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## **Immigrant Income and the Family**

Colleen Dempsey  
Research and Evaluation Branch  
Citizenship and Immigration Canada

Jean Edmond Tower South, 18<sup>th</sup> Floor  
365 Laurier Avenue West  
Ottawa, ON K1A 1L1

(tel.) 613-941-7703

(fax) 613-957-5936

[Dempsey.Colleen-Marie@cic.gc.ca](mailto:Dempsey.Colleen-Marie@cic.gc.ca)

## Highlights

- ***Lone-parents and unattached individuals have the least favourable income situations.***  
For both immigrants and non-immigrants, lone-parents and unattached individuals less than 60 years of age have the lowest family employment earnings, with immigrant lone-parents and unattached immigrants reporting the lowest of all groups. In 2003, lone-parents and unattached immigrants account for 20 percent of the immigrant population 60 years of age or less.

Lone-parents and unattached individuals over 60 years of age also have the least favourable income situations for their age group (and again it is even less favourable for immigrants relative to non-immigrants). Immigrant lone-parents and unattached immigrants aged 60 or older are less likely to report employment earnings and more likely to report provincial supplements, OAS and GIS/Allowance

In 2003, lone-parents and unattached immigrants account for 4 percent and 33 percent of the immigrant population aged 60 or older, respectively.

- ***Immigrant seniors are less self-sufficient than non-immigrant seniors.***  
Non-immigrant seniors rely more on contributory retirement income (C/QPP, RRSP and private pensions) while immigrant seniors rely more on non-contributory retirement income (OAS and GIS/Allowance). Family class immigrants (66% of the senior immigrant population) and refugees (8%) receive more than half of their income from provincial supplements, OAS, and GIS/Allowance. In contrast, senior economic immigrants (18%) show stronger labour market attachment and receive 60 percent of their income from labour market sources, especially employment earnings. Senior economic principal applicants are also the category most likely to report C/QPP and least likely to report OAS/GIS.

- ***There are notable differences in private pension coverage between immigrants and non-immigrants.***  
With the exception of refugees non-immigrants report private pensions that are only slightly higher than immigrants, on average. In fact, economic principal applicants have a slightly higher average than non-immigrants. The difference is that there are far fewer immigrants receiving private pensions at all. In 2003, half of non-immigrants aged 60 or older were reporting private pension income and only 12 percent of immigrants. The difference is further reflected in the composition of total income for immigrants and non-immigrants. In 2003, private pension income accounts for near one-third of total income for non-immigrants and only 13 percent for immigrants.

# I. Introduction

Previous research on immigrant income situations has been limited to an analysis of the immigrant as an individual. However, it is generally understood that an individual's income situation is very much affected by the income situation of his family. Due to data limitations, however, it was not always feasible to analyze immigrant income by both the immigrant's category and family type. Furthermore, when conducting research on immigrants it is useful to have a non-immigrant benchmark to compare immigrant outcomes to. However, a non-immigrant benchmark is not always readily available in data sources used for immigrant research. The Longitudinal Administrative Databank (LAD) provides information on both the immigrant's category and family type, and provides a non-immigrant population for comparison. The LAD, therefore, helps extend the research on immigrant incomes in a very meaningful way.

The objectives of this analysis are threefold. First, this paper takes advantage of the non-immigrant population in LAD and develops a benchmark to which immigrants can be compared. Throughout the entire paper the immigrant and non-immigrant populations are compared with respect to socio-economic characteristics and family income situations. Second, this paper provides new information on the family income situations of immigrants. This includes information on the number of contributors to specific types of family income as well as the average family amounts reported for each income type. Third, the results of this analysis are used to highlight directions for future research on immigrants and their families. Additionally, although not discussed in detail in the paper, this analysis verifies the consistency of the immigrant populations in the IMDB and in the LAD. A comparison of the two immigrant populations is performed with respect to key socio-economic characteristics.

Section II provides a brief description of the data source used in the analysis and offers definitions for some of the key income variables analyzed. Section III describes the LAD population used in the analysis, highlighting trends over time and differences between the immigrant and non-immigrant populations. Section IV investigates the composition of total income for immigrants and non-immigrants. As discussed in greater detail in Section IV, the vast majority of those less than 60 years of age rely solely on labour market income. In contrast, those aged 60 or older rely primarily on retirement income but still report some income from labour market sources. For this reason the analysis in Sections V and VI will focus on labour market income for the younger group and a mix of retirement income and labour market income for the older group. Section V investigates the proportion of immigrants and non-immigrants reporting income from various sources and, the proportion, of those, who have additional contributors of that income within the family. Section VI investigates the average income amounts for immigrants and non-immigrants and the proportion of family income that they account for. Section VII summarizes the main findings of the analysis and section VIII highlights areas for future research.

## II. Data & Definitions

The data used in this analysis is taken from the Longitudinal Administrative Databank (LAD)<sup>1</sup>. The LAD is a longitudinal file which comprises a 20 percent sample of the annual T1 Family File<sup>2</sup> and the Longitudinal Immigration Data Base (IMDB)<sup>3</sup>. The longitudinal file contains annual demographic variables about the individuals represented and annual income information for both the individual and their family in that year. The period of analysis for this paper is 1982 to 2003. For immigrants who landed in 1980 or later, the file also contains certain key characteristics observed at landing. The two main advantages of using the LAD for this analysis are that it provides a non-immigrant population<sup>4</sup> for comparison and that it offers information about the individual's family.

Each income type described below can be measured directly for the individual captured in LAD and indirectly for that individual's family. The addition of the family information expands the income analysis in a very meaningful way. First, the number of contributors in a family can be calculated for each income type. Second, in addition to calculating the average annual income amounts for the individual, the proportion of contribution to family income types can be measured as well. There are two general types of income investigated in this analysis. The first is referred to as market income, which represents income available to the working age population. Market income includes income from employment earnings, self-employment earnings, employment insurance, and provincial supplements which include social assistance.<sup>5</sup> The second income type is referred to as retirement income, which represents income available exclusively to the elderly. Retirement income includes income from C/QPP<sup>6</sup>, OAS<sup>7</sup>, the GIS<sup>8</sup>/Allowance<sup>9</sup>,

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<sup>1</sup> For more information on the LAD visit <http://www.statcan.ca/cgi-bin/imdb/p2SV.pl?Function=getSurvey&SDDS=4107&lang=en&db=IMDB&dbg=f&adm=8&dis=2>.

<sup>2</sup> The T1 Family File is a yearly cross-sectional file of all taxfilers and their families.

<sup>3</sup> The Longitudinal Immigrant Data Base combines administrative records on immigration with taxation information to form a comprehensive source of data on the labour market experiences of the landed immigrant population. It is managed by Statistics Canada on behalf of a Federal-Provincial Consortium led by Citizenship and Immigration Canada.

<sup>4</sup> The non-immigrant population in the LAD, and therefore in this paper, refers to those who are born in Canada and those who landed in Canada previous to 1980.

<sup>5</sup> Income from social assistance is report on the Provincial Supplement line of the tax form. The total of this line may include other provincial supplements and, as a result, social assistance income cannot be separated out. An example of such a supplement is income from the Guaranteed Annual Income System available to residents of Ontario.

<sup>6</sup> C/QPP is a contributory pension that is related to an individual's lifetime earnings. Although there are no special provisions for immigrants, their benefits will be directly related to the length of time they have worked in Canada. To qualify an individual must have made a minimum of one valid contribution to the Plan and be at least 65 years of age. It is possible to qualify for a reduced pension between the ages of 60-64 if a person stops working or earns less than the current monthly maximum C/QPP payment.

<sup>7</sup> OAS is a non-contributory pension that is related to an individual's years of residence in Canada. It is available to Canadian Citizens, permanent residents (landed immigrants), and individuals with a Minister's permit who are 65 years of age or older and have a minimum of 10 years of residence in Canada after reaching age 18. A full OAS pension is only available to those who have lived in Canada for 40 years or longer after reaching the age 18. A person who cannot meet the requirements for the full OAS pension may qualify for a partial pension. A partial pension is earned at the rate of 1/40<sup>th</sup> of the full monthly pension for each year an individual has lived in Canada after reaching 18. Although citizenship and/or legal residency status is a requirement for OAS eligibility, in some instances time spent in Canada on a temporary basis prior to landing can factor into an applicant's residence history.

RRSPs, and private pension plans.<sup>10</sup> For the purposes of this analysis, the sum of market income and retirement income equals total income.

### III. The LAD Population

Figure 1 illustrates the size of the LAD population and the breakdown of the immigrant and non-immigrant populations within it.<sup>11</sup> In 1982 there are approximately 3.22 million Canadian tax filers captured in LAD. This number increase each year and by 2003 the population includes information on roughly 4.78 million individuals. Since the LAD identifies immigrants who landed in or after 1980 the number of immigrants in the population is very small in the first few years of observation. However, as time passes more new immigrants are captured in LAD in addition to those previously captured and the share of immigrants increases. The share of immigrants gradually increases each year and reaches nearly 11 percent by 2003.<sup>12</sup>

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As a result, an immigrant with less than ten years since landing can potentially be eligible for partial OAS benefits. For further details see Human Resource and Development Canada's information sheet, "How to Apply for the Old Age Security Pension, Allowance and Allowance for the Survivor" available at <http://www.retireware.com/pdf/isp3503e.pdf>.

<sup>8</sup> GIS is another non-contributory pension and is available to residents of Canada who receive a full or partial OAS pension. GIS benefits may begin in the same month as OAS benefits. To qualify for GIS a person must be in receipt of an OAS pension and have an annual income not exceeding a specified amount. Sponsored immigrants from countries with which Canada has agreements are not eligible for GIS during their sponsorship period (up to a maximum of 10 years) unless they have resided in Canada for an aggregate of ten years after reaching 18 years of age. OAS and GIS are activated upon approval of an individual's application, with GIS requiring individuals to reapply on an annual basis. See Appendix, Table A1: Schedule of Countries with which Canada has Agreements (Section 22.0, Old Age and Security Regulations).

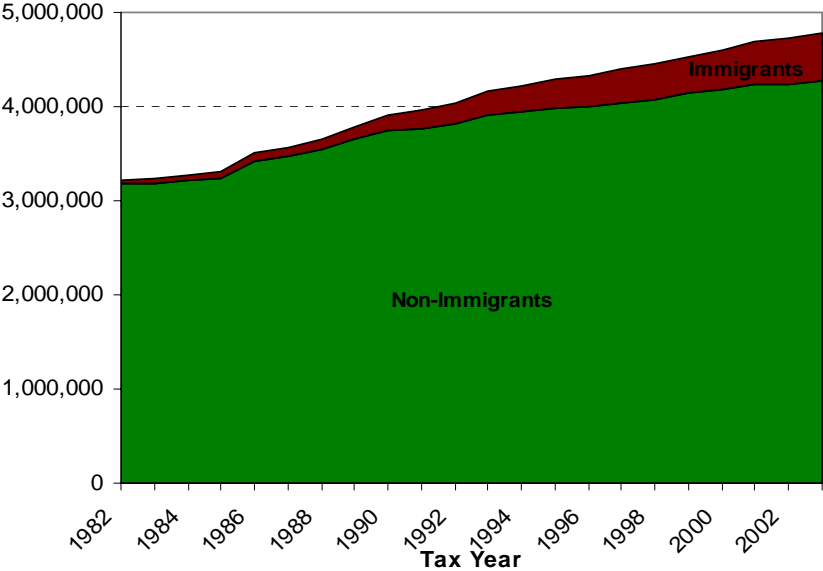
<sup>9</sup> The Allowance is a non-contributory pension available to the spouse, common-law partner, or survivor of a pensioner receiving OAS and/or GIS. Canadian citizens or permanent residents between 60 and 64 who have lived in Canada for at least 10 years are eligible to receive the Allowance. To qualify, the combined annual income of the couple, or the annual income of the survivor must not exceed the specified limits. Allowance stops when the recipient reaches age 65 and becomes eligible for OAS. Sponsored immigrants wishing to apply for the Allowance face the same eligibility requirements as those applying for GIS. Benefits from GIS and Allowance are report together as Net Federal Supplements on a single line of an individual's tax form and are grouped together in this analysis.

<sup>10</sup> In addition to these retirement sources, the Guaranteed Annual Income System (GAINS) is available to residents of Ontario 65 years of age or older. More information on GAINS can be found on the Ontario Ministry of Finance's website <http://www.trd.fin.gov.on.ca>. Similar programs may also exist in other provinces.

<sup>11</sup> See Table A2 in the Appendix for the immigrant/non-immigrant composition for each taxation year.

<sup>12</sup> The share of immigrants in the LAD is slightly higher than the comparable population in the 2001 Census. Immigrants account for 18.4 percent of the Canadian population in the 2001 Census. This, however, does not restrict immigrants to a specified landing period. Immigrants landing after 1980 account for 9.8 percent of Canadian population in the 2001 Census.

**Figure 1: Size of the Non-Immigrant and Immigrant Populations, Tax Years 1982-2003**

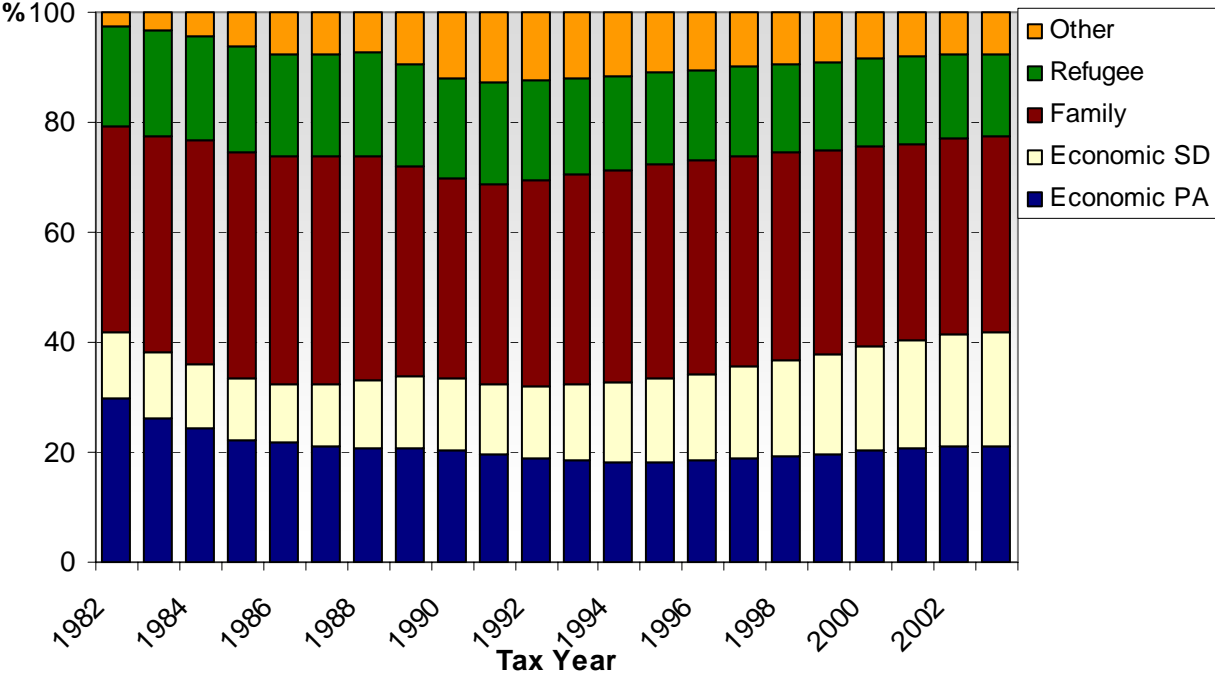


Source: LAD, Statistics Canada

Figure 2 shows the composition of the immigrant population by immigrant category. The category composition observed in the LAD is consistent with that seen in the IMDB across tax years.<sup>13</sup> Family class immigrants account for the largest share of the population throughout the entire period. The share of family class immigrants averages over 1/3 of all immigrants during the period, with a peak in the mid-to-late-1980s that corresponds to the pattern seen in immigrant landings. The share of economic principal applicants declines over the period, beginning at roughly 30 percent and falling to 21 percent by 2003. In contrast, the share of economic spouse and dependents increases by 9 percentage points during the period and by 2003 equals that of economic principal applicants. The refugee share remains relatively constant over the period with a decline of only 2 percentage points from 1982 (17 percent) to 2003 (15 percent).

<sup>13</sup> See Figure A1 in the appendix for the category composition of the immigrant population in the IMDB.

**Figure 2: Immigrant Category Composition of the Immigrant Population in LAD, 1982-2003**

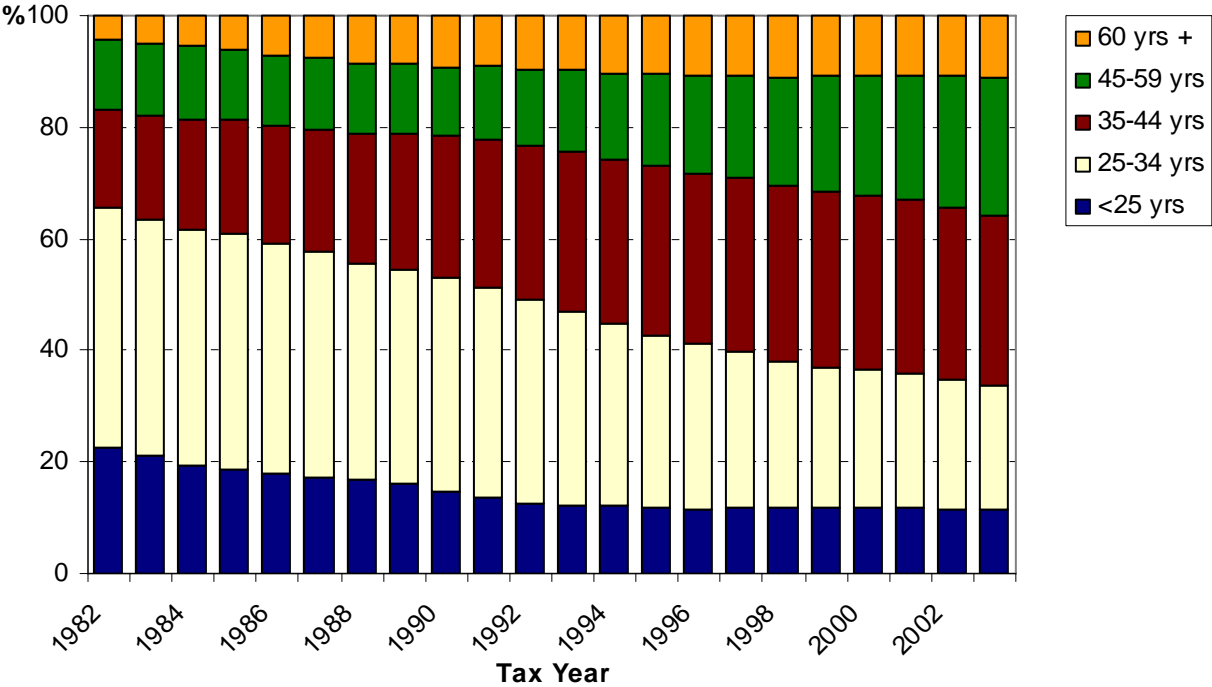


Source: LAD, Statistics Canada

Figure 3 illustrates the age breakdown of the immigrant population by tax year. The composition is noticeably different from that of the non-immigrant population.<sup>14</sup> Even though both populations show signs of ageing over the period, the immigrant population remains younger, on average, than the non-immigrant population. The immigrant and non-immigrant populations have a declining share of individuals less than 25 years of age over the period. For both populations the share falls from approximately 20 percent in 1982 to 10 percent in 2003. Both populations also have a declining share of individuals aged 25-34 and a constant or increasing share of individuals aged 35-44. For the immigrant population, the share aged 25-34 falls from 40 percent in 1982 to 20 percent in 2003, while the share aged 35-44 rises from 20 percent to 30 percent. For the non-immigrant population the share aged 25-34 falls from 25 percent to 15 percent, while the share aged 35-44 was constant at 20 percent. The share of immigrants aged 45-59 starts out smaller than that of non-immigrants (10 percent compared to 20 percent) but by 2003 one quarter of both populations are aged 45-59. Finally, the immigrant population has a much smaller share of individuals aged 60 or older. The share increases over the period but in 2003 it is only 10 percent compared to 20 percent of non-immigrants.

<sup>14</sup> See Figure A2 in the Appendix for the age composition of the non-immigrant population.

**Figure 3: Age Composition of the Immigrant Population in LAD, 1982-2003**



Source: LAD, Statistics Canada

The provincial composition is also notably different for the two populations.<sup>15</sup> As previous research shows, the majority of immigrants in Canada choose to reside in Ontario, British Columbia, and Quebec and this is clearly reflected in the LAD population. Nearly 55 percent of immigrants reside in Ontario compared to 35 percent of non-immigrants. Another 20 percent of immigrants reside in British Columbia which is double the share of the non-immigrant population. Finally, roughly 15 percent of immigrants live in Quebec, 10 percentage points less than the share for non-immigrants.<sup>16</sup> There are also smaller shares of immigrants relative to non-immigrants in all of the remaining provinces.<sup>17</sup>

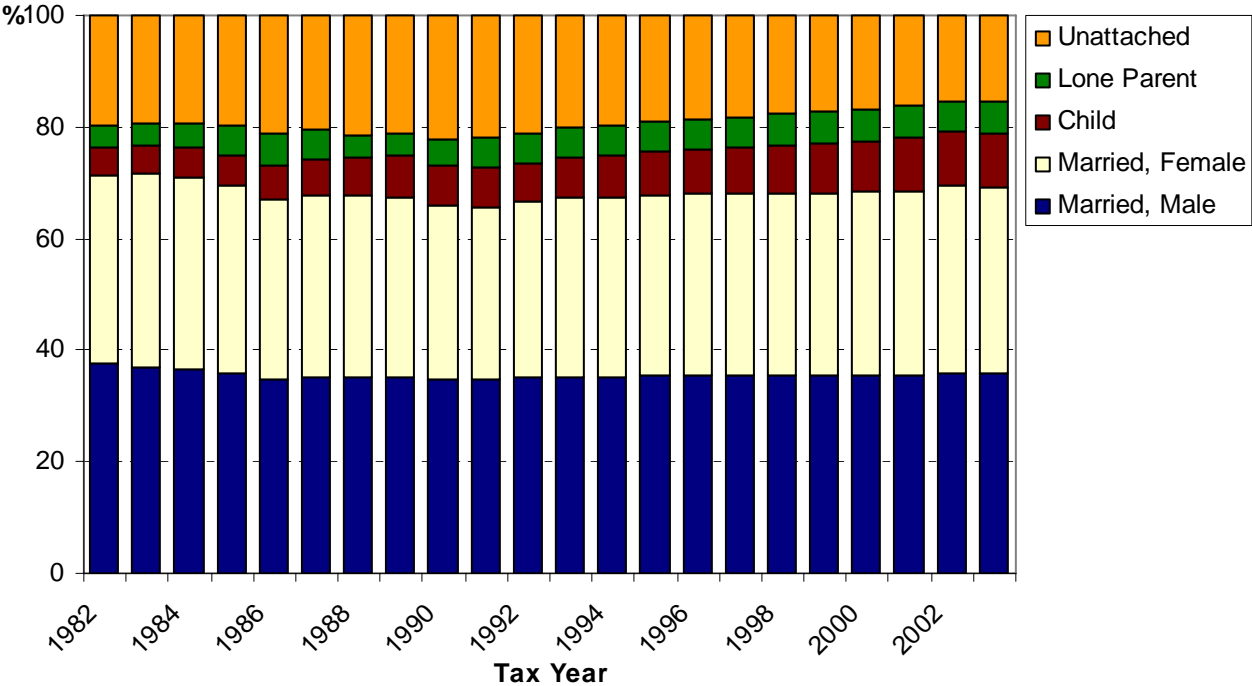
<sup>15</sup> See Figures A3 and A4 in the Appendix for the provincial composition of the immigrant and non-immigrant populations.

<sup>16</sup> The provincial distribution seen in the 2001 Census is very similar to this; with 55 percent of immigrants landing after 1980 residing in Ontario, 20 percent in British Columbia, and 14 percent in Quebec. For non-immigrants the shares are 35 percent in Ontario, 11 percent in British Columbia, and 26 percent in Quebec.

<sup>17</sup> The age and provincial compositions of the immigrant population in LAD are also consistent with those observed in the IMDB.



**Figure 4: Composition of the Immigrant Population in LAD by Family Type of the Individual, 1982-2003**



Source: LAD, Statistics Canada

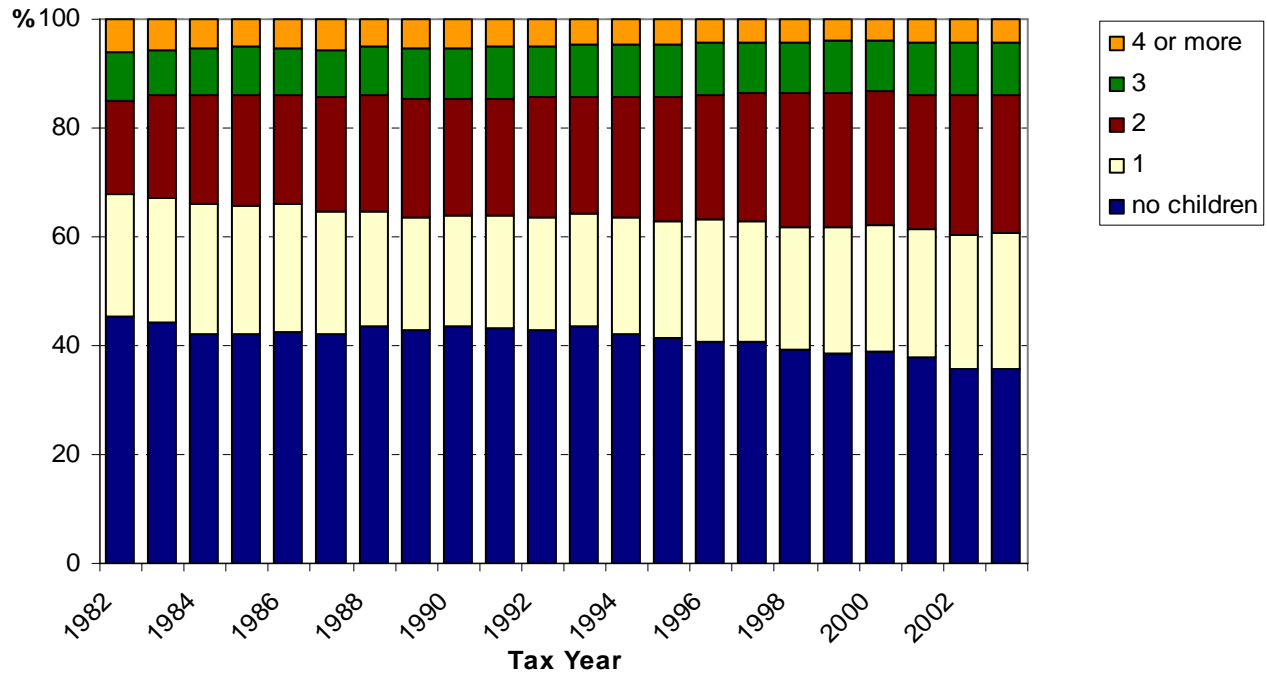
Figure 4 illustrates the breakdown of the immigrant population by family type.<sup>18</sup> Generally speaking, the immigrant population is similar to that of the non-immigrant population with respect to family type. Approximately 20 percent of both populations are unattached individuals, another 5 percent are lone parents, and the majority are married. There are some differences between the two populations however. The share of the immigrant population defined as a child has increased from 5 to 10 percent but remains lower than the non-immigrant share which increased from 10 to 15 percent. The immigrant population also has a larger share of married individuals. This share has declined from 70 to 65 percent over the period but has remained evenly split between males and females. For the non-immigrant population the share of married individuals was constant at 60 percent over the period and also had an even gender split.

Figure 5 shows the composition of the immigrant population by the number of children in the family.<sup>19</sup> The majority of immigrants have at least one child in the family, with one or two being the most common number of children. Since the immigrant population is more likely to be of childbearing age and to be married, it is not surprising that immigrants are also more likely to have a child in the family. Figures 5 and A6 illustrate just this. The proportion of the non-immigrant population without children increases from 40 percent to 50 percent over the period. In contrast, the proportion of the immigrant population without children decreases from 45 percent to 35 percent. Relative to the non-immigrant population, the immigrant population has a

<sup>18</sup> See Figure A5 in the Appendix for the family type composition of the non-immigrant population.  
<sup>19</sup> See Figures A6 in the Appendix for the composition of the non-immigrant population by the number of children in the family.

larger share of families with one child (25 percent compared to 20 percent), two children (25 percent compared to 20%), and three or more children (15 percent compared to 10 percent).

**Figure 5: Composition of the Immigrant Population in LAD by Number of Children in Family, 1982-2003**



Source: LAD, Statistics Canada

Note that in the LAD there is no restriction on the ages of children. A child is defined as anyone who is single and living with one or both parents. For example, a 50 year-old child may be living with a 70-year old parent. This family would be classified as a lone-parent family. For this reason it is important to take a closer look at the population of children.<sup>20</sup> Figures A7 and A8 divide the immigrant and non-immigrant populations of children into two categories: adult child (25 years of age or older) and child (less than 25 years of age).<sup>21</sup> In 2003, for the majority (87 percent) of non-immigrant families with children in the LAD, the age of the youngest child is less than 25 years. The proportion is even higher for immigrant families with children (93 percent). Since for the vast majority in the LAD, the age of the youngest child is less than 25 years, the lack of a restriction on the ages of children is not expected to have a significant impact on the family income analysis.

<sup>20</sup> See Figures A7 and A8 in the Appendix for the composition of the immigrant and non-immigrant populations by age of the youngest child.

<sup>21</sup> The adult child variable was created by using the age of the youngest child. If the age of the youngest child was greater than 25 years the family is said to have an adult child present. The variable was created in an attempt to identify situations where a 50 year old is living with an elderly parent, while, at the same time, trying to avoid classifying a 25 year old college student who is still very much dependent on his/her parent(s) as an adult.

## IV. Income sources and Composition

Before looking at the composition of income, note that, for the majority of the population, a very small percentage of total income is attributable to retirement income.<sup>22</sup> Table A3 illustrates that it is an exclusive segment of the population, those aged 60 or older, that is reporting retirement income. This is expected since as an individual approaches retirement age, reliance on labour market income falls and reliance on retirement income rises. This age pattern is seen for both the immigrant and non-immigrant populations; however, in the non-immigrant population there is a hint of "freedom 55" or earlier retirement with the reliance on labour market income already beginning to decline for those aged 45-59 years. This is not seen for the immigrant population aged 45-59 years.

Given that those less than 60 years of age rely most heavily on labour market income and those greater than 60 years of age rely more heavily on retirement income, the population will be divided into two groups for the subsequent analysis.

### Individuals Less Than 60 Years of Age

Table 1 provides a break down of total income in 2003 by category for those less than 60 years of age. Labour market income; and more specifically, employment earnings make up the lion's share of total income for immigrants and non-immigrants alike. In 2003, employment earnings account for roughly 90 percent of total income for non-immigrants, economic immigrants<sup>23</sup>, and family class immigrants<sup>24</sup>. For refugees,<sup>25</sup> employment earnings are also the dominant income source but at 84 percent it was slightly lower than that of the other categories. The shares of self-employment earnings (6-7 percent) and employment insurance benefits (2-3 percent) are also roughly the same for non-immigrants and the four categories of immigrants. However, the share of social assistance is 4 percentage points higher for refugees than the other immigrant categories and the non-immigrant population.<sup>26</sup>

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<sup>22</sup> See Table A3 in the appendix for the labour market/retirement income split by age.

<sup>23</sup> In 2003, economic principal applicants account for 22.2 percent of the immigrant population less than 60 years of age and economic spouses and dependents account for 22.8 percent.

<sup>24</sup> In 2003, family class immigrants account for 31.4 percent of the immigrant population less than 60 years of age.

<sup>25</sup> In 2003, Refugees account for 16.1 percent of the immigrant population less than 60 years of age.

<sup>26</sup> Note that in addition to social assistance programs administered by the provinces, the federal government operates the Resettlement Assistance Program (RAP), formerly known as the Adjustment Assistance Program (AAP). The RAP is an income support program that provides benefits to Government Assisted Refugees during the first year after landing. For taxation purposes, there is no distinction between income received from RAP and income received from other social assistance programs. As a result, a high rate of "social assistance" utilization among GARs is expected in their first year after landing since this includes RAP benefits. This serves to increase the average of all refugees as seen in table 1.

**Table 1: Composition of Total Income for Those Less Than 60 Years of Age, by Immigrant Category, Tax Year 2003**

	Non-immigrants	Economic PA	Economic SD	Family Class	Refugee Class
<b>Labour Market Income</b>					
			(%)		
Employment Earnings	88	89	89	88	84
Self-Employment Earnings	7	7	7	6	7
Employment Insurance Benefits	2	2	2	3	3
Provincial Supplements (incl. Social Assistance)	1	1	1	1	5
Total Labour Market Income	98	99	99	99	99
<b>Retirement Income</b>					
			(%)		
Canada/Quebec Pension Plan (C/QPP)	1	0	0	0	0
Registered Retirement Savings Plan (RRSP)	1	1	1	1	1
Private Pension	0	0	0	0	0
Old Age Security (OAS)	0	0	0	0	0
Guaranteed Income Supplement (GIS) & Allowance	0	0	0	0	0
Total Retirement Income	2	1	1	1	1
<b>TOTAL INCOME</b>	100	100	100	100	100

Source: LAD, Statistics Canada

### Individuals 60 Years of Age or Older

Table 2 provides a break down of total income in 2003 by category for those 60 years of age or older. Unlike that seen for the younger populations, the composition of total income is very different for the immigrant and non-immigrant populations aged 60 and older. The non-immigrant population aged 60 or older relies most heavily on retirement income, with 73 percent of total income coming from retirement sources. Private pensions and C/QPP account for the larger shares of the retirement income, 42 and 26 percent, respectively. While only 27 percent of the retirement income comes from the non-contributory retirement sources - OAS (22 percent) and GIS/Allowance (5 percent). The other 27 percent of total income comes from labour market sources. Employment earnings account for roughly 80 percent of the labour market income and self-employment earnings account for an additional 15 percent.

Within the immigrant population aged 60 or older it is the economic immigrants<sup>27</sup> who have an income composition most like that of the non-immigrant population, even though they are more reliant on labour market sources than non-immigrants. For economic principal applicants only 32 percent of total income comes from retirement sources, roughly 40 percent less than that for non-immigrants. For economic spouses and dependents 40 percent of total income comes from retirement sources. Similar to non-immigrants, economic immigrants report a large share of retirement income from private pensions - 44 percent for principal applicants and 31 percent for spouses and dependents. These two categories of immigrants also report 12 percent of retirement income from C/QPP, a much lower share than observed for non-immigrants. A lower share is expected given that immigrants have had less time in the Canadian labour market to contribute to this retirement plan. Economic immigrants also have the lowest share of income from non-contributory retirement sources of all immigrants; however, it remains higher than that report

<sup>27</sup> In 2003, economic principal applicants account for 12.6 percent of the immigrant population aged 60 or older and economic spouses and dependents account for 5.7 percent.

by non-immigrants. For economic principal applicants, 39 percent of retirement income comes from non-contributory sources - 11 percent from OAS and 28 percent from GIS/Allowance. For economic spouses and dependents, non-contributory retirement sources account for 50 percent of retirement income - 14 percent from OAS and 36 percent from GIS/Allowance. Although economic immigrants rely more heavily on labour market income, the composition of this labour market income is similar to that of the non-immigrants - 83 percent from employment earnings and 13 percent from self-employment earnings.

**Table 2: Composition of Total Income for Those 60 Years of Age or Older, by Immigrant Category, Tax Year 2003**

	Non-immigrants	Economic PA	Economic SD	Family Class	Refugee Class
<b>Labour Market Income</b>					
			(%)		
Employment Earnings	22	56	50	21	36
Self-Employment Earnings	4	9	8	2	3
Employment Insurance Benefits	0	1	1	1	1
Provincial Supplements (incl. Social Assistance)	1	2	1	7	21
Total Labour Market Income	27	68	60	32	62
<b>Retirement Income</b>					
			(%)		
Canada/Quebec Pension Plan (C/QPP)	19	4	5	3	4
Registered Retirement Savings Plan (RRSP)	3	2	3	1	1
Private Pension	31	14	12	12	2
Old Age Security (OAS)	16	4	5	9	6
Guaranteed Income Supplement (GIS) & Allowance	4	9	15	43	26
Total Retirement Income	73	32	40	68	38
<b>TOTAL INCOME</b>	100	100	100	100	100

Source: LAD, Statistics Canada

For family class immigrants<sup>28</sup> 68 percent of total income comes from retirement sources. This is close to the share observed for non-immigrants; however, the composition is very different. Only 5 percent of the retirement income comes from C/QPP, less than 1/5<sup>th</sup> of the share seen for non-immigrants. Private pensions account for 18 percent of the retirement income compared to 43 percent for non-immigrants. With respect to non-contributory retirement sources, OAS accounted for a smaller share (13 percent) for family class immigrants as well; however, GIS accounted for a much larger share (63 percent) of retirement income relative to non-immigrants. The other 32 percent of total income comes from labour market sources; however, once again, the composition is very different from that of non-immigrants. For family class immigrants only 65 percent of labour market income comes from employment earnings, 15 percent lower than the share calculated for non-immigrants. Self-employment earnings were also less significant. Provincial supplements, in contrast, accounted for a much larger share (35 percent) of labour market income for family class immigrants than for non-immigrants (2 percent).

Refugees<sup>29</sup> had a unique income split as well with 38 percent of total income coming from retirement sources and 62 percent from retirement sources. For refugees about 10 percent of retirement income comes from C/QPP and only 5 percent from private pensions, a smaller share

<sup>28</sup> In 2003, family class immigrants account for 66.1 percent of the immigrant population aged 60 or older.

<sup>29</sup> In 2003, refugees account for 8 percent of immigrants aged 60 or older.

from private pensions than any other category. While 82 percent comes from the non-contributory sources – 15 percent from OAS and 67 percent from GIS/Allowance. With respect to labour market income, the majority (58 percent) comes from employment earnings and only 6 percent comes from self-employment earnings. Similar to the family class a considerable share (35 percent) comes from provincial supplements.

Although there were several differences among the immigrant categories, note that the reliance on OAS and GIS/Allowance observed for all immigrants is the reverse of that seen for non-immigrants. More specifically, immigrants have a smaller share of retirement income from OAS and a much larger share from GIS/Allowance, while the reverse is true for non-immigrants. To be eligible for a full OAS pension, an individual has to be at least 65 years of age and have a minimum of 40 years of residency in Canada after reaching age 18. To be eligible for a partial OAS pension an individual must be at least 65 years of age and have ten years of aggregate residency in Canada after reaching age 18. A partial OAS pension is then earned at a rate of 1/40<sup>th</sup> of the full amount for each year of residence in Canada. The vast majority of the immigrants identified in the LAD population have less than 20 years of residency in Canada. Therefore, the highest possible amount of OAS that an immigrant identified in LAD is eligible to receive is equal to half the average pension a non-immigrant receives. This explains why OAS is a smaller share of income for immigrants than for non-immigrants. Related to this, the share of GIS/Allowance is notably higher for immigrants than for non-immigrants. GIS is a pension offered to those in receipt of OAS who still fall below the specified income level. Consider two individuals over the age of 65 with identical income situations but different years of residency in Canada. The first, an immigrant with ten years of residency, applies for OAS and receives 25 percent of the amount the second individual, a non-immigrant, receives. Both remain below the guaranteed income level and both apply for GIS. To increase the income of both these individuals to the guaranteed income level requires that they each receive a different amount of GIS. The immigrant who received only a partial OAS pension will require a more substantial GIS “top-up” to bring him to the same level as the non-immigrant who received the full OAS pension. This explains why all of the immigrant categories relied more heavily on GIS than non-immigrants.<sup>30</sup>

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<sup>30</sup>Similar results have been found in previous research looking at elderly immigrants using the IMDB (Dempsey 2005, 2004).

## V. Primary Source(s) of Income – Contributions to Family Income

For the younger population, employment earnings are the income source most heavily relied on by immigrants and non-immigrants alike. For this reason the subsequent analysis of the younger population will focus on employment earnings. For the older population, there is a clear transition toward retirement income; however, there is no single source of income that stands out for all immigrant categories. For non-immigrants contributory retirement sources account for the majority of total income but OAS and employment earnings also contribute in a nontrivial way. For economic immigrants aged 60 or older, employment earnings continue to be the primary source of total income but private pension income and non-contributory retirement sources begin to contribute as well. For family class immigrants and refugees, employment earnings become less dominant, while provincial supplements and income from non-contributory retirement sources turn out to be the major sources of income. Due to the differences in the composition of retirement income for the older population the subsequent analysis of the older population cannot focus on one single source of income. Instead the analysis of the older population will investigate six of the nine income sources - employment earnings, provincial supplements, C/QPP, private pensions, OAS, and GIS/Allowance.

If the individual captured in LAD is in receipt of income from a specific source, it is also known if that individual is the only contributor of that type of income or if there are additional contributors within the family.<sup>31</sup> The following analysis investigates the number of contributors a family has to the primary sources of income given the individuals age, family type, and, where applicable, immigrant category.

### Individuals Less Than 60 Years of Age

Table 3 provides information on families where the individual is less than 60 years of age. For each immigrant category and for the non-immigrant population, table 3 displays the share of individuals reporting employment earnings and, of those, the share who are sole-contributors and the share who have additional contributors in the family. The majority (78 percent) of non-immigrants less than 60 years of age report income from employment earnings. Of those, 32 percent were the sole-contributors of employment earnings in their family while 68 percent had additional contributors within the family. The share of immigrants reporting employment earnings were lower than those observed for non-immigrants. Overall, 68 percent of immigrants less than 60 years of age report income from employment earnings. Similar to non-immigrants, the majority (65 percent) of immigrants reporting employment earnings had additional contributors within the family. These shares were similar across the different immigrant categories with only one exception; refugees had a higher share of individuals reporting employment earnings (74 percent) and higher share, of those, (53 percent) are sole-contributors.

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<sup>31</sup> Unfortunately, if the individual captured in LAD is not in receipt of a specific type of income it is not known whether or not someone in the family is in receipt of income from that source.

**Table 3: Share of Individuals Less than 60 Years of Age with Employment Earnings by Immigrant Category, Tax Year 2003<sup>32</sup>**

	SHARE OF POPULATION	SHARE OF INDIVIDUAL CONTRIBUTORS		
	Individual is a Contributor (%)	Individual Sole-Contributor (%)	Additional Contributors (%)	Total
<b>Non-Immigrants</b>	78	32	68	100
<b>Immigrants</b>	68	35	65	100
<b>Economic PA</b>	69	41	59	100
<b>Economic SD</b>	71	35	65	100
<b>Family Class</b>	67	40	60	100
<b>Refugee</b>	75	42	58	100

Source: LAD, Statistics Canada

A smaller share of immigrants in all family types<sup>33</sup> report employment earnings relative to non-immigrants in 2003. Of those reporting employment earnings, a smaller share benefit from additional contributors in the family. For immigrants, 73 percent of married males report employment earnings and, of those, near three quarters have additional contributors within the family. The majority (74 percent) of unattached immigrants also report employment earnings. Over three quarters of immigrant children report employment earnings; however, 86 percent of children reporting have additional contributors in the family. Relative to married male immigrants, a smaller share (63 percent) of married female immigrants report employment earnings and, of those, a larger percent (83 percent) have additional contributors in the family. Immigrant lone-parents have a share similar to married immigrant females, with 64 percent reporting employment earnings; however, less than one fifth of lone-parents reporting employment earnings have additional contributors in the family.

For non-immigrants the pattern of reporting employment earnings across family types is similar to that seen for immigrants. A large share (83 percent) of married male non-immigrants report employment earnings – 10 percent higher than seen for married male immigrants. Of the married male non-immigrants who report employment earnings a larger share (83 percent) have additional contributors in the family, relative to their immigrant counterparts. A slightly higher share (77 percent) of unattached non-immigrants report employment earnings relative to unattached immigrants and a larger share of non-immigrant children (85 percent) report employment earnings compared to immigrant children as well. Like immigrant children, the majority of non-immigrant children reporting employment earnings have additional contributors in the family. The share of married female non-immigrants reporting employment earnings is ten percent higher than that of their immigrant counterparts. Similar to married female immigrants, a smaller share of married female non-immigrants (66 percent) report employment earnings relative to married male non-immigrants and, of those reporting, a higher share (87 percent) have additional contributors in the family. Compared to immigrant lone-parents, non-immigrant lone-

<sup>32</sup> Table A4 in the appendix displays similar information for individuals less than 60 years of age reporting employment earnings by family status. In 2003, for non-immigrants less than 60 years of age; 60 percent are married, 16 percent are children, 7 percent are lone-parents, and 17 percent are unattached. For immigrants less than 60 years of age 70 percent are married, 11 percent are children, 6 percent are lone-parents, and 13 percent are unattached.

<sup>33</sup> Refer back to Figure 4 for the classification of family types.



parents have a higher share reporting employment earnings (71 percent), and a higher share, of those reporting, have additional contributors in the family.

#### Individuals 60 Years of Age or Older

Table 4 provides information on families where the individual is aged 60 or older. For each immigrant category and for the non-immigrant population, table 4 displays the share of individuals with employment earnings in 2003 and, of those, the share who are sole-contributors and the share who have additional contributors in the family. The shares are nearly identical for immigrants and non-immigrants, with the majority (85 percent) of each group not reporting employment earnings. Of the 15 percent in each group who do report employment earnings, the split is almost even with half being sole-contributors and half having additional contributors in the family. Although they are not a large group, the economic principal applicants are the one category that strays from the average with a higher share (30 percent) reporting employment earnings after reaching 60 years of age and with the majority of those having additional contributors within the family.

For those aged 60 or older, non-immigrants and immigrants in all family types have an almost equal share reporting employment earnings. The relative shares across family types within the immigrant and non-immigrant populations are also very similar. For both populations married males have the largest share reporting employment earnings; 24 percent for immigrants and 22 percent for non-immigrants. Married females have the second largest share reporting employment earnings; 14 percent for immigrants and 16 percent for non-immigrants. Lone-parents and unattached individuals were the least likely to report employment earnings after reaching 60 years of age.

**Table 4: Share of Individuals Aged 60 or Older with Employment Earnings by Immigrant Category, Tax Year 2003<sup>34</sup>**

	SHARE OF POPULATION	SHARE OF INDIVIDUAL CONTRIBUTORS		
	Individual is a Contributor (%)	Individual Sole-Contributor (%)	Additional Contributors (%)	Total
<b>Non-Immigrants</b>	15	54	46	100
<b>Immigrants</b>	15	48	52	100
<b>Economic PA</b>	30	41	59	100
<b>Economic SD</b>	12	53	47	100
<b>Family Class</b>	17	44	56	100
<b>Refugee</b>	15	59	41	100

Source: LAD, Statistics Canada

For each immigrant category and for the non-immigrant population, table 5 displays the share of individuals reporting employment earnings and, of those, the share who are sole-contributors.<sup>35</sup>

<sup>34</sup> Table A5 in the appendix displays similar information for individuals reporting employment earnings by family type. In 2003, the distribution by family type for immigrants and non-immigrants aged 60 or older is the same; 63 percent are married, 0 percent are children, 4 percent are lone-parents, and 33 percent are unattached.

<sup>35</sup> Families receiving social assistance are expected to account for the largest share of this population. Social assistance is reported on a family basis and, therefore, there should not be more than one contributor per family. However, there are other provincial supplements reported in addition to social assistance on the same line of the tax form. For this reason, it is possible to have more than one contributor of provincial supplements per family.

There is a substantial difference in the shares of immigrants and non-immigrants reporting provincial supplements in 2003. Only 5 percent of non-immigrants report income from provincial supplements while the average for immigrants is 22 percent. A much lower share of economic principal applicants (10 percent) and refugees (13 percent) report provincial supplements; however, family class immigrants, who make up the majority of immigrants aged 60 or older, have a much higher share (46 percent).

**Table 5: Share of Individuals Aged 60 or Older with Provincial Supplements by Immigrant Category, Tax Year 2003<sup>36</sup>**

	SHARE OF POPULATION	SHARE OF INDIVIDUAL CONTRIBUTORS		
	Individual is a Contributor (%)	Individual Sole-Contributor (%)	Additional Contributors (%)	Total
<b>Non-Immigrants</b>	5	86	14	100
<b>Immigrants</b>	22	77	23	100
<b>Economic PA</b>	10	92	8	100
<b>Economic SD</b>	23	75	25	100
<b>Family Class</b>	46	80	20	100
<b>Refugee</b>	13	83	17	100

Source: LAD, Statistics Canada

Differences in the shares of immigrants and non-immigrants reporting provincial supplements also occur across family types. There is a larger share of married immigrants reporting provincial supplements (17 percent for males and 13 percent for females) relative to married non-immigrants (3 percent for males and 2 percent for females). However, it is the unattached immigrants and immigrant lone-parents who differ the most from their non-immigrant counterparts. One-third or more unattached immigrants and immigrant lone-parents report income from provincial supplements compared to approximately 10 percent for the corresponding non-immigrant groups.

As mentioned previously, a large proportion of income for immigrants and non-immigrants aged 60 or older comes from retirement sources. Tables 6-9 illustrate, for the various immigrant categories, the proportion of individuals who report income from the four most common sources of retirement income. Table 6 shows the share of individuals reporting C/QPP in 2003 and, of those, the share who are sole-contributors. There are significant differences in the shares of immigrants and non-immigrants reporting C/QPP. Over 80 percent of non-immigrants report income from C/QPP and of this nearly half benefit from additional contributors of C/QPP within the family. In contrast, only 27 percent of immigrants report C/QPP of which less than 40 percent have additional contributors in the family. By category, the results do not change much except for economic principal applicants who have a higher share (36 percent) reporting C/QPP. Given that C/QPP is a contributory retirement plan that is related to an individual's lifetime earnings these are not surprising results. Although there are no special provisions for immigrants, their benefits will be directly related to the length of time they have worked in Canada. Generally speaking, non-immigrants aged 60 or older have had more years to contribute to C/QPP than immigrants and therefore, will receive more benefits. Furthermore, as seen earlier, a larger share

<sup>36</sup> Table A6 in the appendix displays similar information for individuals reporting provincial supplements by family type.

of immigrants (especially economic principal applicants) relative to non-immigrants are working beyond age 60 and deferring receipt of C/QPP payments.

**Table 6: Share of Individuals Aged 60 or Older with C/QPP by Immigrant Category, Tax Year 2003<sup>37</sup>**

	SHARE OF POPULATION	SHARE OF INDIVIDUAL CONTRIBUTORS		
	Individual is a Contributor (%)	Individual Sole-Contributor (%)	Additional Contributors (%)	Total
<b>Non-Immigrants</b>	82	53	47	100
<b>Immigrants</b>	28	62	38	100
<b>Economic PA</b>	37	69	31	100
<b>Economic SD</b>	26	60	40	100
<b>Family Class</b>	27	67	33	100
<b>Refugee</b>	26	77	23	100

Source: LAD, Statistics Canada

The share of non-immigrants reporting C/QPP more than doubles that of immigrants for all family types. For non-immigrants, married males, unattached individuals and lone-parents are most likely to report C/QPP, with respective shares of 87, 87, and 84 percent reporting C/QPP. Additionally, 64 percent of married male non-immigrants and 10 percent of lone-parents have additional contributors in the family. Married female non-immigrants have the lowest share (78 percent) reporting C/QPP but are most likely to have additional contributors in the family.

For immigrants, married males are also most likely to report C/QPP but not by much; with 31 percent reporting. Less than half of married male immigrants who report have additional contributors making them much less likely than married male non-immigrants to have additional contributors in the family. Married female immigrants, unattached immigrants, and immigrant lone-parents follow married males closely, with roughly 27 percent reporting C/QPP. Married female immigrants, like their non-immigrant counterparts, are the most likely to have additional contributors in the family. While, unlike non-immigrant lone-parents, all of the immigrant lone-parents reporting C/QPP are sole-contributors in the family.

Table 7 illustrates, for each immigrant category, the share of individuals reporting income from private pensions in 2003 and, of those, the share who are sole-contributors. A much larger share of non-immigrants (51 percent) report income from private pensions compared to immigrants (12 percent) and the majority of those reporting are sole-contributors to the family. Refugees and economic principal applicants have the largest shares reporting (23 and 19 percent, respectively), while family class immigrants have the lowest share (5 percent).

<sup>37</sup> Table A7 in the appendix displays similar information for individuals reporting C/QPP by family type.

**Table 7: Share of Individuals Aged 60 or Older with Private Pension by Immigrant Category, Tax Year 2003<sup>38</sup>**

	SHARE OF POPULATION	SHARE OF INDIVIDUAL CONTRIBUTORS		
	Individual is a Contributor (%)	Individual Sole-Contributor (%)	Additional Contributors (%)	Total
<b>Non-Immigrants</b>	51	63	37	100
<b>Immigrants</b>	12	66	34	100
<b>Economic PA</b>	19	75	25	100
<b>Economic SD</b>	10	63	37	100
<b>Family Class</b>	5	79	21	100
<b>Refugee</b>	23	66	34	100

Source: LAD, Statistics Canada

Non-immigrants in all family types are much more likely to report private pension than their immigrant counterparts. Married males in both populations have the largest shares reporting private pension; however, for non-immigrants the share is 63 percent and for immigrants it is only 14 percent. A little over half of married males reporting are sole-contributors, for immigrants and non-immigrants. Unattached immigrants have the second largest share (12 percent) reporting C/QPP but again, non-immigrants have a much higher share (51 percent). Married females and lone-parents in both populations are the least likely to report private pension; less than half of married female non-immigrants and non-immigrant lone-parents and less than 10 percent for their immigrant counterparts. For non-immigrants and immigrants alike, married females are least likely to be sole-contributors, with 80 percent or more of those reporting private pension having additional contributors in the family.

Table 8.1 displays, for each immigrant category, the share of individuals reporting OAS in 2003 and, of those, the share who are sole-contributors. Over three-quarters of non-immigrants report income from OAS compared to just over half of immigrants. Given the residency requirements for OAS it is not surprising that fewer immigrants are reporting income from this source. In 2003, only 60 percent of the immigrants captured in LAD had met the residency requirement for OAS.<sup>39</sup> As table 8.2 illustrates, when only those who meet the residency requirement are considered the results are much more similar to that of the non-immigrant population. Table 8.2 shows that 70 percent of immigrants aged 60 and older who meet the residency requirement are reporting OAS and of those 43 percent have additional contributors within the family. There are some differences observed across immigrant categories however. Economic spouses and dependents have the largest share of all categories, with 86 percent reporting OAS income and of that 44 percent have additional contributors within the family. In contrast, the share reporting OAS is lower for economic principal applicants (45 percent) and family class immigrants (56 percent). Also, fewer economic principal applicants have additional contributors to OAS within the family.

<sup>38</sup> Table A8 in the appendix displays similar information for individuals reporting private pension income by family type.

<sup>39</sup> For this analysis an individual aged 60 or older with 10 or more years since landing is considered to have met the OAS residency requirement. This may be a slight underestimate of those eligible for OAS because it does not take into account temporary residency that may be included in the total length of residency when applying for OAS.

Although immigrants have slightly lower shares reporting OAS, the relative shares across family types for the immigrant and non-immigrant populations are almost identical. For both populations, unattached individuals are the most likely to report OAS, with over 80 percent reporting. Lone-parents are a close second; 80 percent of non-immigrant lone-parents and 75 of immigrant lone-parents report OAS. Married immigrants and non-immigrants were the least likely to report OAS but still had large shares reporting; approximately 65 percent of married immigrants and 70 percent of married non-immigrants report OAS. Also, for both populations married females were more likely than married males to have additional contributors in the family. Over 90 percent of married females report OAS compared to roughly two-thirds of married males.

**Table 8.1: Share of Individuals Aged 60 or Older with OAS by Immigrant Category, Tax Year 2003**

	SHARE OF POPULATION	SHARE OF INDIVIDUAL CONTRIBUTORS		
	Individual is a Contributor (%)	Individual Sole-Contributor (%)	Additional Contributors (%)	Total
Non-Immigrants	73	53	47	100
Immigrants	47	57	43	100
Economic PA	38	69	31	100
Economic SD	50	56	44	100
Family Class	44	67	33	100
Refugee	57	56	44	100

Source: LAD, Statistics Canada

**Table 8.2: Share of Individuals Aged 60 or Older (who meet the residency requirement) with OAS by Immigrant Category, Tax Year 2003<sup>40</sup>**

	SHARE OF POPULATION	SHARE OF INDIVIDUAL CONTRIBUTORS		
	Individual is a Contributor (%)	Individual Sole-Contributor (%)	Additional Contributors (%)	Total
Non-Immigrants	73	52	48	100
Immigrants	70	57	43	100
Economic PA	45	67	33	100
Economic SD	84	55	45	100
Family Class	56	66	34	100
Refugee	67	55	45	100

Source: LAD, Statistics Canada

GIS has the same residency requirement as OAS and for that reason it makes more sense to consider those immigrants who are eligible when comparing the share of immigrants and non-immigrants reporting GIS/Allowance. Table 9 shows, for each immigrant category, the share of individuals (who meet the residency requirement) reporting GIS/Allowance in 2003 and, of those, the share who are sole-contributors. There is a much larger share (63 percent) of immigrants reporting GIS/Allowance than non-immigrants (29 percent). As previously discussed this may be related to the fact that, on average, immigrants receive a lower amount of OAS (due to their limited residency in Canada) than non-immigrants and therefore, may be in greater need of GIS. Economic principal applicants have the smallest share reporting GIS/Allowance (32

<sup>40</sup> Table A9 in the appendix displays similar information for individuals reporting OAS by family type.

percent), while economic spouses and dependents have the highest (80 percent). More importantly, the majority of family class immigrants, the dominant group in this population, are reporting GIS/Allowance and of those reporting nearly 60 percent have additional contributors in the family.

**Table 9: Share of Individuals Aged 60 or Older (who meet the residency requirement) with GIS/Allowance by Immigrant Category, Tax Year 2003<sup>41</sup>**

	SHARE OF POPULATION	SHARE OF INDIVIDUAL CONTRIBUTORS		
	Individual is a Contributor (%)	Individual Sole-Contributor (%)	Additional Contributors (%)	Total
<b>Non-Immigrants</b>	29	64	36	100
<b>Immigrants</b>	63	52	48	100
<b>Economic PA</b>	33	55	45	100
<b>Economic SD</b>	80	54	46	100
<b>Family Class</b>	55	58	42	100
<b>Refugee</b>	46	54	46	100

Source: LAD, Statistics Canada

Immigrants in all family types are more likely to report GIS/Allowance than their non-immigrant counterparts but the relative shares across family types within the two populations are again similar. For immigrants and non-immigrants, lone-parents and unattached individuals have the largest share reporting GIS/Allowance. For immigrants 76 percent of unattached individuals and 72 percent of lone-parents report GIS/Allowance, while the respective shares for non-immigrants are 45 and 50 percent. Married immigrants and non-immigrants are both less likely to report GIS/Allowance than those in the other two family types but for immigrants the difference is not as large. For immigrants, 53 percent of married males and 65 percent of married females report GIS/Allowance compared to 22 percent and 19 percent for their respective non-immigrant counterparts. For both populations married females who report GIS/Allowance are also more likely than married males to have additional contributors in the family.

<sup>41</sup> Table A10 in the appendix displays similar information for individuals reporting GIS/Allowance by family type.

## **VI. Primary Source(s) of Income - Average Income and Contribution to Family**

While it is useful to know if there is one or more contributors of a certain income within a family, it is only part of the story when comparing the family income situations of immigrants and non-immigrants. It is also necessary to know how much an individual is reporting and what contribution they make within the family. After all, a family with a single earner contributing \$50 000 to family employment earnings may be just as well off as a family with two earners each contributing \$25 000 in employment earnings, all things being equal.

In this section two important pieces of information are reported for each of the primary income types discussed in the previous section. First, the average annual amount an individual reports is shown. Second, the average contribution to the family amount made by the individual is displayed. From these two pieces of information a measure of the average amount reported by the family can be calculated. For example, an individual reports average employment earnings of \$20 000 and this contributes to 65 percent of his family employment earnings, (the additional contributors within his family are contributing the remaining 35 percent). The average family employment earnings for this family equal roughly \$30 750 (the additional contributors in the family contribute roughly \$10 750 to family employment earnings).

### Individuals Less Than 60 Years of Age

Table 10 displays two pertinent pieces of information on employment earnings for immigrants and non-immigrants less than 60 years of age. Specifically, it shows average employment earnings and the share of family employment earnings that it accounts for. On average, non-immigrants report higher employment earnings than immigrants. In 2003, average employment earnings of immigrants (\$28 856) fall short of the non-immigrant average by roughly \$6 700. Additionally, immigrant employment earnings account for a larger share of family employment earnings compared to non-immigrants. As a result, the average family employment earnings of immigrants are lower than that of non-immigrants.

Although, on average, economic principal applicants have higher employment earnings than non-immigrants, those earnings make up a larger share of family employment earnings (75 percent in 2003). As a result, average family employment earnings for economic principal applicants also fall short of the non-immigrant family average. For economic spouses and dependents the story is somewhat different but the result is the same. The average employment earnings of economic spouses and dependents account for a smaller share of family employment earnings than non-immigrants; however, the average employment earnings they report are much lower than the non-immigrant average. Thus, their family earnings are also lower than that of non-immigrants. For family class and refugees, average employment earnings are even lower and the share of family earnings it accounts for is higher than the non-immigrant share. Consequently, average family employment earnings for these two categories are also below the average for non-immigrant families.

**Table 10: Average Employment Earnings and Share of Family Employment Earnings, Individuals Less than 60 Years of Age by Immigrant Category, Selected Tax Years<sup>42</sup>**

	1985	1990	1995	2000	2003
<b>Average Employment Earnings (2003 \$)</b>					
<b>Non-immigrants</b>	31,094	32,188	32,630	35,560	35,574
<b>Immigrants</b>	22,595	23,936	24,253	28,645	28,856
<b>Economic PA</b>	37,022	36,033	37,238	42,566	41,098
<b>Economic SD</b>	16,627	18,234	18,974	22,118	22,759
<b>Family Class</b>	17,748	21,029	21,168	25,477	26,243
<b>Refugees</b>	19,380	21,247	22,590	26,098	26,140
<b>Share of Family Employment Earnings (%)</b>					
<b>Non-immigrants</b>	66	64	65	63	61
<b>Immigrants</b>	69	69	69	66	65
<b>Economic PA</b>	82	78	77	76	75
<b>Economic SD</b>	45	49	52	51	51
<b>Family Class</b>	61	64	67	65	64
<b>Refugee</b>	74	73	74	69	68

Source: LAD, Statistics Canada

In 2003, Non-immigrants less than 60 years of age in all family types report significantly higher average employment earnings than immigrants except where the individual is defined as a child. Immigrant and non-immigrant children report employment earnings of \$15 294 and \$14 627, respectively, with the average earnings of immigrant children accounting for a slightly higher share of family earnings (36 percent) than for non-immigrant children (30 percent). Immigrant and non-immigrant married males report the highest employment earnings of all family types (\$54 793 for non-immigrants and \$39 389 for immigrants) and contribute to just under 70 percent of family employment earnings. Immigrant and non-immigrant married females report much lower average employment earnings (\$30 703 for non-immigrants and \$23 755 for immigrants) and contribute to less than half of family employment earnings. Lone-parents and unattached individuals in both populations have employment earnings equal to or slightly higher than that of married females. However, since unattached individuals have no additional contributors and only a small share of lone-parents do, average family employment earnings for these two family types fall short of that for married females.

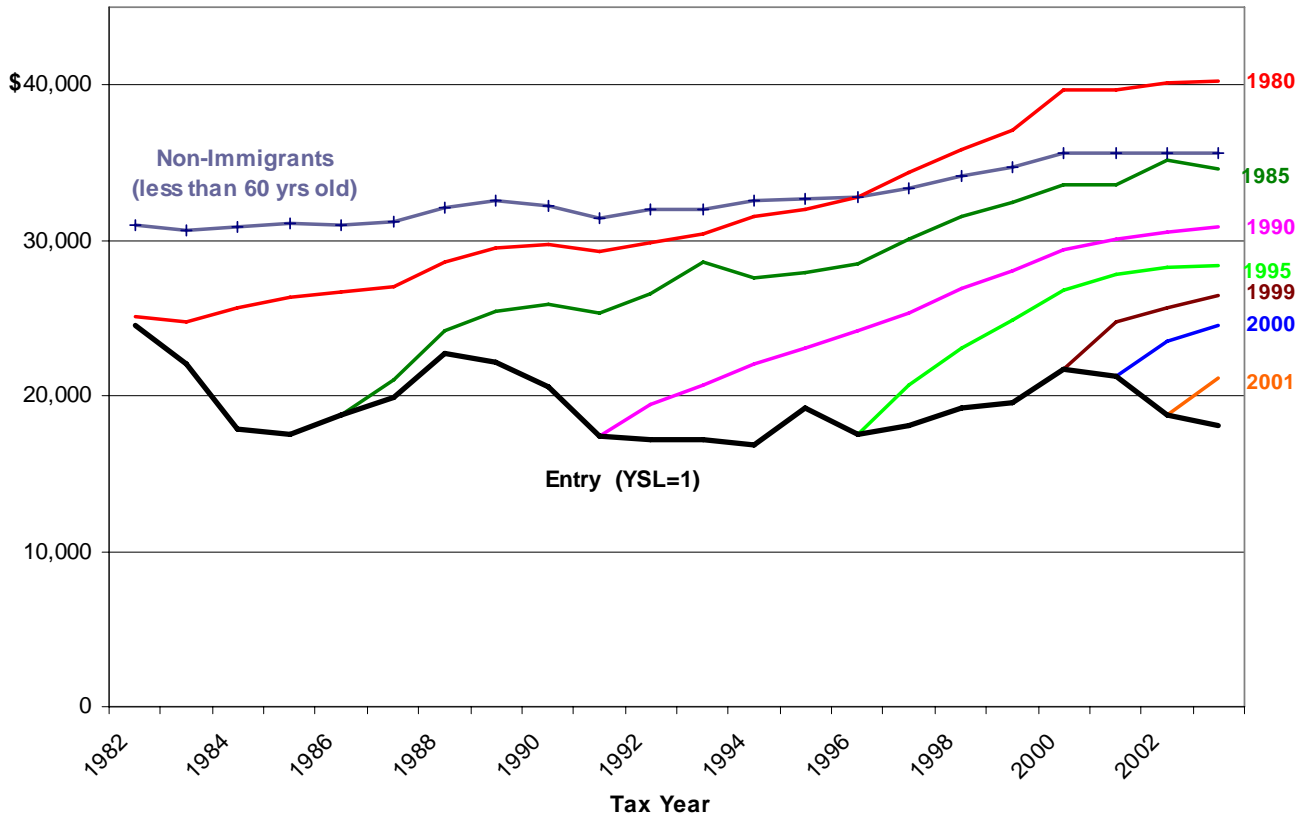
It is important to note that the average employment earnings displayed in table 10 would be notably different if it was displayed by years since landing. Figure 6 illustrates the relationship between average employment earnings and years since landing. The relatively flatter line which fluctuates around the \$20 000-mark represents the employment earnings of immigrants less than 60 years of age, one year after landing. The lines beginning from this line and increasing up and to the right, map the average employment earnings over time for immigrants of various landing cohorts. For more recently landed immigrants average employment earnings are much lower than that displayed in table 10. In fact, it takes approximately 10 years, on average, for an immigrant to reach the \$28 856 in employment earnings displayed in table 10. Furthermore, the

<sup>42</sup> Table A11 in the appendix displays similar information for individuals reporting employment earnings by family type.



amount of family employment earnings that an immigrant accounts for is higher for more recently landed immigrants. As a result, the average family employment earnings for recently landed immigrants are also lower than those implied by table 10.

**Figure 6: Average Employment Earnings (2003 \$) for Immigrants Less Than 60 Years of Age by Landing Year, 1982-2003**



Source: LAD, Statistics Canada

### Individuals 60 Years of Age or Older

Table 11 shows the average employment earnings and share of family employment earnings for immigrants and non-immigrants 60 years of age or older. As was the case for the younger population, immigrants aged 60 and older have lower average employment earnings than non-immigrants. This is once again true for all immigrant categories except economic principal applicants whose average employment earnings (\$40 548 in 2003) are roughly \$7 000 higher than the non-immigrant average. Economic principal applicants also contribute to a smaller share of family employment earnings than non-immigrants. Therefore, for economic principal applicants aged 60 or older, average family employment earnings are higher than the average family employment earnings of non-immigrants. Family class immigrants have the lowest average employment earnings (\$15 682 in 2003) and this accounts for 75 percent of family employment earnings. As a result, family class immigrants also report the lowest average family employment earnings.

Average employment earnings for immigrants aged 60 or older falls short of the non-immigrant average for all family types, especially married males. However, the relative earnings across family types are very similar for the two populations. Married males report the highest average employment earnings (\$43 681 for non-immigrants and \$28 314) and contribute to the largest share of family employment earnings. In contrast, married females report the lowest employment earnings (\$21 831 for non-immigrants and \$17 905 for immigrants) and contribute to a smaller share of family employment earnings. Unattached individuals report higher average employment earnings than married females but since they are sole-contributors the family employment earnings fall short of the average for married females. Lone-parents also report higher employment earnings than married females and a smaller share of sole-contributors. As a result, lone-parents have higher average family employment earnings than married females.

**Table 11: Average Employment Earnings and Share of Family Employment Earnings, Individuals Aged 60 or Older by Immigrant Category, Selected Tax Years<sup>43</sup>**

	1985	1990	1995	2000	2003
<b>Average Employment Earnings (2003 \$)</b>					
<b>Non-immigrants</b>	29,744	31,682	29,136	32,883	33,641
<b>Immigrants</b>	14,719	17,538	19,242	23,371	24,310
<b>Economic PA</b>	34,140	33,394	45,035	43,597	40,548
<b>Economic SD</b>	10,250	15,354	23,769	23,884	25,112
<b>Family Class</b>	13,252	14,749	13,247	14,839	15,682
<b>Refugees</b>	14,091	20,081	26,692	34,138	28,687
<b>Share of Family Employment Earnings (%)</b>					
<b>Non-immigrants</b>	80	77	78	77	76
<b>Immigrants</b>	74	71	73	72	72
<b>Economic PA</b>	87	76	74	70	70
<b>Economic SD</b>	--	63	62	59	58
<b>Family Class</b>	72	70	73	74	74
<b>Refugee</b>	68	74	74	73	71

Source: LAD, Statistics Canada

Table 12 displays the average provincial supplements and the share of family provincial supplements of immigrants and non-immigrants. On average, immigrants report \$500 more in provincial supplements than non-immigrants. Additionally, for immigrants, average provincial supplements account for a smaller share of family provincial supplements (88 percent compared to 93 percent for non-immigrants). This is expected since, as seen in the previous section, immigrants are more likely to have additional contributors to provincial supplements in the family relative to non-immigrants. This means that immigrants not only report more provincial supplements as individuals they also have a higher average reported by family members. As a result, family provincial supplements are roughly \$750 higher for immigrants than non-immigrants as well.

<sup>43</sup> Table A12 in the appendix displays similar information for individuals reporting employment earnings by family type.

**Table 12: Average Provincial Supplements and Share of Family Provincial Supplements, Individuals Aged 60 or Older by Immigrant Category, Selected Tax Years<sup>44</sup>**

	1985	1990	1995	2000	2003
<b>Average Provincial Supplements (2003 \$)</b>					
<b>Non-immigrants</b>	--	--	3,052	2,803	2,998
<b>Immigrants</b>	--	--	6,082	4,449	3,529
<b>Economic PA</b>	--	--	6,762	4,978	4,060
<b>Economic SD</b>	--	--	6,392	4,509	3,116
<b>Family Class</b>	--	--	5,408	3,634	2,804
<b>Refugees</b>	--	--	8,897	7,935	6,479
<b>Share of Family Provincial Supplements (%)</b>					
<b>Non-immigrants</b>	--	--	94	93	93
<b>Immigrants</b>	--	--	93	88	88
<b>Economic PA</b>	--	--	97	96	95
<b>Economic SD</b>	--	--	--	92	91
<b>Family Class</b>	--	--	92	86	87
<b>Refugee</b>	--	--	91	91	90

Source: LAD, Statistics Canada

In 2003, refugees report average provincial supplements of nearly \$6 500, the highest of all categories, and this accounts for 90 percent of family provincial supplements for this category. Family class immigrants, in contrast, report average provincial supplements slightly lower than the non-immigrant average. However, because this accounts for a lower share of family provincial supplements, average family provincial supplements are higher for family class immigrants than for non-immigrants. It is also important to recall that while 45 percent of family class immigrants report provincial supplements only 5 percent of non-immigrants do so.

For non-immigrants, average family provincial supplements are very similar for all family types. Married males, lone-parents, and unattached individuals report average provincial supplements equal to roughly \$3 050. For unattached individuals this equals the average family provincial supplements since there are no additional contributors in the family. For married males and lone-parents this represents 85 percent of family provincial supplements; making the average family provincial supplements for these two groups the highest of all family types at approximately \$3 600. Married females are a close second, reporting a lower average of \$2 386 but accounting for a smaller share (72 percent) of the family average. As a result, married females report average family provincial supplements equal to \$3 300.

For immigrants, it is married males who report the highest average provincial supplements (\$4 849 in 2003) followed by lone-parents (\$3 759) and unattached individuals (\$3 090). Similar to that seen for non-immigrants, married female immigrants report the lowest average provincial supplements (\$2 242) but contribute the lowest share to family provincial supplements. Consequently, average family provincial supplements for married females (\$3 600) are similar to that of lone-parents and unattached individuals.

<sup>44</sup> Table A13 in the appendix displays similar information for individuals reporting provincial supplements by family type.

The top half of table 13 illustrates the average C/QPP and the share contributed to the family for immigrants and non-immigrants aged 60 or over. Non-immigrants clearly report higher average C/QPP benefits than immigrants in any category. As noted earlier this is expected since non-immigrants have a longer period to potentially contribute to the plan. Of the immigrant categories, economic principal applicants have the highest average C/QPP and are tied with economic spouses and dependents for the highest average family C/QPP. In contrast, family class immigrants report the lowest average benefits and average family benefits.

Non-immigrants report significantly higher average C/QPP than immigrants in all family types. Married males report the highest average C/QPP for immigrants (\$1 673) and non-immigrants (\$6 547) and contribute more than three-quarters of family C/QPP benefits. Non-immigrant lone-parents and unattached non-immigrants report average C/QPP of approximately \$5 600 and their respective immigrant counterparts report C/QPP equal to roughly \$1 500. Married females report the lowest average C/QPP benefits (\$ 4267 for non-immigrants and \$1 134 for immigrants). However, they contribute a significantly smaller share of family benefits and, as a result, have higher average family C/QPP benefits than immigrants in any other family type.

The bottom half of table 13 shows the average private pension income and share of family private pension for immigrants and non-immigrants. Non-immigrants report higher average private pension than all immigrant categories except economic principal applicants. In 2003, economic principal applicants report private pension income of nearly \$16 000; this accounts for 89 percent of family private pension income, a higher share than non-immigrants. As a result, the average family private pension income of non-immigrants is equal to that of economic principal applicants. Economic spouses and dependents have lower average private pensions but since they contribute to a lower share of family private pension income, they have the second highest family pension income of all immigrant categories. They are; however, followed closely by family class immigrants. Refugees report the lowest average private pensions (\$4 650 in 2003) and this accounts for 90 percent of family private pension, making refugees the category with the lowest average family private pensions.

**Table 13: Average C/QPP and Private Pension and Share of Family C/QPP and Private Pension, Individuals Aged 60 or Older by Immigrant Category, Selected Tax Years<sup>45</sup>**

	1985	1990	1995	2000	2003
<b>Average C/QPP (2003 \$)</b>					
Non-immigrants	5,013	5,391	5,723	5,664	5,642
Immigrants	1,101	1,352	1,542	1,455	1,474
Economic PA	--	1,847	2,291	2,178	2,303
Economic SD	--	933	1,704	1,805	1,748
Family Class	1,027	1,296	1,404	1,230	1,166
Refugees	--	1,018	1,820	1,909	1,937
<b>Share of Family C/QPP (%)</b>					
Non-immigrants	90	86	81	78	77
Immigrants	98	91	85	82	80
Economic PA	--	--	93	89	87
Economic SD	--	--	75	70	67
Family Class	98	91	84	80	79
Refugee	--	--	93	87	85
<b>Average Private Pensions (2003 \$)</b>					
Non-immigrants	12,091	11,692	12,815	14,216	14,665
Immigrants	12,548	12,817	13,709	13,680	12,596
Economic PA	--	11,774	15,012	16,952	15,907
Economic SD	--	23,020	7,209	9,010	9,331
Family Class	10,017	10,181	10,941	11,064	10,572
Refugees	--	--	3,846	4,753	4,649
<b>Share of Family Private Pensions (%)</b>					
Non-immigrants	92	90	86	83	82
Immigrants	90	89	86	84	83
Economic PA	--	--	95	89	89
Economic SD	--	--	99	69	68
Family Class	86	89	86	84	82
Refugee	--	--	--	--	90

Source: LAD, Statistics Canada

The results for private pension income by family type are very similar to that seen for C/QPP benefits. Immigrant and non-immigrant married males have the highest average private pensions (\$18 686 and \$15 408, respectively) and contribute the largest share (85 percent) of family private pension. Immigrant and non-immigrant married females have lower than average private pension income; equal to roughly half of the amount reported by married males. This, however, accounts for only 50 percent or less of family private pension and, thus, the average family private pension for married females is a close second to that of males. For immigrants and non immigrants, unattached individuals report higher private pension than married females but since they are sole-contributors in the family their average private pension equals the family average private pension. As a result, unattached individuals report the second lowest average family private pension and lone-parents report the lowest.

<sup>45</sup> Table A14 in the appendix displays similar information for individuals reporting C/QPP and private pension by family type.

The top half of table 14 shows the average OAS benefits and the share of family OAS that immigrants and non-immigrants are reporting. Non-immigrants report higher average OAS benefits than all immigrant categories as expected given that they have more years of Canadian residency. Of the immigrant population, the economic categories report the highest average OAS benefits and average family benefits. With respect to family types, immigrants and non-immigrants once again show very similar reporting patterns. Average OAS benefits are almost equal across all family types for non-immigrants (\$5 200) and for immigrants (\$1 600). The shares contributed to family OAS benefits are the same for immigrants and non-immigrants as well, with married males contributing 65 percent and married females approximately 53 percent.

The bottom half of table 14 shows the average GIS/Allowance for immigrants and non-immigrants and the share of family GIS/Allowance that it accounts for. Opposite of what was observed for OAS benefits, immigrants report higher GIS/Allowance than non-immigrants. Even economic principal applicants, who have the lowest average GIS/Allowance of all immigrants, report an average amount that is near double that of non-immigrants. Family class and refugees report the highest average GIS/Allowance (\$8 327) and have the lowest share contributed to family GIS/Allowance. Consequently, it is family class immigrants and refugees who have the highest average family GIS/Allowance.

**Table 14: Average OAS and GIS/Allowance and Share of Family OAS and GIS/Allowance, Individuals Aged 60 or Older by Immigrant Category, Selected Tax Years<sup>46</sup>**

	1985	1990	1995	2000	2003
<b>Average OAS (2003 \$)</b>					
<b>Non-immigrants</b>	5,161	5,141	5,218	5,189	5,202
<b>Immigrants</b>	3,342	1,711	1,651	1,708	1,661
<b>Economic PA</b>	--	2,169	2,028	2,008	2,068
<b>Economic SD</b>	--	629	1,984	2,072	2,012
<b>Family Class</b>	3,398	1,545	1,565	1,642	1,560
<b>Refugees</b>	--	929	1,567	1,718	1,817
<b>Share of Family OAS (%)</b>					
<b>Non-immigrants</b>	86	85	77	77	76
<b>Immigrants</b>	91	92	81	80	78
<b>Economic PA</b>	--	99	89	87	84
<b>Economic SD</b>	--	--	86	74	73
<b>Family Class</b>	86	91	79	78	77
<b>Refugee</b>	--	--	89	88	83
<b>Average GIS/Allowance (2003 \$)</b>					
<b>Non-immigrants</b>	--	--	3,646	3,480	3,301
<b>Immigrants</b>	--	--	8,127	8,040	8,053
<b>Economic PA</b>	--	--	7,313	7,029	6,998
<b>Economic SD</b>	--	--	6,009	5,981	6,128
<b>Family Class</b>	--	--	8,291	8,267	8,327
<b>Refugees</b>	--	--	8,859	8,257	8,327
<b>Share of Family GIS (%)</b>					
<b>Non-immigrants</b>	--	--	88	83	82
<b>Immigrants</b>	--	--	83	78	77
<b>Economic PA</b>	--	--	91	84	81
<b>Economic SD</b>	--	--	70	64	63
<b>Family Class</b>	--	--	82	78	77
<b>Refugee</b>	--	--	85	81	79

Source: LAD, Statistics Canada

For all family types, immigrants report an average GIS/Allowance that is more than double that of the non-immigrants. For immigrants and non-immigrants lone-parents and unattached individuals report the highest average GIS/Allowance; over \$9 000 for immigrants and approximately \$4 000 for non-immigrants. Married males and females in both populations report lower averages; roughly \$7 000 for immigrants and \$2 500 for non-immigrants. For non-immigrants, average family GIS/Allowance is relatively the same for all family types. For immigrants, however, some variation occurs across family types. Married immigrants contribute a smaller share of family GIS/Allowance (61 percent for males and 53 percent for females) and, therefore, have higher family GIS/Allowance than immigrant lone-parents and unattached immigrants.

<sup>46</sup> Table A15 in the appendix displays similar information for individuals reporting OAS and GIS/Allowance by family type.

## VII. Summary

### Individuals Less Than 60 Years of Age

- Immigrants and non-immigrants less than 60 years of age rely most heavily on employment earnings, with near 90 percent of total annual income coming from this source.
- Non-immigrants are more likely than immigrants to report employment earnings and, on average, their individual employment earnings and family employment earnings are higher than immigrants.
- Economic principal applicants report higher employment earnings than non-immigrants but are more likely to be the sole-contributors; thus, have lower family employment earnings.
- Married men have highest individual employment earnings and family employment earnings and are more likely than married women to be sole-contributor.
- Lone-parents and unattached individuals have lowest family employment earnings, with immigrant lone-parents and unattached reporting the lowest of all. In 2003, lone-parents and unattached immigrants account for 20 percent of the immigrant population less than 60 years of age.

### Individuals 60 Years of Age or Older

- Non-immigrants rely most heavily on retirement income, especially C/QPP and private pensions.
- Economic immigrants continue to show strong labour market attachment, with 60 percent of total income coming from labour market sources. Economic principal applicants are also the category most likely to report C/QPP and least likely to report OAS and GIS/Allowance.
- Family Class immigrants, who account for 66 percent of the immigrant population aged 60 or older, show weak labour market attachment and are more reliant on non-contributory income sources, receiving more than half of their income from OAS and GIS/Allowance
- Refugees show stronger labour market attachment than family class but still rely heavily on provincial supplements and non-contributory income sources, receiving more than half of their income from provincial supplements, OAS, and GIS/Allowance
- Non-immigrants in all family types have more favourable income situations than their non-immigrant counterparts. Relative to immigrants, non-immigrants have higher average employment earnings, C/QPP, RRSP, and private pensions and a lesser reliance on OAS and GIS/Allowance.
- Within both the immigrant and non-immigrant populations, married individuals (especially males) have more favourable income situations than the other family types.
- Lone-parents and unattached individuals have the least favourable income situations and it is even less favourable for immigrants relative to non-immigrants. Relative to their non-immigrant counterparts, immigrant lone-parents and unattached immigrants are less likely



to report employment earnings and least likely to have additional contributors to family income. They are also more likely to report provincial supplements, OAS and GIS/Allowance. In 2003, lone-parents and unattached immigrants account for 4 percent and 33 percent of the immigrant population aged 60 or older, respectively.

## VIII. Future Research

- ***Years since landing effects***

This paper was a snapshot of the immigrant and non-immigrant population in 2003. However, the LAD offers the opportunity to look at both landing year and tax year, allowing for an analysis of the effects of years since landing. A longitudinal approach would offer information on how the income situations of immigrants and their families change with more time spent in Canada. This type of an analysis would shed light on the family income strategy that immigrants employ as they integrate into the country and the labour market.

- ***Closer look at immigrant families***

This analysis looked at the individual captured in LAD and then analyzed that individual's contribution to the family. Information on immigrant status was known only for the individual and not the additional family members. To better understand the income situations of immigrant families it is necessary to narrow down the population further. Although the result is a smaller population, it is possible in the LAD to match spouses/partners by immigrant status. Therefore, an immigrant with an immigrant spouse/partner can be compared to a non-immigrant with a non-immigrant spouse/partner (or to an immigrant with a non-immigrant spouse/partner).

- ***Parents and grandparents***

Previous research showed that parents and grandparents behave very differently from other family class immigrants, especially with respect to retirement income since roughly half of parents and grandparents are 60 or older at landing. Additionally, parents and grandparents have different sponsorship agreements than other family class immigrants which may affect their eligibility to receive income from certain sources (social assistance, Old Age Security, and Guaranteed Income Supplement/Allowance). To gain a better understanding of how the income situation of parents and grandparents compare to that of senior non-immigrants it is better to look at them separate from other family class immigrants.

- ***Immigrant Lone-Parents and Unattached Immigrants***

Throughout the analysis there are notable differences in the income situations of married males and married females. It would be useful to know what gender differences exist for lone-parents and unattached individuals as well. Especially given that unattached immigrants account for approximately one-third of immigrant population aged 60 or older.

## Appendix

**Table A1: Schedule of Countries with which Canada has Agreements (Section 22.01, Old Age and Security Regulations)**

Country	Agreement
Antigua and Barbuda	Agreement on Social Security between Canada and Antigua and Barbuda, signed at Ottawa on September 2, 1992
Australia	Reciprocal Agreement on Social Security between the Government of Canada and the Government of Australia, signed at Canberra on July 4, 1988  Protocol amending the Reciprocal Agreement on Social Security between the Government of Canada and the Government of Australia, signed at Ottawa, on October 11, 1990
Austria (Republic of)	Agreement on Social Security between the Government of Canada and the Government of the Republic of Austria, signed at Vienna on February 24, 1987  Supplementary Agreement to the Agreement on Social Security between Canada and the Republic of Austria, signed at Vienna on September 12, 1995
Barbados	Agreement on Social Security between the Government of Canada and the Government of Barbados, signed at Bridgetown on February 11, 1985
Belgium	Agreement on Social Security between the Government of Canada and the Government of Belgium, signed at Brussels on May 10, 1984
Chile (Republic of)	Agreement on Social Security between the Government of Canada and the Government of the Republic of Chile, signed on November 18, 1996
Croatia (Republic of)	Agreement on Social Security between the Government of Canada and the Government of the Republic of Croatia, signed on April 22, 1998
Cyprus (Republic of)	Agreement on Social Security between Canada and the Republic of Cyprus, signed at Ottawa on January 24, 1990
Denmark	Agreement on Social Security between the Government of Canada and the Government of Denmark, signed at Copenhagen on April 12, 1985
Dominica (Commonwealth of)	Agreement on Social Security between the Government of Canada and the Government of the Commonwealth of Dominica, signed at Roseau on January 14, 1988
Finland (Republic of)	Agreement on Social Security between the Government of Canada and the Government of the Republic of Finland, signed at Ottawa on October 28, 1986
France	Agreement on Social Security between the Government of Canada and the Government of France, signed at Ottawa on February 9, 1979

<b>Country</b>	<b>Agreement</b>
Germany (Federal Republic of)	Agreement on Social Security between the Government of Canada and the Government of the Federal Republic of Germany, signed at Bonn on November 14, 1985
Greece (Hellenic Republic)	Agreement on Social Security between Canada and the Hellenic Republic, signed at Toronto on November 10, 1995
Grenada	Agreement on Social Security between the Government of Canada and the Government of Grenada, signed on January 8, 1998
Guernsey	Agreement on Social Security between Jersey, Guernsey and Canada, in force in Canada as of January 1, 1994
Iceland	Agreement on Social Security between the Government of Canada and the Government of Iceland, signed at Gimli on June 25, 1988
Ireland	Agreement on Social Security between Canada and Ireland, signed at Ottawa on November 29, 1990
Israel	Interim Agreement on Social Security between the Government of Canada and the Government of Israel, signed at Jerusalem on April 9, 2000
Italy (Italian Republic)	Agreement on Social Security between Canada and Italy, signed at Toronto on November 17, 1977  Agreement on Social Security between Canada and the Italian Republic, signed at Rome on May 22, 1995
Jamaica	Agreement between the Government of Canada and the Government of Jamaica with respect to Social Security, signed at Kingston, Jamaica on January 10, 1983
Jersey	Agreement on Social Security between Jersey, Guernsey and Canada, in force in Canada as of January 1, 1994
Korea (Republic of)	Agreement on Social Security between Canada and the Republic of Korea, signed at Seoul on January 10, 1997
Luxembourg	Agreement on Social Security between the Government of Canada and the Government of Luxembourg, signed at Ottawa on May 22, 1986
Malta (Republic of)	Agreement on Social Security between Canada and the Republic of Malta, signed at Toronto on April 4, 1991
Mexico (United Mexican States)	Agreement on Social Security between Canada and the United Mexican States, signed at Ottawa on April 25, 1995
Morocco (Kingdom of)	Convention on Social Security between the Government of Canada and the Government of the Kingdom of Morocco, signed on July 1, 1998

<b>Country</b>	<b>Agreement</b>
Netherlands (Kingdom of the)	Agreement on Social Security between the Government of Canada and the Government of the Kingdom of the Netherlands, signed at The Hague on February 26, 1987
New Zealand	Agreement on Social Security between Canada and New Zealand, signed on April 9, 1996
Norway (Kingdom of)	Agreement on Social Security between the Government of Canada and the Government of the Kingdom of Norway, signed at Oslo on November 12, 1985
Philippines (Republic of the)	Agreement on Social Security between Canada and the Republic of the Philippines, signed at Winnipeg on September 9, 1994  Supplementary Agreement to the Agreement on Social Security between the Government of Canada and the Government of the Republic of the Philippines, signed at Winnipeg on November 13, 1999
Portugal	Agreement between Canada and Portugal with respect to Social Security, signed at Toronto on December 15, 1980
Saint Lucia	Agreement on Social Security between the Government of Canada and the Government of Saint Lucia, signed at Castries on January 5, 1987
Saint-Vincent and the Grenadines	Agreement on Social Security between the Government of Canada and the Government of Saint-Vincent and the Grenadines, signed on January 6, 1998
Slovenia (Republic of)	Agreement on Social Security between the Government of Canada and the Government of the Republic of Slovenia, signed on May 17, 1998
Spain	Protocol to the Convention on Social Security between Canada and Spain, signed at Ottawa on October 19, 1995
St. Kitts and Nevis (Federation of)	Agreement on Social Security between Canada and the Federation of St. Kitts and Nevis, signed at Ottawa on August 17, 1992
Sweden	Agreement on Social Security between the Government of Canada and the Government of Sweden, signed at Stockholm on April 10, 1985
Switzerland (Swiss Confederation)	Convention on Social Security between Canada and the Swiss Confederation, signed at Ottawa on February 24, 1994
Trinidad and Tobago (Republic of)	Agreement on Social Security between the Government of Canada and the Government of the Republic of Trinidad and Tobago, signed on April 9, 1997
Turkey (Republic of)	Agreement on Social Security between the Government of Canada and the Government of the Republic of Turkey, signed on June 19, 1998

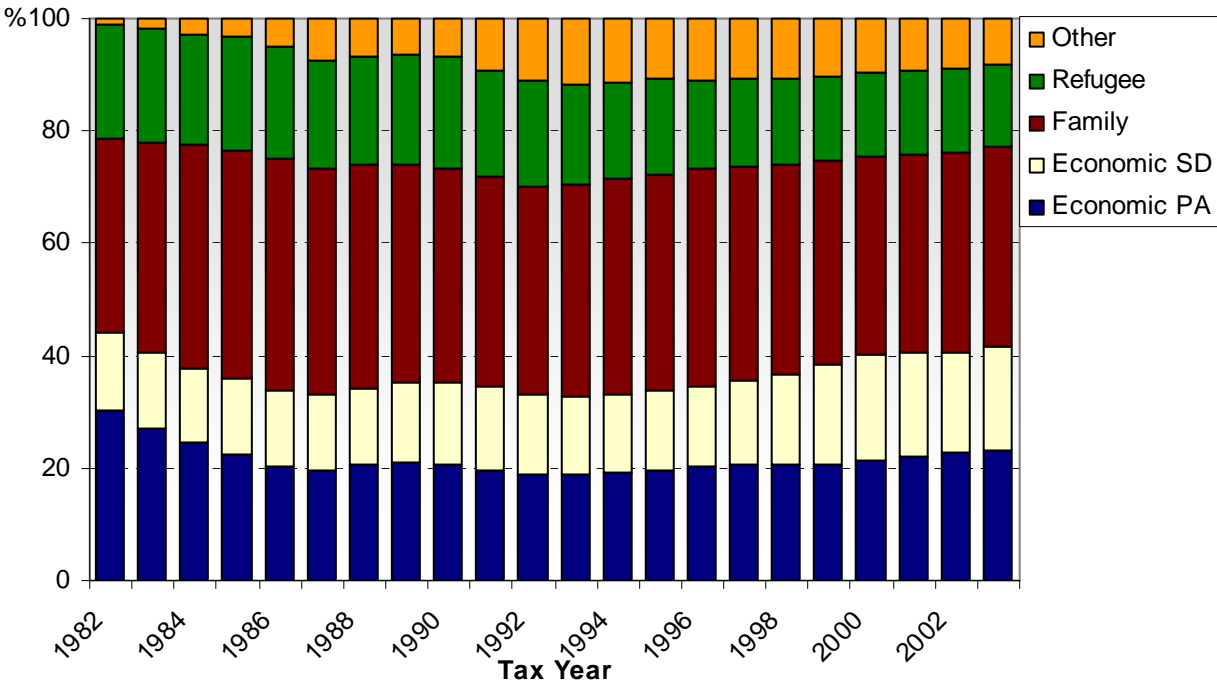
<b>Country</b>	<b>Agreement</b>
United Kingdom of Great Britain and Northern Ireland	Memorandum of Understanding between the Government of Canada and the Government of the United Kingdom of Great Britain and Northern Ireland concerning Co-operation and Mutual Assistance in the Administration of Social Security Programmes, signed on January 16, 1997
United States of America	<p>Agreement between the Government of Canada and the Government of the United States of America with respect to Social Security, signed at Ottawa on March 11, 1981</p> <p>Supplementary Agreement between the Government of Canada and the Government of the United States of America with respect to Social Security, signed at Ottawa on May 10, 1983</p> <p>Second Supplementary Agreement amending the Agreement between the Government of Canada and the Government of the United States of America with respect to Social Security, signed on May 28, 1996</p> <p>Administrative Understanding on Mutual Assistance, concluded pursuant to the Agreement between the Government of Canada and the Government of the United States of America with respect to Social Security and signed on December 4, 1996</p>
Uruguay (Eastern Republic of)	Agreement on Social Security between the Government of Canada and the Government of the Eastern Republic of Uruguay, signed at Ottawa on June 2, 1999

**Table A2: Immigrant/Non-Immigrant Composition in the LAD, 1982-2003**

	Non-Immigrant Population (%)	Immigrant Population (%)
1982	98.8	1.2
1983	98.6	1.4
1984	98.3	1.7
1985	98.1	1.9
1986	97.7	2.3
1987	97.3	2.7
1988	97.0	3.0
1989	96.4	3.6
1990	95.6	4.4
1991	95.0	5.0
1992	94.5	5.5
1993	93.9	6.1
1994	93.4	6.6
1995	93.0	7.0
1996	92.5	7.5
1997	92.0	8.0
1998	91.7	8.3
1999	91.3	8.7
2000	90.7	9.3
2001	90.1	9.9
2002	89.7	10.3
2003	89.3	10.7

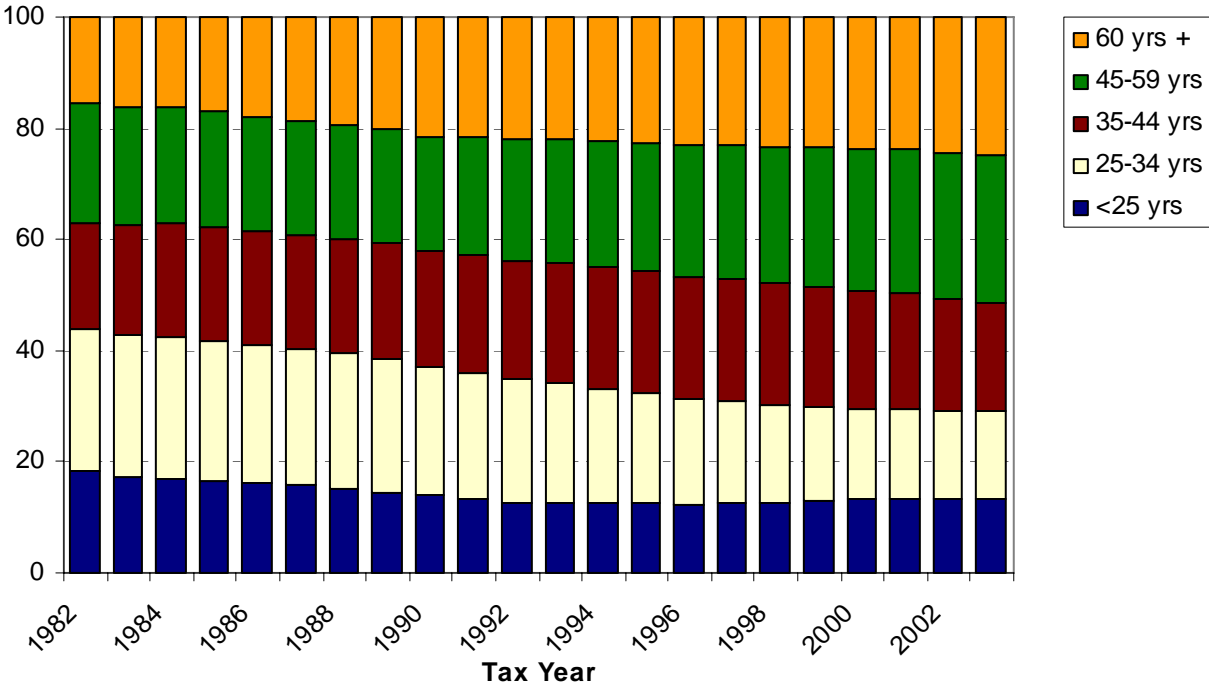
Source: LAD, Statistics Canada

**Figure A1: Category Composition of the Immigrant Population in the IMDB, 1982-2003**



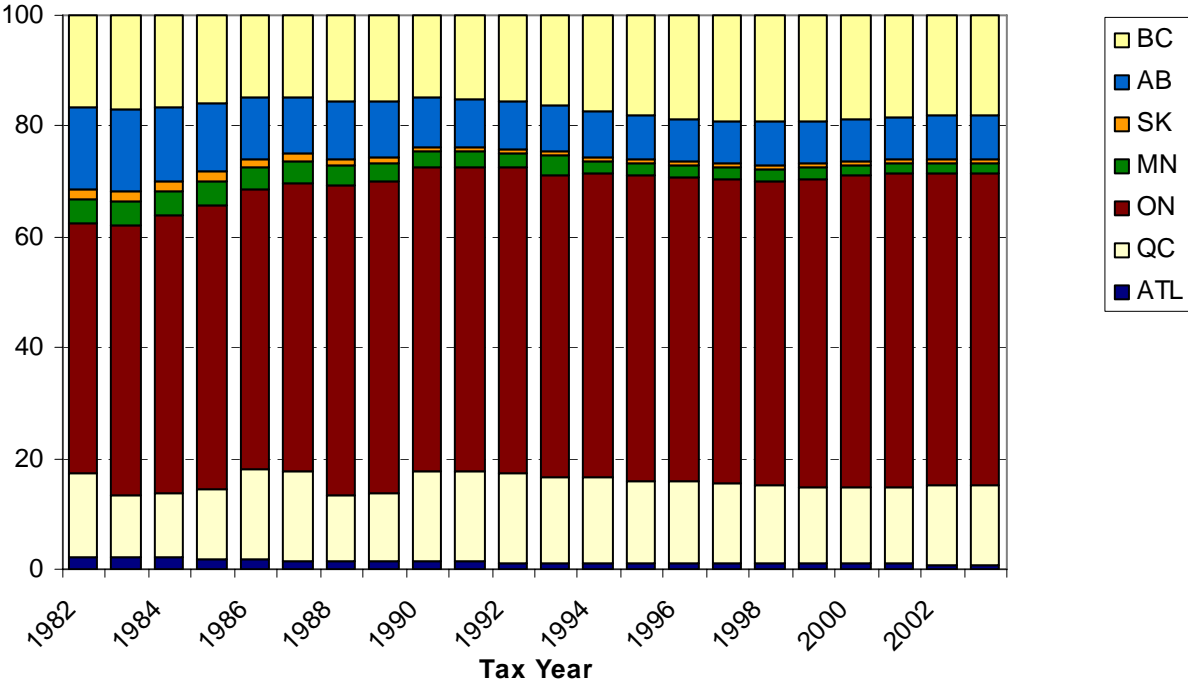
Source: IMDB

**Figure A2: Age Composition of the Non-Immigrant Population in LAD, 1982-2003**



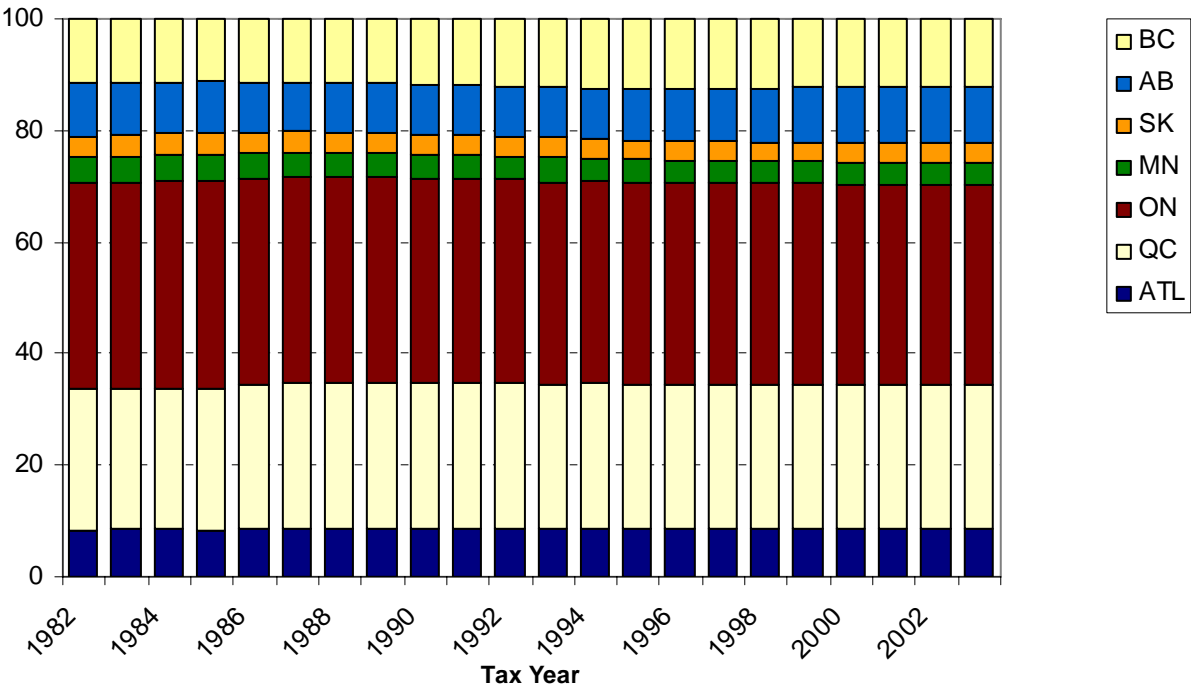
Source: LAD, Statistics Canada

**Figure A3: Provincial Composition of the Immigrant Population in LAD, 1982-2003**



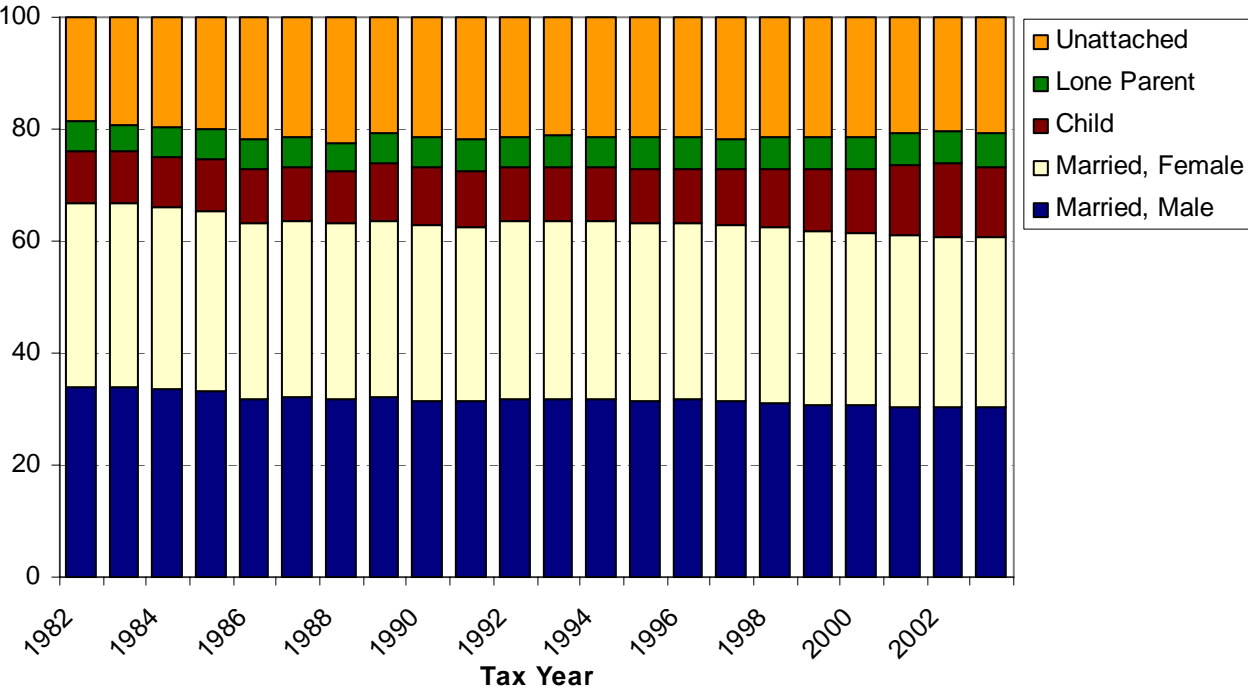
Source: LAD, Statistics Canada

**Figure A4: Provincial Composition of the Non-Immigrant Population in LAD, 1982-2003**



Source: LAD, Statistics Canada

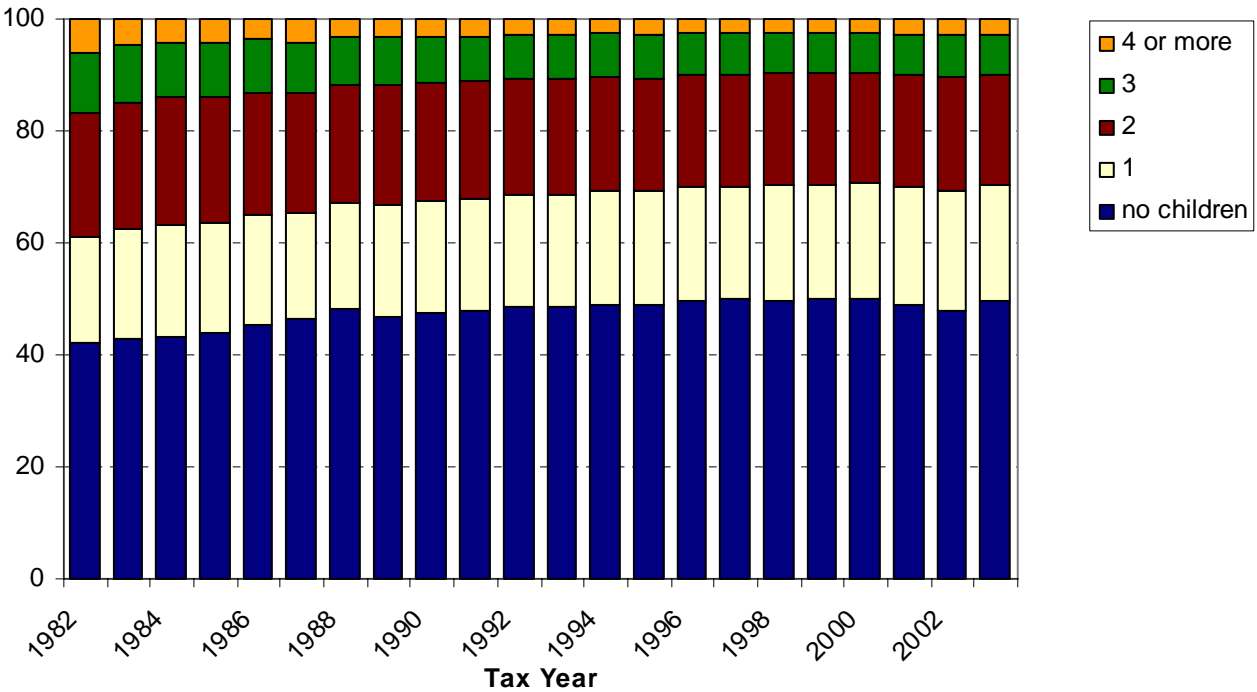
**Figure A5: Composition of the Non-Immigrant Population in LAD by Family Type of the Individual, 1982-2003**



Source: LAD, Statistics Canada

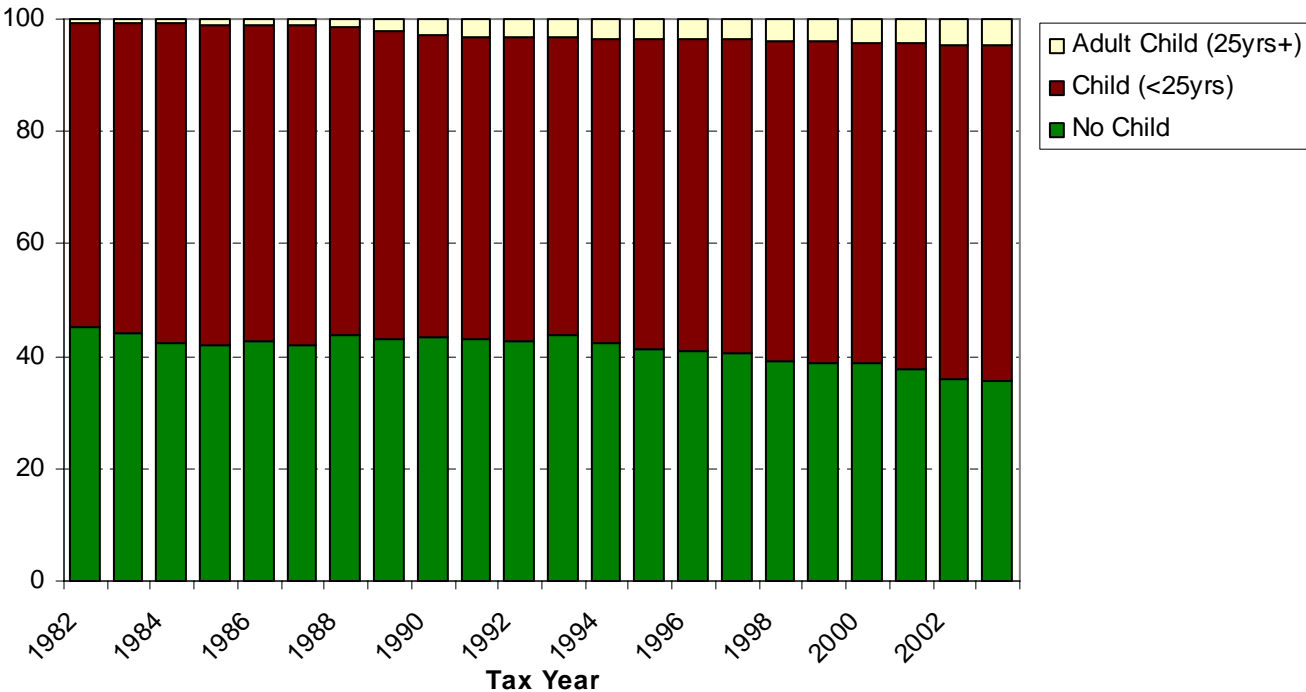


**Figure A6: Composition of the Non-Immigrant Population in LAD by Number of Children in Family, 1982-2003**



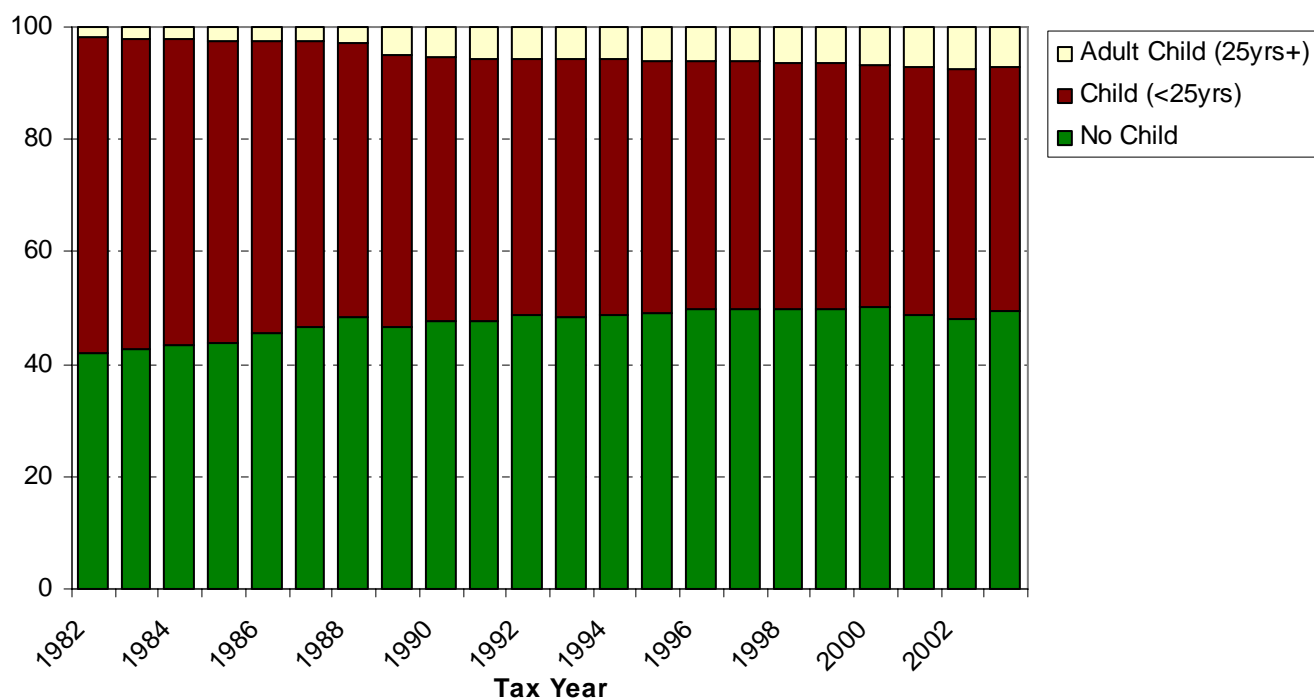
Source: LAD, Statistics Canada

**Figure A7: Composition of the Immigrant Population in LAD by Age of Youngest Child, 1982-2003**



Source: LAD, Statistics Canada

**Figure A8: Composition of the Non-Immigrant Population in LAD by Age of Youngest Child, 1982-2003**



Source: LAD, Statistics Canada

**Table A3: Labour Market Income / Retirement Income Split by Age, Selected Tax Years**

	1985	1990	1995	2000	2003
<b>IMMIGRANTS - Labour Market/Retirement Income Split</b>					
<25 years	100 / 0	100 / 0	100 / 0	100 / 0	100 / 0
25-34 years	100 / 0	100 / 0	99 / 1	100 / 0	99 / 1
35-44 years	100 / 0	100 / 0	99 / 1	99 / 1	99 / 1
45-59 years	99 / 1	99 / 1	98 / 2	99 / 1	98 / 2
>= 60 years	69 / 31	70 / 30	49 / 51	46 / 54	45 / 55
All Immigrants	99 / 1	99 / 1	97 / 3	96 / 4	96 / 4
<b>NON-IMMIGRANTS - Labour Market/Retirement Income Split</b>					
<25 years	100 / 0	100 / 0	100 / 0	100 / 0	100 / 0
25-34 years	100 / 0	100 / 0	99 / 1	100 / 0	99 / 1
35-44 years	99 / 1	99 / 1	99 / 1	99 / 1	99 / 1
45-59 years	96 / 4	95 / 5	94 / 6	94 / 6	94 / 6
>= 60 years	56 / 44	66 / 34	76 / 24	75 / 25	73 / 27
All Non-Immigrants	92 / 18	89 / 11	84 / 16	84 / 16	83 / 17

Source: LAD, Statistics Canada

**Table A4: Share of Individuals Less than 60 Years of Age with Employment Earnings by Family Type, Tax Year 2003**

	SHARE OF POPULATION	SHARE OF INDIVIDUAL CONTRIBUTORS		
	Individual is a Contributor (%)	Individual Sole-Contributor (%)	Additional Contributors (%)	Total
<b>Immigrants</b>				
Male, Married	73	26	74	100
Female, Married	63	17	83	100
Child	76	14	86	100
Lone-Parent	64	81	19	100
Unattached	74	100	0	100
<b>Non-immigrants</b>				
Male, Married	83	17	83	100
Female, Married	76	13	87	100
Child	85	13	87	100
Lone-Parent	71	76	24	100
Unattached	77	100	0	100

Source: LAD, Statistics Canada

**Table A5: Share of Individual Age 60 or Older with Employment Earnings by Family Type, Tax Year 2003**

	SHARE OF POPULATION	SHARE OF INDIVIDUAL CONTRIBUTORS		
	Individual is a Contributor (%)	Individual Sole-Contributor (%)	Additional Contributors (%)	Total
<b>Immigrants</b>				
Male, Married	24	38	63	100
Female, Married	13	38	62	100
Child	--	--	--	--
Lone-Parent	13	31	69	100
Unattached	9	100	0	100
<b>Non-immigrants</b>				
Male, Married	22	41	59	100
Female, Married	16	44	56	100
Child	--	--	--	--
Lone-Parent	12	25	75	100
Unattached	10	100	0	100

Source: LAD, Statistics Canada

**Table A6: Share of Individuals Aged 60 or Older with Provincial Supplements by Family Type, Tax Year 2003**

	SHARE OF POPULATION	SHARE OF INDIVIDUAL CONTRIBUTORS		
	Individual is a Contributor (%)	Individual Sole-Contributor (%)	Additional Contributors (%)	Total
<b>Immigrants</b>				
Male, Married	17	59	41	100
Female, Married	13	31	69	100
Child	--	--	--	--
Lone-Parent	36	89	11	100
Unattached	33	100	0	100
<b>Non-immigrants</b>				
Male, Married	3	67	33	100
Female, Married	2	50	50	100
Child	--	--	--	--
Lone-Parent	10	80	20	100
Unattached	9	100	0	100

Source: LAD, Statistics Canada

**Table A7: Share of Individuals Aged 60 or Older with C/QPP by Family and Family Type, Tax Year 2003**

	SHARE OF POPULATION	SHARE OF INDIVIDUAL CONTRIBUTORS		
	Individual is a Contributor (%)	Individual Sole-Contributor (%)	Additional Contributors (%)	Total
<b>Immigrants</b>				
Male, Married	31	55	45	100
Female, Married	27	22	78	100
Child	--	--	--	--
Lone-Parent	27	100	0	100
Unattached	26	100	0	100
<b>Non-immigrants</b>				
Male, Married	87	36	64	100
Female, Married	78	8	92	100
Child	--	--	--	--
Lone-Parent	84	90	10	100
Unattached	87	100	0	100

Source: LAD, Statistics Canada

**Table A8: Share of Individuals Aged 60 or Older with Private Pension by Family Type, Tax Year 2003**

	SHARE OF POPULATION	SHARE OF INDIVIDUAL CONTRIBUTORS		
	Individual is a Contributor (%)	Individual Sole-Contributor (%)	Additional Contributors (%)	Total
<b>Immigrants</b>				
Male, Married	14	57	43	100
Female, Married	10	20	80	100
Child	--	--	--	--
Lone-Parent	9	100	0	100
Unattached	12	100	0	100
<b>Non-immigrants</b>				
Male, Married	63	56	44	100
Female, Married	42	17	83	100
Child	--	--	--	--
Lone-Parent	46	96	4	100
Unattached	51	100	0	100

Source: LAD, Statistics Canada

**Table A9: Share of Individuals Aged 60 or Older (who meet the residency requirement) with OAS by Family Type, Tax Year 2003**

	SHARE OF POPULATION	SHARE OF INDIVIDUAL CONTRIBUTORS		
	Individual is a Contributor (%)	Individual Sole-Contributor (%)	Additional Contributors (%)	Total
<b>Immigrants</b>				
Male, Married	64	33	67	100
Female, Married	66	8	92	100
Child	--	--	--	--
Lone-Parent	75	99	1	100
Unattached	81	100	0	100
<b>Non-immigrants</b>				
Male, Married	70	30	70	100
Female, Married	68	6	94	100
Child	--	--	--	--
Lone-Parent	80	96	4	100
Unattached	83	100	0	100

Source: LAD, Statistics Canada

**Table A10: Share of Individuals Aged 60 or Older (who meet the residency requirement) with GIS/Allowance by Family Type, Tax Year 2003**

	SHARE OF POPULATION	SHARE OF INDIVIDUAL CONTRIBUTORS		
	Individual is a Contributor (%)	Individual Sole-Contributor (%)	Additional Contributors (%)	Total
<b>Immigrants</b>				
Male, Married	53	19	81	100
Female, Married	65	6	94	100
Child	--	--	--	--
Lone-Parent	72	100	0	100
Unattached	76	100	0	100
<b>Non-immigrants</b>				
Male, Married	19	21	79	100
Female, Married	22	9	91	100
Child	--	--	--	--
Lone-Parent	50	98	2	100
Unattached	45	100	0	100

Source: LAD, Statistics Canada

**Table A11: Average Employment Earnings and Share of Family Employment Earnings, Individuals Less than 60 Years of Age by Family Type, Tax Year 2003**

	Non-Immigrants	Immigrants
<b>Average Employment Earnings</b>		
Male, Married	54,793	39,389
Female, Married	30,703	23,755
Child	15,294	14,627
Lone-Parent	29,484	24,955
Unattached	32,964	26,470
<b>Share of Family Employment Earnings (%)</b>		
Male, Married	67	69
Female, Married	46	49
Child	30	36
Lone-Parent	93	94
Unattached	100	100

Source: LAD, Statistics Canada

**Table A12: Average Employment Earnings and Share of Family Employment Earnings, Individuals Aged 60 or Older by Family Type, Tax Year 2003**

	Non-Immigrants	Immigrants
<b>Average Employment Earnings</b>		
Male, Married	43,681	28,314
Female, Married	21,831	17,905
Child	--	--
Lone-Parent	28,442	22,898
Unattached	26,643	19,327
<b>Share of Family Employment Earnings (%)</b>		
Male, Married	71	67
Female, Married	67	62
Child	--	--
Lone-Parent	60	58
Unattached	100	100

Source: LAD, Statistics Canada

**Table A13: Average Provincial Supplements and Share of Family Provincial Supplements, Individuals Aged 60 or Older by Family Type, Tax Year 2003**

	Non-Immigrants	Immigrants
<b>Average Provincial Supplements</b>		
Male, Married	3,084	4,849
Female, Married	2,386	2,242
Child	--	--
Lone-Parent	3,054	3,759
Unattached	3,026	3,090
<b>Share of Family Provincial Supplements (%)</b>		
Male, Married	84	79
Female, Married	72	62
Child	--	--
Lone-Parent	85	93
Unattached	100	100

Source: LAD, Statistics Canada

**Table A14: Average C/QPP and Private Pension and Share of Family C/QPP and Private Pension, Individuals Aged 60 or Older by Family Type, Tax Year 2003**

	Non-Immigrants	Immigrants
<b>Average C/QPP</b>		
Male, Married	6,547	1,673
Female, Married	4,267	1,134
Child	--	--
Lone-Parent	5,667	1,611
Unattached	5,682	1,438
<b>Share of Family C/QPP (%)</b>		
Male, Married	76	81
Female, Married	42	51
Child	--	--
Lone-Parent	95	98
Unattached	100	100
<b>Average Private Pensions</b>		
Male, Married	18,686	15,408
Female, Married	9,718	7,850
Child	--	--
Lone-Parent	11,783	9,876
Unattached	13,060	12,348
<b>Share of Family Private Pension (%)</b>		
Male, Married	85	84
Female, Married	46	51
Child	--	--
Lone-Parent	97	100
Unattached	100	100

Source: LAD, Statistics Canada



**Table A15: Average OAS and GIS/Allowance and Share of Family OAS and GIS/Allowance, Individuals Aged 60 or Older by Family Type, Individuals Aged 60 or Older, Tax Year 2003**

	Non-Immigrants	Immigrants
<b>Average OAS</b>		
Male, Married	5,191	1,586
Female, Married	5,185	1,646
Child	--	--
Lone-Parent	5,300	1,622
Unattached	5,222	1,589
<b>Share of Family OAS (%)</b>		
Male, Married	65	65
Female, Married	52	53
Child	--	--
Lone-Parent	98	100
Unattached	100	100
<b>Average GIS/Allowance</b>		
Male, Married	2,366	7,123
Female, Married	2,566	6,823
Child	--	--
Lone-Parent	4,206	9,485
Unattached	3,891	9,265
<b>Share of Family GIS Allowance (%)</b>		
Male, Married	61	61
Female, Married	56	52
Child	--	--
Lone-Parent	98	100
Unattached	100	100

Source: LAD, Statistics Canada

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