

Monday, March 6, 2000 For release at 8:30 a.m.

MAJOR RELEASES

Income levels, income inequality and low income among the elderly, 1980 to 1995

Canada's retirement income system, instituted during the 1960s, has generally increased estimated average income levels, has helped reduce the low-income rate and to some extent has reduced income inequality among Canadian seniors, according to a new study.

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MAJOR RELEASES

Income levels, income inequality and low income among the elderly 1980 to 1995

As real incomes of the elderly have advanced, inequality among the elderly has declined. Inequality among seniors fell because rising real incomes went disproportionately to low-income seniors. During the 1980s, average real incomes among the population aged 65 and over increased 10%, a gain that went largely to lower income seniors.

This study categorized seniors into five groups based on their income levels, each representing 20%, or one-fifth of the total. Among the one-fifth of seniors with the lowest incomes, disposable income rose 31% between 1980 and 1990, compared with only 1% among the one-fifth of seniors with the highest incomes.

For seniors in the lowest income levels, the changes were a direct result of higher benefits from three income sources: Old Age Security, the Guaranteed Income Supplement and the Canada and Quebec Pension Plans (C/QPP). For the majority, the fastest growing sources of income in the 1980s were C/QPP benefits followed by private pension income.

The C/QPP was introduced in 1966, but the first individuals to receive full benefits reached the age of 65 in 1976. At the outset of the 1980s, only the youngest seniors qualified for full benefits. This changed over the decade, and by the early 1990s the C/QPP had virtually its full impact on retirement incomes.

Canada's public retirement income system is now mature in the sense that the majority of retirees are now receiving full C/QPP benefits to the extent that they are entitled to receive them.

Comparing income levels of the elderly with other Canadians

To determine how the income levels of the elderly compare with those of other Canadians, the study divided all families (younger and older) into five equal-sized groups, ranking them from lowest to highest

Note to readers

This report is based on an analytical study, available today, of trends in the level and distribution of income among Canadian seniors in the context of Canada's public pension systems and the continued development of private pension systems.

Data are from the Survey of Consumer Finance economic family file.

based on their annual incomes. Incomes were adjusted to account for family size and the fact that there are economies of scale associated with larger families.

In 1980, 40% of seniors were in the lowest income group compared with 20% of all Canadians. The elderly were twice as likely as others to be in this lowest income group. By 1995, the proportion of elderly in the lowest income group had fallen to 18%, indicating that they were about equally likely as other Canadians to be in the lowest income group.

However, seniors remained somewhat under-represented in the highest income group. This group accounted for 20% of all Canadian income recipients, 13% of seniors in 1980 and 14% of seniors in 1995.

In an international context, these trends represent a significant improvement in the income position of seniors. In the 1970s, the low-income rate among Canadian seniors was among the highest for developed nations where data were available. By the early 1990s, Canada had achieved one of the lowest rates.

The analytical study "The maturation of Canada's retirement income system: Income levels, income inequality and low income among the elderly" (11F0019MPE, no.147), is now available. The research paper can be downloaded from Statistics Canada's Web site (www.statcan.ca) or can be ordered by contacting Hélène Lamadeleine (613-951-5231).

For more information, or to enquire about the concepts, methods or data quality of this release, contact John Myles (613-951-3547), Business and Labour Market Analysis Division.

OTHER RELEASES

Inventory of retirement income programs

A new report, available today, identifies Statistics Canada data sources that provide information on Canada's retirement income programs. These programs include registered pension plans (RPPs), registered retirement savings plans (RRSPs), Old Age Security (OAS) and the Canada and Quebec Pension Plans (C/QPP). They constitute an essential component of the income of seniors in Canada.

Many different areas of Statistics Canada have information on these programs, or on the people affected by them. The intent of this report is to provide users with a description of the different sources available and the people to contact for further information.

The inventory includes relevant information on publications, as well as on the output and data elements produced by surveys and databases. It does not provide an exhaustive description of these data sources; instead it focuses on the information that can be used for research or analysis of retirement income programs.

This report, "Retirement income programs: An inventory of data/information available at Statistics Canada" (13F0026MIE), is available free on Statistics Canada's Web site (www.statcan.ca). The menu path is *Products and services*, then *Downloadable research papers* followed by *Income, expenditures, pensions, assets and debts*.

For more information, or to enquire about the concepts, methods and data quality for this release, contact Client Services (613-951-7355 or 1 888 297-7355; fax: 613-951-3012; *income@statcan.ca*, Income Statistics Division.

Cement

January 2000

Manufacturers shipped 495 814 tonnes of cement in January, up 21.0% from 409 669 tonnes in January 1999, and down 40.7% from 835 984 tonnes in December 1999.

Available on CANSIM: matrices 92 and 122 (series 35).

The January 2000 issue of *Cement* (44-001-XIB, \$5/\$47) is now available. See *How to* order publications.

For more information, or to enquire about the concepts, methods and data quality of this release, contact Étienne Saint-Pierre (613-951-9837; *sainteti@statcan.ca*), Manufacturing, Construction and Energy Division.

Egg production

January 2000 (preliminary)

Egg production estimates for January are now available.

Available on CANSIM: 1145, 1146 and 5689-5691.

To order *Production of eggs* (23-003-XPB;\$110), contact Julie Gordon (613-951-5039), Agriculture Division.

For more information, or to enquire about the concepts, methods or data quality for this release, contact Sandy Gielfeldt (613-951-2505), Livestock and Animal Product Section, Agriculture Division

PUBLICATIONS RELEASED

Cement, January 2000 **Catalogue number 44-001-XIB** (Canada: \$5/\$47).

All prices exclude sales tax.

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Ibhalap, Jane 3, 1997 Forelasses 4500 s.n. MAJOR RELEASES • Undan Internet, 1990 Elogible internations on taking undan learnit, Canadams and using Elines and Res. In 1986,	To access <i>The Daily</i> on the Internet, visit our site at <i>http://www.statcan.ca</i> . To receive <i>The Daily</i> each morning by E-mail, send an E-mail message to listproc@statcan.ca. Leave the subject line blank. In the body of the message, type "subscribe daily firstname lastname".			
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RELEASE DATES: MARCH 6 TO 10

March 6 to 10 (Release dates are subject to change.)

Release date	Title	Reference period
6	Income levels, income inequality and low income among the elderly	1980-1995
7	Industrial capacity utilization rates	Fourth quarter 1999
8	Help-wanted Index	February 2000
8	Small business, a statistical portrait	1997
8	Perspectives on labour and income	Spring 2000
9	Building permits	January 2000
9	University enrolment	1998-1999
10	Labour Force Survey	February 2000
10	New Housing Price Index	January 2000