

Women, Work and Pensions

A Gendered View on Canadian Pension System

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Abstract

This paper explores the gender inequality of pension income in Canada and its relation to the pension policies. In particular it examines the Canadian pension system (CPS) through a gender lens. By selecting a series of gender-sensitive indicators, it addresses the gendered dimensions of pension policies and compares unequal pension outcomes between senior men and women. It argues that the CPS is not as women-friendly as it appears to be, mainly because it embraces a ‘universal worker’ gender assumption in pension provisions. In other words, structural constraints operating in the labor market and families create barriers to pension equality between men and women.

Keywords: Canadian pension system, gender, pension inequality, seniors, women and men

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1. Introduction

Gender and pension issues are both essential components of a country's social policy. The intersection of these two is the subject of this paper. A related theme concerns the Canadian pension system insofar as, even though the system has been judged as 'functioning well' given the background of global economic volatility, it still reflects bias when we evaluate its merit from a gender perspective (Lefebvre *et al*, 2011). The two government-stated objectives of the Canadian pension system (CPS) are to ensure that elderly people have sufficient income regardless of their pre-retirement income, and to maintain a reasonable relationship between working and retirement income to avoid dramatic income reduction (Hick, 2007). However, numerous empirical studies have proved that the income of working-age women is on average lower than men and poverty rates among elderly women are higher. The first phenomenon relates to the lower benefit women can obtain from earning-related pension plans; and the latter implies that many more female seniors cannot receive adequate pension benefits to live a decent retirement life. It is more likely that women's disadvantage in the labour market has been persisted at their old age when they still have less pension benefits than senior men. This paper is going to explore what reasons underlie the gender inequality of pension income in later life in Canada and its relation to the pension policies. First, we will discuss how to use a gender-based analytical approach to examine women's pension issue and propose a concrete analytical framework. The ethical meaning of 'gender distinction' is discussed in order to justify our assumption that there lies a gender inequality in current pension regime. Secondly, an overview of the CPS will be given and women's access to pensions is examined. Thirdly, we discuss the amount side of the CPS in detail, i.e. the maximum and average amount of pension payments and statistic data on the gender differences. Lastly, through examining the status of male and female

workers in the labour market, a triangle linkage is made among gender, work and pension. Gender distinction causes the income differences between women and men at working age and in turn this income inequality has been reinforced till to their retirement, because of the CPS embracing a ‘universal worker’ gender assumption.

2. Mapping out a Gender Framework for Analysing Pension Policies

While the issue of women’s pensions has been discussed in much literature, few of it deals with the issue using a gender-based analytical approach. Based on existing theoretical accounts relating to Canadian women’s life experience different to men’s, this chapter aims to propose a comprehensive yet concrete gender analytical framework to examine the Canadian Pension System (CPS). Firstly gender gaps in the elderly’s poverty and pension benefits are presented by evidence from Statistics Canada. Secondly concern over gender inequality of the CPS is raised by feminist scholars’ and government officials’ contributions to relevant literature. Next we explore the nuances that a gender-based perspective can provide to the issue of women’s pension. Finally a set of gender-sensitive indicators to examine the CPS is listed.

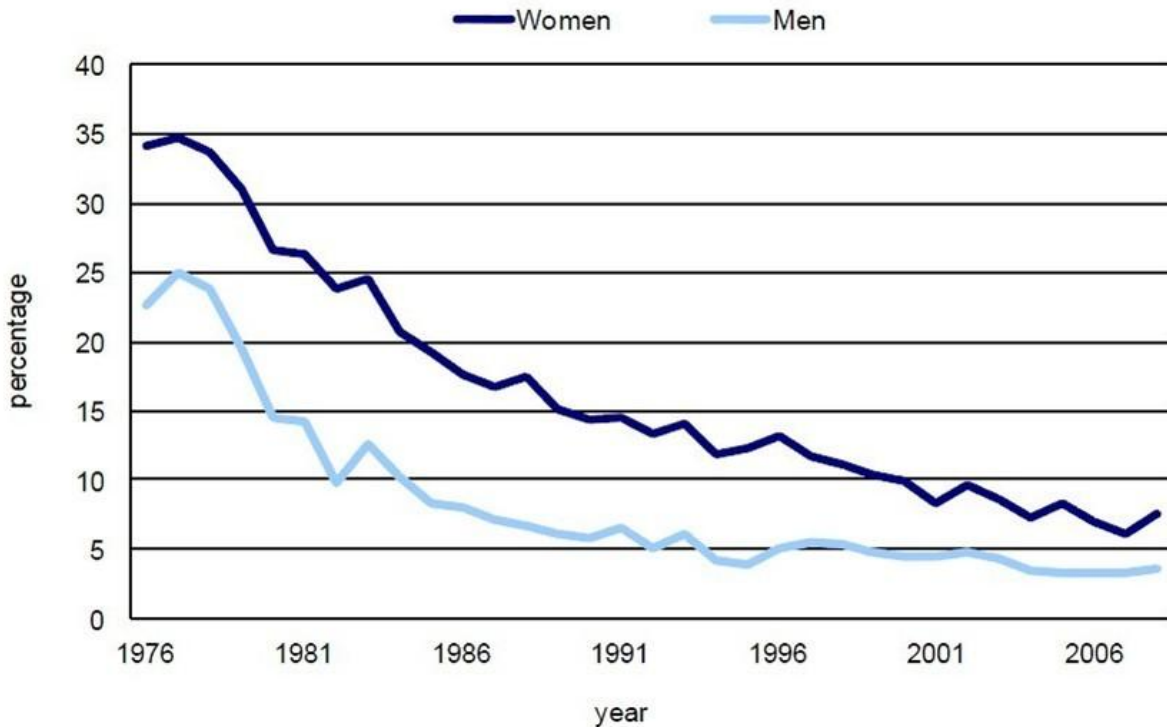
2.1 Women and the Elderly Poverty – Pension Matters

Today, most seniors (65 years old and over) are better protected than they were decades ago. When we look at the latest statistics on low income, after-tax cut-offs (LICO-AT)¹, only 5.2% of seniors are considered poor, compared with 9.6% of the overall population suffering low income (Statistics Canada, 2011). In contrast a gender breakdown of this number shows that elderly women disproportionately account for the majority of poor seniors. For instance, while 3.4% of senior men are poor, over 6.7% of senior women suffer low income (Statistics Canada, 2011).

¹ Statistics Canada does not claim to measure poverty, however, and most social policy analysts, politicians and editorial writers treat the low income after-tax cut-offs as poverty lines. (Canadian Council on Social Development)

This gender poverty gap among seniors implies that the risk for elderly women to be poor is twice as high as that of elderly men.

Figure 2.1 Women and Men Aged 65 Years and over Whose Income is below the LICO-AT, Canada, 1976 to 2008



Source: Statistics Canada, Survey of Consumer Finances and Survey of Labour and Income Dynamics, CANSIM table 202-0802

Where does this gender discrepancy come from? In short this is because women used to and continue to draw fewer pensions than men. Pensions help ease the changes that aging and retirement brings to the labour force. It can be understood as a system of income security against risk; that is the risk of outliving ones' material resources when other ways of accessing income are less tenable (Rose, 1996). As the caring capacities of families shift, the elderly can no longer rely on an extended family support structure and thus pension provisions become particularly important for them to maintain decent and comfortable living in later life (Hick, 2007, p.337).

Nowadays Canada’s income security system for the elderly and retired (the CPS) consists of three main pillars: first pillar- basic minimum income allowances such as Old Age Security (OAS), Guaranteed Income Supplement (GIS), and Spouse’s Allowance (SPA); second pillar- social insurance benefits such as the Canada/Quebec Pension Plan; and third pillar- private pensions and publicly supported and regulated private saving plans, such as the Registered Retirement Savings Plans (RRSPs). These three pillars together represent the primary income source for seniors in Canada. Annual statistics on the income of individuals done by Statistics Canada has demonstrated this function of the CPS quantitatively. For example in 2008, benefits from public and private pension programs together accounted for 78.3% of total income for senior women and 71.5% for that of senior men (Statistics Canada, 2011). Further studies on senior women indicate that even though their average pension benefits has been increasing for years; it remains lower than that of senior men. The latest data shows that senior women receive an average of \$26,900 pension benefits per year which is \$7,600 less than that of senior men, who get \$34,500 per year on average (Statistics Canada, 2012). Despite the fact that elderly women tend to count more on pensions for living than elderly men do, their average pension benefits are 22% less than that of elderly men. Therefore it is safe to assume that the CPS is the reason, or at least the most direct mechanism, to explain why elderly women are more likely to be poorer than men.

Table 2.1 Income Sources As Percentage of Total Income of Women and Men Aged 65 Years and over, Canada, 2008

Income Source	Females	Males
Total Pension Benefits	78.3%	71.5%
1st Pillar – Old Age Security Program (OAS, GIS& SPA)	30%	16.9%

2nd Pillar – Canada Pension Plan and Quebec Pension Plan	19.7%	18%
3rd Pillar – Private Pensions	28.6%	36.6%

Source: Statistics Canada, Labour Force Survey, CANSIM table 202-0407

2.2 A Gendered Analytical Framework of the CPS

The reasons for the CPS playing a major role in the income disparity between elderly women and elderly men are complex and require the consideration of a variety of factors. Uncovering this complexity needs us to give special attention to women and adopt a systematic approach to analyze the problem. A gender-based analysis to the CPS will be conducted for the purposes of this paper. Gender-based analysis is an integrated and systematic process of research and analysis that takes both men and women into account, using a variety of quantitative and qualitative data (Women’s Policy Office, Government of New Brunswick, 2003, p.9). It is a process that examines the differences in women’s and men’s lives and identifies the potential impact of policies and programs in relation to these differences (Women’s Policy Office, Government of New Brunswick, 2003; Office of the Auditor General, 2009). Both feminist scholars and policy practitioners have contributed substantially to the development of this analytical approach. While there are some common themes regarding to the gender-based analysis, to apply it still requires critical reflection on values of gender and integrating it with the specific policy context of this paper - the Canadian Pension System. Following the literature review from scholars and government officials to women’s pension issues, we will propose the gender-based analytical framework for analysing the CPS.

2.2.1 The Concept of Gender

Earlier periods of women's studies, the 1960s and 1970s, coincided with the blossoming of the women's liberation movement. Intrepid feminist scholars tended to focus on enriching the meaning of gender and carved out gender as a legitimate area of academic concern (Mackie, 1991; Siltanen & Doucet, 2008; Marshall, 2000). The concept of 'gender' was first introduced as the more common conceptual language for sociologists and other feminist researchers, who aimed to draw a distinction from 'sex'. Sex refers to biologically based differences, primarily related to differences in chromosomes and reproductive functions while gender refers to socially produced differences, primarily of character, ambition and achievement (Stephenson, 1973; Siltanen & Doucet, 2008). Today this dichotomy seems to oversimplify distinctions between women and men; being that biological differences and social differences are more likely to be interlocking factors. Admittedly this debate has successfully aroused concerns about a woman's role and questions it in relation to men as well as to society. As Bryson reminds us, 'of course society does treat certain biological differences as highly significant: every individual is legally classified at birth as a biological male or female, and a whole set of gender expectations are mapped onto this primary sex distinction...we need to be able to see ourselves as women if we are to resist our current construction as women' (Bryson, 1999, p.49). With gender well-established as a social construct concept, gender these days is far more likely to be used as verb than as a noun (Siltanen & Doucet, 2008, p.22). In other words there is a trend towards regarding the relevance and substance of gender as questions for, and not assumptions of, research (Siltanen & Doucet, 2008, p.26). How should we perceive the dynamics of gender? Marianne Marchand (2000) has identified that gender operates on at least three interconnected levels in our society: the individual (through the social construction of physical male and female bodies), the

collective (through the interactions among and between men and women structured in terms of gender roles and expectations), and the ideational or ideological (through the gendered representations of different social spheres, processes and practices, and the relative value placed on each). This typology provides a critical tool to examine prevalent views on women-related issues by examining which level 'gender' is limited to and discussed. Moreover it will be more perceptive to uncover the meaning of gender at an ideological level, when we analyze gender inequality in policy. Hence stereotypes of gender roles can be fully discussed and thus lead to practical solutions (Bland 2009; Jenson 2009; Parsons 2007).

2.2.2 State-Labour Market- Family through a Gender Lens

In line with Marchand's observation, feminist scholars have engaged in research into the relationship between gender and pension policies. Research began with feminist critiques of the welfare state at ideational level. Feminist contributors to the literature argued that the social provision of welfare, including pensions, were part and parcel of the old labour contract which entailed a particular kind of gender regime (Supiot 1999; Lewis 1992; Orloff 1993). The old labour contract was designed first and foremost for the regularly employed male breadwinner and provision was made for women and children as dependants (Lewis, 2002, p.332). It was assumed that the primary responsibility of men was to earn a wage outside the home and women were to take care of household matters such as cleaning, laundry, shopping, cooking, and caring for children. This was widely accepted at the level of normative prescription by policy-makers and by society (Lewis, 2002). The establishment of the CPS was based on this 'male-breadwinner' gender regime (Barnwell, 2006, p.9). Women's identity as wives and their unpaid household work was recognized and continually reflected through some programs in the CPS such as the Spouse Allowance and Survivor's Benefit.

Today profound changes have occurred to the expected roles of women and the domestic division of labour and so has the system of CPS in delivering pension benefits to women. Currently the number of females in the labour market is almost equivalent to the number of male workers. At the same time, there is a trend that men are devoting more time to unpaid domestic work (Lindsay, 2008). Canadian women have now been incorporated into the pension system as autonomous individuals rather than dependents of their husbands. Through the first pillar of the Old Age Security Program, women are able to access a certain amount of quasi-universal pension benefits based on their equal social rights as men. Moreover, obtaining the CPP and private pension benefits through their own contributions or employment history is becoming the norm for Canadian women. Feminist scholars criticize these changes because they reflect a new type of gender regime and ignore unchanged aspects of gender roles. They characterize women integrating into the CPS as a type of 'universal worker' or 'citizen worker' (Macdonald, 2009; Cohen, Jane & Pulkingham, 2009). By definition the 'universal worker' assumes that adults should be self-supporting whether or not they have caregiving responsibilities (Macdonald, 2009). However, in spite of women's involvement in paid work, women remain responsible for the bulk of unpaid house and caregiving work (Lindsay, 2008; Macdonald, 2009; Cohen, Jane & Pulkingham, 2009). For example in 2005, women aged 25 to 54 averaged almost two hours more per day on unpaid work activities than their male counterparts (Lindsay, 2008). Conversely men in this age range spent almost two hours more per day than women on paid work activities (Lindsay, 2008). The hierarchical domestic division of labor acts to weaken women's performance as a universal worker in the labor market compared to men. Therefore it is reasonable to presume that since women's employment patterns tend to be different from that of men, their contribution history to the pension system could be affected (Ginn 2001; Condon

2001; Young 2010). Following this logic we are going to explore two aspects of the CPS to highlight the gender concern: to what extent the configuration of the CPS presents ‘universal worker’ characteristics and how it balances women’s dual role as earner and caregiver in the family in following chapters.

2.2.3 Official Reports on Canadian Women’s Pensions

Among government publications, women’s pension issues are mostly discussed at federal level and often found as a sub-topic, with a brief mention in a larger subject such as elderly poverty (National Advisory Council on Aging, 2005) or retirement research (Stone 2006; McDonald, 2006). Whilst it has been acknowledged that senior women are the poorest among the poor, conclusions drawn from these analyses usually favour unisex measures instead of gender targeted, to deal with elderly poverty. This is not to say that using unisex measure would not benefit elderly women, but rather that policy reaching elderly women and men with the same impact, is an unsatisfying assumption. This is also because of the lack of gender concern through the development of the pension system. The emphasis of politicians is often on the need to cut spending and to reduce the deficit, therefore the host of benefits that these programs bring to families, vulnerable groups and society are rarely mentioned (Hick, 2007, p.8). Any government’s new action on pensions is likely to become headlines in the newspapers, but the effectiveness and affordability of the system are more likely to be topics of discussion rather than the focus being on the interests of particular groups of beneficiaries, such as women. Nevertheless there has been some meaningful research on women’s pensions among policy practitioners. Statistics Canada has published a series of gender-based statistical reports including that of senior women’s income. Although social or policy implications behind the numbers are rarely considered, their data reports provide us with a foundation to understand the

current situation of Canadian women. So far the most inclusive official report on Canadian women's pensions is the *Pension Security for Women- Report of the Standing Committee on the Status of Women* released in 2009 (Fry, 2009). This report provides valuable insights and potential solutions on what government should do in order to accommodate women's different challenges in obtaining sufficient pensions. It is encouraging to see that the complexity of women's pension issues has been acknowledged and given a voice. In particular it highlights three factors which affect women's retirement income security that should be addressed in the future: women's participation in the labour force, their role in Canada's social and family structures and women's longer life expectancy. Preceding discussions have shown that to investigate gender inequality in the pension system, one should pay attention to the interconnected effects of the state, labor market and family on women. While the third factor- women's longer life expectancy seems intuitive, it plays a determinant role in women's pension inequality. Canadian women aged 65 years old in 2007 could expect to live another 21.3 years; yet men of that age were projected to live only an additional 18.3 years. Under current economic conditions, women may need to save 8 to 10% more than men to maintain the same standard of living during retirement (Fry, 2009, p.7). But the difference in life expectancy is not currently reflected in programs such as RRSPs, leaving women vulnerable to run out of savings (Fry, 2009, p.7). Given that some women may have the same level of earnings as men, this gender difference in longevity will result in women facing greater risk of impoverishment later in life. It is a pity that Fry's report was a synopsis of government officials' opinions rather than a well-considered critical paper. Therefore its reference value to this paper is reduced.

2.2.4 A Gender Analytical Framework for the CPS

After reviewing both feminist scholars and government officials' contribution to the issue of Canadian women's pensions, one more aspect to look at before we scrutinize the details of the CPS, is to select a set of gender-sensitive indicators on which the analysis of subsequent chapters will be based. The CPS itself is complex and hence we only focus on components that help to understand how the current pension programs differentiate elderly women from elderly men. Thereafter we can go deeper to explore the linkage among state, labour market and family embedded in the CPS, to fully understand why senior women receive less pensions and are more likely to become poor than senior men. Although there is never a shortage of studies on the CPS, literature that focuses on its gender impact are few, given the fact that systematic discussions on this issue are more likely to be found in comparative studies. Ginn, a British sociologist, who has published widely on women's pension issues, has developed a comprehensive gender-sensitive model for an international comparison of pension policy in her book *Women, Work and Pension*. She proposes that both the process of gaining access to a pension and the factors affecting the pension amount, are vital in a gender-sensitive analysis of pensions (Ginn *et al*, 2001). The analytical framework of this paper embraces its main theme but uses items suitable to a Canadian context. In particular, rules about eligibilities for participating in and enjoying pensions, will be the focus of this paper. The correlation between contributions and benefits will be highlighted when examining the institutional characteristics of each program. In examining each pillar of the CPS, particular consideration will be given to the various identities held by women, such as workers, wives, ex-wives or widows and how it could make them differ from men in getting pension benefits. When examining the competency and fairness of the CPS for women, in addition to perceiving the amount of pension women receive, two additional

indicators will also be reviewed: the percentage of women receiving benefits from each pillar and the pension replacement rate. The table below is a brief summary of the key components that are going to be examined to demonstrate gender inequality embedded in the CPS.

Table 2.2 Key Components of Analyzing the Canadian Pension Systems from a Gender Perspective

<p>1st Pillar – Old Age Security Program (OAS, GIS& SPA)</p>	<p>Access:</p> <ul style="list-style-type: none"> Age for pension qualification Years threshold for residence-based pension Marital status required for eligibility Provision for pension splitting in case of divorce Income, assets ceiling for needs-based pension
	<p>Amount:</p> <ul style="list-style-type: none"> Per cent receiving Amount of money Replacement rate Whether and how pensions are linked to earnings The existence of minimum floors and/or ceilings Percentage allocated to wife or inherited by widows Equal or unequal entitlements between spouses
<p>2nd Pillar – Canada Pension Plan and Quebec Pension Plan</p>	<p>Access:</p> <ul style="list-style-type: none"> Age for pension qualification Earnings or duration of service threshold& ceiling The treatment of years of caring Provision for pension splitting on divorce
	<p>Amount:</p> <ul style="list-style-type: none"> Per cent receiving Amount of money Replacement rate Maximum amount as a percentage of average earnings

	Duration of contribution for full pension Arrangement for divorces
3rd Pillar – Private Pensions	Access: Balance of state and private pension provision Private pensions mandatory or not Age for pension qualification Unit for accumulating benefits – individual or couple Provision for pension splitting on divorce Earnings or duration of service threshold
	Amount: Per cent receiving Amount of money Replacement rate Level of tax relief on contributions Arrangement for divorces, widowhood

Source: Ginn *et al.* , 2001

3. Canadian Pension System

This chapter serves two purposes: one is to give a clear picture of the Canadian Pension System (CPS) and the other is to examine women’s access to pensions. The extent to which, if any, the ‘universal worker’ gender model has been embedded in the current CPS will also be explored. As outlined in Table 2.2, it is useful to differentiate between the process of gaining access to a pension and the calculation of pension amounts. Although these two dimensions are interrelated, treating them as separate for analytic purposes helps to identify the criteria which the CPS can be evaluated as gendered (Daly, 2001). Following this logic, this chapter centers upon the ‘access’ dimension of the CPS and the following chapter will focus on the discussion of ‘amount’.

3.1 The Scope of the CPS

A simple question does not necessarily come along with a clear answer. There is not even a universally accepted term to define what this paper is going to examine: a ‘pension system’, a ‘benefit’, a ‘pillar’ , or even a ‘policy’ are all used by different authors in different contexts to describe the same thing (Walker, 2005, p.21). To avoid confusion which can result from using words that have different meanings to different people, it is necessary to clear up any misunderstandings by describing how these terms will be used throughout the remainder of the paper. ‘Benefit’ refers to cash payments awarded under a pension program. The term ‘pillar’ is used to describe groups of benefits or tax credits that are administered together under a common rubric. ‘Policies’ is the collective term used for both pillars and benefits. What is the Canadian Pension System then? In principle, the CPS should be the full set of pension provisions operating within Canada. Ideally a pension program would have a unique name, an articulated objective or a prioritized set of objectives, a specific target group – the eligible population – with well-defined eligibility criteria to determine who falls within the target group, and a set of entitlement rules that specify the amount of benefits to which eligible claimants are entitled to. It would also have an administrative organization dedicated to the promotion and delivery of benefits, a transparent and coherent funding mechanism, and a structure of political accountability for the design, implementation, administering and monitoring of the scheme (Walker, 2005, p.22). However in reality, few of these ideal features exist in the CPS.

Arguably the complexity of the CPS originates from Canadian federalism. Pension legislation in Canada is an area of shared jurisdiction between the federal and provincial government. This intertwined jurisdiction is reflected in each pillar of the CPS. Generally speaking, the federal

government is in charge of the nationwide pension program and the provincial governments regulate programs which are established and run within their jurisdictions. For instance, aside from the nationwide redistributive pension program- the Old Age Security Program which constitutes the first pillar of the CPS, each provincial government also operates similar province-wide pension programs like the Ontario Guaranteed Annual Income System. As for the second pillar, the Canada Pension Plan, it operates throughout Canada except for the province of Quebec where it operates very much like the ‘Quebec Pension Plan’. These pension programs run by provincial governments provide comparable benefits as federal programs and their eligibility rules are parallel to federal ones. It is necessary to focus on primary legislation to find more precise information to facilitate our evaluation. Therefore the scope of the CPS is limited to the Old Age Security Program, Canada Pension Plan, and private pensions. The effect of federalism on private pension regulations is more elusive and will be discussed later in this chapter.

3.2 The Old Age Security Program

The Old Age Security program is one of the cornerstones of the CPS. It is administered by the federal government and financed from general tax revenues. Benefits include basic Old Age Security (OAS) pension and other two income-tested benefits, which is Guaranteed Income Supplement and Spouse’s Allowance. Spending on the OAS program amounted to \$38 billion in 2011(the OAS and GIS making up most of it) and represents the single largest federal spending on social services (Government of Canada, Budget 2012, 2012). The vast majority of seniors are covered by this program.

3.2.1 The Old Age Security Pension

Currently the OAS pension is available to most senior Canadians, provided certain residence requirements are met. A full benefit is issued to individuals aged 65 and older who have resided in Canada for at least 40 years. A partial benefit is available to those seniors who have lived in Canada for 10 to 40 years, with a one-fortieth benefit reduction for each year they have not lived in Canada for the past 40 years since the age of 18. These kinds of eligibility rules, which are purely based on age and years of residence, tend to level the gender playing field. It enables senior women to claim benefits the same as male counterparts, regardless of their biological or social differences. For a woman whose dominant activity has been homemaking, caring and/or whose labour force participation has been insufficient to establish meaningful earning-related pensions, OAS represents a secure claim to income for most women in their own right (Street & Connidis, 2001).

Its universality has been slightly weakened since the government introduced a special tax on OAS pensions in 1989. Commonly referred to as 'clawback', OAS pension recipients with an individual net annual income of over \$69,562 must repay part of their OAS pension amount. The OAS pension is eliminated when a pensioner's net income is \$112,772 or above (Service Canada, 2012). Nevertheless the clawback rule does not impede the vast majority of seniors claiming OAS pensions; studies show that only about 6% of seniors are affected by this rule and just 2.3% receive no Old Age Security (Battle, Torjman & Mendelson, 2012).

3.2.2 The Guaranteed Income Supplement and Spouse's Allowance

The Guaranteed Income Supplement (GIS) provides additional benefits to low-income OAS pensioners. It is an income-tested benefit, meaning that eligibility and entitlement for this benefit depend on an applicant's income falling below a prescribed standard². If married or living in a common-law relationship, the combined income of the pensioner and spouse or common-law partner must be taken into account. Households whose net annual incomes fall below a threshold (known as the 'income level cut-off for top-ups'; \$4,448 for single and \$7,456 for a couple in 2012) will receive the maximum benefit. Above the threshold, benefits are reduced as income increases. For a single, widowed, divorced or separated pensioner, the maximum GIS is reduced by \$1 for every \$2 of other monthly income. If both spouses and common-law partners are receiving the Old Age Security pensions, the maximum monthly supplement of each pensioner is reduced by \$1 for every \$4 of their other combined monthly income³. GIS benefits end entirely when net incomes exceed a designated amount (known as the 'income level cut-off'; \$16,368 for single and \$21,648 for a couple in 2012). Pensioners who are single enjoy lower top-ups and a higher cut-off point than pensioners in marital or common-law relationships. However each spouse in a couple is entitled to a benefit, and so the combined benefits for a couple are higher than those of a single person (Service Canada, 2012).

The Spouse's Allowance (SPA, also called the Allowance) is another income-tested benefit designed to aid elderly couples attempting to live on one pension. The idea of SPA is to make the age related benefits of the basic OAS pension and GIS benefit available to individuals (typically

² No assets test is involved. 'Income' includes any other money which a pensioner receives except the OAS pension income.

³ There is one exception to these two basic rates- for a couple where only one spouse or common-law partner is a pensioner and the other is not in receipt of either the basic OAS pension or the Allowance. In this case the pensioner can receive the GIS at the higher rate paid to those who are single.

female) at the age of 60, if they were married to someone aged 65 years old or over. The SPA is also payable to widowed spouses who are between 60 and 64 years old. The SPA benefit would be terminated when recipients qualify for the basic OAS pension and/or GIS benefit at the age of 65. Single or divorced individuals and those married to someone under 65 years old are not entitled to the SPA. This limitation on marital status has been challenged under the equality clauses of *the Canadian Charter of Rights and Freedoms* (Townson 1995; Street & Connidis, 2001). Despite the Court has ruled that, although in principle this discriminates against some women, only the legislature could extend benefits to them because of the cost involved (Globe and Mail 1999). Historically the recipients of this pension benefit have been female because females tend to marry older males, and males have traditionally been the primary earners. As a result, many low-income Canadian couples have found themselves in precarious circumstances at retirement with only men's income security benefits as support (Baker & Benjamin, 1999).

3.3 Canada Pension Plan (CPP)

Implemented in 1966, the mandate of the Canada Pension Plan was to provide all members of the labour force and their families with retirement benefits as well as death, disability and child benefits (Hick, 2007, p.343). Here we focus on CPP retirement and survivor benefits.

3.3.1 CPP Retirement Benefits

Canada Pension Plan (CPP) is a mandatory earning-related pension program. To qualify for the CPP retirement benefits, one must meet the age requirement and have made contributions to the program through their employment. The age eligibility for claiming a full pension is the age of 65. The youngest age for claiming CPP retirement benefits is 60; however it comes along with a

permanent reduction in the amount of pension benefits received. The amount of benefits primarily depends on contribution history and so varies from person to person. More details will be discussed in the next chapter. Nevertheless whether a pensioner decides to draw their pension at the age of 60 or wait until aged 65, he or she will still be able to receive the CPP retirement pension on a monthly basis until the end of their life. Due to women's longer life expectancy, senior women are expected to receive a longer period of the CPP benefits than senior men. This lifetime feature can be considered women-friendly given the fact that CPP contribution rate does not consider the sex difference in longevity whereas some private pension programs do.

According to CPP contribution regulations, virtually all workers over the age of 18 must contribute a proportion of their pensionable income to the CPP when their annual income exceeds \$3,500. Pensionable earnings are defined as income that exceeds \$3,500 up to a certain maximum annual earnings (\$48,300 in 2011). This contribution threshold, \$3,500, is also known as Year's Basic Exemption (YBE). YBE formerly grew with average earnings but has been frozen since 1997. The upper earnings limit has always been indexed annually to the approximate average earnings of full-time, full-year workers. These regulations have two implications for women. One is that as earnings grow over time, the frozen YBE could result in more women with lower incomes becoming eligible to contribute to the CPP. The other implication is that a larger proportion of women's, as opposed to men's earnings are contributed because women's earnings are lower (Street & Connidis, 2001, p.162). This could help to shorten the pension income's discrepancy between men and women, which is beneficial for women. However, it is at the cost of reducing women's discretionary income during their working-age years and thus might impact their well-being especially to those with less disposable income.

Mandatory contributions are shared equally between employees and their employers. Each side pays 4.95% of the employee's pensionable earnings. The self-employed pay both shares (9.9% in total). A change of workplace or interruptions in working history does not cause losses on previous contribution history. Each worker carries their own contribution profile which is under the management of federal government. In other words, CPP pension credits are accumulated by employees themselves and their respective employer over the course of an individual's working life (Makarenko, 2010; Service Canada, 2012). This high portability is particularly helpful for women to build up earning-related pension credits because women are more likely than men to have interrupted work histories.

3.3.2 Other Women-friendly Features

There are also other features in CPP to help senior women maintain a claim to autonomous income (Street & Connidis, 2001). Firstly spouses in continuing marriages or common-law relationships may share their CPP pensions. This pension sharing is optional so pensioners need to apply for this on their own. If both parties are entitled to CPP retirement benefits, their benefits can be added together and distributed equally to each individual. If only one spouse is a CPP contributor then the couple can only share one pension. The overall pension benefits received do not increase or decrease along with pension sharing. Nevertheless this option gives women an opportunity to gain CPP pensions equivalent to their husbands' receiving income in their own name even if they had no or low pay prior to retirement (Townson 1995). Secondly the CPP provides a lump-sum death benefit payment and survivor's pension to pensioners' spouse or common-law partner. Due to the fact that women live longer than men on average, they collect over 90% of surviving spouses' benefits (Sayeed, 2002). This is particularly vital for elderly

widows who tend to be in greater risk of being impoverished than average pensioners. According to Statistics Canada, the low-income rate before taxes was 29% for those senior women who become widowed after 75 years old. While in earlier generations where the majority of unattached senior women were widowed, today the larger proportion of them are divorced and suffer greater risk of being poor than those who are widowed. The low-income rate before taxes was in the range of 39% to 42% for senior women who were divorced (Statistics Canada 2009; Fry, 2009). Given this fact, the third women-friendly feature of the CPP benefits is the obligatory CPP credit splitting, upon divorce or separation. When a relationship ends, CPP pension credits the couple have built up during the time they lived together can be divided equally between them (Service Canada, 2011). Official explanation for this regulation is that CPP recognizes that ‘both spouses contributed equally to the well-being of the family, even if one of the spouses was not in the paid labour force’ (HRSDC, 1999). Such stipulation, however, does not exist in the private pension pillar. Splitting of private pension assets in divorce is subject to applicable provincial property law.

To sum up, a ‘universal worker’ model is reflected in women’s access to CPP retirement benefits, since there are no contributory rules taking sex differences or negative effects of caregiving responsibilities on earnings into consideration. Still CPP is able to provide some women-friendly measures to modify the links between employment and contributions. Its mandatory characteristic and high portability are helpful for women to accumulate a stable pension plan across an uncertain career life. The possibility of pension sharing which promises survivor’s benefits and mandatory CPP credits splitting upon separation provides women with additional economic protection during difficult times.

3.4 Private Pensions

We now come to the third pillar of the CPS, that is private pensions; which is defined as being pension plans administered by an institution other than government. While some private pension plans existed as early as the late 19th century, they did not become widely available until the 1960s (Baldwin, 2009, p.21). Nowadays various private pensions work as important supplements to public pensions in securing the economic well-being of the elderly (more details will follow in next chapter). By its nature the third pillar is particularly diverse. Data from Statistics Canada's Pension Plans in Canada (PPIC) data base suggests there were no less than 19,185 employer sponsored pension plans as of 2008. According to whether a plan is linked to an employment relationship, private pensions can be divided into two broad categories: occupational pension plans and personal pension plans. In Canada the most commonly offered occupational pension plans are registered pension plans (RPPs); registered retirement savings plans (RRSPs) are the dominant stream of personal pension plans. For the purposes of this paper, only RPPs and RRSPs will be discussed.

3.4.1 Registered Pension Plans (RPPs)

RPPs are plans established by either employers or unions to provide retirement income to employees. It should be noted that RPPs also include pension plans for public sector workers provided by the government. The self-employed are not covered by RPPs but may contribute to RRSPs. RPPs need to be registered with the Canada Revenue Agency for tax purposes and, in most cases, also with the federal or a provincial pension regulatory authority (Statistics Canada, 2009). Although extremely diverse and privately administered, RPPs receive government support in the form of special tax measures and regulatory oversight (Baldwin, 2009, p.9). RPP

contributions and earnings accumulate tax-free thus attracting generous tax subsidies, although pensions are taxed when received. Here we focus on government legislations on RPPs which define the minimum benefits that must be provided by a RPP to the plan members. As mentioned earlier, pensions in Canada are a shared jurisdiction between federal and provincial government. In terms of RPP regulations, the federal authority⁴ regulates and supervises private pension plans in federally regulated business such as banking, telecommunications and inter-provincial transportation (OSFI, 2009). Provinces⁵ make their own laws and regulations to govern pension plans registered within their province. Only common themes across these legislations are being explored further.

RPPs are usually set up voluntarily by the employer but the affiliation of the employee to the plan can either be mandatory or voluntary (voluntary in most cases). Employees are not automatically entitled to the RPP of the company; rather they need to become eligible for plan membership first. The eligibility of the membership depends on years of employment (OSFI, 2009). Membership is mandatory to offer full-time employees who have fulfilled 24 months of continuous service. Part-time employees are also able to be covered provided that they meet the minimum working hours and earnings test set. In the case of Ontario, the test requires having earned at least 35% of the year's maximum pensionable earnings or to have worked at least 700 hours in each of the two previous consecutive calendar years (OECD, 2008). Some employers have abandoned existing plans to avoid covering part-time workers (Street & Connidis, 2001, p.164). Legislation allows an employer to establish a pension plan for all its employees or only for certain groups or classes of employees. Discrimination on the age, sex or marital status is

⁴ Also known as the Office of the Superintendent of Financial Institutions (OSFI)

⁵ Private pension plans in the Yukon, the Northwest Territories and Nunavut are federally regulated. In Prince Edward Islands there is no legislation in force but it is planning to establish one.

prohibited but employers can discriminate between high and low-income employees. For example, managers are allowed to have different pension plans than other employees. RPP coverage, in fact, is more likely to be connected with high earnings, long job tenure, unionized workplace, large organizations and full-year, full-time employment; all more common among men than women (Frenken & Maser 1992; OECD 2005). Relevant statistics data will be examined in the next chapter to testify to this preference of RPP coverage.

Employees receive retirement benefits from the plan either by reaching retirement age or by fulfilling a number of years of service, or a combination of both. Legislation requires that the normal plan retirement date must be around the attainment of age 65. Early retirement is possible if it is within 10 years prior to normal retirement age. Some plans allow early retirement at full pension commencing between the age of 60 and 63 years. Whether or not early retirement comes with a benefit deduction depends on specific plans. RPP assets are accumulated on an individual basis, but payments of RPP benefits could take into account the pensioner's marital status. If the employee is in a marital or common-law relationship when he or she retires, the receivable amount of pension is reduced in exchange for a guaranteed survivor pension to their surviving spouse. The survivor pension is required to equal at least 60% of the deceased employee's pension. This default method of payment can be canceled if employees' spouses waive the right in the form of written notice. Such an option is not available in CPP survivor benefits. In summary, it is safe to say that access to RPPs strongly reflect the 'universal worker' model. Although legislation prohibits discrimination on gender, only two women-friendly features are found; one is being mandatory coverage of part-time employees and the other survivor benefits.

3.4.2 Registered Retirement Savings Plans (RRSPs)

A registered retirement savings plan (RRSP) is an investment account designed primarily for saving toward one's retirement. RRSPs are Canada's version of individual retirement savings accounts, which are set up on a voluntary basis and managed privately. Some countries such as Chile have introduced mandatory individual retirement savings accounts. In Canada RRSPs are available through chartered banks, trust companies and other financial institutions. The Canadian government provides special tax benefits towards RRSPs to encourage people to save for their retirement. Firstly the total amount of annual RRSP contributions can be deducted from one's gross income at tax year end, therefore reducing the amount he or she pays in income tax that year. Secondly any contributions and accumulated investment income in RRSPs are tax-deferred until withdrawn, at which point it is taxed as an income. This feature provides people with great tax advantages because one's retirement income is generally expected to be less than his or her previous earnings, consequentially the tax bracket fits into a lower level. Hence people withdrawing retirement incomes via RRSPs enjoy a lower tax rate.

Any individual with taxable 'earned income' in Canada can make contributions to an RRSP; this includes salaries, self-employment income, maintenance and alimony payments and so forth (CRA). One can accumulate retirement savings through RRSPs up to 71 years old, at which time it must either be converted into an approved form of retirement income such as annuities, or withdrawn as cash. The most common type of a RRSP account is registered under the name of its contributor. The spouse who is expected to have a higher level of income at retirement could also make the contribution to a 'Spousal RRSP' under the name of his or her spouse. Amounts withdrawn from a spousal RRSP will be considered as part of taxable income of the spouse, rather than the contributor themselves. This can be seen as a form of income splitting over the

long term. Through income splitting, the combined income tax on RRSP benefits paid by a couple may be lower than if the contributor put all their savings in a single RRSP. Usually husbands elect to make such spousal contributions on behalf of their wives because they tend to have a higher income. In the case of separation or divorce, existing RRSPs as part of family assets can be transferred between the spouses depending on the written separation agreement or court order. In event of death the value of RRSPs is distributed to the beneficiary that the contributor has designated, not necessarily to the surviving spouse.

Theoretically there is a contribution upper limit (known as ‘contribution room’) one can contribute to their own RRSPs or their spousal RRSPs for a given tax year. Individuals can make tax-free RRSP contributions up to a ceiling of \$22,970 in 2012 or 18 percent of earned income, whichever is lower. For contributors who are also involved in RPPs, the contribution room for their RRSP account is further limited, depending on their pension credits. Any unused contribution room in a tax year will be automatically reserved and added to the following year’s contribution limit. Excess RRSP contributions are subject to a penalty tax of 1% per month on the excess amount⁶ (CRA, 2012). In fact most people are unlikely to contribute over the limit. In 2010 total RRSP contributions were \$33.9 billion, representing only 5.1% of the total room available to contributors (Statistics Canada, 2011).

4. Gendered Pension Outcome

Continuing with the gender analytical framework proposed in Chapter Two (see Table 2.2), this chapter will discuss the ‘amount’ side of the CPS. The first section will introduce how benefits are calculated in each pension pillar. When we discuss public pension programs, the optimal and

⁶ There is a \$2,000 allowable over-contribution for each contributor without a tax penalty during their lifetime.

average amount of benefits are presented to illustrate their functions. Due to the voluntary nature and diversity of private pensions, we focus on how private pension benefits depend on individual contributions and vary across different income levels. In addition, the replacement rate is used to describe the relationship between the pension benefit and the pre-retirement income. The second section will analyze pension outcomes from a gender perspective. The gender gap in recipient rates, which measures the proportion of Canadian seniors receiving a certain type of pension, is examined. The amount of pension benefits received by senior women from each pillar is also compared with those of senior men. This chapter will allow us to understand how the CPS generates unequal pension outcomes for women through detailed quantitative analysis.

4.1 Benefit Calculation

4.1.1 OAS Benefits

Combined with the quasi-universal OAS pension and income-tested benefits, GIS and SPA, the first pillar of the CPS provides a minimum income floor for older Canadians. A full OAS pension comes to \$540 per month as the year of 2012 (Service Canada, 2012). The maximum monthly GIS benefit is \$ 732.36 for single persons compared with \$485.61 for each spouse in a couple. The maximum benefit for couples is about 1.6 times that for individuals reflecting the idea that there are economies of scale in cohabiting (Baldwin 2009). It means that for seniors who barely have any other income source, the OAS pension and GIS together can provide an optimal pension amount of \$15,264 for a single and \$24,614 for a couple per year, which is very close to the poverty line, LICO-AT⁷. Both the OAS pension and GIS are indexed to change with the Consumer Price Index (CPI) fluctuation, which enriches the poverty relief function of the

⁷ LICO is 'low income cut-offs' indicating income levels at which families or unattached individuals spend 20% more than average on food, shelter and clothing. Canada does not have an official poverty line, and LICO is usually referred by scholars as a measurement of poverty.

first pillar of the CPS. Designed to extend the OAS pension and GIS to a pensioner's spouse or survivor, the SPA benefit calculation is similar to that of GIS. The maximum amount of SPA benefit payable to the spouse or common-law partner of a pensioner is equal to the combined full Old Age Security pension and the maximum GIS at the married rate (\$12,308 in 2012). The maximum amount for widows or widowers is somewhat higher than other cases. Table 4.1 presents a summary of the Old Age Security Program payment amounts.

Table 4.1 Old Age Security Benefit Payment Amounts 2012

Type of Benefit	Average Amount	Maximum Amount	Income Level Cut-off	Income Level Cut-off for Top-ups
OAS Pension	\$510.21	\$540.12	Not applicable	Not applicable
Guaranteed Income Supplement (GIS)				
Single	\$492.26	\$732.36	\$16,368	\$4,448
Spouse/Common-law Partner	\$309.28	\$485.61	\$21,648	\$7,456
The Spouse's Allowance (SPA)				
Widower/Widow	\$645.14	\$1,148.35	\$22,080	\$4,448
Spouse/Common-law Partner	\$414.08	\$1,025.73	\$30,336	\$7,456

Note: 'Income Level cut-off' indicates the income ceiling for receiving income-tested benefits. 'Income Level cut-off for top-ups' implies that household incomes fall below this amount would receive full benefits (see chapter 3.2.2 for more explanations)

Source: Service Canada, 2012

4.1.2 CPP Benefits

As a contributory pension plan, CPP retirement benefits are primarily based on one's contribution record. Both the length of time and the amount of earnings which one has contributed to the plan are determinants. The detailed benefit calculation is rather complex and

cannot be fully explained here. Usually the more one earns and contributes to the CPP over working periods, the higher the CPP benefits will be. CPP benefit is designed to replace about 25% of a person's average pre-retirement employment earnings, up to a maximum amount (Service Canada, 2012). For example, \$50,100 is the annual maximum pensionable earnings for a contributor in the year of 2012. Correspondingly, the maximum annual pension amount at age 65 is \$11,840 which approximates to 25% of \$50,100. Like the OAS program, CPP benefits are also revised annually to reflect change in the CPI.

CPP plans are geared to earnings replacement but there are a few 'drop-out provisions' to modify this earnings link. Drop-out provisions are periods of time that can be excluded from the contributory period when calculating the amount of the benefit (Service Canada, 2012). It includes periods of CPP disability, periods during which children were raised up to 7 years old and the bottom 15% of remaining earning years. Child-rearing drop-out provision, even though it can be claimed by either the father or mother, aims to mitigate any negative effects of undertaking family responsibilities on earnings. In addition 15% exemption from the contribution period means that, the worst seven earning years in one's career life (18 to 65 years old) can be expunged to determine benefit levels regardless of reasons (Marier, 2010). All these features help females as well as male workers to preserve their future CPP retirement benefits.

As mentioned earlier, CPP offers monthly survivor benefits and a one-time payment death benefit to the spouse of a deceased pensioner. The amount of the monthly survivor benefit depends on the age of the survivor at the date of the contributor's death and other benefits he or she receives. If a surviving spouse or common-law partner is receiving their own CPP retirement pension, the monthly amount of the survivor's benefit may be reduced. The combining benefit (CPP retirement pension and CPP survivor's pension) cannot exceed the maximum CPP

retirement benefit (Service Canada, 2011). The death benefit amount is equal to six times the monthly amount of CPP retirement benefits accrued in the year of death, subject to a maximum of \$2,500. The newest payment rate and average amount of benefit is listed in the following table.

Table 4.2 Canada Pension Plan Benefit Payment Amounts 2012

Type of Benefit	Average Benefit	Maximum Amount
Retirement (at age 65)	\$527.96	\$986.67
Survivor-younger than 65	\$378.91	\$543.82
Survivor – 65 and older	\$309.11	\$592.00
Death (maximum one-time payment)	\$2,279.96	\$2,500
Combined Benefits-Survivor/retirement (retirement at age 65)	\$723.29	\$986.67

Source: Service Canada 2012

4.1.3 Private Pension Benefits

Private pensions provide additional retirement income on top of public pensions. Many Canadians have to rely on private pensions to achieve an adequate level of income in old age. However, it is difficult to determine how much pension income is adequate since seniors are not a homogenous group and their expenses vary. The replacement rate is a simple and useful measurement to evaluate the effectiveness of pension programs. It is the percentage of one's pre-retirement income paid out by pension programs upon retirement (OECD, 2007). There is consensus that to maintain one's pre-retirement standard of living, his or her pension replacement rate should reach the range of 70% to 75% (Baldwin, 2009). Public pensions provide a high replacement rate for low- to middle-income earners (see Table 4.3). For the average income earner, public pensions provide a 57.1% replacement rate, and private pensions

can add 37.4%, with a grand total of 94.5% of average income. In contrast, individuals with above-average earnings would experience a sharp drop in income if they rely exclusively on public programs. The replacement rate of public pensions decreases considerably to 30%~40% for upper-middle income earners (Marier, 2010). That is why this voluntary pension pillar is so important and gradually become an indispensable income source for elderly Canadians.

Table 4.3 Average Replacement Rates on Earnings Levels

	Multiple of Average Earnings					
	0.5	0.75	1	1.5	2	2.5
Public pensions	89.4%	67.6%	57.1%	39.5%	30.6%	25.1%
Private pensions	19.5%	28.8%	37.4%	39.3%	38.2%	38.6%
Total Pensions	108.9%	96.4%	94.5%	78.8%	68.8%	63.7%

Source: Marier, 2010

Due to the diversity of private pension plans, it is impossible to explain all the benefit calculations of this pillar. Generally speaking either RPPs or RRSPs benefits depend on one's employment earnings. For those with RPPs, the two main kinds are defined benefit (DB) plans and defined contribution (DC) plans. About 75% of all pension plan membership belongs to DB while 16% hold a DC plan and others are in some kind of hybrid plan (CBC, 2011). DB plans are similar to CPP in the way that they provide employees with a predictable and defined pension income when they retire. The payout of the benefit is fixed to a certain calculation formula which is typically a combination of years of service multiplied by a percentage of one's average salary. The amount of contribution to DB plans is based on how much the benefit is predicted to cost. The contribution from the employee side (usually a percentage of salary) once set up usually

remains unchanged. It is the employer's responsibility to make sure the plan is properly funded to pay the promised benefits. In contrast, DC plans specifies the amount of contribution by the employer and employee rather than the benefit amount. These contributions are often a fixed percentage of an employee's annual earnings. According to legislation, the employer is required to contribute at least 1% of the employee's yearly salary. Total employer and employee contributions must not exceed the lower of 18% of salary or \$23,820 a year (2012 data, CRA). In DC plans, the benefits are based on the contributions credited to the employee's individual account, plus any interest and investment earnings on the money in the account. There is no guarantee on the payout level and future benefits fluctuate on the basis of investment earnings. While there are some common regulations regarding to RPPs benefit provision, the amount of income a pensioner can expect from their own RRSPs is dependent on how much money they invested into this plan prior to retirement.

Table 4.4 provides rates of participation in private pensions by income level in 2008. These participation rates are calculated based on a large population group aged 15 years and over. It shows that participation rates of private pensions, RPPs, RRSPs or a combination of both types, increases with income level. In 2008 for example, only 9% of population with annual incomes under \$14,368 participated in private pensions, while 86% of population with incomes over \$66,505 did.

Table 4.4 Rate of Participation in Private Pensions, by income, 2008

	Private Pensions⁽¹⁾	RPPs	RRSPs
Less than \$14,368	9%	6%	3%
\$14,368-28,546	29%	15%	17%
\$28,546-43,405	55%	33%	35%
\$43,405-66,505	74%	51%	50%

\$66,505 or more	86%	57%	65%
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Note: (1) It refers to those who either participate in a RPP, a RRSP or both. Therefore this number could be lower than the sum of latter two percentages.

Source: Moussaly, 2010

4.2 Gendered Pension Outcome

4.2.1 Recipient Rates

The recipient rate of a pension is the proportion of seniors that receive pension benefits. It is different than eligibility or coverage rates, which are usually higher, since individuals upon becoming eligible for benefits do not necessarily claim them immediately. Examining recipient rates can reflect the realities of women's pensions more accurately because it indicates the percentage of senior women actually receiving the benefits. Comparing this indicator with men's, it demonstrates the gendered pension outcome more convincingly than the absolute number, i.e. how many women or men receive pensions. Under the first pension pillar, the highest recipient rates for both senior women and men exist in the basic OAS pension, which delivers benefits to 98.1% of senior women and 98.7% of senior men respectively. Considerably more females receive the GIS and SPA benefits than their male counterparts (see Table 4.5). This implies the importance of the first pension pillar to senior women. In contrast, the recipient rates of CPP benefits fall more for women than for men. 86% of senior women receive CPP benefits while 95% of senior men do, leaving a 9% gender gap. For men, 92.1% of them receive CPP retirement benefits and 8.7%⁸ of them collect a CPP survivor benefit (see Table 4.6). The proportion of women receiving retirement benefits is 75.4%, which is 16.7% less than that of men. This suggests that numerous members of the current generation of elderly women did not participate

⁸ Because seniors may collect retirement benefits and survivor benefits at the same time, the total percentage could exceed 100%.

in the paid work force long enough to build up retirement benefits in their own right. Moreover the fact that women are more likely to outlive their husbands and collect survivor benefits narrows the overall gender gap in recipient rates. As shown in Table 4.6, about 35.7% of senior women received survivor benefits, which is four times that of men. In the third pillar, the recipient rates are the lowest for both sexes, 71% of men compared to 56% of women whose income comes either from RPPs or RRSPs.

Table 4.5 OAS Recipient Rates by Sex (2010)

	OAS	GIS-All	GIS - Single	GIS- Spouse	SPA-All	SPA- Survivor	SPA- Spouse
Males	98.7%	28.2%	10.9%	17.3%	1%	0.3%	0.6%
Females	98.1%	37.9%	27.5%	10.4%	8.2%	2.7%	5.6%

Note: Recipient rates for the basic OAS pension are on a gross basis; that is, before application of the OAS clawback rule.

Source: Actuarial Report on the Old Age Security Program, Office of the Superintendent of Financial Institution of Canada, Office of the Chief Actuary

Table 4.6 CPP Recipient Rates by Sex (2010)

	Overall	Retirement⁽¹⁾	Survivor⁽²⁾
Males	95%	92.1%	8.7%
Females	86%	75.4%	35.7%

Note: (1) the number does not take into account that the retirement pension can be shared between spouses (2) A recipient who receives both a retirement and a survivor's pension is counted in each category

Source: Actuarial Report on the Old Age Security Program, Office of the Superintendent of Financial Institution of Canada, Office of the Chief Actuary, 2009. Percentage calculated by the author.

4.2.2 Amounts of Pensions

Out of senior women and men who receive benefits from all three pillars, women's pension incomes are systematically disadvantaged when pensions are linked to prior employment earnings. Senior women receive greater amounts from the OAS/GIS, or the first pillar, reflecting their heavier reliance on the income-tested GIS benefits than senior men. As shown earlier in this paper (see Table 2.1), pension benefits from the first pillar comprises the largest share of senior women's income, 30% compared to 16.9% than that of senior men. This gender balance is reversed in CPP benefits. Referring to Table 3.7, it can be seen that senior men receive higher than average CPP pension incomes than senior women do. The greatest income disparity between senior women and men is from the private pension pillar. The average pension income for men is \$20,400 but for women it is \$13,200, \$7,200 less than that of men.

To sum up, the CPS creates a paradox in terms of women's income inequality in later life. The first pillar of OAS program reduces gender inequality given the fact that senior women and men are almost equally covered and receive similar amounts. However, as to earnings-related CPP and private pensions, senior women are less likely to be covered and be among those with these sources of income, thus senior women receive less than senior men. Compared to private pensions, CPP partially reduced women's disadvantaged in the labour market through its women's friendly features in eligibility rules and modified earnings link, in benefit calculation. Private pensions reproduce gender stratification in the labour market most starkly, intensifying gender inequality in pensions (Myles, 2000).

Table 4.7 Income Sources for Men and Women Aged 65 and over, 2010

Source	Females		Males	
	Average Income	Recipient Rate	Average Income	Recipient Rate
OAS/GIS/SPA	\$7,700	98.1%	\$7,000	98.7%
CPP	\$5,800	86%	\$7,400	95%
Private Pensions	\$13,200	56%	\$20,400	71%

Source: Statistics Canada. Table 202-0407 - Income of individuals, by sex, age group and income source, 2010 constant dollars, annual, CANSIM (database).

5. Women's Work and Pensions

Last chapter demonstrates the determinant role of earnings in calculating one's total pension benefits. Given the fact that senior women are disadvantaged compared to senior men from earnings-related pension programs, optimists might suspect this gender inequality could be narrowing in the coming years. To some extent this is true as women are more likely to participate in the current labour market and contribute their retirement savings. However, for many of the key factors associated with pension benefits; such as labour force participation, level of earnings, and retirement savings, the experiences of women and men are different. The labour market is gendered in many dimensions: women are expected to take primary responsibility for taking care of their families and women still earn less than men and thus contribute less to private pension plans in monetary terms. The gender inequality in pension outcomes will persist as long as the CPS sticks to its 'universal worker' gender assumption.

5.1 Private Pension Contributions

Retirement savings through a private pension pillar is an important indicator to predict future pension benefits and economic well-being for both senior men and women. OAS and CPP benefits are indexed to inflation rather than to wages which, over the long-term, tend to rise more quickly (Townson, 2000, p.52). The government is not likely to strengthen OAS benefits in the short term due to the budget constraint, and the CPP benefit calculation method is also predicted to remain unchanged in the foreseeable future. Thus in order to make pensions achieve an adequate level of replacement rate, current contributors might need to rely more heavily on private pension pillars than the current beneficiaries. In this section, we examine statistics data regarding RPPs and RRSPs contributions of the current generation of working-age women and men.

Regarding the economy as a whole, there has been a continual decline in RPP coverage over the last three decades, from 46% of employed persons in 1977 to 38.8% in 2010 (Baldwin 2009, Statistics Canada 2010). Given the important role played by RPPs in providing retirement income for people with moderate to high earnings, this direction of change is not encouraging. The decline in RPP coverage rate among male workers is greater than in female workers (see Figure 5.1). As a result, since 2004, the pension coverage rate for women has been slightly higher than the rate for men. 40.3% of female employees are covered by RPPs, compared to 37.4% coverage rate of male employees. On an industry basis this rate was higher for women because of their predominant presentation in occupations with broad pension coverage, such as public administration, educational services and health care. In contrast some male-dominated industries such as the manufacturing sector are experiencing an obvious decline in RPP provision. This gendered occupational distinction will be analyzed later in this chapter. On the other hand

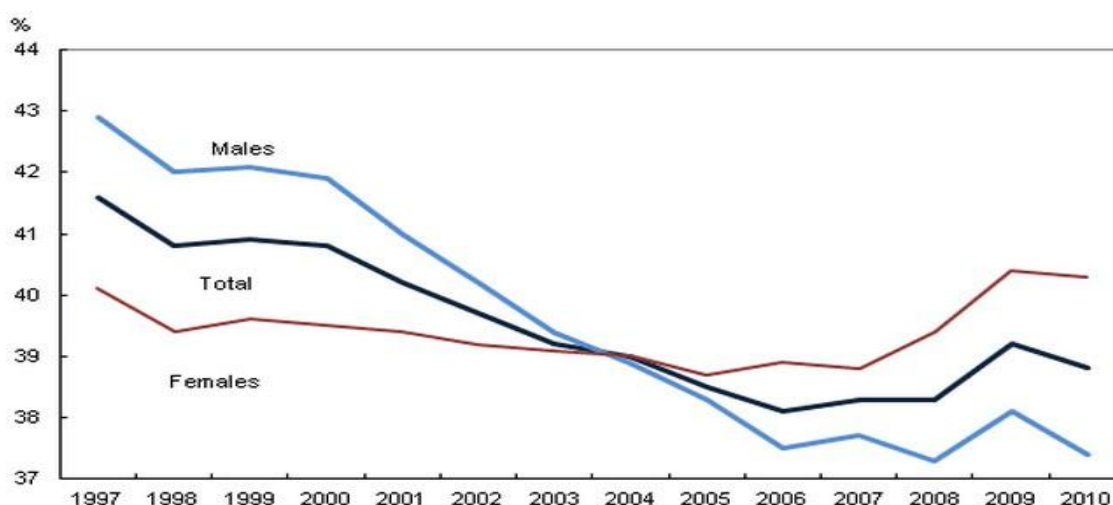
employer and employee contributions to RPPs continued on an upward trend. In 2010 total contributions to RPPs increased to a record high of \$54.2 billion (Statistics Canada, 2011). The market value of assets in RPPs totalled \$1.2 trillion in 2010. There is a lack of current statistics data on individual contributions to RPPs. Nevertheless, as introduced in the last chapter, the amount of RPP pension benefits depends on one's earnings. If women still earn less than men in primary working years, women's RPP pensions would subsequently remain lower than that of men's at old age.

In absolute terms, the total number of RRSPs contributors has remained the same since 2000, which is approximately 6.2 million Canadians. Slightly more female tax-filers are eligible to contribute to RRSPs than male tax-filers (for eligibility rules see Chapter 3). However women have a lower contribution rate and contribute a less amount of money into RRSPs. For example, in the year 2010, 22% of eligible female tax-filers made contributions to RRSPs, while that percentage rose to 27% for men. Median RRSP contributions for male contributors were \$3,320 per year and for female contributors was \$2,350; which is \$970 less than men's. In total women's RRSP contributions made up only 39% of total contributions while men's accounted for 61%. More historical data is not available but this trend has remained unchanged since 2000. A consequence of this gap in numbers is that women have considerably fewer funds in their RRSPs than men, which results in women receiving less pension benefits than men through this pillar. In what ways the gender factor has influenced RRSP contributions has not been investigated thoroughly, but most scholars agree that the gender difference is closely interrelated with employment incomes. For example, not only do men on average have higher employment rates than women, they also typically have higher incomes (Palameta, 2001). Therefore men are

more likely to contribute to RRSPs than women because they have a greater financial capacity to do so.

In summary; as both currently working-age women are more likely to be employed and the coverage rate for employed women is stable, we can expect that more senior women in the future will be able to receive income from their private pension pillar. However the gender gap in pension outcomes remains as women still contribute less than men.

Figure 5.1 Percentage of Employees covered by a RPP



Source: Statistics Canada, 2011, Pension Plans in Canada and Labour Force Survey

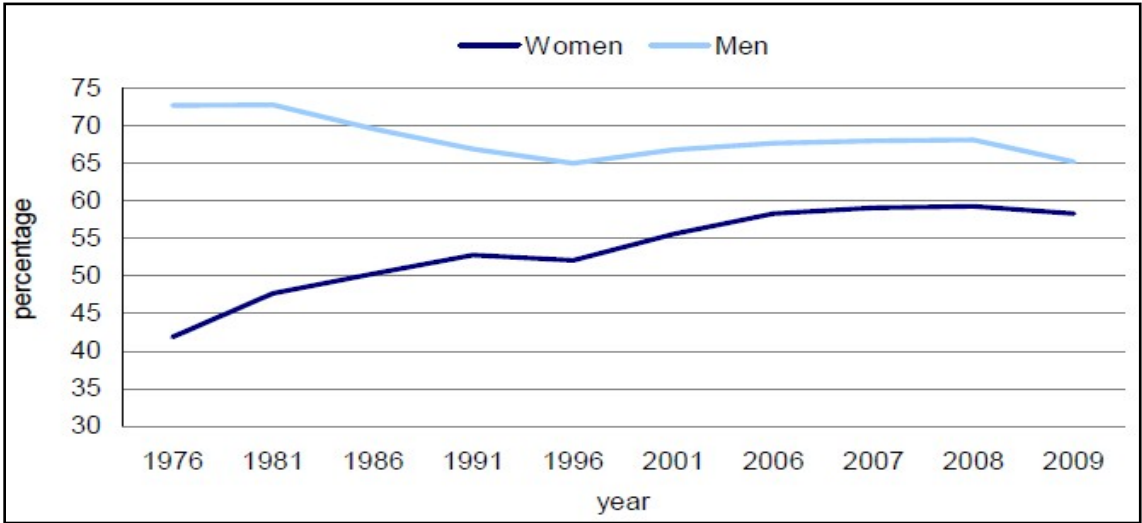
5.2 Gendered Labour Market

The rising participation of women in the Canadian labour market is amongst the most important changes over the last decade (Fortin and Schirle, 2009). Female labour force participation, which has climbed from below 30% in 1960 to 50% in 1980, continued to increase to around 60% in the mid-1990s and reached a plateau of 75% in 2007 (Schirle, 2009). The percentage of female paid workers⁹ also rose to 58.3% among women aged 15 years old and over, representing that

⁹ People in the labour force could either work for pay or for profit.

8.1 million women were employed. This percentage is still 7 percentage points lower than that of male paid workers, 65.2% which dropped from 72.7% in 1976 (Schirle, 2011). Women have become more attached to the labour market given the fact that marriage or giving birth is less likely to make them withdraw from the labour market. Historically many women worked for pay until they married and had children, and then exited the labour force until their children reached school age. Presently about 60% of new Canadian mothers returned to work within six months of giving birth and about 90% returned to work after one year (Marshall 1999). If this growth continues, women of working age today will likely have greater economic security in old age than current pensioners, since they have had more opportunities to contribute to CPPs and private pensions. Nevertheless, this closing gap in labour force participation does not necessarily imply that the pension benefits gap between women and men will be narrowed. There are still problems linked to gendered employment patterns affecting women's earnings as well as their incomes in old age. The two most significant gender differences are occupation segregation and part-time employment.

Figure 5.2 Percentage of Female and Male Paid Workers, 1976 to 2009



Source: Statistics Canada, Labour Force Survey.

Today the majority of employed women continue to work in occupations which they have traditionally filled. In 2009 67% of all employed women were working in one of the following four occupations: teaching, nursing and related health occupations, clerical or other administrative positions and sales and service occupations (Ferraio, 2010). Conversely women's share of total employment in these traditional occupational groups is still significant: in 2009 87.1% of nurses and health-related therapists, 75.5% of clerks and other administrators, 65.9% of teachers and 56.9% of sales and service personnel were women (Ferraio, 2010). Data shows that jobs in which men are traditionally employed pay 20% to 30% more than traditional female jobs. For example, male-dominant jobs such as computer programmers, electricians, and operating engineers pay an average median hourly wage of \$17.35 while the traditional female-held occupations pay just \$13.85 hourly on average (Ferraio, 2010). Even within the same occupation women tend to earn less than men. According to Statistics Canada, earnings for women working full time were closest to those of men's for those working in arts, culture and recreation-related occupations, as well as in teaching and natural science-related occupations. Nevertheless women only earned 83% to 85% as much as men in these occupation groups. The gap in earnings between women and men was greatest when working in the social sciences and government occupations; where women earned about one-half of what men do (Ferraio, 2010). On the whole, despite all the legislative changes in the area of pay equity and employment equity, occupational segregation leads women's earnings¹⁰ continually to lag behind those of men (see Table 5.1). In 2008 women earned \$30,200 annually; about 65% of men earned (Table 5.1). Of those employed full-time and full-year¹¹, women had average earnings of \$44,700, or 71% of what men earned. The earnings ratio of women to men increased quickly in the 1980s and 1990s but has fluctuated

¹⁰ By definition, earnings are the monies received from paid work in the labour market.

¹¹ 'Full-time', 'part-time' explanation see next footnote. 'Full-year' means employed for at least 49 weeks a year.

around 72% in the last decade. As a result, women would still have less pensionable earnings to contribute in their pension plans than men do. Therefore their future pension benefits are expected to remain lower.

Table 5.1 Average Annual Earnings of Women and Men, in 2008 Constant Dollars

Year	All Earners			Full-time, full-year		
	Women	Men	Earnings ratio	Women	Men	Earnings ratio
1976	\$21,100	\$45,100	46.8%	\$34,100	\$57,300	59.4%
1986	\$23,300	\$40,700	57.2%	\$34,400	\$52,500	65.6%
1996	\$25,400	\$40,000	63.6%	\$38,600	\$53,000	72.8%
2008	\$30,200	\$46,900	64.5%	\$44,700	\$62,600	71.3%

Source: Statistics Canada, CASIM table 202-0102

In addition to gender difference in occupation segregation, women are more likely to work part-time than men. Since part-time workers work fewer hours, their income levels are generally lower than full-time workers. In addition, part-time employment¹² is tagged with more precarious characteristics than full-time employment, such as limited social benefit entitlements, less job security, low job tenure, and so forth (Cranford, Vosko *et al*, 2003). Only one in five part-time employees was covered by a pension plan compared to one in two full-time employees. Amongst all part-time workers nearly 7 out of 10 were women and this figure has rarely changed over the past three decades (Hick, 2007, p.83). Currently over 2 million women worked part-time, which accounted for 26.9% of all employed women (Ferrao, 2010). Many women who take part-time work do so involuntarily– they would prefer a full-time job if one was available. Statistics report shows that 25.9% of female part-time employees reported wanting full-time employment, but

¹² Full-time employment refers to people who usually work 30 or more hours per week. Part-time employment refers to people who usually work fewer than 30 hours each week.

only finding part-time work. Among those women who chose to work part-time, 13.4% said they did not work full time because they were caring for children and 3.8% reported other family or personal responsibilities as the reason they worked part time. In sharp contrast, only 2.3% of male part-time workers cited these as reasons why they did not work full time (Ferrao, 2010, p.15).

5.3 Work-life Balance – a Key Consideration for Canadian Women

The fact that many women choose to work part-time due to family responsibilities, reveals the story of the work-life balance dilemma for female workers. Women are now participating in the labour force in ever-larger numbers and many families could not survive if this was not the case (Hick, 2007). Yet women remain responsible for key dimensions of social reproduction such as domestic work, child caring and elder care. Data indicates women perform approximately two-thirds of total unpaid work, which has been relatively constant since the 1960s (Statistics Canada 2000). The need to balance work and care-giving roles is becoming a difficult issue for many women in their choice of work. Not surprisingly women's accumulated income across their working years is often negatively affected by being a wife and/or mother.

Interestingly though, if we do not consider these traditional responsibilities that marital relationships (including common law relationship) entitle women; being wives, daughters, and daughters in law, marital status alone is not significant enough to impact women's earnings potential. For example, single never-(before)-married women aged 45 to 54 years posted average earnings of \$54,300 in 2008 while married women averaged \$52,300 (Statistics Canada, 2010). Studies have found that married women's retirement behaviour tends to be different from their husbands and single women. Married women are more likely than men to retire from the

workforce before age 65, either to undertake family-related activities such as caring for a sick relative or a spouse or to enhance the enjoyment of retirement for her spouse (Ginn *et al*, 2001). Family eldercare responsibilities and early retirement decisions significantly interfere with paid work for women but not for men (Kaden and McDaniel, 1990). Generally speaking, the last few working years are the most important time for people to prepare for retirement; people tend to save a greater proportion of their income toward pension plans than in early years. Thus early retirement may cause women to lose the greatest time to prepare well for their retirement. The reduced contributory years and accumulated earnings would decrease pension contributions more than otherwise would be.

As mothers, women not only contribute more time to take care of their children than their husbands, but also bear a monetary loss in their earnings. On average women spent more than double the time for child caring than that spent by men. The weekly time spent on caring for a child is 50 hours for women and only 24.4 hours for men (Milan, Keown & Urquijo, 2011). Although full-time mothers are likely to devote more time with their children, mothers who are employed also spend an enormous time with their children, more than 40 hours per week on average. Even when women were the sole wage earner in a couple, mothers still spent more time on child care – 50.8 hours per week, compared to 25.5 hours per week for unemployed fathers (Milan, Keown & Urquijo, 2011). As mentioned earlier most women return to the labour market after child birth. In 1976, only 27.6% of women with children under age 3, were employed. By 2009 this percentage had increased to 64.4%, more than double the figure in 1976; the year for which the earliest data is available (Ferrao, 2010). However the presence of a child still plays a factor in women's employment rate. Women with children are less likely to be employed than women without children. For example, 80% of women under the age of 55 without children had

jobs in 2009. One explanation for a lower employment rate among mothers is that the expense of child care could be higher than their own earnings in some circumstances; therefore withdrawal from the labour market is more attractive than looking for a job. The impact on earnings of being mother, has been shown to be an income difference of an estimated 13%, as compared to childless women (Phipps, Burton & Lethbridge, 2001). Moreover this earning gap enlarged with an increasing number of children. With one child, for instance, the gap was 9% with two children it became 12% and with three or more children it rose to 20% (Zhang, 2009). Comparing incomes of mothers and fathers shows that the presence of children rarely affects men's incomes but causes a substantial decline in both single and married women's incomes, a gap that is never closed (Drolet 2002; Steet and Connidis, p.173).

In conclusion, work and life experience of female workers are different from male workers. The gender inequality in pension outcomes is going to persist in the foreseeable future due to the gender gap in earnings. In order to achieve greater gender equality, the CPS needs to reconsider its 'universal worker' gender model by paying attention to women's unique circumstances.

6. Conclusion

This paper aims at exploring differences and difficulties women face in pensions. It starts out with simple, radical queries: how and why there is an income disparity between elderly women and elderly men. Based on the empirical evidence at hand and using a gender-based analytical approach, we systematically evaluated the 'access' and 'amount' side of the Canadian Pension System. The impact of each pension program varies, depending on the presence of 'universal worker' model. The OAS program provides pension benefits to Canadians regardless of their labor market performance and produces the most equitable pension outcomes between senior

women and men. CPP partially reproduces stratification of wages because it embraces some women-friendly features. In contrast, private pensions preserve and intensify the income disparity between men and women from the working age to the retirement life, given that few women-friendly features are established to address the disadvantages women encounter over a lifetime. Generally speaking, this paper demonstrates the CPS is not as women-friendly as it appears to be, mainly because it embraces a ‘universal worker’ gender assumption in pension provisions. In other words, structural constraints operating in the labor market and families create barriers to pension equality between men and women. Meanwhile, we should recognize the limitations of this paper. With a particular focus on gender and pension-labor market nexus, this paper questions the ‘universal worker’ gendered logic of the CPS. Yet no attempt was made to uncover the how these gender stereotypes originated and perpetuated in Canadian social and cultural norms. In addition, we have to admit that women themselves are a heterogeneous group and their experiences vary to each other. Different ethnic, cultural or educational backgrounds are all likely to be factors causing pension income disparity among Canadian women. Nevertheless, the impacts of these factors on pensions can be revealed only if the labor market was being explored in further details.

As long as women live longer, earn less, and interrupt their careers more frequently than men, women would remain obtain less pension benefits than men at old age. So what measures could be done to prompt greater pension equality between women and men? Given the private pension pillar is the greatest source of gender inequality, some scholars have proposed reforms of the CPS in terms of government’s role in balancing public and private pension pillars. For example, Townson argued that private pensions should be mandated by the government, i.e. minimum standards and universal coverage can be required, otherwise little can be done to improve the

current situation (Townson, 1995). While this measure could come with enormous expense and political difficulties, some advocate that a more practical approach is perhaps to remove generous tax subsidies for private pensions and invest the savings in enhanced public pensions (Street and Connidis, 2001; Young, 2010). Because women extensively rely on public pensions such as the OAS pension, the GIS and the CPP for their elderly economic security, improving the public pension system is a key step towards removing the gender inequalities embedded in the CPS. As Young (2010) mentions, ‘the research has been done, the reports have been written, the consultations have taken place, and it is now time for women’s pensions to be recognized as an inequality issue that must be redressed’.

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