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THE ECONOMIC LEGACY OF DIVORCED AND SEPARATED WOMEN IN OLD AGE

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ABSTRACT

Although progress has been made over the last 20 years, the burden of a low income in old age is still carried by unattached women. Few researchers, however, have examined exactly where the burden of poverty falls within the category of unattached older women or the nature of this poverty. Like any other group of older Canadians, unattached women are not a homogenous population. The category of 'unattached' includes the separated, divorced, widowed and ever single, all of whom face different circumstances in old age because of differences over the life course. Using SLID data we examine income and sources of income from 1993 to 1999 to identify differences among these groups. The findings indicate that the separated and divorced are the poorest of all older unattached women in Canada. A key source of the difference is the growth in private pension incomes.

Introduction

The National Advisory Council on Aging (NACA) issued a *Report Card on Seniors in Canada* which rated how well older Canadians were doing economically. They awarded a B grade, meaning good, but with improvements needed. Their view was that although progress had been made over the last 20 years, the incomes of unattached older Canadians remained problematic (NACA, 2001). The extent of the poverty identified by NACA is subject to debate and depends upon what is used as a low-income measure since there is no official poverty line in Canada (National Council of Welfare, 2000; Statistics Canada, 1998). NACA reports that, 21 percent of Canadians 65 years of age and over live below Statistics Canada's Low Income Cut-offs after taxes. When using this measure, 21.1 percent of unattached older women, and 17.4 percent of unattached older men live in poverty (Statistics Canada, 1998). When income is considered before taxes, the equivalent figures are 44.4 percent for all older unattached persons: 35.1 percent for unattached males and 47.9 percent for unattached females (Statistics Canada, 1998). These latter figures are more in line with how poverty rates were originally calculated in the 1980s for older persons and provide a gauge of the changes in income made over the last twenty years (Statistics Canada, 1998). For example, as recently as 1980, close to 61 percent of unattached older men and 72 percent of older women lived below Canada's Low Income Cut-offs (Statistics Canada, 2000:292).

Although obvious gains have been made for all seniors, the burden of a low income in old age is still carried by unattached women, no matter what measures are used (McDonald, 1997; Moore and Rosenberg, 1997; Smith et. al., 1997; Prus, 1999; Myles, 2000; Townson, 2000; Van den Hoonaard, 2001). Few Canadian researchers, however, have examined exactly where the burden of poverty falls within the category of unattached older women or the nature of their poverty. Like any other group of older Canadians, unattached women are not a homogeneous population. The category 'unattached women' includes a wide variety of women - the widowed, the divorced, the separated and common-law separated and the never married—all of whom face very different circumstances at older ages because of different experiences over the life course (Choi, 1995; Chappell et al., 2003; Street and Connidis, 2001). The only Canadian studies that examine the incomes of women by detailed marital status have shown that the widowed and the separated/divorced, compared to the never married, are at the very bottom of the income distribution for older women (Payne, 1994; McDonald et al., 1997). Neither of these studies is longitudinal, they provide little detail about income sources and both are out of date.

The purpose of this research is to compare and contrast the level and sources of income separately for widowed, separated, divorced and never married older women. The objectives of the study reported here are:

1. To examine the changes in mean income by income source from 1993 to 1998 for widowed, separated, divorced, and never married women by age;

2. To examine the changing distribution of total income of lone women among income quintiles calculated for the male and female population over age 65;

3. To examine to what extent marital status, age, education or region accounts for the differences in total income of unattached women aged 65 and over;

4. To examine the implications of the findings for earnings related to private and public pension policy.

In the absence of information about Canadian women at the bottom of the income distribution, it is difficult to monitor the effects of the public and private pensions systems, especially in light of the recent round of changes to the C/QPP. For example in 1998, C/QPP froze survivor benefits, a move that could have serious implications for the poverty of widows in the immediate future (Towson, 2000). In this research study we provide an initial overview of the income of women who are in the "unattached category" as a first step in understanding how their income needs might best be met and how ongoing changes to the pension system might influence their economic well-being in old age.

The Literature

When the factors predicting the income of married women in later life are considered, it is household income, not personal income, which is most closely associated with higher levels of financial security (McDonald, 1996). If marital support evaporates through the death or departure of a husband, women's "secondary poverty" becomes all too evident. For example, when the household income of the retired is examined, it is the separated and divorced, followed by the widowed, who report the lowest yearly retirement incomes (Payne, 1994; McDonald et al., 1997). Although there are a number of Canadian studies that identify the economic plight of unattached older women (McDonald, 1997; Moore and Rosenberg, 1997; Smith et al., 1997; Prus, 1999; Myles, 2000; Townson, 2000), there has been little specific attention paid to older divorced and separated women and how their financial circumstances differ from the ever single and the widowed, two groups who probably weather old age with slightly more financial

resources (Choi, 1992; 1996). Widowed women are likely to benefit from the wealth of their marriages and single women have career trajectories that look more like men's because of their continuous labour force participation over the life course (McDonald, 1996; O'Rand and Henretta, 1999). Divorced and separated women are an important group for study because existing research suggests that they may be at the greatest risk for poverty of all adult Canadians and their numbers are predicted to continue to grow (Payne, 1994). In light of the continuing trend of the Canadian government to shift from the provision of universal pension benefits to targeting of the poor, it is important to identify who exactly are poor in the "unattached" category and how their income needs might best be met.

Canadian families have changed dramatically in the post-war years, particularly since the peak of the baby boom in the 1950s and these changes have begun to alter the contexts in which people live out their later years. Divorce emerged as a significant event in Canadian society in the early 1950s (Moore and Rosenberg, 1997; Beaujot, 2000). Only more recently has this trend worked its way through to the elderly population and today being in a divorced state is a genuine possibility for those 65 years of age and over. In 1951 only 0.3 percent of men and 0.1 percent of women aged 65 to 74 were divorced; by 1996 4.6 percent of men and 5.1 of women were divorced. The percentages will undoubtedly grow in the future simply as a function of the aging of the divorced population. The long-term repercussions of the growth in female lone parent families, which doubled from 10 percent in 1971 to 19 percent of all families in 1996, are likely to create enormous economic challenges for many women in old age. While the proportions of separated older Canadians are low - 2.3 percent of men and 2.1 percent of women - these numbers are also predicted to grow for the same reasons and because of the increase in common-law marriages in Canada (Statistics Canada, 2000).

The small number of American studies on widowed, divorced and separated older women and their economic circumstances in later life consistently show that the majority of divorced women have a greater risk of economic hardship and are prone to quickly fall into poverty, especially at retirement (Weingarten, 1988; Uhlenberg et al., 1990; Morgan, 1991; Pett et al., 1992; Hayes and Anderson, 1993; Crown, Mutschler, Shultz and Loew, 1993; White-Means and Hersch, 1993; McLaughlin and Holden, 1993; Choi, 1996; Holden and Kuo, 1996; Yabiko, 2000). Choi (1995), in a comparison of widows and divorcees over time, observes that 30 percent of divorcees fall below the official American poverty line compared to 22 percent of widows and that there is little long-term change in these percentages.

Investigations of the circumstances surrounding divorce and retirement in the US underscore the influence of a woman's past family and work history on late-life income (McDonald, 1996; 1997; O'Rand and Henretta, 1999; Ballantyne and Marshall, 2001; Street and Connidis, 2001). For example, Yabiko (2000), using longitudinal data from the *Health and Retirement Survey* finds that, while being divorced prior to retirement was associated with higher odds of receiving a private pension, having children reduced the odds of such a pension. Also, divorced women were more likely to be employed in retirement than were widows. Divorce was found to change retirement savings patterns and depleted assets in retirement. A cross-sectional retrospective study by Hayes and Anderson (1993) indicates that the financial outlook for divorced women in their study did not improve over time and that most women did not have the skills or knowledge to manage what income or settlements they received.

Choi (1995) used the *National Health Interview Survey: Longitudinal Survey of Aging* to investigate the differences between elderly divorcees and widows in old age. She shows that, despite higher education, long-term divorcees are worse off than long-term widows. Even when the divorcees had careers they found it difficult to increase their earnings. Despite their stronger work histories they were still worse off economically in retirement (Choi, 1992). Overall, widows were more likely to benefit from assets left by husbands (than were divorcees to benefit from assets transferred from partners) and they generally received more generous protection from Social Security.

The Canadian research on the economic security of widowed, divorced and separated women is scant. Both Payne (1994) and McDonald et al. (1997), using the *Survey of Aging and Independence* confirm that retired divorced/separated older women are at the bottom of the income ladder. As well, retired divorcees, when compared to the widowed, are less likely to have planned for retirement, more likely to be forced into retirement and more likely to have retired because of poor health. It comes as no surprise that they are more likely to be dependent on government pensions and they are the least likely of all women to rate their income as adequate in meeting their needs (McDonald et al., 1997). The authors of a recent Canadian study using the first wave of the *Survey of Labour and Income Dynamics*, show that women who become divorced or separated in mid and later life are more likely to be in poverty than married persons or men who separate or divorce in mid and later life and that earnings and a private pension enhance family income (Davies and Denton, 2002).

Perhaps there are so few issues in the research literature because there are few specific economic studies of older single, widowed, divorced and separated women. What is evident is

that there appear to be no time series or longitudinal studies that track older divorced and separated women during transitions into later life. Several researchers using a series of cross sections from the *Survey of Consumer Finances* (SCF) show that income inequality has decreased through the 1980s to the 1990s and that the Canadian retirement income system reduces inequality and smoothes out the distribution of income in later life (Smith et al., 1997; Myles, 2000; Prus, 1999). According to all of these studies, unattached women have been the greatest beneficiaries and the gains can be attributed to the Canada/Quebec Pension Plan. According to one study, the percent of unattached women receiving a C/QPP pension rose from 44 to 78 percent between 1980 and 1996 and their average income grew more between 1980 and 1995 than for all other seniors because of C/QPP benefits (Myles, 2000).

There are at least two problems with these studies. First, the category "unattached women" is not decomposed to show who benefited from the gains and it is suspected that a sizable proportion will be widows who receive C/QPP survivor benefits (Myles, 2000). Similarly, the gains made leave a large proportion of unattached women in poverty but the analyses in the studies are unable to provide information about the characteristics of these women. The reason is technical since the only available analytical categories in the Survey of Consumer Finances (the most commonly used data file) are married, unattached and other.

Secondly, the income gains are not likely to continue because most of the gains can be attributed to the planned maturation of the Canada and Quebec Pension Plans (C/QPP) that were legislated to mature in 1976. Improvements that will occur in the future are likely to be related to Registered Retirement Savings Plans (RRSPs) and Registered Pension Plans (RRPs), which research shows benefit high earning male workers (National Council of Welfare, 1999; Statistics Canada, 1999; Townson, 2000; Akyeampong, 2000). In other words, the reductions in poverty are unlikely to continue; an issue previous studies ignore (Smith et al., 1997; Prus, 1999; Myles, 2000). In addition, the argument that the next generation of women approaching retirement will have been in paid employment for most of their adult lives and therefore will have their own sources of income is only partially correct (McDonald, 1997). There are at least two overriding factors that suggest that their pension incomes will not approach men's pension incomes in old age. To the degree that the private RRSPs and RRPs and earnings related components of the pension system (C/QPP) replicate the inequality in the labour market, and as long as women have interrupted work histories due to family responsibilities, their ability to save and accumulate pension benefits will be affected.

Theoretical Framework

While this is a descriptive study, the theoretical framework guiding the analysis is the life course perspective. This perspective is chosen because it emphasizes the timing by which individuals and families make their transitions into and out of various roles in relation to the time schedules of society (Hareven, 1996). At the heart of the life course perspective is "the synchronization of "individual time", and "historical time", and the cumulative impact of earlier life events as shaped by historical forces on subsequent events" (Harevan, 1996:31). Divorce and separation, in particular, are primarily asynchronous events that affect the financial situation of women in their later years within the context of their family and labour force histories and the nature of the public and private pension systems (Chappell et al., 2003). Here we predict that on average divorced and separated women will be at the very bottom of the income distribution and that they will carry the burden of poverty amongst older women in Canada. The argument is that few current seniors will have had the benefit of the family reform laws and typically will have left marriages with few assets and limited labour market experience. Widows and the ever single are expected to be somewhat better off economically. Widows can benefit from husbands' assets while the ever singles tend to have labour market experience closer to men's experience but, of course, at lower income levels.

Data and Methods

Sample

The data on which the analyses are based are cross sections from the *Survey of Income Dynamics* (SLID) from 1993 to 1999. A secondary analysis of the SLID was chosen because it is the only Statistics Canada Survey that provides a time series of cross section data files which provide an in-depth look at income and sources of income. It provides much more income detail than other data files such as the *National Health Population Survey* (NPHS) or the *General Social Surveys* (GSS) and for many respondents, the income data is taken directly from tax records increasing reliability. Unlike the *Survey of Consumer Finances* which SLID replaced, the SLID data allows us to decompose the category "unattached women" into four distinct categories: single, widowed, divorced and separated. The SLID is the first national data file in which one can study the fluctuations in income that a typical family or individuals experienced through time at this level of detail. The SLID, started in 1993, follows the same respondents for six years and uses a split interview format so that each panel is interviewed 13 times over a spread of 6 years. A new panel is started every three years and each panel covers approximately 15,000 households or 30,000 adults providing a large enough sample to study the sub-population

of widowed, single, divorced and separated women from 1993 to 1999. Since only the initial year cross section data from the SLID is publicly available, it has been necessary to employ the master data files. We have worked on these at the Research Data Centre at McMaster University.

Analytic Strategy

There are three components to the analysis. To achieve the first objective (the objectives are listed on page 2), we decompose real income by source for the years spanning 1993 to 1999 to examine the contribution of public and private pensions, investments, alimony, etc. to the average real incomes (in 1997 constant dollars) of the four sub-populations of women for ages 65+ (Table 1). We then examine the change in after tax income and the key income sources for each sub-population over the six years to determine how these changes differed by group (Table 2). To achieve our second objective, the changes are examined through a slightly different lens that considers income levels for each source mapped into male quintiles for 1993, 1995, 1997 and 1998 and female quintiles for 1998 (Table 3). (Due to small numbers quintiles 2 and 3 are merged for the separated groups in 1993.) Lastly, two weighted ordinary least squares regression models are estimated for those over age 65 that examine to what degree differences in the total real income of the four subgroups are accounted for by differences in marital status, age, education and region (Tables 4 and 5).

Measures

In all the models, the dependent variable, total income for the reference year, refers to the total of all sources of income before taxes and includes government transfers, wages and salaries, farm and non-farm self-employment income, investments, alimony and child support payments, other monies such as inheritances, and private pensions. Consistent with a life course perspective age, as a continuously measured variable, is included in all the models. Marital status has been recoded into an indicator variable with four categories: the divorced, widowed, separated and the ever single. The reference category is made up of those who are separated or common-law separated. The married women were dropped from the analysis because it is well known that marriage affords women considerable financial protection in old age (McDonald and Donahue, 2000) and the focus here is on the non-married. To compare married women's personal incomes to those of the unattached is a false comparison because in reality what is relevant for their well-being is their family income. Because increasing age is associated with the likelihood of a change in marital status (i.e. widowhood), marital status and age interaction effects, not reported here, were tested though none were found to be significant. The magnitude

of the marital status effect on income is consistent across ages. Educational level, one of the strongest predictors of financial security in later life, is also recoded into an indicator variable and includes the four categories of elementary education, some post secondary education, and a university education with high school graduation as the reference category (Moore and Rosenberg, 1997). In addition, four regional variables are used to measure provincial differences that, in the past, have been found to be related to low income for unattached elderly women (Moore and Rosenberg, 1997; Statistics Canada, 2001). Dummy variables are included for three regions: the East (Atlantic provinces), Quebec, and the Prairies (Manitoba, Saskatchewan, Alberta), with Ontario being the reference category. Because of regional economic disparities, a marital status-region interaction effect was included in some models as well.

The data is limited in several ways and provide only a limited picture of the financial resources of older divorced and separated women. The SLID data used in this study is the cross-section data (over a number of years) rather then the panel data which is limited in the number of observations available to assess actual changes in marital status and the effect on income in old age. Secondly, the changes in marital status to widowed, separated or divorced are not time based so it is not known how the length of time in any of these statuses would influence income in later life. Thirdly, we do not have access to a strong measure of asset income so have no way of knowing if the divorced in their settlements received half the marital home, cars and so on.

Findings

Levels and Trends in Income by Source

We start by presenting mean total income from all sources from 1993 to 1999 in Table 1 for women aged 65 and over (groupings for ages 60+ or 70+ show similar results). For the purposes of this analysis mean incomes are provided for: total income in the reference year from all sources before taxes, total income for the reference year after taxes, income from earnings, investment income, OAS/GIS, C/QPP benefit payments, total government transfers (rollup of OAS, GIS C/QPP, employment insurance, workman's compensation, social assistance, child tax benefit, provincial tax credit, and GST credits); private pensions (employer, superannuation and annuities, RRSP annuities and, RRIF withdrawals), other income (e.g. inheritances), alimony, Old Age Security and the Guaranteed Income Supplement. The data have been converted into 1997 dollars using the all items Consumer Price Index. The table shows, as predicted, that both the total income and after tax income of the separated group of women are consistently at the bottom of the income distribution among unattached women, followed by the divorced, the

widowed and the singles. The main sources of income for these women are private pensions and transfer income (C/QPP and OAS/GIS).

Table 2 summarizes this information in a convenient way. For each of the groups we display the latest year of SLID data and the growth in real terms over the period (1993-1999). This table shows clearly the features mentioned in the previous paragraph as well as highlighting trends. Not only do the separated show up here as the most disadvantaged group, but a group that appears to be falling behind other unattached females. After tax income and two of the three components of income for this group fell in real terms over the 6 years considered.

Trends in Inequality

In Table 3 we turn to the issue of income distribution. We use the male distribution for the same age group as the basis for comparison. In the first four frames, we report for all unattached women, and the 4 sub categories on which we focus, the distributions according to the corresponding year's male distribution (for some of the years during our time frame).   Thus, the "unattached" column of the first frame, for example, shows that 38% of unattached women in 1993 had incomes below the income of males in the 20th percentile. Twenty six percent of these unattached women had incomes between the 20th and 40th percentiles, and so on.   The last frame at the bottom of the table uses the unattached female quintiles as the basis for the distribution. In the first column in this frame, except for rounding error, there is 20% in each quintile. The advantage of using the male quintiles as the basis for comparison is that we can easily see over time how the females are changing relative to the males.

First, note how much worse off the elderly females are as compared to the elderly males. At the start of the period 38% of elderly unattached women find themselves in the same circumstances as the bottom 20% of the males.   By the end of the period, this has improved but still fully a third of these unattached females find themselves in this category.   Second, looking across the first row in any of these frames, we see how the concentration of women in the bottom quintile increases as we move from left to right – that is as we move from single to widowed to divorced to separated.   The reverse is true (with the exception that the widowed and divorced tend sometimes to not follow the pattern) in the 5th row of each frame – the top quintile of the male distribution.   The single females, in fact, by the end of the period have almost the same fraction in the males' top quintile as do the males (19.51%).

All four sub categories of unattached females improve relative to males over the period in the following sense: the proportions in either the first row or the first and the second row

combined get smaller over the period. A smaller fraction of elderly unattached females is found at the bottom of the corresponding male distribution.

Turning to the last frame that uses the females distribution as the basis for calculating the distributions, we see that the singles do better than average (average unattached female) while again the separateds do much worse. This frame is included partly to make clear why we used the corresponding male quintile cutoffs to measure the distributions. If you look at the quintile distribution using the same group as the basis for comparison, you get as in the first column of that frame, 20% in each group – conveying no information whatsoever.

Regression analysis: Accounting for the Differences

Thus far the evidence suggests that the separated and the divorced have the lowest incomes of all unattached women, they have benefited the least from C/QPP and private pensions from 1993 to 1999 and they are over represented at the bottom of the income distribution for unattached women and men. However it could be that the differences between these groups are due to some other characteristic that also differs between the groups. For example, there may be age, educational or regional differences that lie behind the observed variations. In this section we use regression analysis to examine to what extent differences in the total income of the four subgroups of women are accounted for by differences in age, marital status and education. Table 4 reports the results from a very simple model which allows age and education to affect total income. We perform the analysis for both 1993 and 1998 (the sample size more than doubles over the period because a second panel was added to SLID in 1996). The regressions here are for nominal income, not constant dollar income, so the increase in the size of the coefficients from 1993 to 1998 reflects a combination of general inflation and growth.

Starting with the column for 1998, we note from the P-values that all terms are statistically significant with the exception of the divorced category. Total income declines with age by $240 per year of age. Whether this reflects life course events or simply reflects the difference between successive cohorts cannot be distinguished here. Never married and widowed women have substantially more income (about $5600 and $3500 respectively) than do the separated women (which are omitted from the regression and thus become the basis for comparison). Divorced women also have about $1500 more total income but the difference is not, in fact, statistically significant. Finally, we note that the education differences are very

large: high school graduates have $4300 more than those with only elementary education, those with some post secondary have another $4900 per year and those with university degrees have over $20,000 more than the high school graduates. As would be expected, education is the most important variable increasing women's income.

The 1993 results with the smaller sample (from only one panel of SLID) show similar effects of age and education (the coefficients are smaller partly because of using nominal incomes in the regressions). The differences between the marital status categories are much less well determined with the smaller sample, though the never married is nevertheless clearly different from the separated.

In Table 5 we consider the effect of region (five regions) and the interaction with marital status on total income. We note that there are no strong regional effects, however based on joint F tests (reported at the bottom of the table) the dummy variable East and the interactions for the East as well as the combined 16 regional terms (levels plus interactions) have a moderate effect in 1993 (at 5 percent level of significance). In 1998, with the larger sample size, the effects for the East and for all 16 regional effects on total income are highly significant at 1 percent. The interactions for Quebec also become significant in 1998 at 5 percent, a finding similar to that of Moore and Rosenberg (1997) who found that the unattached Quebec elderly had a fifty percent probability of falling below the low income cut-offs for Statistics Canada in 1991. These findings are also consistent with the Survey of Financial Security (SFS) in 1999, which found that family units (including the unattached) in Eastern provinces and those without a university education were less likely to have private pension assets.

The effect of being 'never married', 'widowed' or 'divorced' are largely unchanged from the regressions in Table 4 without the regional effects. In 1998, for example, the never married and the widowed are still significantly better off than those in the separated category while the estimate for the divorced is positive, though not statistically significantly different from the separated category. The education coefficients are of the same order of magnitude as in the regressions without the regional variables.

Summary and Implications

The overarching objective of this paper is to determine who carries the burden of poverty amongst unattached older women in Canada. Our results indicate that in the late 1990's, the separated, divorced and to a lesser extent the widowed are at the bottom of the income distribution for women aged 65 plus. Although income fluctuates over the 1993-1999 interval,

the separated have the lowest before and after tax incomes for all women in 1999. Furthermore, the separated make up the largest proportion of women in the two bottom male income quintiles and the two bottom quintiles for all unattached females in 1998. The divorced and widowed vie for second place as the next largest group in the bottom quintiles for both males and females. A climb from the bottom quintiles to the higher levels is limited. The movement for the separated and divorced from 1993 to 1998 is only to the second quintile and they lose ground in the third quintile. In contrast, widows appear to gain ground in the 3rd and 4th quintiles bringing them closer to the top quintile for men. The regressions show that for women over age 65, both the widowed and the never married compared to the separated, receive between $5,000 and $6,000 more in yearly income. Women with lower total incomes are more likely to live in eastern provinces and to have lower levels of education. There is no significant difference between the divorced and the separated because the difference between the two is quite small. The incomes of the never married look strikingly similar to those for men and likely replicate their labour force experiences (Drolet, 2001).

The Single

In light of these findings, it is somewhat inaccurate to treat all unattached older women as homogeneous or to suggest that all unattached women will ultimately be adequately covered by private pensions and the C/QPP. According to our data, the real "success story" of the Canadian pension system is for ever single women and this success is attributable to a large increase in their share of private pensions as a main source of income, and less to the C/QPP or increases in private investments during the 1993-1999 interval. In fact, the ever single best represent the fulfilment of the prediction that the decline in income inequality attributed to the C/QPP over the 1980s is fast coming to an end and, if there is improvement, it will be from the maturation of employer pensions (Statistics Canada, 2001).

The reason for the success of never married women is related to their career patterns that exhibit similar commitments to the labour force and to household responsibilities as men. As part of this similarity, the ever single earned 96 cents for every dollar earned by their male counterparts, while married women earned 77 cents on the dollar in 1997 (Drolet, 1999). As we know, those with lower incomes are less likely to have private pension assets (Statistics Canada, 2001). In short, the single can capitalize on two of the most important features of private pensions: that pension eligibility and earnings replacement rates are generally dependent on

lifetime years of service. They can also capitalize on a reduction in wage inequities between men and women.

The Separated and Divorced

It is apparent that during the study the women's incomes increase over time and private pensions and the C/QPP are important sources of this increase for all women. However, private pension and C/QPP income for the separated and divorced do not surpass OAS and GIS as the main source of income across age groups. The fact that 79 percent of separated and 65 percent of divorced women are in the two bottom quintiles for men of a similar age is a strong indication of their poverty. Even though alimony has increased over time as a proportion of income, it never makes up more than 6 percent of total income for the separated or 3 percent for the divorced. The Divorce Act does little to protect older women who have spent a life time shouldering family responsibilities, especially if they divorce when the children are adults (Department of Justice, Canada 1990; Townson, 2000). It also unlikely that credit-splitting of C/QPP benefits makes much difference since the take-up is so low (Human Resources Development Canada, 2003). We can add to this picture the well-known litany of problems related to older women's economic dependency in old age -- lower earnings, interrupted work schedules, part-time and non-standard work and concentration in female-dominated labour markets, all of which apply equally to the divorced and separated. What is more, even with the full participation of women in the labour force in the near future, we know that married women will still carry the majority of household and family responsibilities and this will always affect the time they have available for work (Marshall, 2000). Divorced and separated women do not lose any part of this legacy when they leave a marriage.

The Widowed

The scenario is different for the widowed mainly because they are more likely to benefit from the wealth left by their husbands and to receive better protection from C/QPP than their divorced and separated counterparts. Widows see small increases in their private pensions for each age group from 1993 to 1998 while their C/QPP income is consistently the main source of income from 1993 to 1998. The high and constant level of C/QPP benefits likely represents the payment of survival benefits to the widows and is less a reflection of their work history as married women. However, the change in the calculation of retirement benefits after 1998 will reduce the size of the combined survivor and retirement benefits and may have some impact on the steady increase in C/QPP. The continuous decline in their investment income, which accounts for about 14 percent of their total income, may also introduce some instability into their

incomes over time. Any further adjustments to the C/QPP need to be closely monitored in terms of the fall-out for the widowed who by any measure live in straitened circumstances.

Conclusions

Our main objective is to bring to the attention of policy makers the fact that not all older unattached women are the same when it comes to their economic well-being at older ages. When we decompose marital status, it is the singles who have benefited the most from the improvements in the Canadian pension system which sometimes masks the circumstances of other unattached women. Our results show that separated and divorced women are the poorest of all older unattached women in Canada and the group who should be the focus of public concern.

Any remedy for the separated and divorced, short of remarriage (Galarneau and Sturrock, 1998), is however, a complicated issue and would require the orchestration of a number of federal and provincial laws. From a federal policy perspective it seems that loopholes allowing couples to avoid C/QPP pension splitting needs to be revisited within the broader context of how resources are allocated at divorce. Provincial legislation that requires mandatory pension splitting of private pensions at divorce, as in Manitoba up until 1992, should be evaluated since private pensions are the second most valuable asset of Canadian families (Statistics Canada, 2001). The differences in provincial jurisdictions in pension laws also could be reviewed with special attention being paid to the inequalities women experience across provinces. The federal Divorce Act which, in theory, recognizes the importance of spousal support could be implemented in a manner that actually acknowledges this principle instead of the idea of self-sufficiency that makes no sense for many separated and divorced women. (Dept. of Justice, 1990). Although employer pension schemes now cover women who work part-time, they still reflect the differential earnings of women and men and are not inflation protected, two factors that could be changed.

Unfortunately, these suggestions represent little more than palliative measures that do not address the central issue. The Canadian pension system was developed to support a 19th century male industrial worker who supports a family, a model that no longer applies to the majority of Canadians. The current pension system does not mirror the complexity of women's lives in terms of their multiple transitions in and out of the labour force, their institutionalized lower earnings, their unpaid work and the changes in individual and family life styles. Any improvements that are made to the public and private pension system have to begin with a

revised vision of the life course in order to reflect the actual lives of Canadian women if they are to prevent poverty successfully.

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Table 1: Mean Total Income by Source and Marital Status of Women Aged 65+, 1993-1999,
Slid Data in constant 1997 dollars.

Single Women

Variable	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Year	**1993**	**1994**	**1995**	**1996**	**1997**	**1998**	**1999**
Total	$22,371	$23,699	$25,087	$23,525	$23,932	$23,966	$23,617
After Tax	$19,760	$20,484	$20,972	$19,876	$20,048	$20,696	$19,647
Earnings	$223	$1,897	$1,716	$865	$847	$1,250	$290
Investments	$3,938	$3,956	$5,063	$3,230	$2,896	$2,361	$2,693
OAS/GIS	$5,866	$6,298	$6,225	$6,276	$6,263	$6,129	$6,255
C/QPP	$4,254	$4,281	$4,455	$4,435	$4,483	$4,445	$4,362
Govt. Transfers	$10,647	$10,893	$11,065	$11,196	$11,302	$11,123	$11,105
Private Pensions	$7,079	$6,748	$7,057	$7,976	$8,501	$8,426	$8,946
Other Income	$484	$204	$186	$168	$283	$720	$583
Alimony	$0	$0	$0	$90	$103	$86	$0
OAS	$4,613	$4,806	$4,656	$4,626	$4,649	$4,544	$4,567
GIS	$1,253	$1,492	$1,569	$1,651	$1,614	$1,585	$1,688

Widows

Variable	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Year	**1993**	**1994**	**1995**	**1996**	**1997**	**1998**	**1999**
Total	$17,628	$17,668	$18,534	$18,897	$19,060	$18,686	$18,886
After Tax	$16,144	$16,253	$16,523	$16,977	$17,145	$16,796	$17,031
Earnings	$526	$430	$438	$479	$447	$242	$270
Investments	$2,725	$2,650	$3,125	$3,339	$2,936	$2,590	$2,603
OAS/GIS	$6,613	$6,810	$6,755	$6,809	$6,865	$6,813	$6,897
C/QPP	$3,774	$3,706	$3,704	$3,658	$3,721	$3,923	$3,920
Govt. Transfers	$10,940	$10,974	$11,310	$11,261	$11,432	$11,536	$11,589
Private Pensions	$3,260	$3,351	$3,389	$3,475	$3,766	$3,987	$4,199
Other Income	$176	$263	$271	$342	$479	$330	$225
Alimony	$0	$0	$0	$0	$0	$0	$0
OAS	$4,597	$4,622	$4,484	$4,457	$4,534	$4,501	$4,552
GIS	$2,016	$2,188	$2,272	$2,352	$2,331	$2,311	$2,345

Table 1: continued …

Table 1: Mean Total Income by Source and Marital Status of Women Aged 65+, 1993-1999, Slid Data in $1997, continued…

Divorced

Variable	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Year	1993	1994	1995	1996	1997	1998	1999
Total Income	$16,593	$16,855	$23,737	$17,845	$19,530	$19,486	$19,181
After Tax Income	$15,455	$15,758	$20,236	$16,349	$17,431	$17,605	$17,395
Earnings	$456	$2,387	$9,468	$1,364	$1,428	$976	$1,958
Investments	$987	$722	$835	$1,328	$1,516	$1,768	$1,575
OAS/GIS	$6,747	$5,959	$6,167	$6,701	$6,421	$6,610	$6,546
C/QPP	$3,500	$2,965	$3,372	$3,258	$3,852	$3,798	$3,865
Govt. Transfers	$11,369	$10,482	$10,500	$10,679	$11,125	$11,212	$11,101
Private Pensions	$3,494	$2,895	$2,858	$3,320	$4,500	$4,628	$3,533
Other Income	$137	$261	$20	$529	$466	$675	$427
Alimony	$150	$108	$56	$625	$496	$227	$587
OAS	$4,445	$3,967	$4,092	$4,445	$4,496	$4,569	$4,518
GIS	$2,302	$1,992	$2,075	$2,257	$1,924	$2,040	$2,028

Separated

Variable	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Year	1993	1994	1995	1996	1997	1998	1999
Total Income	$17,632	$17,789	$19,212	$15,770	$16,716	$15,656	$15,682
After Tax	$16,170	$16,204	$16,785	$14,654	$15,504	$14,750	$14,850
Earnings	$967	$4	$1,537	$499	$1,385	$645	$405
Investments	$812	$603	$1,736	$1,015	$833	$628	$746
OAS/GIS	$7,684	$7,584	$7,103	$7,740	$6,986	$8,152	$7,045
C/QPP	$2,825	$3,327	$2,750	$2,657	$3,190	$2,574	$2,903
Govt. Transfers	$11,328	$11,750	$10,870	$11,813	$12,006	$11,808	$11,273
Private Pensions	$3,620	$5,108	$4,485	$2,039	$2,125	$2,076	$2,395
Other Income	$747	$108	$253	$62	$88	$114	$77
Alimony	$158	$216	$330	$341	$280	$384	$785
OAS	$4,261	$4,341	$4,160	$4,482	$4,336	$4,698	$4,360
GIS	$3,423	$3,243	$2,944	$3,258	$2,650	$3,454	$2,685

Source: SLID master data files, various years

Table 2: 1999 After Tax Income and key income sources showing real income growth from 1993 to 1999, unattached women 65+ (in constant 1997 dollars)

	After Tax Income	Growth 1993-99	C/QPP	Growth 1993-99	Private Pensions	Growth 1993-99	OAS/ GIS	Growth 1993-99
Single	$19,647	11%	$4,362	3%	$8,946	26%	$6,255	7%
Widowed	$17,031	5%	$3,920	4%	$4,199	29%	$6,897	4%
Divorced	$17,395	13%	$3,865	10%	$3,533	1%	$6,546	-3%
Separated	$14,850	-8%	$2,903	3%	$2,076	-34%	$7,045	-8%

Source:Table 1

Table 3: Mean Total Income by Quintile, Females Aged 65+, Slid					
1993 (Male quintiles)					
Quintile	*Unattached*	*Single*	*Widowed*	*Divorced*	*Separated*
1st	38.44	23.01	40.85	42.62	52.33
2nd	26.00	26.55	26.47	11.74	47.67
3rd	18.54	19.50	17.88	37.11	
4th	10.66	16.90	09.67	08.53	
5th	06.36	14.04	05.13	00.00	

1995 (Male quintiles)					
Quintile	*Unattached*	*Single*	*Widowed*	*Divorced*	*Separated*
1st	39.84	31.01	40.78	43.35	53.37
2nd	24.69	25.64	25.05	20.87	14.17
3rd	16.43	08.11	17.12	28.84	32.46
4th	12.04	17.09	11.61	06.94	00.00
5th	07.00	18.15	05.43	00.00	00.00

1997 (Male quintiles)					
Quintile	*Unattached*	*Single*	*Widowed*	*Divorced*	*Separated*
1st	34.08	27.10	34.83	33.34	39.29
2nd	28.65	24.02	28.97	25.57	44.67
3rd	17.07	11.77	17.85	20.61	03.16
4th	11.28	16.04	10.64	11.86	12.88
5th	08.92	21.06	07.72	08.62	00.00

1998 (Male quintiles)					
Quintile	*Unattached*	*Single*	*Widowed*	*Divorced*	*Separated*
1st	33.34	26.41	33.84	34.05	43.84
2nd	29.24	24.75	29.43	30.32	35.51
3rd	16.00	12.06	16.66	16.25	10.74
4th	12.89	17.27	12.83	09.95	09.91
5th	08.44	19.51	07.24	09.42	00.00

1998 (Female Quintiles)					
Quintile	*Unattached*	*Single*	*Widowed*	*Divorced*	*Separated*
1st	20.02	14.67	20.21	23.05	24.38
2nd	20.04	18.10	20.46	15.10	27.95
3rd	20.02	14.18	20.28	21.83	27.03
4th	19.94	17.18	20.53	20.65	11.44
5th	19.99	35.88	18.52	19.37	09.21

Source: SLID master data files, various years

Table 4: *Ordinary least squares regressions of total income on age, education and marital status, women aged 65+.*

Variables	1993		1998	
	B	*P– value*	**B**	*P- value*
Age	-134.3	.007	-240.9	.000
Separated	….	….	….	….
Never Married	4644.5	.036	5636.2	.000
Divorced	-1540.6	.455	1554.6	.179
Widowed	1089.2	.539	3517.9	.000
Elementary	-3761.7	.000	-4327.8	.000
High School	….	….	….	….
Some Post Sec.	2102.8	.104	4855.3	.000
University	8226.0	.0277	22304.4	.000
Constant	27039.19	.000	34771.0	.000
N	1366		3028	
Adjusted R^2	.141		.149	

Note :   '….' Indicates a reference category.
Source: SLID 1993 and 1998 master data files

Table 5: Ordinary least squares regressions of total income on age, marital status, education, region, and region x marital status for women aged 65+.

Variables	1993		1998	
	B	*P- value*	B	*P- value*
Age	-130.2	.011	-245.1	.000
British Columbia	-4974.2	.356	-2341.6	.108
Prairies	-4241.0	.425	-276.5	.843
Ontario	….	….	….	….
East	-4745.7	.395	1861.8	.596
Quebec	-2897.6	.601	214.2	.916
Separated	….	….	….	….
Never Married	7250.5	.306	5669.6	.038
Divorced	-3009.8	.588	2955.2	.161
Widowed	-1438.6	..788	4285.2	.000
BC x Separated	….	….	….	….
BC x Never Married	1421.8	.,860	9057.6	.170
BC x Divorced	945.2	.872	2347.7	.483
BC x Widowed	5862.2	.295	4760.3	.061
Pr. x Separated	….	….	….	….
Pr. x Never Married	676.7	.929	2846.4	.445
Pr. x Divorced	3479.3	.554	-875.9	.730
Pr. x Widowed	4150.0	.446	-110.5	.946
Que. x Separated	….	….	….	….
Que. x Never Married	-4772.7	.521	1772.0	.619
Que. x Divorced	-2485.2	.693	-4966.1	.140
Que. x Widowed	2713.7	.633	-2962.6	.186
East x Separated	….	….	….	….
East x Never Married	-2076.0	.791	-3357.4	.485
East x Divorced	6348.5	.319	-3879.0	.403
East x Widowed	2911.1	.608	-4806.5	.178
Elementary	-3668.6	.000	-3822.3	.000
High school	….	….	….	….
Some Post Second	1741.7	.183	4762.7	.000
University	8209.8	.027	22117.1	.000
Constant	29413.5	.000	34901.3	.000
N	1356		3028	
Adjusted R^2	.17		.23	

Joint F tests: All coefficients of the indicated groups are zeros

	F	Prob > F	**F**	Prob > F
British Columbia	1.19	.312	1.20	.309
Prairies	0.38	.823	0.28	.893
Quebec	1.39	.237	3.08	.015
East	2.42	.047	5.41	.000
Interactions (16)	1.72	.038	2.97	.000

Note :   '....' Indicates a reference category.
Source: SLID 1993 and 1998 master data file

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