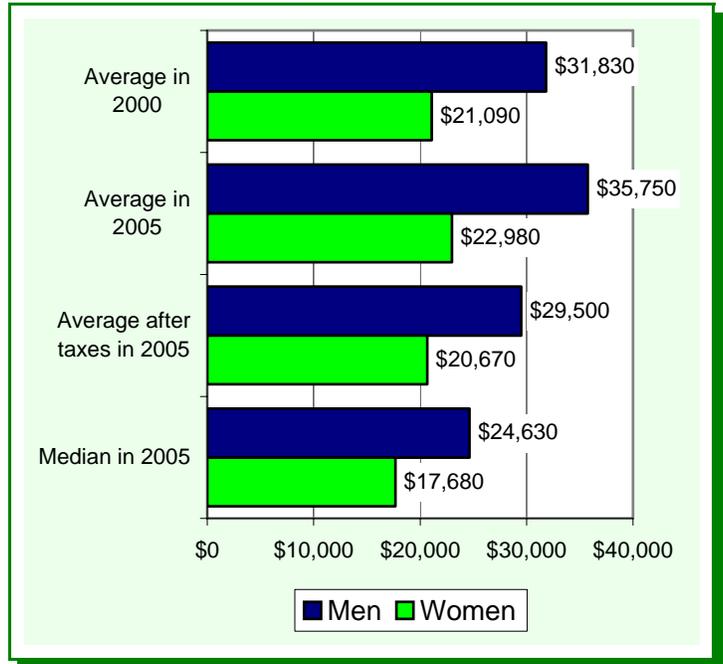


Figure 13 Distribution of Gross Income Before Taxes (in thousands), Senior Women in Saskatchewan, 2005



senior women. After taxes, the differential drops to 43%.

Averages can hide a great deal of variation and Figure 13 shows that the overall average income of \$22,979 for senior women in 2005 was a consequence of a very large number (50% of all senior women) who have gross incomes in the \$10,000 to \$19,999 range.

Approximately one half of the income that senior women receive comes from government transfer payments¹⁴.

LOW INCOME¹⁵

There has been significant progress in raising the average incomes for senior women in Saskatchewan over the past two decades. As one measure, Figure 14 shows that average incomes, adjusted for inflation by converting them to constant 2006 dollars, have increased steadily in the past two decades. On average, and adjusted for inflation, the average income for senior women in Saskatchewan grew by 1.3% per year from 1986 to 2006.

The calculation of low incomes is problematic for senior women. This is because Statistics Canada's Low Income Cutoff (LICO)¹⁶, the standard measure of low income in Canada, is based on economic family incomes rather than individual incomes. This effectively means that the incomes in an economic family are shared among the members and this may not be the case for some senior women. The LICO is also not calculated on Reserve because of the difficulty comparing housing costs with those living off Reserve.

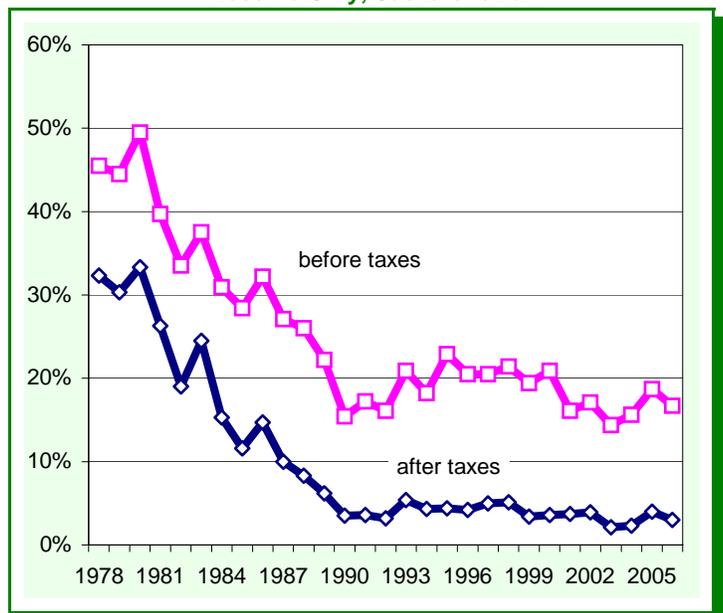
Consequently, the statistics about low incomes among senior women may understate the extent to which these women have low incomes.

In spite of these measurement concerns, it is clear that the number of low-income senior women has dropped dramatically.

Figure 14 Average Gross Income in Constant \$2006, Senior Women off Reserve, Saskatchewan



Figure 15 Percentage of Senior Women Living in Households with Income below the LICO, Off Reserve Only, Saskatchewan



The percentage of women living in economic families with after-tax incomes below the low income cutoff has fallen from nearly a third in the late 1970s to less than 5% since the turn of the decade (see Figure 15). The incidence of low income is higher among senior women living alone (7%) than it is among those living with a spouse or common law partner (1%).

Notes

1. *The census statistics will significantly understate the number of senior women in the province because the majority of the socioeconomic data from the census covers only people who live in private dwellings. In other words, it will exclude those who live in collective dwellings such as special care homes.*
2. *Source: Annual Demographic Estimates: Canada, Provinces and Territories, 91-215-X*
3. *Aboriginal women are those who responded "yes" to the identity question "Are you an Aboriginal person, that is, a North American Indian, Métis, or Inuit?" in the Statistics Canada census.*
4. *Members of a visible minority group effectively self-identify themselves in the census by indicating they were Chinese, South Asian, Black, Filipino, Latin American, Southeast Asian, Arab, West Asian, Korean, Japanese, or a combination of these. Note that Aboriginal women are not considered as members of a visible minority group.*
5. *Mother tongue is defined as the language learned at home in childhood and still understood by the individual at the time of the census.*
6. *Note that those who are living in specialized seniors apartment buildings will be considered as living alone. This is qualitatively different from those who are living alone in a single detached dwelling.*
7. *The metropolitan areas around these centres are included in the population in the urban centres. These areas include the "bedroom communities" such as Martinsville and Warman near Saskatoon,, Lumsden and White City near Regina, Battleford near North Battleford, etc.*
8. *Statistics Canada uses a hierarchy for completed education so those who have both a university degree and a diploma or certificate will be considered as having a degree. Those who have received a post-secondary education without graduating from high school are still considered as post-secondary graduates. No distinction is made between education received in Canada and education received in other countries.*
9. *The Labour Force Survey is the main source of labour market information in Canada. This is a monthly telephone survey that is, unfortunately not conducted among on Reserve residents.*
10. *A person is considered as working full-time work by Statistics Canada if they normally work thirty hours or more at their main or only job.*
11. *The "employment rate" is the percentage of the population who are employed.*
12. *The census measures gross income from all sources before taxes and other deductions in the year prior to the census, that is, in 2005 for the 2006 census.*
13. *The median is the midpoint in a series of incomes - the point at which there are an equal number of people with lower incomes and with higher incomes. Unlike the average, the median is not affected by a few very large incomes.*
14. *Government transfers include, for example, social assistance, employment insurance, disability benefits, the Canada Pension Plan, Old Age Security, and Workers' Compensation benefits.*
15. *The income statistics in this section are from the Survey of Labour and Income Dynamics rather than the census. This survey is more up-to-date than the census (covering incomes up to and included 2006) but it excludes the population living on Reserve.*
16. *The LICO is a measure of income inequality rather than absolute poverty. It is the income after taxes below which a family would be expected to spend a disproportionately large share of their income on necessities such as food, clothing, and shelter. The LICO in 2005 for those living a city the size of Regina or Saskatoon, for example, was \$14,562 for a person living alone and \$22,069 for a family of three. In a rural area the LICO for a person living alone was \$11,264 and \$17,071 for a family of three.*

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