

4

Income and First Nations Elderly: Policies for a Better Future

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Introduction

Like most industrialized nations, the elderly population in Canada is increasing at a rapid rate, and is expected to constitute about a fifth of the total population by 2026 compared with 12.2% in 1996 (Moore and Rosenberg 2001). Consistent with this growth, the number of Aboriginal seniors is expected to triple, such that by 2016, 7% of all Aboriginal persons will be seniors (Statistics Canada 2002).¹ The sheer size of the elderly population has fuelled much of the public discourse on its impact on a wide range of age-related services in health and social welfare.

Scholarly research points to significant gains among elderly Canadians in recent decades. According to Statistics Canada (2002), the average income of seniors rose by 18% between 1981 and 1997—once the effects of inflation have been accounted for. Between 1973 and 1997, the poverty rate (after taxes and transfers) among elderly Canadian households declined markedly from 28.4% to 5.4%. This represents a remarkable turnaround from a few decades ago when Canadian seniors fared poorly by international standards (Smeeding and Sullivan 1998; Osberg 2001). Osberg (2001), for instance, has demonstrated that while Canadian seniors were much worse off than their American counterparts about forty years ago, the reverse is now true.

The relative improvements in the economic position of the elderly in Canada have been attributed to transfer programs that combine a universal demogrant in the form of Old Age Security (OAS), the income-related Guaranteed Income Supplement (GIS), earnings-related Canada/Quebec Pension Plans (C/QPP), and other registered plans (Card and Freeman 1993; Osberg 2001; Myles 2000). The OAS, with its sub-components, the Guaranteed Income Supplement (GIS) and Allowance for Survivor, is regarded as the cornerstone of Canada's retirement income system. The OAS is available to all Canadians above the age of 65 who meet certain residency requirements, regardless of whether or not they had been in the paid labour force during their early years. Thus, it serves as an income floor to cushion

the economic needs of those without earnings-related pensions. The GIS, adjusted quarterly to account for inflation and cost of living, is paid to very low income pensioners and varies by marital status. In January 2002, the average OAS pension was \$425.56 while GIS for single persons was \$370.56.

The C/QPP, on the other hand, provides a monthly retirement income financed through mandatory contributions² from workers and their employers. In 2002, the maximum CPP retirement pension was \$789 per month if taken at the age of 65. Despite the late start, the C/QPP benefits have increased in importance as many individuals have been able to retire with longer histories of covered working ages, such that with its maturation in the mid 1970s, poverty rates among seniors fell dramatically. Between 1981 and 1997, for instance, the proportion of elderly income from C/QPP increased from 10% to 21%, while the share of OAS declined from 34% to 29% in the two periods (Statistics Canada 2002). While the OAS and CPP form a significant part of the income for the elderly, they are not intended to provide all the financial needs of retirees. The other pillar of the retirement system consists of private pensions and savings through personally financed Registered Retirement Savings Plan (RRSPs), or employer-assisted Registered Pension Plans (RPP). Like employer pensions, savings in an RRSP receive tax assistance—contributions are tax deductible and investment income is not taxed as it is earned. The tax is paid when funds are withdrawn from these plans.

The Canadian pension system was thus designed to create shared risks and responsibilities with the aim of ensuring a balanced and flexible system that responds to the different financial needs of individuals and families over the life cycle. In terms of percentage shares, the main sources of elderly income, in descending order, are OAS/GIS (29%), C/QPP (21%), private retirement pensions (21%), investments (16%), employment income (8%), and other government transfers (4%) (Statistics Canada 2002).

However, while the overall economic well-being of Canadian seniors is much better now than in the 1950s and 1960s, there is the likelihood of the persistence of intragroup variability that has not been explored. In the United Kingdom, for example, the combined effects of recency of immigration, discriminatory practices in the labour market, and shorter years of full-time employment have resulted in a significantly higher proportion of retirement income of immigrants coming from state pension (Ginn and Arber 2001). In the Canadian context, little is known about the financial position and the main income sources of identifiable elderly groups since much of the discussion overlooks intragroup variability.³ The condition of elderly Aboriginals, for instance, has been described as one of material deprivation with income levels far below the national average (Bienvenue and Havens 1986).

Although C/QPP contributions constitute about 21% of the income of elderly Canadians, it was not until the late 1980s that First Nations earning tax exempt could make such contributions.⁴ Also, while private pensions and investments constitute a significant portion of the income of the elderly, many First Nations were engaged in occupations that made it impossible to make such contributions (Assembly of First Nations 2000). Moreover, because of the relatively low human capital base, those in formal jobs receive salaries that make it unfeasible to make meaningful contributions to private pensions.

As a result, despite the effective public transfer system designed to reduce poverty and improve the economic well being of the elderly, many elderly Registered Indians continue to suffer low income and retire from the labour force with neither private nor public pensions—dependent entirely on social transfers. Empirically, however, little is known about the extent and magnitude of polarization in income sources between Registered Indians and other Canadians, and whether such differences vary by gender. It is of practical policy relevance to understand this in order to address the issue of income inequality in old age. This paper examines how the income distribution of elderly Registered Indians compare with other Canadians. The major research questions are: What are the main sources of income for the elderly? How does the income distribution of elderly Registered Indians compare with other Canadians? A priori, we expect elderly Registered Indians to have a significant proportion of their income from universal demogrants in the form of OAS and GIS than other Canadians.

Data

The data for this study came from two main sources. The data on elderly Aboriginals were obtained from custom tabulations from the 1996 Canadian Census, prepared by Statistics Canada for Indian and Native Affairs Canada (INAC), due to the smaller number of cases in the Public Use Micro File (PUMF). The data on other Canadians were obtained from the PUMF on individuals. The analysis was restricted to individuals aged 65 and above and not in the labour force in the week prior to the Census.

In this study, seven sub-components of total income among the elderly were identified; wages and salaries, self-employed income, C/QPP, OAS/GIS, other government transfers, other income and unemployment insurance benefits. Statistics Canada (1996) provides the following definitions for the various sources of income. Wages and salaries refer to gross wages and salaries before deductions for such items as income tax, pensions and unemployment insurance. Included in this source are military pay and allowances, tips, commissions and cash bonuses, as well as all types of casual earnings in the 1995 calendar year. Self-employment income

combines net farm and non-farm income received during the calendar year 1995 from the operation of a farm or non-farm, either on own account or in partnership.

OAS/GIS refers to income paid to persons 65 years of age and over, and Allowance/Allowance for Survivor paid to spouses aged 60 to 64 of old age security recipients or widow(er)s by the federal government during the calendar year 1995. C/QPP refers to benefits received in the calendar year 1995 from the Canada or Quebec Pension Plan; for example, retirement pensions, survivors' benefits and disability pensions. Unemployment insurance involves the total for unemployment, sickness, maternity, paternity, adoption, work sharing, retraining and benefits to self-employed fishermen received under the federal Unemployment Insurance Program before income tax deductions.

Other government transfers refer to all transfer payments, excluding those covered as a separate income source (federal Child Tax benefits, OAS/GIS, C/QPP, and UIB) received from federal, provincial, or municipal programs in calendar year 1995. This source includes social assistance payments received by persons in need, such as mothers with dependent children, persons temporarily or permanently unable to work, elderly individuals, the blind, and the disabled. Included are provincial income supplement payments to the elderly, and provincial payments to the elderly to help offset accommodation costs. Also included are other transfer payments—such as veterans' pensions, war veterans' allowance, pensions to widows and dependents of veterans, and workers' compensation. Additionally, any amounts received in 1995 for refundable provincial tax credits and the federal goods and services tax credits are included. Other income combines dividends, interest on bonds, deposits, and savings certificates with retirement pensions, including RRSPs and RRIF. It also includes interest received during calendar year 1995 from deposits in banks, trust companies, cooperatives, credit unions, caisses populaires and so on, as well as interest on savings certificates, bonds and debentures, and all dividends from both Canadian and foreign corporate stocks and mutual funds. Also included is other investment income from either Canadian or foreign sources such as net rents from real estate, mortgage and loan interest received, regular income from an estate or trust fund, and interest from insurance policies.

Findings and Discussions

Table 1 examines the proportion of the elderly with a particular income source by status and gender. Considerable variation can be found, particularly in the proportion with CPP. For instance, only 46% of Registered Indians have income from the CPP compared with about 85% of other Canadians. This perhaps derives from the relatively late participation of

Registered Indians in the CPP.⁵ Within each group, the proportion receiving the CPP is higher among males, possibly reflecting longer years of contributions as a result of being in the paid labour force. For both Registered Indians and other Canadians, the majority of the elderly receive the OAS/GIS, although the proportion is slightly lower among Registered Indians.

Table 1: Proportion of population with income source

Sources of income	Registered Indians					
	Number with income			Proportion of population with income source		
	Females	Males	Total	Females	Males	Total
Wages and salaries	270	355	625	2.83	4.6	3.63
Self employed income	110	85	200	1.15	1.1	1.16
Canada/Quebec pension plan	4,275	3,735	8,015	44.88	48.44	46.5
Old age security/GIS	8,495	6,165	14,665	89.19	79.96	85.09
Other government transfers	7,900	6,555	14,460	82.94	85.02	83.9
Other income	2,430	2,270	4,700	25.51	29.44	27.27
Unemployment insurance benefits	70	95	165	0.73	1.23	0.96
Sources of income	Other Canadians					
	Number with income			Proportion of population with income source		
	Females	Males	Total	Females	Males	Total
Wages and salaries	1,390	1,787	3,177	2.84	5.26	3.83
Self employed income	508	801	1,309	1.04	2.36	1.58
Canada/Quebec pension plan	39,985	30,505	70,490	81.78	89.79	85.07
Old age security/GIS	47,754	30,476	78,230	97.67	89.71	94.41
Other government transfers	32,530	29,059	61,589	66.54	85.54	74.33
Other income	2,884	23,989	26,873	5.9	70.61	32.43
Unemployment insurance benefits	395	484	879	0.81	1.42	1.06

Note: Based on population aged 65 and above and not in the labour force.

Sources: PUMF, 1996; Special Tabulations from 1996 Census by Statistics Canada.

Unlike the CPP, however, the proportion of the elderly with OAS/GIS is higher among females for both Registered Indians and other Canadians. This could probably be due to the fact that because of the relatively long period in the formal labour market, a larger proportion of elderly males might have made other private pension contributions, and as such have become ineligible for the GIS. This is borne out by the fact that the proportion receiving other income, which includes investment and private pension, is highest among males. While male and female Registered Indians are quite similar in the proportion with other income, significant gender disparities are found among Other Canadians. For example, about 70% of elderly other Canadian males receive income from other sources compared with only 6% of their female counterparts.

Table 2 examines the mean income for each source. Since not all elderly individuals receive income from all the sources, two different means have been estimated for each group. The first consists of the population that reported to have received income from that source, while the second estimates the mean income for the entire subgroup. Starting with those with income, considerable differences are found by status and gender. The mean income from wages and salaries, self-employed income and other income are significantly higher among males, regardless of status. Among females, however, mean income is significantly higher among other Canadians except for OAS/GIS and UIB.

Table 2: Mean income for population with and without income by source and status

Sources of income	Registered Indians					
	Mean income for population with income by source			Mean income for entire population by income source		
	Females	Males	Total	Females	Males	Total
Wages and salaries	11,115	15,952	13,872	315	734	503
Self employed income	1,648	5,410	3,259	19	60	35
Canada/Quebec pension plan	3,439	4,129	3,761	1,543	2,000	1,735
Old age security/GIS	8,564	8,352	8,475	7,638	6,678	7,200
Other government transfers	1,662	2,069	1,896	1,378	1,759	1,578
Other income	287	303	295	73	89	76
Unemployment insurance benefits	4,184	5,161	4,766	31	64	46
Mean (\$)	11,482	11,844	11,540	10,998	11,385	11,000
Sources of income	Other Canadians					
	Mean income for population with income by source			Mean income for entire population by income source		
	Females	Males	Total	Females	Males	Total
Wages and salaries	13,848	18,803	16,680	394	993	640
Self employed income	6,604	9,189	8,186	69	217	129
Canada/Quebec pension plan	3,889	5,366	4,567	2,863	4,819	3,665
Old age security/GIS	6,546	5,989	6,324	6,127	5,374	5,818
Other government transfers	1,359	1,635	1,489	905	1,399	1,107
Other income	9,490	14,764	11,886	5,595	10,426	7,576
Unemployment insurance benefits	962	1,464	1,238	34	76	52
Mean (\$)	16,072	23,297	19,044	15,986	23,303	18,981

The most remarkable disparities among women are found in self-employed and other income. For example, the mean from self-employed income is \$1,648.00 for Registered Indians compared with \$6,604.00 for other Canadian women. Considerable differences are also found among

males. Overall, the mean incomes are significantly higher among other Canadians, except for OAS/GIS, where the reverse is true. Also, when the means are estimated for the entire population, the same pattern emerges—reaffirming the considerable gender and status variations. The overall mean incomes are smaller among Registered Indians, regardless of sex, as shown in the table.

The proportion of total income from each particular source is explored in Table 3. Again, considerable differences by gender and status are discernible. Starting with status, the results suggest that almost two-thirds (65.45%) of the income of elderly Registered Indians come from OAS/GIS compared with less than a third (30.65%) of other Canadians. For other Canadians, the majority (40%) of their total income comes from other sources, which include investment and private pensions, followed by OAS/GIS (30.65%) and CPP (19.31%). For Registered Indians, on the other hand, the most important source is the OAS/GIS (65.4%), followed by CPP (15.75%) and other government transfers (14.34%). While OAS/GIS is the most important source of income among elderly Registered Indians, the proportion is higher among women. About 70% of the income of elderly Aboriginal women comes from OAS/GIS, compared with 57% of their male counterparts and only 38% for other Canadian women.

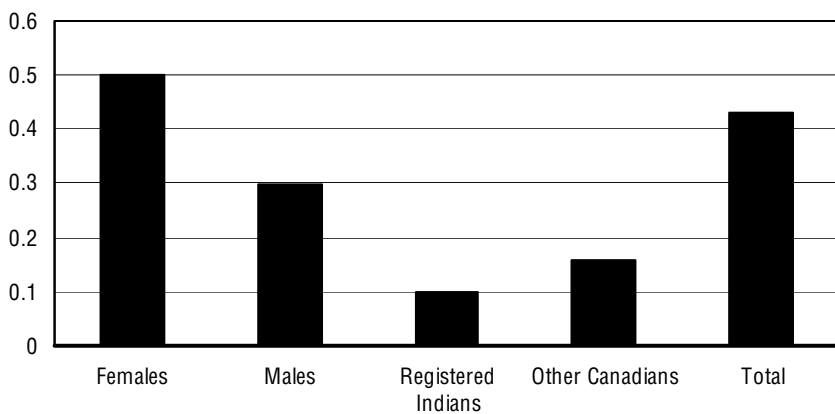
Table 3: Percentage of total income by source and status

Sources of income	Registered Indian			Other Canadians		
	Percentage of total income from each source			Percentage of total income from each source		
	Females	Males	Total	Females	Males	Total
Wages and salaries	2.86	6.45	4.57	2.46	4.26	3.37
Self employed income	0.17	0.52	0.32	0.43	0.93	0.68
Canada/Quebec pension plan	14.03	17.57	15.77	17.91	20.68	19.31
Old age security/GIS	69.45	58.66	65.45	38.32	23.06	30.65
Other government transfers	12.53	15.45	14.35	5.66	6.00	5.83
Other income	0.67	0.78	0.69	35.00	44.74	39.91
Unemployment insurance benefits	0.28	0.56	0.41	0.21	0.33	0.27

Figure 1 presents an index of dissimilarity (D)⁶ based on the proportion of income from each source by gender and status. The “male” corresponds to the dissimilarity index between Aboriginal males and other Canadian males, while “female” corresponds to the difference between Aboriginal females and other Canadian females. The index for Registered Indians is based on differences between Aboriginal males and females, while other Canadian relates to the comparison between other Canadian males and females. The last bar compares Aboriginals with other Canadians regardless

of sex. Theoretically, the index ranges between 0 and 1; 0 meaning the groups are similar with respect to the issue of interest, and 1 meaning the groups are dissimilar. Looking at the figure, the largest index (0.5) is between Aboriginal males and other Canadian males, suggesting that these groups are very dissimilar with respect to the sources of their income. The index tends to be lower than between groups, suggesting that male and females within a group are more similar with respect to income sources. However, Registered Indians tend to be more similar than other Canadians, given the relatively low index.

Figure 1: Index of dissimilarity



Policy Issues

Although Canada has done a remarkable job in reducing poverty among seniors by international standards, there are notable variations within the elderly population. The findings suggest considerable disparities between elderly Registered Indians and other elderly Canadians in overall income, as well as the main sources of income. Because these elderly Aboriginals are often without private pensions or appreciable savings, they depend entirely on social transfers. Unlike elderly other Canadians, elderly Aboriginals have a majority of their income coming from OAS/GIS. This is a result of their late participation in the CPP (Assembly of First Nations 2000) and/or lower earned incomes during contribution periods (Maxim et al. 2001).

The evidence indicates serious issues of inequity that may have structural antecedents and be susceptible to policy-induced improvement. The analysis in this paper suggests there are income differences between First Nations and other Canadians that could be viewed as unacceptably large. Indeed, the

improvements made by Canada—across the general elderly population—would seem to have had a reduced positive effect on the Registered Indian population. We argued that the late entrance of First Nations persons into the Canada Pension Plan system, and the lower contributions made during working life, have combined to reduce the CPP income. We have also argued that the relatively low income and low participation rates of Registered Indians have ensured that this group could not make reasonable contributions to private pension plans through their working lives. This assessment is reinforced by our findings of greater levels of intergroup dissimilarity. Although there are issues related to women, our assessment is that the problems that come from intergroup differences are of greatest urgency, and only when those are addressed will it become clear how to shift policy along the gender dimension to best serve those in need of change. We conclude that there is a need to address these problems from a short-term and long-term perspective.

In the short-term we suggest a policy that would supplement the income of elderly Aboriginals through the pension and income security system. However, because this is a contributory plan that has rules of involvement that should be equal for all Canadians, shifting policy in the CPP is difficult. How can we take into account that First Nations came to the plan late—that is, they were structurally denied involvement—while avoiding Charter challenges on equal treatment for all Canadians under the plan? Policy efforts would best be put into the OAS/GIS side of the program. We would propose an extension of the OAS/GIS. Perhaps the easiest way would be to create an OAS/GIS II. This could be structurally designed to benefit those target groups that have very low incomes, such as Registered Indians, but could be income tested to create the equity necessary under the Charter. This would have the effect of counteracting the later inclusion of Registered Indians in the program, and begin to offset the contributory differences. However, this is only a short-term solution.

In the long run, there is a need to increase labour market and employment participation. In related studies (White et al. 2003; Maxim et al. 2001), we have noted that the returns on investments in human capital are very high for First Nations, and that low participation and lower income is related to lower educational attainment. Investments in raising the educational attainment of Registered Indians will, over time, have both social and fiscal benefits. Increased employment will mean increased CPP contributions, increased private plan contributions, and eventually the OAS/GIS II costs will diminish for Registered Indians, as will OAS/GIS payments. The social goal must be to have Elderly Registered Indians enjoying similar levels of support and incomes to the wider Canadian population.

Endnotes

We gratefully acknowledge the comments and suggestions of Judy Richardson, Pensions Groups and HRDC on an earlier draft of this paper.

1. Aboriginal refers to Registered Indians as defined by the census. We have not examined Metis, Inuit, or non-Status Indians.
2. First Nation employers and self-employed with tax exempt status have the option of participating in the CPP on a voluntary basis. Where the employer chooses not to participate, employees have the option to pay both shares like a self-employed person. Involvement in the policy dates back to 1988 when that policy change was made. Prior to that it was not permitted at all.
3. Some work has been done on income inequality, dispersion and polarization (Maxim et al. 2001). This work indicates substantially lower income for First Nations but an above average return on investment in education.
4. In 1987, the CPP was amended to allow voluntary coverage for First Nations earning tax exempt income. The contributory period was not adjusted to reflect years of zero earnings between 1966–1987. In 2001, Rose Bear sought a legal action to make retroactive contributions. The federal court trial division upheld her right. The Crown appealed and the case was held by the federal court or appeal division in November, 2002—a decision is pending. *Bear v. Canada*, Federal Court of Canada, docket T4600.
5. As noted previously, First Nations (Status Indians) were only allowed to participate in the late 1980s.

6.
$$D = 0.5 \sum_{i=1}^N |\chi_i - y_i|,$$

where χ_i corresponds to the proportion of income sources for elderly Registered Indians and y_i the corresponding sources for other Canadian. The index thus allows us to measure the degree to which the income sources of the two population characteristics are differently distributed.

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