## **List of Tables**

Table		Page
2.1	Life Expectancy in Canada, 1931–94	8
2.2	Percentage of Population Aged 65 and Over, 1992	9
2.3	Estimated Percentage Increase in the Population Aged 65 and Over, 1990–2025	10
2.4	Distribution of Canadian Population by Age, 1956–2036	11
2.5	Percentage of Canadians Living Alone, 1991	11
2.6	Canadian Taxes and Relative Ranking of G-7 Countries	12
2.7	Percentage of Income from Various Sources for Taxpayers Aged 65 and Over, 1971, 1985, 1994	14
2.8	C/QPP Contributors by Sex, as a Percentage of Those Aged 20-64	14
2.9	Provincial and Territorial Supplements for the Elderly, 1995	15
2.10	Provincial Taxation and Shelter Assistance Programs for Seniors	15
2.11	Median Family Income by Age as a Percentage of Overall Median Family Income, 1967-91	16
2.12	Annual Income Guarantee, October 1995	16
2.13	Percentage Distribution of Household Expenditures by Age of Head and Expenditure Category, 1992	17
2.14	Seniors with C/QPP or Private Pensions, 1981 and 1989	18
2.15	Percentage of Income by Source and Quintile Group, Single Persons and Couples Combined, 1992	19
2.16	Transfer Payments to the Poor by Family Type, 1995	19
2.17	Income Replacement Ratios Needed to Preserve Preretirement Standard of Living	20
2.18	Average Total Income, before and after Age 65, for All Male Tax Filers, 1981-93	20
3.1	Total Public Pension Costs, 1995–96	28
3.2	Income from Government-Administered Plans by Income Level, 1993	28
3.3	Pension Plan Members as a Percentage of Paid Workers and as a Percentage of Labor Force	31
3.4	Percentage of Tax Filers Participating in RPPs, DPSPs, and RRSPs, 1992	32
3.5	Pension Coverage by Firm Size, Private Sector, 1989	32
3.6	Required Percentage of Salary That Must Be Saved to Achieve 70% Integrated Replacement Ratio	35
3.7	Required Percentage of Salary That Must Be Saved Using Registered Retirement Plans to Achieve 70% Integrated Replacement Ratio	36
3.8	Monthly Annuity Income for Life	36
3.9	Dollar Limits for Registered Savings Contributions	37
3.10	Annuity Income at Various Interest Rates	38
3.11	Contributions to RRSPs, Ages 25-64, by Income Class, 1993	39
3.12	Number of Contributors, Contributions, and Accumulated Assets, C/QPP, RPPs, RRSPs, 1995	40

## **List of Tables**—Continued

4.1	Implied Expenditures (1986 = 100), Health, Education, and Social Security, 1991–2041	47
4.2	Growth of Public Social Expenditures in the OECD (1986 = 100), 1980-2040	47
4.3	Projected Government Costs Relative to the Productive Capacity of the Economy	47
5.1	Projected Level of the Seniors Benefit by Income Level, 2001	56
5.2	Projected Total Marginal Clawback and Tax Rates (Single Seniors)	57
6.1	CPP Benefit Contribution vs. Life Expectancy Advantage at Age 60	65
6.2	CPP Benefit Contribution vs. Life Expectancy Advantage at Age 65	65
7.1	Factors Related to the Increase in the Pay-as-You-Go QPP Contribution Rate, 1990-2040	78
7.2	Required Age of Entitlement in 2041 for a Given Wealth-Transfer Index	84
7.3	Equivalent Age of Entitlement (Canada)	86
7.4	Worldwide Changes to Retirement Age and Other Conditions for Full Pension	88
7.5	Average Retirement Age in Selected Industrialized Countries, 1950-90	88