

Seniors: A diverse group aging well

by Colin Lindsay

The United Nations has designated 1999 as the International Year of Older Persons. The goals of the year are to enhance understanding, harmony and mutual support across generations, and to help recognize seniors' contributions to their families and communities.

As part of Statistics Canada's involvement with the International Year of Older Persons, *Canadian Social Trends* will feature a series of articles over the next four quarters that address some of the issues affecting older Canadians. This first article sets the stage by highlighting the key demographic and socio-economic characteristics of seniors in Canada.

More very old seniors

The senior population in Canada has grown rapidly throughout most of the 20th century. In 1998, there were 3.7 million people aged 65 and over. They represented 12% of all Canadians, up substantially from only 5% in 1921. Growth is expected to continue, particularly after 2010, when the Baby Boom generation begins turning 65. According to Statistics Canada projections, seniors will account for 18% of the population by 2021, and for 23% by 2041.

The growth in the number of seniors has resulted largely from longer lifespans. A person aged 65 could expect to live an average five more years (to 83) in 1991, compared to the period between 1921 and 1941 (to 78).

People aged 85 and over account for the fastest growing component of the senior population in Canada. In 1998, there were more than 380,000 people in this age group, up from 140,000 in 1971. Overall, people aged 85 and over currently represent over 1% of the total population, double the share in 1971. Statistics Canada projections indicate that in 2041, there will be almost 1.6 million Canadians aged 85 and over, accounting for nearly 4% of the total population.

Women make up the majority of Canadian seniors – in 1998, 57% of all people aged 65 and over, and 70% aged 85 and older, were female. Women outnumber men in these age groups largely because they live considerably longer than men. A woman aged 65 in 1996, for instance, could expect to live another 22 years, compared with 17 years for a man the same age. Unfortunately, the Health Adjusted Life Expectancy indicator, which estimates the number of years a person can expect to live in good health, suggests that a considerable portion of the extra years women live is actually spent in poor health.¹

The majority of Canadians aged 65 and over are married, but in fact,

women were more likely to be widowed (46% in 1996) than married (41%). On the other hand, most men were married (77%) and only a small percent were widowers (13%).

Most seniors live in their own homes

Almost all seniors, 93% in 1996, live in a private household. In that year, the majority were living with their immediate (62%) or extended (7%) families. At the same time, over one in four (29%) lived alone. Because women tend to outlive their spouses, they are much more likely than men to live alone: 38% versus 16% in 1996. This is particularly the case for women aged 85 and over, 58% of whom lived by themselves.

A relatively large proportion of seniors own their homes. In 1997, 84% of families headed by someone aged 65 and over and 50% of unattached people aged 65 and over owned their home, compared with 71% and 35% of their counterparts aged 15 to 64.

Most senior homeowners — 84% of families and 89% of individuals — have paid off their mortgages. Also, the quality of seniors' homes is generally as good as, if not better than, that of their younger counterparts: seniors tend to have more living space and are less likely to live in houses needing repairs other than regular maintenance.

Seniors get, and provide, much social support

One of the questions most often asked about the aging of society is, "Who is

1. Berthelot, Jean-Marie, Roger Roberge and Michael Wolfson. 1992. *The Calculation of Health-Adjusted Life Expectancy for a Canadian Province Using a Multi-Attribute Utility Function: A First Attempt*. Statistics Canada, Analytical Studies Branch Research Paper Series No. 50.

looking after Canada's seniors?" The answer is that, for the most part, they are looking after themselves.

At the same time, however, substantial numbers of seniors do get help around the house from family and friends. In 1995, 62% of people aged 65 and over received some help with household chores and other personal tasks.

Family support networks involving seniors, however, are a two-way street, with considerable help going from seniors to their families. For example, in 1995, almost 20% of people aged 65 and over looked after children at least once a week. Almost as many (23%) provided unpaid care to other seniors, though mostly it was seniors aged 65 to 74 who tended to help out those aged 85 and over.

Many seniors have a chronic health problem

While the majority (73%) of seniors living at home report that their overall health is relatively good, most do have some kind of chronic health condition, such as heart trouble, diabetes, rheumatism or arthritis. In 1995, 81% reported they had at least one chronic health condition that had been diagnosed by a health professional, and 39% said their activity was somewhat restricted by their condition.

In addition, 33% reported they had cognition problems, that is, they were either somewhat or very forgetful, or they had difficulty thinking. And 8% of seniors could not see well enough to read, even with glasses, and 6% could not hear well enough to follow a group conversation, even with a hearing aid.

Because seniors generally have a number of health problems, they tend to make substantial demands on the health care system. In 1993-94, for example, seniors had a hospitalization rate almost three times that of people aged 45 to 64. As well, the

average hospital visit of people aged 65 and over lasted 20 days that year, compared with 10 days or less among those under age 65.

However, hospitalization rates also differ significantly between younger and older seniors. In 1993-94, the hospitalization rate for people aged 75 and over was almost 70% higher than among those aged 65 to 74, while the average stay per visit was 25 days for these older seniors, versus 15 days for their younger counterparts.

The majority of seniors use prescription or over-the-counter medication. In 1995, 74% had taken at least one type of medication in the preceding two days and 51% had taken two or more.

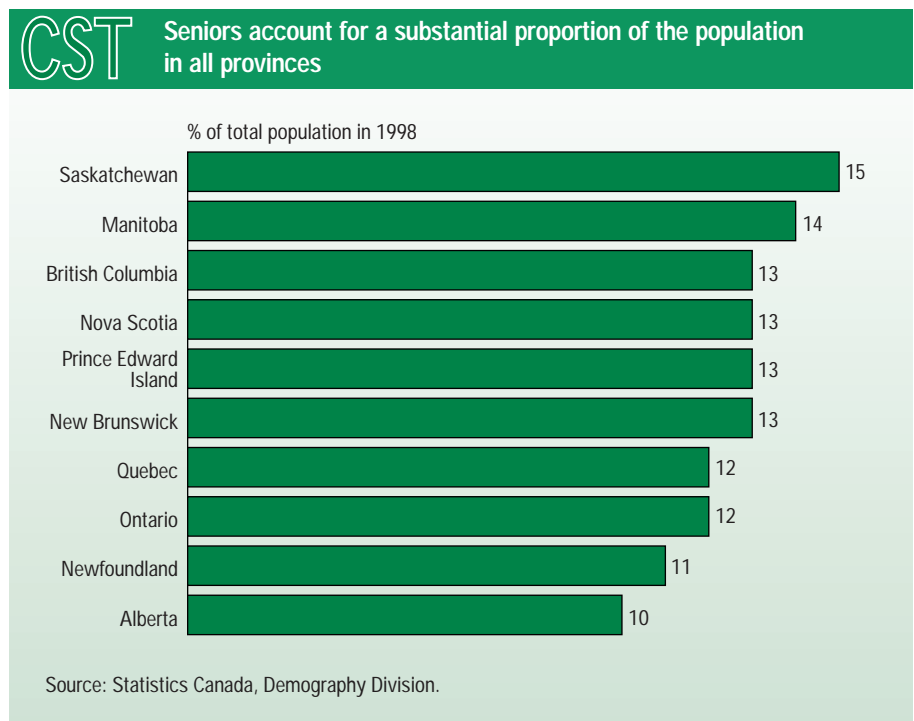
Rising incomes among seniors

In contrast to Canadians under 65, whose average incomes have not changed significantly in the past two decades, seniors have seen their incomes rise since the early 1980s. Between 1981 and 1997, the average income of seniors rose 17% (adjusted for inflation), compared with a 2% decline for the population under age 65. This has resulted, in part, in a

significant drop in the share of seniors living below Statistics Canada's Low Income Cut-offs (LICOs), from 34% in 1980 to 21% in 1996. Nonetheless, seniors are still moderately more likely than younger adults aged 18 to 64 to have low incomes.

The overall decline in low income, however, masks the fact that, in 1996, 53% of senior women living without families (either on their own or living with non-relatives) were in a low-income situation. In contrast, 33% of unattached men aged 65 and over had incomes below the LICOs. Meanwhile, only 8% of senior women living in a family had low incomes.

Most of the gains in the average incomes of seniors over the past two decades have come from work-related pensions, either CPP/QPP or private employment pensions. The largest share of seniors' income, however, remains the Old Age Security program, which in 1997 provided 29% of all the income of seniors. At the same time, 20% of the income came from CPP/QPP, while 21% came from private retirement pensions and 14% from investments.



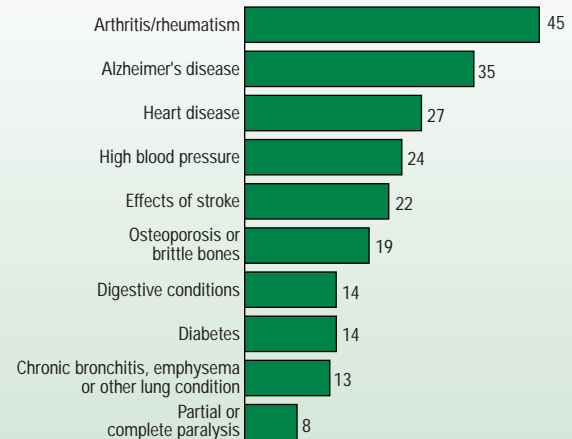
While most seniors live in a private household, over 250,000 (or 7%) lived in an institution in 1996. These seniors made up 74% of all institutionalized Canadians that year. Most institutionalized seniors (about 85%) reside in special care homes for the elderly and chronically ill. Not surprisingly, the very elderly are most likely to be in an institution. In 1996, 38% of women and 24% of men aged 85 and over were institutionalized, compared with 10% and 7%, respectively, of those aged 75 to 84 and only 2% of both women and men aged 65 to 74.

The health of seniors living in an institution is not as good as that of their counterparts living in a private household. Indeed, 95% suffered from at least one chronic health condition. The large majority (80%) also experienced some activity restriction because of a long-term health condition. Consequently, 72% needed help with personal care such as bathing, dressing, and eating; while almost half needed help either getting in and out of bed, getting in and out of a chair, or moving about the facility.

As with seniors living in private households, arthritis and rheumatism were the long-term health conditions most likely to affect seniors living in an institution. In 1995, 45% had arthritis or rheumatism. However, many had more debilitating conditions:

over one-third had Alzheimer's disease or other dementia, while about one-fifth were suffering the effects of a stroke. Over one-quarter were also severely vision- and hearing-impaired. Despite these problems, only 22% of seniors living in an institution rated their health as poor.

% of institutionalized seniors with chronic health condition



Source: Statistics Canada, National Population Health Survey, 1995.

Seniors have an active lifestyle

Seniors engage in a wide range of activities, taking advantage of the leisure time that retirement offers (7.7 hours per day, compared with 5.4 for younger adults). A considerable amount of this leisure time, about 2 hours per day, is spent socializing, visiting or talking on the phone with friends, going to restaurants, having people over for meals, and so on. Almost an hour and a half is devoted to other leisure activities such as sports, hobbies, playing cards, and driving for pleasure. Television is also important to seniors, with women spending 3.1 and men 3.5 hours per day watching their favourite programs.

Many seniors are also physically active, with almost half (47%) reporting they engaged in regular physical activity in 1995, and a substantial minority (14%) taking part occasionally. Walking

and hiking was the most common pursuit (14%), but exercise or yoga classes were also popular (5%). Almost one in five (19%) participated in formal volunteer work.

Seniors are more likely than younger adults to attend church or other religious functions regularly. In 1996, 37% of people aged 65 and over attended religious services at least once a week, compared with less than 16% of those under age 45. Seniors are also travelling more than they did in the past, making an average of 3.2 trips within Canada and one trip outside the country in 1994-95.

Summary

Canadian seniors are, in general, doing reasonably well. Most live at home with their family; most believe their health is good; most are reasonably

comfortable financially; and most lead relatively active lives. The senior population is not, however, a homogeneous group. Seniors between 65 and 74 more closely resemble people under 65 than older seniors, while 75- to 84-year-olds appear to be in an age of transition. Canadians aged 85 and over are most likely to be characterized by many of the serious problems usually associated with old age.

S O C I A L I N D I C A T O R S

	1990	1991	1992	1993	1994	1995	1996	1997
INCOME*								
<i>Average total money income</i>								
All	19,876	19,311	19,450	18,998	19,353	19,426	19,516	–
Families	58,945	57,540	57,224	56,047	57,098	57,000	57,546	–
Unattached individuals	26,264	24,919	25,274	24,824	25,037	24,932	24,829	–
<i>Percent of income from transfer payments</i>								
All	11.8	13.2	13.8	14.3	14.1	13.5	13.3	–
Families	10.6	11.9	12.5	12.9	12.5	12.1	11.7	–
Unattached individuals	17.7	19.7	20.0	20.9	21.7	20.2	20.8	–
<i>Average income of families, by quintiles</i>								
Lowest quintile	18,871	18,391	18,009	17,884	18,360	18,284	17,729	–
2nd	36,821	35,179	34,914	33,886	35,011	34,545	34,402	–
3rd	52,874	50,692	50,878	49,453	50,914	49,857	50,366	–
4th	70,881	68,861	68,923	67,630	68,710	68,319	69,293	–
Highest quintile	115,291	114,560	113,399	111,371	112,491	113,964	115,938	–
Dual-earner couples as % of husband-wife families	62.0	61.5	61.2	60.3	60.4	60.5	60.5	–
Women's earnings as % of men's, full-time full-year workers	67.7	69.9	71.9	72.2	69.8	73.1	73.4	–
% of persons below Low Income Cut-offs (LICOs)	15.4	16.5	17.0	18.0	17.1	17.8	17.9	–
Families with head aged 65 and over	7.6	8.2	8.7	9.7	7.1	7.8	8.7	–
Families with head less than age 65	13.1	13.8	14.4	15.5	14.6	15.4	15.5	–
Two-parent families with children	9.8	10.8	10.6	12.2	11.5	12.8	11.8	–
Lone-parent families	54.4	55.4	52.3	55.0	53.0	53.0	56.8	–
Unattached individuals aged 65 and over	50.7	50.9	49.2	51.9	47.6	45.1	47.9	–
Unattached individuals less than age 65	32.4	35.2	36.3	36.2	38.0	37.2	37.1	–
FAMILIES**								
<i>Marriages and divorces</i>								
Number of marriages ('000)	188	172	165	159	160	160	–	–
Marriage rate (per 1,000 population)	6.8	6.1	5.8	5.5	5.5	5.4	5.2	–
Number of divorces ('000)	78	77	79	78	79	78	–	–
Total divorce rate (per 1,000 population)	2.8	2.7	2.8	2.7	2.7	2.6	2.4	–
Total number of families ('000)	–	7,356	–	–	–	–	7,838	–
<i>Family composition (%)</i>								
Married couples with children	–	48.1	–	–	–	44.6	45.1	–
without children	–	29.2	–	–	–	29.8	28.6	–
Common-law couples with children	–	4.0	–	–	–	5.3	5.5	–
without children	–	5.8	–	–	–	6.7	6.2	–
Female lone-parents	–	10.7	–	–	–	11.7	12.1	–
Male lone-parents	–	2.2	–	–	–	2.0	2.5	–
<i>Number of one-person households ('000)***</i>								
Under age 65	1,584	1,688	1,685	1,873	1,888	1,909	1,300	–
Age 65 and over	854	871	1,058	1,034	1,013	1,138	1,776	–

* All income data in 1997 dollars; families are economic families.

** Family composition data from the Census of Population for 1991 and 1996, and General Social Survey for 1995. Families are census families.

*** Data on one-person households from the General Social Survey.

EDUCATORS' NOTEBOOK

Suggestions for using Canadian Social Trends in the classroom

Lesson plan for “The Crowded Nest: Young Adults at Home”

Objectives

- To explore why young people today are more likely to live with their parents than did those a generation before.
- To become aware of the underlying social, economic and psychological reasons that contribute to young people's decision to leave their parents or stay with them.

Method

1. Read “The Crowded Nest: Young Adults at Home” and write down five key facts or ideas in point form.
2. The article suggests that events such as leaving high school, securing a full-time job, becoming financially independent, getting married and leaving parents' home are indicators of being an adult. Do you agree? Explain your answer.
3. What does being an adult mean to you? Does it include living away from your parents?
4. “. . .because they have greater involvement in household tasks as teenagers, young women may be better able to take care of themselves. . . in terms of cooking, cleaning and laundry skills.” Set up a debating team with one side agreeing and the other side disagreeing with the above statement.
5. Conduct an informal survey of the students to determine how many know of older brothers, sisters or cousins in their 20s or 30s who still live with their parents. Do the socio-economic characteristics of these young people differ from those who have left their parents' home?
6. Research how much it would cost to live away from your parents. Use newspapers, flyers and other local guides to calculate expenditures such as rent, food, clothing, entertainment, education, and repayment of student loans. Determine how you would pay for these expenses by visiting Human Resources Development Canada's web site, which shows earnings of different types of jobs. Other resources may be available in your guidance office.
7. Interview your parents to find out why they moved out of their parents' home when they did. Compare their situation with your own. Have circumstances changed and if yes, how? Consider issues such as economic cycles, number of children per family, youth unemployment rate, educational costs, peer pressure and the generation gap.

Using other resources

- Morissette, René. “Declining Earnings of Young Men.” *Canadian Social Trends*, Statistics Canada Catalogue 11-008-XPE, Autumn 1997.
- Clark, Warren. “Paying off Student Loans.” *Canadian Social Trends*, Statistics Canada Catalogue 11-008-XPE, Winter 1998.
- Picot, Garnett and John Myles. “Children in Low Income Families.” *Canadian Social Trends*, Statistics Canada Catalogue 11-008-XPE, Autumn 1996.
- Sunter, Deborah. “Youth and the Labour Market.” *Labour Force Update*, Statistics Canada Catalogue 71-005-XPB, Spring 1997.

Share your ideas!

Do you have lessons using **CST** that you would like to share with other educators? Send us your ideas and we will ship you lessons using **CST** received from other educators. For further information, contact Joel Yan, Dissemination Division, Statistics Canada, Ottawa K1A 0T6, 1-800-465-1222; fax: (613)-951-4513 or Internet e-mail: yanjoel@statcan.ca.

EDUCATORS

You may photocopy *Educators' Notebook* and any item or article in *Canadian Social Trends* for use in your classroom.