Seniors 28

Canada's population aged 65 and older has more than doubled in the past 35 years to 4.3 million—or 13% of the population—in 2006. Medium-growth scenarios suggest the senior population will grow to 23% in 2031.

The very elderly group (80 and older) is also growing quickly. From 1996 to 2006, their numbers swelled by 46% to reach 1.2 million. By 2031, this figure could rise by another 110% to reach 2.5 million.

Although Canada is one of the youngest of the G8 countries, the size of the baby boom following the Second World War should contribute to more rapid aging of the population than in other industrialized countries.

From workforce adjustments to retirement plans, the growing ranks of seniors will affect Canadian society. In 2006, there were just over 5 people aged 15 to 64 years for each person aged 65 years and

older. This ratio gives an approximation of how many elderly people there are in relation to the pool of potential workers.

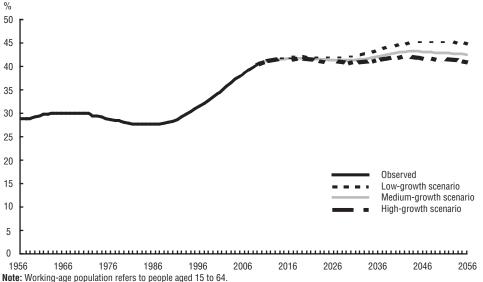
By comparison, the ratio in 1956 was almost 8 working-age adults for each person aged 65 years and older. By 2056, medium-growth scenarios indicate a further decline to 2.2 working-age persons for each elderly person.

Still working

Many seniors are continuing to work after retirement age, particularly university-educated and self-employed seniors. Women of the baby boom generation are also remaining longer in the workforce after retirement age. In 2007, women made up 35% of senior workers, a proportion expected to increase in future years.

While most near-retirees get financial advice about retirement planning and programs, almost 3 in 10 do not. Those

Chart 28.1 People aged 45 to 64 in the working-age population



Source: Statistics Canada, CANSIM tables 051-0001, 051-0026 and 052-0004.

not receiving financial advice are less likely to expect their retirement income to be adequate than those who do. This relationship remains even when other characteristics such as income, pension coverage and registered retirement savings plan assets are taken into account.

Most Canadians (65%) approaching retirement anticipate that their retirement income will be adequate or more than adequate to maintain their standard of living. However, 19% of Canadians expect it to be barely adequate and 9% less than adequate.

On average, Canadian workers had family disposable incomes at age 75 (when most are retired) that were 80% of their incomes at age 55 (when they were working).

The proportion of seniors has grown more quickly in rural areas in recent years than it has in urban areas. From 1996 to 2006, seniors' share of the rural population rose 2.1 percentage points; their share of the urban population rose 1.1 percentage points. This shift may be the result of much

Table 28.a Population aged 65 and older, by age group and sex

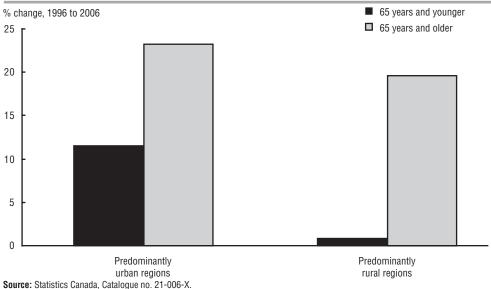
	19	98	20	08
	Male	Female	Male	Female
		nu	mber	
Total	1,585,571	2,138,902	2,007,880	2,555,239
65 to 69	548,330	595,152	651,061	694,986
70 to 74	441,194	543,491	497,439	563,212
75 to 79	311,293	445,542	404,712	498,478
80 to 84	174,266	295,337	268,108	398,827
85 to 89 90 and	80,349	170,510	134,814	257,332
older	30,139	88,870	51,746	142,404

Note: Estimates as of July 1.

Source: Statistics Canada, CANSIM table 051-0001.

higher immigration levels in urban areas as well as younger people migrating out of the rural areas to urban areas.

Chart 28.2 Population, by age group and type of region



Retiring together, or not

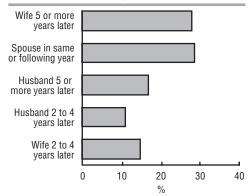
Throughout much of the last century, older couples faced only one retirement decision—the husband's. However, the rise and sustained participation of women in the paid labour force since the 1970s transformed the retirement transitions of married couples. Increasingly, couples have to make two decisions and balance the preferences and constraints of partners who both made substantial contributions to household income.

Evidence indicates that, instead of retiring together, through the 1990s such dual-income couples were increasingly retiring at different times.

The opportunity to retire jointly may be constrained by factors such as age differences, health conditions, eligibility for pensions, job loss and career aspirations.

The likelihood that spouses will retire jointly is greater among older couples

Chart 28.3 Retirement transitions, 2001



Note: Dual-earner couples in the 2001 retiring cohort. **Source:** Statistics Canada, Catalogue no. 75-001-X.

than younger couples. The age difference between spouses was also a factor. A wife who is much younger than her husband is more likely to continue working after he retires than a wife who is about the same age as or older than her husband.

Who's caring for seniors?

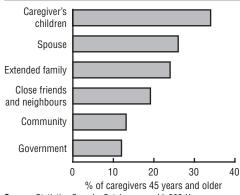
In 2007, about 2.7 million Canadians aged 45 and older, or approximately one-fifth of people in this age group, provided some form of unpaid care to seniors who had long-term health problems.

Fifty-four percent of caregivers reported that they were coping "very well" with their caregiving responsibilities. Another 42% said they were "generally okay" with this role.

Many people giving care to seniors balance this and other roles, such as jobs and caring for their own children. About 43% of caregivers were aged 45 to 54, a time of life when many Canadians still have children living at home.

Caregivers are more likely to be women who were employed and married. In 2007,

Chart 28.4 Caregiver's sources of support



Source: Statistics Canada, Catalogue no. 11-008-X.

one in four caregivers were themselves seniors; one-third of these senior caregivers were over the age of 75.

Table 28.1 Population estimates, by age group and by province and territory, selected years from 1983 to 2008

		1983			1988			1993	
	0 to 14	15 to 64	65 and older	0 to 14	15 to 64	65 and older	0 to 14	15 to 64	65 and older
					thousands				
Canada	5,523.1	17,344.5	2,498.9	5,574.8	18,288.2	2,928.7	5,926.1	19,392.6	3,366.1
Newfoundland and Labrador	160.9	371.9	46.4	139.0	383.3	52.7	122.9	399.6	57.5
Prince Edward Island	30.0	79.6	15.5	29.4	83.2	16.6	29.4	85.5	17.3
Nova Scotia	195.1	575.9	97.3	186.3	602.0	109.0	185.5	621.5	117.0
New Brunswick	170.1	470.6	74.1	157.7	488.7	83.9	150.9	506.3	91.7
Quebec	1,384.5	4,615.3	603.2	1,367.7	4,763.2	706.1	1,409.9	4,928.3	818.3
Ontario	1,900.8	6,221.5	917.2	1,981.7	6,770.1	1,086.8	2,180.4	7,241.3	1,268.3
Manitoba	240.0	692.8	127.0	241.3	719.9	140.9	244.6	722.4	150.6
Saskatchewan	244.2	635.3	121.7	247.4	646.4	134.5	237.3	625.1	144.5
Alberta	568.5	1,650.9	174.2	575.8	1,672.2	208.6	623.6	1,795.7	247.9
British Columbia	606.0	1,981.4	320.0	624.3	2,103.5	386.9	713.6	2,403.9	450.2
Yukon	6.1	16.8	0.8	6.5	19.2	1.0	7.4	21.7	1.2
Northwest Territories (including Nunavut)	16.9	32.5	1.4	17.6	36.5	1.7			
Northwest									
Territories							11.4	27.1	1.3
Nunavut							9.0	14.1	0.5
					%				
Canada	21.8	68.4	9.9	20.8	68.3	10.9	20.7	67.6	11.7
Newfoundland and Labrador	27.8	64.2	8.0	24.2	66.7	9.2	21.2	68.9	9.9
Prince Edward Island	24.0	63.6	12.4	22.8	64.4	12.9	22.2	64.7	13.1
Nova Scotia	22.5	66.3	11.2	20.8	67.1	12.5	20.1	67.3	12.7
New Brunswick	23.8	65.8	10.4	21.6	66.9	11.5	20.1	67.6	12.7
Quebec	21.0	69.9	9.1	20.0	69.7	10.3	19.7	68.9	11.4
Ontario	21.0	68.8	10.1	20.0	68.8	11.0	20.4	67.7	11.4
Manitoba	22.6	65.4	12.0	21.9	65.3	12.8	21.9	64.6	13.5
Saskatchewan	24.4	63.4	12.0	24.1	62.9	13.1	23.6	62.1	14.3
Alberta	23.8	69.0	7.3	23.4	68.1	8.5	23.4	67.3	9.3
British Columbia	20.8	68.1	11.0	20.0	67.5	12.4	20.0	67.4	12.6
Yukon	25.8	70.8	3.4	24.4	71.9	3.7	24.5	71.6	3.9
Northwest Territories (including Nunavut)	33.2	64.0	2.9	31.6	65.5	3.0			
Northwest Territories							28.7	68.1	3.2
Nunavut							38.0	60.0	2.0

Source: Statistics Canada, CANSIM table 051-0001.

	1998			2003			2008	
0 to 14	15 to 64	65 and older	0 to 14	15 to 64	65 and older	0 to 14	15 to 64	65 and older
				thousands				
5,958.4	20,472.3	3,724.5	5,795.7	21,779.6	4,064.3	5,597.7	23,150.6	4,563.1
100.3	378.3	61.2	85.0	368.1	65.4	76.3	358.3	73.3
28.2	89.6	18.0	25.6	92.6	19.1	23.4	95.3	21.1
176.6	632.0	123.2	160.2	646.4	130.9	142.7	651.1	144.4
140.0	513.7	96.8	127.0	520.3	102.1	115.8	517.9	113.6
1,351.8	5,034.9	909.2	1,293.0	5,196.3	996.6	1,232.2	5,385.7	1,132.7
2,280.6	7,672.7	1,412.6	2,302.3	8,388.0	1,552.0	2,218.8	8,966.3	1,743.9
243.1	738.9	155.4	235.2	770.2	158.4	229.2	812.3	166.5
225.9	643.1	148.3	202.3	646.3	147.9	193.0	671.5	151.6
631.7	1,980.6	286.8	630.8	2,225.3	327.3	654.5	2,556.4	374.2
752.0	2,722.0	509.1	707.3	2,854.8	560.2	686.2	3,059.1	636.4
7.0	22.6	26.2	6.1	23.0	1.9	5.8	24.9	2.5
11.3	28.0	1.6	10.7	30.1	1.8	9.6	31.5	2.1
9.9	15.9	0.6	10.4	18.3	0.7	10.3	20.2	0.9
				%				
19.8	67.9	12.4	18.3	68.8	12.8	16.8	69.5	13.7
18.6	70.1	11.3	16.4	71.0	12.6	15.0	70.6	14.4
20.8	66.0	13.2	18.6	67.5	13.9	16.7	68.2	15.1
19.0	67.8	13.2	17.1	69.0	14.0	15.2	69.4	15.4
18.6	68.5	12.9	16.9	69.4	13.6	15.5	69.3	15.2
18.5	69.0	12.5	17.3	69.4	13.3	15.9	69.5	14.6
20.1	67.5	12.4	18.8	68.5	12.7	17.2	69.4	13.5
21.4	65.0	13.7	20.2	66.2	13.6	19.0	67.2	13.8
22.2	63.2	14.6	20.3	64.9	14.8	19.0	66.1	14.9
21.8	68.3	9.9	19.8	69.9	10.3	18.3	71.3	10.4
18.9	68.3	12.8	17.2	69.3	13.6	15.7	69.8	14.5
22.6	72.4	4.9	19.6	74.2	6.3	17.4	75.1	7.5
27.6	68.5	3.9	25.1	70.8	4.2	22.3	72.8	5.0
37.5	60.3	90.8	35.3	62.3	2.4	32.8	64.4	2.8

Table 28.2 Senior population, selected census metropolitan areas, selected years from 1987 to 2007

	1987	1992	1997	2002	2007
			%		
All census metropolitan areas	10.2	11.0	11.6	11.9	12.5
St. John's	9.6	9.4	10.1	10.5	11.0
Halifax	9.1	9.8	10.3	10.9	11.8
Saint John	12.3	12.3	12.7	12.9	13.4
Québec	9.6	10.8	11.9	13.1	14.5
Sherbrooke	10.6	11.6	12.3	13.1	14.2
Montréal	10.3	11.3	12.2	12.8	13.6
Ottawa-Gatineau	9.0	9.5	10.3	10.6	11.6
Toronto	9.6	10.3	10.9	10.9	11.3
Thunder Bay	11.0	13.2	14.0	14.8	15.9
Winnipeg	12.2	12.9	13.3	13.4	13.3
Regina	10.5	11.0	11.8	12.5	13.0
Calgary	7.2	7.9	8.7	8.9	9.1
Vancouver	12.0	12.0	11.6	11.9	12.3
Victoria	18.2	18.2	17.5	17.2	17.2

Note: Seniors are people aged 65 and older, based on 2001 census geographic regions.

Source: Statistics Canada, CANSIM table 051-0036.

Table 28.3 Life expectancy at birth and at age 65, by sex, selected years from 1921 to 2006

	Lif	Life expectancy at birth			Life expectancy at age 65			
	Both sexes	Males	Females	Both sexes	Males	Females		
			yea	ars				
1921	59.7	58.8	60.6	13.3	13.0	13.6		
1931	61.0	60.0	62.1	13.3	13.0	13.7		
1941	64.6	63.0	66.3	13.4	12.8	14.1		
1951	68.5	66.4	70.9	14.1	13.3	15.0		
1961	71.1	68.4	74.3	14.8	13.6	16.1		
1971	72.7	69.4	76.5	15.7	13.8	17.6		
1981	75.4	71.9	79.1	16.8	14.6	18.9		
1992	78.0	74.8	81.2	18.2	16.0	20.1		
2002	79.7	77.2	82.1	19.1	17.2	20.6		
2003	79.9	77.4	82.4	19.2	17.4	20.8		
2004	80.2	77.8	82.6	19.5	17.7	21.0		
2005	80.4	78.0	82.7	19.6	17.9	21.1		
2006	80.8	78.4	83.0	19.9	18.2	21.4		

Notes: Life expectancy estimates for 1921 to 1981 are based on complete life tables.

Newfoundland and Labrador is not included in the 1921 to 1941 life expectancy estimates.

Quebec is not included in the 1921 life expectancy estimates.

Source: Statistics Canada, CANSIM table 102-0511.

Table 28.4 Income of seniors, by income sources, 2002 to 2006

	2002	2003	2004	2005	2006
		r	number of senior	'S	
Total income	3,900,870	3,981,550	4,047,910	4,134,590	4,232,680
Total employment income	655,390	717,310	753,480	790,360	847,790
Wages, salaries and commissions	458,220	516,300	544,980	569,420	619,530
Self-employment	237,490	245,010	256,880	271,930	284,370
Investment income	2,304,320	2,297,960	2,337,730	2,385,030	2,464,280
Total government transfers	3,854,910	3,939,000	4,007,400	4,095,270	4,197,130
Employment Insurance	30,920	33,670	34,180	35,600	38,600
Old Age Security and net federal supplements	3,752,780	3,834,700	3,903,670	3,991,510	4,089,690
Canada Pension Plan and Quebec Pension					
Plan	3,385,960	3,485,330	3,572,590	3,672,410	3,780,480
Canada Child Tax Benefit	8,150	8,350	6,850	6,600	7,520
Goods and Services Tax Credit and Harmonized Sales Tax Credit	1,881,540	1,891,190	1,869,410	1,928,390	2,050,160
Workers' compensation	97,640	98,780	100,670	103,710	105,530
Social assistance	245,980	234,890	243,410	249,130	249,190
Provincial refundable tax credits and family benefits	1,633,980	1,701,120	1,656,500	1,691,570	2,005,630
Private pensions	2,193,560	2,267,740	2,340,170	2,415,010	2,494,340
Registered Retirement Savings Plans	385,870	384,650	388,550	415,630	382,970
Other income ¹	818,820	811,820	957,660	1,082,520	1,196,340
Total in com-	405 400 005	440 400 005	\$ thousands	400 750 704	404 070 000
Total income	105,480,835	110,103,805	116,440,076	123,758,734	134,270,968
Total employment income	10,853,438	11,689,553	12,778,538	14,494,560	16,402,798
Wages, salaries and commissions	8,773,451	9,544,431	10,349,265	11,935,868	13,541,692
Self-employment	2,079,987	2,145,122	2,429,273	2,558,692	2,861,105
Investment income	13,274,854	13,151,553	13,253,077	13,660,905	15,790,904
Total government transfers	46,106,044	48,234,794	50,433,512	52,657,997	55,715,074
Employment Insurance	159,354	176,632	180,530	191,054	211,263
Old Age Security and net federal supplements	24,309,389	25,528,765	26,436,896	27,560,921	29,083,974
Canada Pension Plan and Quebec Pension Plan	19,225,892	20,100,873	21,264,457	22,247,273	23,397,612
Canada Child Tax Benefit	18,412	19,873	16,762	17,622	20,843
Goods and Services Tax Credit and Harmonized Sales Tax Credit	602,544	613,944	623,474	657,189	825,792
Workers' compensation	717,418	705,704	728,941	768,363	791,413
Social assistance	444,997	447,725	472,841	499,139	508,994
Provincial refundable tax credits and family benefits	628,038	641,280	709,611	716,436	875,184
Private pensions	29,537,427	31,141,959	33,514,633	35,800,725	38,520,388
Registered Retirement Savings Plans	2,377,507	2,370,551	2,467,223	2,595,343	2,611,953
Other income ¹	3,331,564	3,515,396	3,993,093	4,549,203	5,229,851
	, , , , , , , , , , , , , , , , , , , ,	, -,	\$, -, - -	, -,
Median total income	18,500	18,800	19,400	20,100	21,000

Note: Seniors are people aged 65 and older.

Source: Statistics Canada, CANSIM table 111-0035.

Comprises taxable income not reported elsewhere, such as net rental income, support payments, retiring allowances and scholarships.

Table 28.5 Labour force characteristics, population aged 65 and older, by age group and sex, 1995 to 2008

	1995	1996	1997	1998	1999	2000
			thous	sands		
Males 65 and older	1,404.2	1,437.3	1,472.1	1,505.6	1,535.0	1,565.8
Labour force	139.7	140.4	144.8	154.1	150.8	148.7
Full-time employment	87.9	86.3	92.0	99.2	95.7	91.4
Part-time employment	46.4	49.1	48.5	50.7	50.5	53.6
Unemployment	5.4	5.1	4.3	4.2	4.6	3.8
Not in labour force	1,264.6	1,296.9	1,327.3	1,351.5	1,384.2	1,417.0
Males 65 to 69	513.4	521.9	531.2	536.8	538.8	538.3
Labour force	85.8	86.3	89.3	94.8	91.0	86.2
Full-time employment	56.1	54.6	58.8	63.5	60.1	53.9
Part-time employment	25.2	27.8	26.7	28.4	28.4	29.4
Unemployment	4.5	3.9	3.8	2.9	2.5	2.9
Not in labour force	427.6	435.7	441.9	442.0	447.8	452.2
Males 70 and older	890.8	915.4	940.8	968.8	996.2	1,027.4
Labour force	53.9	54.1	55.5	59.2	59.8	62.6
Full-time employment	31.8	31.6	33.2	35.7	35.6	37.5
Part-time employment	21.2	21.3	21.8	22.3	22.1	24.2
Unemployment	X	X	X	X	2.0	Х
Not in labour force	837.0	861.2	885.4	909.5	936.4	964.9
Females 65 and older	1,850.0	1,885.4	1,919.1	1,949.0	1,975.8	2,004.3
Labour force	62.0	63.5	69.0	69.0	67.4	66.4
Full-time employment	24.2	24.6	27.1	28.9	30.7	27.4
Part-time employment	34.6	36.1	39.6	38.1	35.2	37.0
Unemployment	3.2	2.7	2.3	2.0	X	1.9
Not in labour force	1,788.0	1,821.9	1,850.0	1,880.0	1,908.4	1,938.0
Females 65 to 69	576.5	578.9	582.3	583.4	582.2	580.5
Labour force	42.1	40.9	45.2	43.1	41.6	41.6
Full-time employment	17.1	16.4	19.1	19.6	19.1	18.9
Part-time employment	22.1	22.8	24.4	22.0	21.3	21.2
Unemployment	2.9	1.7	1.8	1.6	X	1.5
Not in labour force	534.5	537.9	537.1	540.3	540.6	538.9
Females 70 and older	1,273.5	1,306.5	1,336.8	1,365.5	1,393.5	1,423.8
Labour force	19.9	22.6	23.8	25.9	25.7	24.7
Full-time employment	7.0	8.3	8.1	9.4	11.5	8.5
Part-time employment	12.6	13.3	15.2	16.1	13.9	15.8
Unemployment	X	X	X	X	X	Х
Not in labour force	1,253.6	1,283.9	1,312.9	1,339.7	1,367.8	1,399.1

Source: Statistics Canada, CANSIM table 282-0002.

2008	2007	2006	2005	2004	2003	2002	2001
				thous			
1,907.3	1,844.5	1,792.4	1,745.6	1,704.7	1,667.3	1,631.7	1,598.9
270.7	239.3	216.6	210.4	200.4	192.2	168.3	150.5
171.3	146.9	131.3	132.3	123.3	118.4	105.0	95.5
91.9	83.7	75.3	71.4	70.9	67.0	58.2	50.5
7.4	8.7	10.0	6.7	6.2	6.7	5.1	4.4
1,636.6	1,605.2	1,575.9	1,535.2	1,504.3	1,475.1	1,463.4	1,448.4
630.1	601.3	578.5	561.9	550.4	540.8	537.1	538.3
169.4	149.4	134.9	129.2	120.2	113.7	98.5	86.8
112.3	94.3	84.4	85.6	80.0	73.2	64.6	56.9
51.6	48.8	43.3	39.2	35.1	35.3	29.6	26.5
5.5	6.4	7.3	4.3	5.0	5.2	4.3	3.3
460.6	451.9	443.6	432.7	430.2	427.1	438.6	451.5
1,277.2	1,243.2	1,213.9	1,183.7	1,154.3	1,126.5	1,094.6	1,060.6
101.3	89.9	81.6	81.2	80.3	78.4	69.8	63.7
59.0	52.6	46.9	46.7	43.3	45.2	40.4	38.6
40.3	34.9	32.0	32.1	35.8	31.7	28.6	24.0
2.0	2.3	2.7	2.4	X	1.5	Х	X
1,176.0	1,153.3	1,132.3	1,102.5	1,074.0	1,048.0	1,024.8	997.0
2,335.8	2,276.3	2,224.3	2,178.3	2,139.7	2,102.5	2,067.3	2,034.7
157.9	127.0	115.2	108.1	95.1	89.2	78.1	69.8
65.4	52.4	48.1	44.4	33.7	33.2	30.5	27.6
87.8	70.3	62.4	59.6	58.2	53.2	44.9	39.2
4.7	4.3	4.6	4.1	3.2	2.8	2.7	2.9
2,177.9	2,149.3	2,109.2	2,070.2	2,044.6	2,013.3	1,989.1	1,965.0
675.6	647.2	624.1	606.5	594.8	584.2	579.9	580.0
107.1	86.5	79.3	73.5	65.4	60.1	50.9	45.3
46.2	39.3	33.2	32.4	23.8	23.1	19.9	19.0
57.3	44.3	42.8	37.6	38.8	34.5	29.0	23.7
3.7	2.9	3.3	3.5	2.8	2.5	2.0	2.6
568.4	560.7	544.8	533.0	529.4	524.0	529.0	534.7
1,660.3	1,629.1	1,600.3	1,571.7	1,544.9	1,518.4	1,487.3	1,454.8
50.8	40.5	35.9	34.6	29.7	29.1	27.2	24.5
19.3	13.2	14.9	12.0	9.8	10.1	10.6	8.6
30.5	26.0	19.7	22.0	19.5	18.7	15.9	15.6
Х	Х	Х	X	Х	Х	X	Х
1,609.5	1,588.6	1,564.4	1,537.2	1,515.2	1,489.3	1,460.1	1,430.3

Table 28.6 Caregivers aged 45 years and older who provide care to seniors, 2007

	All ca	Caregivers who provide care at least weekly						
	Men	Women	Men	Women				
		%						
Personal care	17	37	75	74				
Tasks outside the house	53	33	52	59				
Tasks inside the house	32	57	73	73				
Transportation	82	80	63	66				
Medical care	14	25	77	81				
Care management	33	42	62	64				

Source: Statistics Canada, Catalogue no. 11-008-X.

Table 28.7 Reason a senior primary care receiver gets care, by age group, 2007

	Physi prob	Mental health, mental and physical health, or other						
	Men	Women	Men	Women				
		%						
65 years and older	74	72	26	28				
65 to 74 years	79	79	22	21				
75 to 84 years	74	74	26	26				
85 years and older	71	67	29	34				

Source: Statistics Canada, Catalogue no. 11-008-X.