

Retirement expense benchmarks

Understanding what your client expenses will be throughout retirement is essential to building a strong retirement plan.

Based on data provided by Statistics Canada, you can use this document to help you determine your client's retirement expenses. The tables on the following pages allow you to look up the average living costs for Canadians between the ages of 55 to 75+, based on:

- Their income level
- Whether they are a single or dual income household

During the retirement planning process, you can record your client's retirement expenses in the following tools:
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Glossary

Expense Item	Definition
Shelter	Principal owned or rented accommodation (includes utility and mortgage payments) and other accommodations such as vacation homes or while travelling
Household operation	Communications (telephone, internet), childcare, pet expenses, household cleaning supplies, and garden supplies and services
Household furnishings & equipment	Furniture, rugs, art, appliances, home and workshop tools and equipment, lawn and garden equipment, snow removal services, and furnishings maintenance/repairs
Food	Grocery stores and restaurants
Transportation	Purchase, rental and lease of automobiles and trucks (includes maintenance and repair costs); fees associated with parking, driver's license renewal, vehicle registration, etc; public transportation costs
Clothing	Footwear, jewellery, laundry and dry-cleaning services
Personal care	Services, supplies, and equipment, related to grooming, makeup, fragrances, etc.
Recreation	Purchase, rental, operation, and maintenance of items such as recreational equipment and vehicles, computer home entertainment and photographic equipment; recreational services such as admission to movie theatres, sports events, performing arts; package travel tours (transportation, accommodation, food)
Reading materials & other printed material	Newspapers, magazines, books, and services related to reading materials
Education	Supplies, textbooks, tuition fees, and other educational services
Tobacco & alcohol	Stores and restaurants; supplies and fees for self-made beer, wine or liquor
Games of chance	Equals sum of expenditures minus sum of winnings from all games of chance
Health care	Direct out-of-pocket costs (medication, goods and services) and expenditures on health insurance premiums
Miscellaneous expenses	Other owned property (not principal accommodation or vacation home), legal services not related to dwellings, financial services, dues to unions and professional associations, contributions and dues for social clubs and other organizations, forfeits of deposits, fines, money lost or stolen, the purchase of tools and equipment for work, and other miscellaneous goods and services
Total consumption	Total of all above items
Personal taxes	Income taxes paid on year's income earned
Total Security and Employment Payments	Payments for life insurance, annuities, employment insurance, public and private pension plans, and similar items.
Gifts of money and contributions	Money and support payments given to persons outside the household or to charity
Total expenditure	Total of all above items (total consumption + taxes + insurance/pension + gifts)

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Average Expenses Across All Age Groups

TOTAL HOUSEHOLD INCOME										
	≤ \$27,000		\$27,000 – \$46,968		\$46,698 – \$70,000		\$70,000 – \$105,262		\$105,262 and over	
Expense Item	\$	%	\$	%	\$	%	\$	%	\$	%
Food	3,780	16.9	5,651	14.1	7,203	11.9	8,572	10.3	11,321	7.9
Shelter	6,793	30.4	9,358	23.4	12,649	20.9	16,347	19.6	23,068	16.1
Household operation	1,466	6.6	2,283	5.7	2,956	4.9	3,873	4.6	5,860	4.1
Household furnishings and equipment	638	2.9	1,155	2.9	1,679	2.8	2,333	2.8	4,017	2.8
Clothing	929	4.2	1,754	4.4	2,517	4.2	3,364	4.0	6,176	4.3
Transportation	2,680	12.0	5,622	14.1	9,026	14.9	12,283	14.7	17,366	12.1
Health care	912	4.1	1,665	4.2	1,994	3.3	2,259	2.7	2,832	2.0
Personal care	483	2.2	853	2.1	1,067	1.8	1,370	1.6	2,060	1.4
Recreation	1,074	4.8	2,165	5.4	3,419	5.6	4,774	5.7	8,449	5.9
Reading materials and other printed matter	114	0.5	190	0.5	221	0.4	301	0.4	475	0.3
Education	588	2.6	597	1.5	631	1.0	1,043	1.3	2,228	1.6
Tobacco products and alcoholic beverages	713	3.2	1,227	3.1	1,618	2.7	1,740	2.1	2,383	1.7
Games of chance (net)	185	0.8	227	0.6	259	0.4	218	0.3	369	0.3
Miscellaneous expenditures	372	1.7	624	1.6	862	1.4	1,276	1.5	2,270	1.6
Total current consumption	20,727	92.8	33,371	83.4	46,103	76.1	59,754	71.6	88,872	62.0
Personal taxes	577	2.6	3,889	9.7	9,318	15.4	16,557	19.8	41,895	29.2
Total security and employment payments	413	1.8	1,740	4.3	3,422	5.6	5,366	6.4	8,789	6.1
Gifts of money and contributions	621	2.8	1,009	2.5	1,760	2.9	1,744	2.1	3,805	2.7
Total expenditure	22,339	100.0	40,009	100.0	60,602	100.0	83,420	100.0	143,361	100.0

Note: "F" indicates that insufficient data was available. Source: Statistics Canada, 2007

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Average Expenses Across All Age Groups by Province

TOTAL HOUSEHOLD INCOME														
Expense Item	CAN	NL	PEI	NS	NB	QUE	ONT	MAN	SASK	ALB	BC	YT	NWT	NVT
Food	13,643	8,985	10,137	10,815	10,031	10,167	16,341	10,852	10,711	14,955	15,056	14,058	18,249	11,547
Shelter	3,287	2,968	3,097	3,304	2,945	2,601	3,666	3,063	3,161	3,768	3,357	3,831	4,110	3,445
Household operation	1,964	1,719	1,424	1,784	1,567	1,543	2,136	1,715	1,873	2,608	2,036	2,707	2,466	2,082
Household furnishings and equipment	7,305	6,463	6,629	6,640	6,602	7,321	7,383	6,518	6,073	7,491	7,745	7,078	9,096	14,057
Clothing	9,395	8,392	8,039	8,820	9,137	7,542	9,600	9,651	10,412	12,678	9,896	10,775	11,439	5,456
Transportation	2,948	2,588	2,112	2,412	2,312	2,368	3,420	2,482	2,434	3,548	2,818	2,915	3,844	3,345
Health care	1,167	1,008	1,027	1,048	1,000	1,089	1,239	1,102	1,082	1,288	1,135	1,193	1,351	1,123
Personal care	3,976	3,305	3,019	3,329	3,215	3,055	4,133	3,607	4,387	5,387	4,577	4,860	6,132	6,855
Recreation	260	179	250	249	234	245	281	267	218	291	233	415	312	201
Reading materials and other printed matter	1,017	579	797	1,055	1,005	633	1,220	869	804	1,176	1,215	739	503	F
Education	1,536	1,636	1,474	1,628	1,426	1,354	1,459	1,441	1,615	2,124	1,624	2,236	2,792	3,506
Tobacco products and alcoholic beverages	251	247	195	253	191	178	283	311	286	340	223	308	653	465
Games of chance (net)	1,932	1,582	1,994	1,868	1,817	2,067	1,721	1,786	1,738	2,259	2,177	1,603	1,306	874
Miscellaneous expenditures	1,081	681	727	939	804	936	1,055	1,037	1,293	1,374	1,303	1,212	1,116	1,144
Total current consumption	49,766	40,332	40,922	44,145	42,285	41,100	53,938	44,701	46,089	59,288	53,394	53,929	63,369	54,400
Personal taxes	14,447	10,466	9,504	10,585	10,610	11,739	16,403	12,411	12,215	19,766	13,297	16,437	17,751	13,312
Total security and employment payments	3,946	3,171	3,694	3,550	3,811	3,595	4,177	4,003	3,923	4,331	3,850	4,961	6,228	4,742
Gifts of money and contributions	1,788	1,038	1,454	1,708	1,499	874	2,137	2,188	1,716	2,527	2,080	1,670	1,727	1,293
Total expenditure	69,946	55,007	55,574	59,987	58,205	57,308	76,654	63,303	63,944	85,912	72,621	76,997	89,075	73,747

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Average Expenses for Singles Aged 55-64

TOTAL HOUSEHOLD INCOME										
	≤ \$11,312		\$11,312 – \$23,328		\$23,328 – \$37,000		\$37,000 – \$61,500		\$61,500 and over	
Expense Item	\$	%	\$	%	\$	%	\$	%	\$	%
Food	2,386	16.5	3,571	14.9	3,803	12.4	5,296	10.9	5,762	6.2
Shelter	5,320	36.9	6,205	25.9	7,047	23.0	10,782	22.2	15,294	16.6
Household operation	1,107	7.7	1,375	5.7	1,729	5.6	2,197	4.5	3,026	3.3
Household furnishings and equipment	354	2.5	625	2.6	653	2.1	1,422	2.9	3,253	3.5
Clothing	390	2.7	813	3.4	932	3.0	1,440	3.0	2,656	2.9
Transportation	1,335	9.2	3,657	15.3	3,960	12.9	6,064	12.5	13,372	14.5
Health care	571	4.0	1,000	4.2	1,256	4.1	2,051	4.2	2,878	3.1
Personal care	268	1.9	401	1.7	610	2.0	665	1.4	941	1.0
Recreation	686	4.8	960	4.0	1,724	5.6	2,703	5.6	4,185	4.5
Reading materials and other printed matter	91	0.6	112	0.5	176	0.6	280	0.6	422	0.5
Education	F	F	F	F	F	F	F	F	F	F
Tobacco products and alcoholic beverages	687	4.8	961	4.0	1,023	3.3	1,609	3.3	1,515	1.6
Games of chance (net)	56	0.4	1,219	5.1	269	0.9	356	0.7	281	0.3
Miscellaneous expenditures	797	5.5	961	4.0	527	1.7	970	2.0	1,609	1.7
Total current consumption	14,060	97.4	21,909	91.4	23,800	77.5	35,952	74.1	55,266	59.8
Personal taxes	-235	-1.6	746	3.1	4,560	14.9	8,595	17.7	26,056	28.2
Total security and employment payments	105	0.7	583	2.4	1,745	5.7	2,748	5.7	5,866	6.4
Gifts of money and contributions	505	3.5	727	3.0	592	1.9	1,236	2.5	5,178	5.6
Total expenditure	14,436	100.0	23,964	100.0	30,697	100.0	48,532	100.0	92,367	100.0

Note: "F" indicates that insufficient data was available. Source: Statistics Canada, 2007

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Average Expenses for Singles Aged 65-74

TOTAL HOUSEHOLD INCOME										
	≤ \$14,474		\$14,474 – \$16,760		\$16,760 – \$24,020		\$24,020 – \$40,321		\$40,321 and over	
Expense Item	\$	%	\$	%	\$	%	\$	%	\$	%
Food	2,934	19.4	3,586	18.4	3,413	15.9	4,260	11.6	5,693	8.6
Shelter	5,540	36.5	6,113	31.3	6,359	29.6	9,016	24.5	12,544	18.9
Household operation	974	6.4	1,271	6.5	1,475	6.9	2,014	5.5	2,839	4.3
Household furnishings and equipment	320	2.1	379	1.9	532	2.5	1,200	3.3	2,222	3.4
Clothing	580	3.8	658	3.4	786	3.7	1,417	3.9	1,838	2.8
Transportation	2,061	13.6	3,054	15.7	3,890	18.1	4,896	13.3	6,148	9.3
Health care	601	4.0	870	4.5	1,086	5.0	1,870	5.1	2,054	3.1
Personal care	313	2.1	442	2.3	395	1.8	681	1.9	700	1.1
Recreation	533	3.5	750	3.8	879	4.1	2,244	6.1	3,476	5.2
Reading materials and other printed matter	96	0.6	76	0.4	157	0.7	218	0.6	432	0.7
Education	F	F	F	F	F	F	F	F	F	F
Tobacco products and alcoholic beverages	550	3.6	545	2.8	544	2.5	1,020	2.8	1,532	2.3
Games of chance (net)	78	0.5	79	0.4	198	0.9	391	1.1	284	0.4
Miscellaneous expenditures	141	0.9	498	2.6	449	2.1	715	1.9	1,755	2.6
Total current consumption	14,721	97.1	18,324	93.9	20,162	93.7	29,973	81.6	42,067	63.5
Personal taxes	45	0.3	321	1.6	776	3.6	4,635	12.6	18,030	27.2
Total security and employment payments	F	F	F	F	150	0.7	613	1.7	1,936	2.9
Gifts of money and contributions	304	2.0	757	3.9	426	2.0	1,510	4.1	4,265	6.4
Total expenditure	15,158	100.0	19,512	100.0	21,514	100.0	36,731	100.0	66,299	100.0

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Average Expenses for Singles Aged 75+

TOTAL HOUSEHOLD INCOME										
	≤ \$15,162		\$15,162 – \$17,800		\$17,800 – \$23,040		\$23,040 – \$32,710		\$32,710 and over	
Expense Item	\$	%	\$	%	\$	%	\$	%	\$	%
Food	2,732	18.6	2,930	17.2	3,225	15.3	3,558	12.9	4,429	9.7
Shelter	5,399	36.8	6,636	39.0	7,489	35.5	8,637	31.4	10,870	23.8
Household operation	1,048	7.1	1,115	6.6	1,445	6.9	1,641	6.0	2,090	4.6
Household furnishings and equipment	292	2.0	317	1.9	464	2.2	712	2.6	935	2.0
Clothing	509	3.5	513	3.0	696	3.3	772	2.8	1,466	3.2
Transportation	840	5.7	1,440	8.5	2,008	9.5	2,095	7.6	3,285	7.2
Health care	1,053	7.2	906	5.3	1,247	5.9	2,125	7.7	2,124	4.6
Personal care	363	2.5	418	2.5	526	2.5	619	2.2	717	1.6
Recreation	580	4.0	562	3.3	693	3.3	1,120	4.1	1,344	2.9
Reading materials and other printed matter	95	0.6	125	0.7	180	0.9	211	0.8	381	0.8
Education	F	F	F	F	F	F	F	F	F	F
Tobacco products and alcoholic beverages	231	1.6	238	1.4	326	1.5	253	0.9	716	1.6
Games of chance (net)	136	0.9	212	1.2	102	0.5	253	0.9	170	0.4
Miscellaneous expenditures	325	2.2	223	1.3	262	1.2	506	1.8	1,459	3.2
Total current consumption	13,607	92.7	15,641	92.0	18,667	88.5	22,556	81.9	30,115	65.8
Personal taxes	393	2.7	-38	-0.2	752	3.6	2,641	9.6	10,173	22.2
Total security and employment payments	F	F	146	0.9	57	0.3	F	F	354	0.8
Gifts of money and contributions	637	4.3	1,261	7.4	1,609	7.6	2,255	8.2	5,099	11.1
Total expenditure	14,679	100.0	17,010	100.0	21,085	100.0	27,544	100.0	45,741	100.0

Note: "F" indicates that insufficient data was available. Source: Statistics Canada, 2007

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Average Expenses for Couples Aged 55-64

TOTAL HOUSEHOLD INCOME										
Expense Item	≤ \$47,200		\$47,200 – \$69,300		\$69,300 – \$91,993		\$91,993 – \$125,100		\$125,100 and over	
	\$	%	\$	%	\$	%	\$	%	\$	%
Food	6,256	16.4	7,713	12.4	8,622	11.5	10,113	10.1	12,310	7.6
Shelter	8,591	22.5	11,172	17.9	12,657	16.8	15,852	15.9	21,658	13.3
Household operation	2,243	5.9	2,969	4.8	3,203	4.3	4,382	4.4	5,663	3.5
Household furnishings and equipment	1,204	3.2	1,972	3.2	2,025	2.7	2,798	2.8	4,674	2.9
Clothing	1,537	4.0	2,447	3.9	2,882	3.8	4,203	4.2	7,166	4.4
Transportation	6,227	16.3	10,778	17.3	11,596	15.4	15,108	15.1	19,868	12.2
Health care	1,943	5.1	2,323	3.7	2,330	3.1	2,686	2.7	3,159	1.9
Personal care	685	1.8	1,043	1.7	1,229	1.6	1,658	1.7	2,175	1.3
Recreation	1,870	4.9	3,845	6.2	4,358	5.8	5,125	5.1	9,725	6.0
Reading materials and other printed matter	208	0.5	266	0.4	314	0.4	402	0.4	644	0.4
Education	379	F	384	F	966	F	1,609	F	3,941	F
Tobacco products and alcoholic beverages	1,130	3.0	1,650	2.6	1,768	2.4	1,864	1.9	2,675	1.6
Games of chance (net)	284	0.7	328	0.5	332	0.4	333	0.3	405	0.2
Miscellaneous expenditures	501	1.3	904	1.5	1,138	1.5	1,481	1.5	2,579	1.6
Total current consumption	33,057	86.7	47,793	76.7	53,421	71.0	67,616	67.6	96,643	59.3
Personal taxes	2,967	7.8	9,580	15.4	14,736	19.6	22,657	22.7	50,702	31.1
Total security and employment payments	1,398	3.7	3,651	5.9	5,169	6.9	6,911	6.9	10,401	6.4
Gifts of money and contributions	700	1.8	1,299	2.1	1,874	2.5	2,806	2.8	5,103	3.1
Total expenditure	38,122	100.0	62,322	100.0	75,200	100.0	99,991	100.0	162,849	100.0

Note: "F" indicates that insufficient data was available. Source: Statistics Canada, 2007

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Average Expenses for Couples Aged 65-75

TOTAL HOUSEHOLD INCOME										
	≤ \$29,980		\$29,980 – \$41,383		\$41,383 – \$57,300		\$57,300 – \$80,240		\$80,240 and over	
Expense Item	\$	%	\$	%	\$	%	\$	%	\$	%
Food	5,093	17.5	6,521	17.5	6,973	14.5	7,434	11.5	10,009	8.6
Shelter	7,074	24.3	7,939	21.3	8,932	18.5	11,612	17.9	17,486	15.0
Household operation	1,641	5.6	2,111	5.7	2,628	5.4	2,861	4.4	3,979	3.4
Household furnishings and equipment	990	3.4	1,265	3.4	1,129	2.3	1,911	2.9	3,789	3.3
Clothing	1,169	4.0	1,818	4.9	1,873	3.9	2,530	3.9	5,021	4.3
Transportation	5,745	19.8	6,005	16.1	8,877	18.4	11,261	17.4	15,167	13.0
Health care	2,001	6.9	2,683	7.2	2,688	5.6	3,104	4.8	3,625	3.1
Personal care	633	2.2	925	2.5	831	1.7	1,206	1.9	1,558	1.3
Recreation	1,341	4.6	1,841	4.9	3,121	6.5	3,633	5.6	5,705	4.9
Reading materials and other printed matter	117	0.4	287	0.8	276	0.6	279	0.4	644	0.6
Education	F	F	F	F	F	F	F	F	836	F
Tobacco products and alcoholic beverages	648	2.2	955	2.6	897	1.9	1,498	2.3	1,741	1.5
Games of chance (net)	289	1.0	294	0.8	461	1.0	492	0.8	229	0.2
Miscellaneous expenditures	409	1.4	489	1.3	441	0.9	1,075	1.7	2,428	2.1
Total current consumption	27,191	93.5	33,209	88.9	39,164	81.2	48,988	75.5	72,216	62.0
Personal taxes	503	1.7	2,104	5.6	6,174	12.8	10,462	16.1	32,033	27.5
Total security and employment payments	605	2.1	779	2.1	1,552	3.2	3,124	4.8	5,562	4.8
Gifts of money and contributions	782	2.7	1,249	3.3	1,336	2.8	2,311	3.6	6,633	5.7
Total expenditure	29,080	100.0	37,341	100.0	48,226	100.0	64,885	100.0	116,444	100.0

Note: "F" indicates that insufficient data was available. Source: Statistics Canada, 2007

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Average Expenses for Couples Aged 75+

TOTAL HOUSEHOLD INCOME										
	\$11,000 – \$25,522		\$25,522 – \$33,080		\$33,080 – \$43,694		\$43,694 – \$65,849		\$65,849 and over	
Expense Item	\$	%	\$	%	\$	%	\$	%	\$	%
Food	5,010	22.2	5,232	18.5	5,755	16.0	7,331	13.1	7,984	9.3
Shelter	6,157	27.3	7,574	26.9	7,349	20.5	9,423	16.9	13,562	15.8
Household operation	1,618	7.2	1,733	6.1	1,697	4.7	2,467	4.4	3,200	3.7
Household furnishings and equipment	628	2.8	699	2.5	926	2.6	1,496	2.7	1,934	2.2
Clothing	709	3.1	977	3.5	1,399	3.9	1,842	3.3	2,614	3.0
Transportation	3,203	14.2	3,559	12.6	6,936	19.3	8,391	15.0	10,470	12.2
Health care	1,703	7.5	2,270	8.0	2,297	6.4	2,797	5.0	3,340	3.9
Personal care	441	2.0	695	2.5	817	2.3	1,048	1.9	1,248	1.5
Recreation	871	3.9	1,207	4.3	1,638	4.6	2,779	5.0	5,251	6.1
Reading materials and other printed matter	136	0.6	222	0.8	255	0.7	324	0.6	512	0.6
Education	F	F	F	F	F	F	F	F	F	F
Tobacco products and alcoholic beverages	226	1.0	585	2.1	694	1.9	973	1.7	1,300	1.5
Games of chance (net)	109	0.5	224	0.8	220	0.6	225	0.4	276	0.3
Miscellaneous expenditures	366	1.6	296	1.0	467	1.3	708	1.3	1,662	1.9
Total current consumption	21,178	93.9	25,303	89.6	30,460	84.9	39,825	71.3	53,479	62.2
Personal taxes	304	1.3	1,405	5.0	3,441	9.6	7,214	12.9	20,333	23.6
Total security and employment payments	347	1.5	365	1.3	528	1.5	786	1.4	2,763	3.2
Gifts of money and contributions	736	3.3	1,158	4.1	1,453	4.0	7,997	14.3	9,450	11.0
Total expenditure	22,565	100.0	28,231	100.0	35,882	100.0	55,821	100.0	86,025	100.0

Note: "F" indicates that insufficient data was available. Source: Statistics Canada, 2007

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