

# CANADIAN Social Trends

## Features

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# CANADIAN Social Trends

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## Life in metropolitan areas

# A profile of perceptions of incivility in the metropolitan landscape

by Leslie-Anne Keown

Few things grab headlines and invoke public concern like the issue of crime in our neighbourhoods. Although few of us may have experienced a serious crime or even have seen one being committed, we are very aware of the “signs of crime” around us. These “signs of crime,” which criminologists often call incivility, range from evidence of drug dealing and drug use to garbage littering the area.<sup>1,2,3,4,5</sup>

These incivilities remind us that crime might be all around us and could potentially intrude into our lives. For instance, garbage and litter strewn on the streets may serve as an indication that an area is not well cared for and that it may encourage illegal activities like drug dealing; as such, the place may seem threatening and increase our concern for our safety. When they become sufficiently uneasy about incivilities like littering, rowdiness, drug use and public drinking, people may feel that their neighbourhoods are unsafe. If this opinion lingers over time, residents may move away or change their behaviour—stay home at night, avoid certain areas and refuse

to use public transit—in ways that can change the rhythm of life in the whole community.<sup>6</sup>

A person’s perceptions of incivility in their local area arise from a constellation of influences, including personal experience, the tone of media reports about the “crime” problem in the city and/or neighbourhood, and the anecdotes recounted by significant people in the person’s life.

Regardless of their origin, these perceptions play a central role in fear of crime and, subsequently, in citizens’ demands that government and criminal justice institutions solve the “crime problem,” particularly at a local level.<sup>7,8,9,10</sup> Community policing and similar policing strategies are often directly focused on reducing incivility in order to alter residents’ perceptions of their neighbourhoods, thereby increasing their feelings of safety and security.<sup>11,12</sup>

However, little is known about the prevalence of these perceptions in Canadian neighbourhoods. This article uses data from the 2004 General Social Survey (GSS) on

victimization to discuss the types of incivilities Canadians in the 12 largest Census Metropolitan Areas identify as the biggest problems in the neighbourhood where they live. It also examines whether these perceptions vary by type of neighbourhood.

### **Large majority of residents do not report incivility in their neighbourhoods**

Overall, people believe that the metropolitan landscape in their city is civil. Three-quarters of Canadians aged 15 and over (75%) living in the 12 largest Census Metropolitan Areas (CMAs) said they felt there were no problems with incivility in their particular neighbourhoods. Only one in four residents reported that they believed some type of incivility was causing problems in the area where they lived. However, this overview masks substantial variation in perceptions of incivility in each CMA: there is a wide continuum of perception among the 12 CMAs and, as we shall see, even within CMAs themselves.

# GST What you should know about this study

This article is based on data collected by the 2004 General Social Survey (GSS). The GSS is an annual survey that monitors changes and emerging trends in Canadian society. In 2004, Cycle 18 of the GSS on victimization collected information on Canadians' experience of victimization, and public attitudes towards crime, police, courts, prison and parole.

The target population of the 2004 GSS included all people aged 15 and over. Data were collected each month from January to December 2004. Over this period, approximately 24,000 individuals were successfully interviewed. This article uses only respondents who resided in the 12 largest Census Metropolitan Areas (CMAs). The analytic sample was composed of over 11,000 respondents representing approximately 13.9 million Canadians.

Although there is some variation in reported levels of physical and social incivility between CMAs, this article focuses on the overall patterns observed rather than differences between cities. Inter-city variation can be explained by factors such as cultural tolerance for deviance, diversity of building and construction histories, and other intangible elements not captured by household surveys.

## Definitions

**Physical incivility:** This article considers two 2004 GSS questions that address physical incivility:

"How much of a problem are..."

... garbage or litter lying around?

...vandalism, graffiti and other deliberate damage to property or vehicles?

Respondents who answered "A very big problem" or "A fairly big problem" to either question were defined as perceiving physical incivility to be a problem in their neighbourhood. (Those who replied "Not a very big problem" or "Not a problem at all" were defined as perceiving no physical incivility in their neighbourhood.)

**Social incivility:** Similarly, six questions address social incivility:

"How much of a problem are..."

... noisy neighbours or loud parties?

... people hanging around on the streets?

... people sleeping on the streets or in other public places?

... people using or dealing drugs?

... people being drunk or rowdy in public places?

... prostitution?

As with physical incivility, those respondents who answered "A very big problem" or "A fairly big problem" to any question were defined as perceiving social incivility to be a problem in their neighbourhood.

**Census Metropolitan Area (CMA):** A CMA is an area consisting of one or more adjacent municipalities situated around a major urban core. A CMA must have a population of at least 100,000, and the urban core must have a population of at least 50,000. The term CMA is used interchangeably with "city" in this article.

**City:** All references specific to a city or cities in this article refer to the CMA of the same name.

**Predominantly urban:** Predominantly urban neighbourhoods are census tracts located close to the city centre (less than 5 kilometres from the city centre) and having high-density housing.

**Predominantly suburban:** Predominantly suburban neighbourhoods are census tracts located in peripheral areas (15 kilometres or more from the city centre) and having low-density housing.

## Methodology

In this study, the **city centre** is the census tract that contains the city hall of the central municipality; hence, the distance from the city centre is the distance between the neighbourhood of residence and the census tract containing the central municipality's city centre. *Central* neighbourhoods are neighbourhoods that are less than 5 kilometres from the city centre. Other neighbourhoods are referred to as either *mid-city* or *peripheral neighbourhoods*, and are differentiated by their distance from the city centre; for example, neighbourhoods that are between 5 and 15 kilometres from the city centre are regarded as part of the mid-city.

**Neighbourhood density** is based on the type of dwellings the neighbourhood contains. *Low-density* neighbourhoods contain single and semi-detached dwellings and mobile homes. Such dwellings are considered to be traditional suburban dwellings. Specifically, low-density neighbourhoods are neighbourhoods in which at least 66.6% of the dwellings are traditional suburban dwellings. *High-density* neighbourhoods are essentially composed of apartment and



## CST What you should know about this study (continued)

condominium buildings (whether high-rise or low-rise) and row houses. Such dwellings are characteristic of traditional urban neighbourhoods. High-density neighbourhoods are neighbourhoods in which less than 33.3% of the dwellings are traditional suburban dwellings. *Medium-density* neighbourhoods

are characterized by mid-level concentrations of 33.3% to 66.6% traditional suburban dwellings.

For more details on how these criteria were defined, see "The city/suburb contrast: How can we measure it?" in *Canadian Social Trends*, no. 85.

### Physical incivility is not a large problem for most metropolitan residents

Researchers generally divide incivility into two types—physical and social. Physical incivility is defined to exist when people believe that conditions such as excessive litter, abandoned buildings, graffiti, vandalism, and vacant lots constitute a problem in the area where they live. (Social incivility is discussed in the next section.)

To address issues of physical incivility, the 2004 GSS asked respondents to describe the extent of problems in their neighbourhood with (1) garbage or litter lying around, and (2) vandalism, graffiti and other deliberate damage to property or vehicles. Respondents who replied it was "A very big/A fairly big problem" were defined as perceiving physical incivility to exist. (See "What you should know about this study" for a complete description.)

Overall, 9% of residents living in Canada's 12 largest CMAs perceived garbage or litter lying around to be a problem in their neighbourhood (Table 1). However, not all CMAs reported similar rates. While 4% of residents in the CMA of Québec City observed a problem with garbage and litter, 11% to 12% of residents in the CMAs of Hamilton, Regina, and Montréal indicated they had the same problem.

Just over one in ten (11%) Canadians in the 12 CMAs described vandalism and graffiti as a problem in the community where they lived. Québec City once again had the

lowest rate (6%), while Winnipeg and Regina reported much higher levels of concern, with 17% of residents perceiving a problem.

A clearer picture emerges when physical incivility in general is examined. Overall, 16% of residents in the 12 CMAs described at least one type of physical disorder as a problem. In most CMAs, the proportion of residents who felt that way about their neighbourhoods fell within a range of 12% to 20%.

However, two exceptions are notable. The lowest level of perceived problems with physical incivility was reported in Québec City (8%); the highest level was in Regina, where 23% of residents said they felt there was a problem with at least one type of physical incivility.

Therefore, while about one in six individuals living in Canada's 12 largest CMAs observed a problem with physical incivility in their neighbourhood, there is variability

**CST Table 1 Over one in six residents of Canada's 12 largest CMAs<sup>1</sup> perceive physical incivility to be a problem in their neighbourhood**

	Population aged 15 and older reporting a problem with...		
	At least one type of physical incivility	Garbage/litter lying around	Vandalism and graffiti
	percentage		
<b>Average (all 12 CMAs<sup>1</sup>)</b>	<b>16</b>	<b>9</b>	<b>11</b>
Halifax	17	10	11
Québec City	8	4 <sup>E</sup>	6 <sup>E</sup>
Montreal	17	11	13
Ottawa–Gatineau	12	7	7
Toronto	14	9	9
Hamilton	16	12 <sup>E</sup>	9 <sup>E</sup>
Winnipeg	20	9	17
Regina	23	11 <sup>E</sup>	17
Saskatoon	18	9 <sup>E</sup>	15
Calgary	13	7	9
Edmonton	17	9	13
Vancouver	19	10	15

<sup>E</sup> use with caution

1. Census Metropolitan Area.

Note: Do not use this table to compare one CMA to another. To know whether or not differences between CMAs are statistically significant, see Table A.1.

Source: Statistics Canada, General Social Survey, 2004.

in the levels reported. These differences are not easily explained. Of course, each individual CMA has its own unique character and thus a multitude of factors are likely to be at play here, including levels of tolerance for specific behaviours (see "What is a threshold effect and why does it matter?" for a discussion of tolerance). Differences between CMAs in terms of their architecture, climate, demographic make-up and infra-structure create a vast array of urban landscapes that will influence perceptions of incivility, and the effects of these unique identities are not easily captured.<sup>13,14,15</sup>

### Social incivility is seen as a problem by 1 in 5 metropolitan residents

The second type of incivility that residents may report as a problem is social incivility. Social incivility includes the perception that disruptive behaviour such as inconsiderate and noisy neighbours,

drunks, drug use and drug dealing, and homelessness are a problem in one's neighbourhood.<sup>16,17,18</sup>

This study considers six types of social incivility that residents perceive to be a problem in their neighbourhood. Based on the 2004 GSS interview, they are: (1) noisy neighbours and /or loud parties; (2) people hanging around; (3) people sleeping on the streets; (4) people using or dealing drugs; (5) people being rowdy and/or drunk in public places; and (6) prostitution. (See "What you should know about this study" for a complete description.)

These behaviours have been widely used by criminologists to measure social incivilities that reflect the "signs of crime" visible in public places such as parks, boulevards, bus stops, malls, and so on. It is perceptions of social incivility in these shared spaces that are thought to be principal contributors to citizens' feelings of insecurity and fear of crime.<sup>19,20</sup>

One in five metropolitan residents perceived at least one type of social incivility to be a problem in their neighbourhood (Table 2). However, this varied considerably by CMA. In Québec City, Hamilton, Winnipeg, Regina, and Calgary, about one in six inhabitants observed social incivility. Ottawa/Gatineau, Toronto, Saskatoon, and Edmonton had a slightly higher rate, with approximately one in five residents reporting at least one problem. The CMAs having the highest rates of perceived social incivility—with one in four residents observing a problem where they lived—were Halifax, Montréal, and Vancouver.

In all 12 CMAs (except Regina), using and dealing drugs was most commonly perceived to be a problem, with between 9% and 19% of residents reporting that they thought there was a drug problem in their local area. The types of social incivility least often observed were prostitution and people sleeping on the streets,



**Table 2 One in five residents report that at least one type of behaviour creates a problem with social incivility in their neighbourhood**

	Population aged 15 and older reporting a problem with...					
	At least one type of social incivility	Noisy neighbours/ loud parties	People hanging around	People sleeping on the streets	People using or dealing drugs	People drunk or rowdy in public places
						Prostitution
	percentage					
<b>Average (all 12 CMAs<sup>1</sup>)</b>	<b>21</b>	<b>7</b>	<b>9</b>	<b>3</b>	<b>14</b>	<b>4</b>
Halifax	25	7	12	F	17	3 <sup>E</sup>
Québec City	16	5 <sup>E</sup>	5 <sup>E</sup>	F	11	2 <sup>E</sup>
Montréal	24	8	10	3	15	5
Ottawa—Gatineau	21	9	9	2 <sup>E</sup>	13	3 <sup>E</sup>
Toronto	20	6	9	4	13	4
Hamilton	18	4 <sup>E</sup>	8 <sup>E</sup>	F	12	F
Winnipeg	19	7	9	2 <sup>E</sup>	13	4
Regina	17	6 <sup>E</sup>	10 <sup>E</sup>	F	8 <sup>E</sup>	5 <sup>E</sup>
Saskatoon	21	6 <sup>E</sup>	8 <sup>E</sup>	F	12 <sup>E</sup>	F
Calgary	16	6 <sup>E</sup>	5 <sup>E</sup>	2 <sup>E</sup>	9	F
Edmonton	22	6	9	4 <sup>E</sup>	15	3 <sup>E</sup>
Vancouver	26	9	12	6	19	8

<sup>E</sup> use with caution

F too unreliable to be published

1. Census Metropolitan Area.

Note: Do not use this table to compare one CMA to another. To know whether or not differences between CMAs are statistically significant, see Table A.2.

Source: Statistics Canada, General Social Survey, 2004.

at less than 5%. The exception is Vancouver, where between 6% and 8% of residents described at least one of these behaviours as causing a problem in the community where they lived.

### Areas of high housing density perceive a higher level of incivility

Although the differences between different large CMAs are interesting, the picture is incomplete. Incivility is asked about at the neighbourhood level and therefore, to truly understand how levels of incivility vary throughout cities, it is necessary to explore different localities within CMAs.

In an article published in the January 2008 issue of *Canadian Social Trends*, Martin Turcotte showed that both density of housing and distance from city hall capture vital aspects of neighbourhoods within cities.<sup>21,22</sup> Using Turcotte's geographic system allows us to examine two archetypes of city neighbourhoods—predominantly urban environments and predominantly suburban environments—and the relationship between these archetypes and perceptions of incivility.

We now turn our attention to Montréal, Toronto, and Vancouver to examine the relationship between neighbourhood type and perceptions of incivility. (Only these three CMAs have sufficiently large sample sizes to make an examination of incivility by urban/suburban characteristics possible.)

The first types of neighbourhoods examined in the metropolitan landscape are characterized by housing density. "Area of high-density housing" is really short-hand for "large numbers of people living in a small geographic space." This type of neighbourhood is thought to have two main influences on perceptions of incivility. First, the presence of large numbers of strangers and the wide array and number of interactions that occur in high-density areas could increase

the likelihood of residents observing disruptive behaviour. Second, and paradoxically counteracting this potential increase in perceived

incivility, residents may have a tolerance for diverse behaviours. Thus, in order for drunkenness, as an example, to be seen as a problem, a



**Table 3a Perceptions of physical incivility are significantly higher in city central neighbourhoods...**

	Population aged 15 and over reporting physical incivility		
	Montréal CMA <sup>1</sup>	Toronto CMA	Vancouver CMA
	percentage		
<b>Total</b>	17	14	19
<b>Housing density</b>			
High †	26	19	29
Medium	12*	17*	18*
Low	8	11*	13*
<b>Distance from city centre</b>			
Central (less than 5 km) †	38	27	39
Mid-city (5 to 15 km)	20*	17*	13*
Peripheral (15 km or more)	9*	11*	16*
<b>Neighbourhood type</b>			
Predominantly urban (high-density + central) †	41	27	40
Predominantly suburban (low-density + peripheral)	7 <sup>E</sup> *	11*	12 <sup>E</sup> *



**Table 3b ... Similarly, social incivility is more commonly reported in central neighbourhoods**

	Population aged 15 and over reporting social incivility		
	Montréal CMA <sup>1</sup>	Toronto CMA	Vancouver CMA
	percentage		
<b>Total</b>	24	20	26
<b>Housing density</b>			
High †	33	34	40
Medium	19*	21*	25*
Low	14*	15*	17*
<b>Distance from city centre</b>			
Central (less than 5 km) †	40	41	42
Mid-city (5 to 15 km)	28*	21*	22*
Peripheral (15 km or more)	15*	17*	23*
<b>Neighbourhood type</b>			
Predominantly urban (high-density + central) †	43	51	51
Predominantly suburban (low-density + peripheral)	13*	15*	16*

<sup>E</sup> use with caution

† Reference group.

\* Significant difference from reference group at  $p < 0.01$ .

1. Census Metropolitan Area.

Note: Do not use these tables to compare between CMAs.

Source: Statistics Canada, General Social Survey, 2004.



greater number of events of greater severity would be needed to push past residents' acceptance of "usual" drunken behaviour and increase their sensitivity to public drunkenness as a neighbourhood problem. In contrast, people living in an area of low housing density could see even a single rowdy stranger as a neighbourhood problem because strangers and disruptive behaviour are more noticeable and alarming when they are out-of-the-ordinary events in a specific locale.<sup>23,24,25</sup> These differing perceptions of what constitutes unacceptable or disruptive behaviour, depending on the location in which it is encountered, could be called a threshold effect. (See "What is a threshold effect and why does it matter?" for a discussion of tolerance.)

Toronto, Montréal, and Vancouver all show a similar pattern of perceived incivility in relation to housing density: that is, perceptions of both physical and social incivility rise as housing density increases (Table 3). In areas of low housing density such as suburbs in Toronto, for example, 15% of residents perceived that social incivility was a local problem. However, in areas of high housing density, more than double that proportion of residents (34%) observed a problem. This pattern suggests that the presence of strangers and range of behaviours perceived to be posing a problem is much greater in areas of high housing density, in spite of the threshold effect.

#### **People living in close proximity to the city centre are more likely to perceive incivility**

Often, the high housing density associated with strangers, diverse unwelcome behaviours and social or physical incivility is linked to physical distance from the city centre. Residents of neighbourhoods near the city centre may observe more "signs of crime" than those who reside in more peripheral areas.

## **GST**

### **What is a threshold effect and why does it matter?**

Individuals have different tolerances for a variety of behaviours, and the level of tolerance one has for a behaviour before it becomes a problem can vary by circumstance. For instance, the threshold where loud music becomes irritating to a parent is probably much lower than the threshold for a teenager. Thus, parents will generally perceive loud music to be a problem long before their teenager will. Furthermore, the point at which it becomes unacceptable to a parent may be lower in the late evening than in the early afternoon.

Perceptions of incivility are thought to operate in a similar manner and this influence is called the "threshold effect." In central neighbourhoods, people "hanging out" may be an ordinary sight and so not be seen as a difficulty; but in a suburb, seeing the same behaviour may signal a very significant problem to the observer. However, even in the downtown area, observing people hanging out on the street continually, or in unusual circumstances, may mean that the behaviour is then considered problematic.

Thus, threshold effects are important because they help us to understand that the perception of something as a problem is not merely contingent on the number or frequency of incivil behaviours being observed, but is also connected to individual personality, locality, and time of day. Furthermore, it is important that the respondent reports behaviours that occurred in a specific location. The GSS does specify incivil behaviour observed in the respondent's neighbourhood, thereby providing the respondent with a clear frame of reference when answering the question.

Innes, M. (2004). Signal crimes and signal disorders: Notes on deviance as communicative action. *The British Journal of Sociology*, 55(3): 335-355.

Regoeczi, W. (2002). The impact of density: The importance of non-linearity and selection on flight and fight responses. *Social Forces*, 81(2):505-530.

Sampson, R. J., and Raudenbush, S. W. (2004). Seeing disorder: Neighbourhood stigma and the social construction of "broken windows". *Social Psychology Quarterly*, 67(4), 319-342.

While we might expect outlying areas to have less tolerance for specific behaviours than central areas, the pattern in perceptions of incivility in all three CMAs is the same as that seen for housing density: the highest rates are reported in central neighbourhoods and the lowest in peripheral areas at least 15 kilometres from the city centre. For instance, in Vancouver 39% of residents living close to the city centre described a neighbourhood problem with physical incivility, compared to only 16% of those living in peripheral neighbourhoods, despite any influence that the threshold effect may be having.

#### **Rates of perceived incivility are two to four times higher in predominantly urban than predominantly suburban neighbourhoods**

As interesting as these patterns of perceived incivility are, the real contrast can be seen when housing density and distance from the city centre are used together. Combining these two measures allows us to consider two ideal types or archetypes of the contemporary urban landscape: 1) predominantly urban landscapes, which are characterized by high-density housing in the central city; and 2) predominantly suburban

landscapes, which are characterized by low-density housing in the most peripheral areas of the city.

In the predominantly urban neighbourhoods of the CMAs of Montréal, Toronto, and Vancouver, residents are two to four times more likely to report a problem with incivility in their local area than those in predominantly suburban areas. This is true regardless of the type of incivility. For instance, in Montréal, 13% of suburban residents cited a problem with at least one type of social incivility in their local area, compared to 43% of Montrealers living in a predominantly urban environment (Table 3).

This variation between predominantly urban and suburban neighbourhoods is more thoroughly

understood when we consider whether both physical and social incivility are perceived as problems, if only one is reported to be a problem, or if neither is deemed troublesome.

First, in all three CMAs, 80% or more of residents of the predominantly suburban landscape perceive no local problems with incivility (Table 4). In contrast, 47% of people in predominantly urban landscapes do not perceive problems with incivility.

A similar pattern is revealed when we shift our attention to those residents who perceive problems with both physical and social incivility. In predominantly suburban environments, between 4% and 8% of residents observed both types of incivility. In contrast, in predominantly

urban neighbourhoods, 25% to 37% of residents complained of problems with both types of incivility. Clearly, predominantly urban and predominantly suburban landscapes are very different places with respect to their residents' perceptions and experiences of incivility in their day-to-day lives.

Thus, in spite of the threshold effect, residents of urban neighbourhoods in Canada experience a social environment quite unlike that of their fellow citizens living in suburbs. This contrast in experience suggests that researchers need to continue exploring these disparate metropolitan landscapes, while clearly recognizing that they are also distinct social environments.

**CST**

**Table 4 Compared to people living in central neighbourhoods, residents of peripheral neighbourhoods are 20% to 30% less likely to report that incivility is a problem**

Population aged 15 and over reporting incivility									
	Montréal CMA <sup>1</sup> Type of incivility <sup>2</sup>			Toronto CMA Type of incivility			Vancouver CMA Type of incivility		
	Neither	One type	Both types	Neither	One type	Both types	Neither	One type	Both types
	percentage								
<b>Total</b>	<b>71</b>	<b>17</b>	<b>12</b>	<b>76</b>	<b>15</b>	<b>9</b>	<b>69</b>	<b>18</b>	<b>14</b>
<b>Housing density</b>									
High/Medium †	64	20	16	70	17	13	63	20	17
Low	83*	12*	5 <sup>E</sup> *	81*	13*	6*	79*	13*	8*
<b>Distance from city centre</b>									
Central (less than 5 km) †	50	20 <sup>E</sup>	30	55	22	23	51	19	30
Mid-city (5 to 15 km)	65*	21	14*	73*	16*	11*	74*	17	9 <sup>E</sup> *
Peripheral (15 km or more)	82*	12*	6*	80*	13*	7*	72*	17	11*
<b>Neighbourhood type</b>									
Predominantly urban (high-density + central) †	47	21 <sup>E</sup>	31	47	28	25	47	17 <sup>E</sup>	37
Predominantly suburban (low-density + peripheral)	84*	12*	4 <sup>E</sup> *	81*	13*	6*	80*	13 <sup>E</sup>	8 <sup>E</sup> *

<sup>E</sup> use with caution

† Reference group.

\* Significant difference from reference group at  $p < 0.01$ .

1. Census Metropolitan Area.

2. Types are physical incivility and social incivility.

Note: Do not use this table to compare between CMAs.

Source: Statistics Canada, General Social Survey, 2004.

## Summary

For most residents of Canada's large cities, problems with either social or physical incivility in local neighbourhoods are absent. However, the proportion of residents reporting a problem does vary considerably among CMAs and by type of incivility. In general, residents of Canada's 12 largest CMAs more often reported that social incivility rather than physical incivility was a problem. However, results do vary greatly by CMA.

Clearer patterns were discovered when the urban landscape of Canada's three largest cities (Montréal, Toronto, and Vancouver) was taken into account. In these CMAs, residents of areas with high housing density or near the city centre reported more problems with incivility in their neighbourhoods than those living in other parts of the metropolitan landscape. The sharpest contrasts were seen between predominantly urban and predominantly suburban neighbourhoods.

The vast majority of residents living in a predominantly suburban landscape perceived their neighbourhoods had no problems with either physical or social incivility. This was true of less than half of those living in predominantly urban landscapes.

Though residents of individual cities describe different experiences with incivility, the true contrast is between those who live in a predominantly urban environment versus a predominantly suburban environment. Perceptions of incivility in Canada are heavily influenced by place of residence in the metropolitan

area, and these differences appear to reflect the character of archetypal urban environments rather than individual metropolitan areas.

The logo for the Government of Canada (GST) is displayed, featuring the letters 'GST' in a stylized font within a blue oval shape.

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**Table A.1 Comparison matrix between CMAs<sup>1</sup> showing percentage point difference between individual CMAs, physical incivility**

	Halifax	Québec City	Montréal	Ottawa-Gatineau	Toronto	Hamilton	Winnipeg	Regina	Saskatoon	Calgary	Edmonton	Vancouver
	percentage point difference											
Halifax	...	9*	ns	ns	ns	ns	ns	ns	ns	ns	ns	ns
Québec City	9*	...	9*	ns	6*	8*	12*	15*	10*	ns	9*	11*
Montréal	ns	9*	...	ns	ns	ns	ns	ns	ns	ns	ns	ns
Ottawa-Gatineau	ns	ns	ns	...	ns	ns	8*	11*	ns	ns	ns	7*
Toronto	ns	6*	ns	ns	...	ns	6*	9*	ns	ns	ns	5*
Hamilton	ns	8*	ns	ns	ns	...	ns	ns	ns	ns	ns	ns
Winnipeg	ns	12*	ns	8*	6*	ns	...	ns	ns	7*	ns	ns
Regina	ns	15*	ns	11*	9*	ns	ns	...	ns	10*	ns	ns
Saskatoon	ns	10*	ns	ns	ns	ns	ns	ns	...	10*	ns	ns
Calgary	ns	ns	ns	ns	ns	ns	7*	10*	10*	...	ns	6*
Edmonton	ns	9*	ns	ns	ns	ns	ns	ns	ns	ns	...	ns
Vancouver	ns	11*	ns	7*	5*	ns	ns	ns	ns	6*	ns	...

... not applicable

\* Difference between CMAs is statistically significant at  $p < 0.01$ .

ns No statistically significant difference.

1. Census Metropolitan Area.

Note on interpreting this matrix table: Choose the row containing one of the CMAs you wish to compare, and follow it until you reach the column for the other CMA.

The cell shows the percentage point difference between rates of physical incivility in the two CMAs. If the difference is not statistically significant, the cell shows "ns" (blank).

For example, there is a statistically significant 9 percentage point difference between Halifax and Québec City (17% and 8% respectively, as shown in Table 1). However, the difference between Halifax and any other CMA in the study is not statistically significant.

Source: Statistics Canada, General Social Survey, 2004.

**Table A.2 Comparison matrix between CMAs<sup>1</sup> showing percentage point difference between individual CMAs, social incivility**

	Halifax	Québec City	Montréal	Ottawa-Gatineau	Toronto	Hamilton	Winnipeg	Regina	Saskatoon	Calgary	Edmonton	Vancouver
	percentage point difference											
Halifax	...	9*	ns	ns	ns	ns	ns	ns	ns	9*	ns	ns
Québec City	9*	...	8*	ns	ns	ns	ns	ns	ns	ns	ns	10*
Montréal	ns	8*	...	ns	ns	ns	ns	ns	ns	8*	ns	ns
Ottawa-Gatineau	ns	ns	ns	...	ns	ns	ns	ns	ns	ns	ns	ns
Toronto	ns	ns	ns	ns	...	ns	ns	ns	ns	ns	ns	6*
Hamilton	ns	ns	ns	ns	ns	...	ns	ns	ns	ns	ns	8*
Winnipeg	ns	ns	ns	ns	ns	ns	...	ns	ns	ns	ns	7*
Regina	ns	ns	ns	ns	ns	ns	ns	...	ns	ns	ns	9*
Saskatoon	ns	ns	ns	ns	ns	ns	ns	ns	...	ns	ns	ns
Calgary	9*	ns	8*	ns	ns	ns	ns	ns	ns	...	ns	10*
Edmonton	ns	ns	ns	ns	ns	ns	ns	ns	ns	ns	...	ns
Vancouver	ns	10*	ns	ns	6*	8*	7*	9*	ns	10*	ns	...

... not applicable

\* Difference between CMAs is statistically significant at  $p < 0.01$ .

ns No statistically significant difference.

1. Census Metropolitan Area.

Note on interpreting this matrix table: Choose the row containing one of the CMAs you wish to compare, and follow it until you reach the column for the other CMA.

The cell shows the percentage point difference between rates of social incivility in the two CMAs. If the difference is not statistically significant, the cell shows "ns" (blank).

For example, there is an 8 percentage point difference between Montréal and Québec City (24% and 16%, as shown in Table 2) and an 8 percentage point difference between Montréal and Calgary (24% and 16%). However, the difference between Montréal and any other CMAs in the study is not statistically significant.

Source: Statistics Canada, General Social Survey, 2004.

# The retirement plans and expectations of older workers

by Grant Schellenberg and Yuri Ostrovsky

After many years of public discussion about Canada's aging population, the leading edge of the baby boom generation is now on the cusp of retirement. Individuals born in 1946 are turning 62 this year—the average retirement age according to the Labour Force Survey—and over the coming decade more Canadians will retire than ever before. How do these individuals view this transition? When do they intend to retire and how firm are their plans? Do they believe they've made adequate financial preparations? These are the sorts of questions that are addressed in this series of *Canadian Social Trends*, dedicated to the 2007 General Social Survey Report.

Focusing on Canadians aged 45 to 59, we examine the age at which individuals intend to retire, the certainty of their plans, and their expectations regarding their retirement income. All three are subjective assessments—shaped by people's hopes and concerns, their circumstances, and the information they have. Whether their plans and expectations will come to fruition cannot be said, but evidence from the 2007 General Social Survey (GSS) shows that they are related

to demographic, employment and financial characteristics. These are the focus of this article.

### About half of near-retirees plan to retire at ages 60 to 65

"Near-retirees"—defined as non-retired Canadians aged 45 to 59—who responded to the 2007 GSS were asked several questions regarding their retirement plans and expectations (see "What you should know about this study"). When asked, *At what age do you plan to retire?* three-quarters of them state a specific age. The other quarter either say they don't know when they'll retire (14%) or that they don't intend to retire (11%).

Across all near-retirees (including those who don't intend or don't know when they will retire), 22% plan on leaving the workforce before age 60 and 25% plan on doing so between the ages of 60 and 64. Age 65 is still an important reference point for retirement, with 25% of near-retirees planning to leave the workforce at that age. Another 4% plan on retiring at age 66 or older.

There has been a recent increase in the labour force participation rates of older workers in Canada,<sup>1</sup> raising the

question of whether the retirement plans of working Canadians are also being pushed back. We draw on the 1991 Survey of Ageing and Independence (SAI) and the 2002 and 2007 General Social Surveys (GSS) to address this question. Because of differences in the designs of these surveys, our analysis is limited to individuals aged 45 to 59 who were employed throughout the 12 months prior to each survey. Since data are drawn from three different surveys, estimates may be influenced by differences in questionnaire content and survey design. A cautious interpretation of the results is thus warranted.

Between 1991 and 2007, the proportion of near-retirees aged 45 to 49 planning on retiring before age 60 decreased by about 4 percentage points, while the share planning on retiring at age 65 or older increased by about 7 percentage points (Table 1).

Similar patterns are evident among near-retirees aged 50 to 54, with the share planning on retiring before age 60 also decreasing by about 4 percentage points. These patterns are not evident among near-retirees aged 55 to 59.

Overall, these data suggest that Canadians in their late forties and early fifties have pushed back their retirement plans. Evidence from the Labour Force Survey points in

the same direction, as the average retirement age of male employees in the private sector reached a low point of 61.4 in 2000 and subsequently rose to 62.3 years by 2007. Likewise,

the average retirement age of female employees in that sector increased from 60.7 to 61.6 years over that period.<sup>2</sup>

Table 1 also shows the uncertainty that Canadians in their forties and fifties have about when they intend to retire. In each survey year, about one in four individuals said they either do not intend to retire or don't know when they will retire. Perhaps this is to be expected, given that retirement may be 10, 15 or even 20 years ahead for these individuals and much can happen in the intervening period. The 2007 GSS provides additional information on retirement uncertainty and suggests it may be even more prevalent than Table 1 indicates.

### Six in ten near-retirees are certain they will be able to retire when planned

In addition to their planned age of retirement, 2007 GSS respondents were asked whether they're very certain, somewhat certain or not at all certain that they will be able to retire at that age. Most near-retirees



**Table 1 Canadians expect to retire later than they did in the past**

	Planned age of retirement				Total
	Before 60	60 to 64	Age 65 or older	Don't intend/ Don't know	
	percentage				
Age group					
45 to 49 years					
1991	34.3	20.0	20.0	25.7	100.0
2002	32.2	19.5	22.4	26.0	100.0
2007	29.8	21.9	27.4	20.9	100.0
50 to 54 years					
1991	29.4	23.6	22.2	24.8	100.0
2002	26.5	22.6	23.6	27.3	100.0
2007	25.2	27.0	25.4	22.4	100.0
55 to 59 years					
1991	5.5	37.8	30.7	26.1	100.0
2002	9.4	32.9	30.3	27.3	100.0
2007	9.4	33.4	30.9	26.3	100.0

Note: Planned age of retirement for full-year workers (52 weeks) aged 45 to 59, Canada, 1991, 2002 and 2007.

Source: Statistics Canada, 1991 Survey of Ageing and Independence, and General Social Survey, 2002 and 2007.



## What you should know about this study

Data for this paper were drawn from Statistics Canada's 2007 General Social Survey (GSS). The target population for the 2007 GSS was all persons 45 years of age and over residing in Canada, excluding residents of Nunavut, the Yukon and Northwest Territories, and full-time residents of institutions.

The 2007 GSS used a **subjective definition of retirement**. Individuals who said their "main activity" during the previous 12 months was "retired" were identified as retirees, as were individuals who provided a positive response to the question "Have you ever retired from a job or business?" A definition of retirement was not provided.

Our analysis of **near-retirees** is limited to GSS respondents who 1) are aged 45 to 59, 2) have not previously retired and, 3) are either employed or had employment during the 12 months preceding the survey.

Based on GSS results, there were 7.2 million Canadians aged 45 to 59 in 2007. Of these individuals, 80% were either

currently or recently employed at the time of the 2007 GSS and had not previously retired. Virtually all of these individuals (over 99%) answered the GSS questions regarding their retirement plans.

Of the 45- to 59-year-olds excluded from our analysis, about one-quarter were working at the time of the survey, but said they had already retired at least once before (accounting for 4.9% of all 45- to 59-year-olds). Just over one-quarter had retired from the workforce and were no longer working (accounting for 5.6% of all 45- to 59-year-olds). About half were no longer working but said they had never retired—mostly women who left the labour force earlier in life (accounting for 9.7% of all 45- to 59-year-olds). Adjustments have not been made to account for any possible selection bias introduced into our sample by the exclusion of individuals who have already retired. Overall, our sample of 9,241 respondents is representative of approximately 5.7 million non-retired Canadians aged 45 to 59.



express confidence about when they will leave the workforce, with 28% stating a planned retirement age about which they are “very certain” and 33% stating an age about which they are “somewhat certain” (Chart 1).

Altogether, just over 60% of near-retirees are reasonably certain about when they’ll leave the workforce. Among the remaining near-retirees who are less sure, about 14% state a planned age of retirement but are “not at all” certain their plans will come to fruition, while the rest either do not know when they’ll retire (14%) or don’t intend to retire (11%).

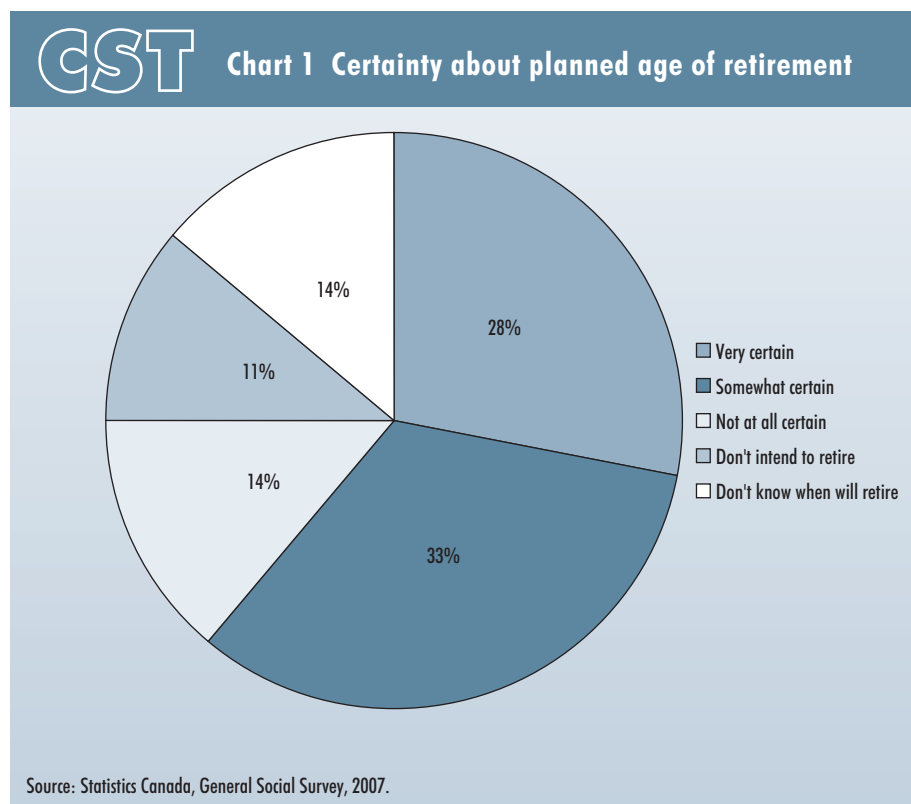
Individuals who express certainty regarding their planned retirement age generally expect to leave the workforce sooner than those who are uncertain. For example, of the near-retirees who are “very certain” of their plans, about one-third expect to leave the workforce before age 60; about one-third expect to leave between age 60 and 64; and the final third expect to leave at age 65 or older (Table 2). In contrast, about one-half of near-retirees who are “not at all” certain of their plans expect to work until at least age 65.

### Most expect their retirement income to be adequate

Turning to expectations regarding their financial future, GSS respondents<sup>3</sup> were asked how adequate they thought their household income and investments will be to maintain their standard of living when they retire.

Most respondents have a positive outlook, with 62% expecting their retirement income will be “adequate” and another 7% expecting it will be “more than adequate” to maintain their standard of living (Chart 2). Others are less confident, with 19% expecting their retirement income to be “barely adequate” and 9% expecting it to be “inadequate” or “very inadequate”. About 3% simply don’t know.

Readers are reminded that while these assessments may be informed by careful planning and calculation,



GST

Table 2 Near-retirees who are uncertain of their retirement plans expect to retire later

who plan on retiring ...

	Before age 60	Age 60 to 64	Age 65	Age 66 or later	Total	Average age
	percentage					years
Certainty regarding planned age of retirement						
Very certain †	33.3	31.0	30.8	4.9	100.0	60.8
Somewhat certain	29.5	36.9*	29.7	3.9	100.0	60.8
Not at all certain	19.3*	31.3	43.0*	6.4	100.0	62.1
Total	29.0*	33.6	32.6	4.7	100.0	61.0

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

Note: Near-retirees aged 45 to 59 years. Excludes near-retirees who don't know when they will retire or who don't intend to retire.

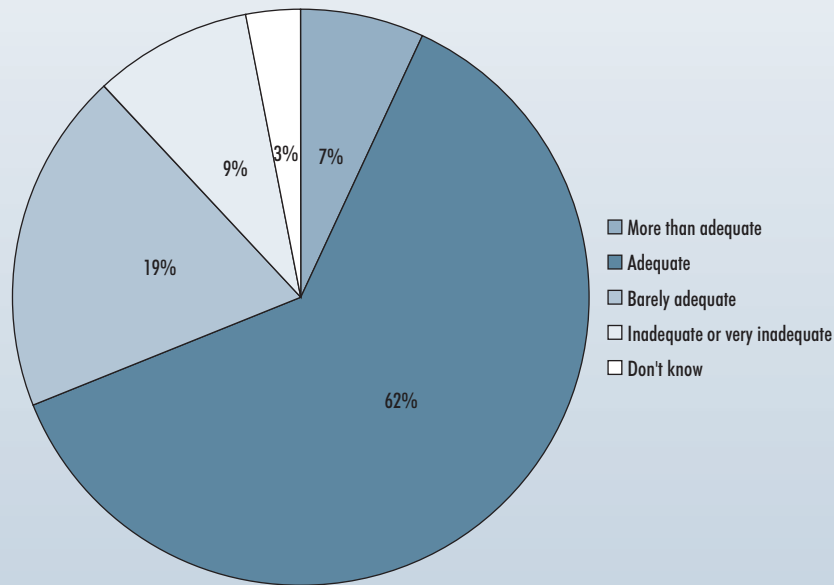
Source: Statistics Canada, General Social Survey, 2007.

they may also be formed in the absence of reliable information and reflect concerns about a financial future that is still many years away. This issue is addressed in more detail in the article “The retirement puzzle: Sorting the pieces”<sup>4</sup>

### Expected adequacy of retirement income related to greater certainty of plans

Certainty regarding one’s planned age of retirement and positive expectations of one’s retirement income are interrelated. Over 90% of near-retirees who expect their

**Chart 2 Two thirds of near-retirees expect their retirement income to be adequate or more than adequate to maintain their standard of living**



Note: Near-retirees aged 45 to 59. Excludes near-retirees who don't know when they will retire or who don't intend to retire.  
Source: Statistics Canada, General Social Survey, 2007.

uncertain about their retirement plans often expect to continue working until age 65 and are often uncertain about their retirement income. Those who are certain of their plans are more likely to expect to retire around age 60 and express confidence in their financial future.

Differences in the retirement outlooks of 45- to 59-year-olds are correlated with a variety of demographic, labour market and financial characteristics. Such relationships can be examined in two ways.

First, the proportions of people in different groups reporting a specific plan or expectation can be compared—for example, the shares of paid employees and self-employed workers planning on retiring before age 60. Comparisons of this sort do not take into account the fact that plans and expectations may be influenced by other characteristics that systematically vary between groups—for example, whether or not individuals have a pension plan. Nonetheless, these comparisons provide a useful overview of differences and encapsulate the varying circumstances of people's lives. These descriptive statistics are presented in Tables A.1 through A.9.

A second approach is to use analytical techniques to "control for" observable characteristics, such as pension coverage, income and health status in order to estimate how much of the observed differences in plans and expectations are attributable to specific characteristics. The results from this approach, based on a series of models, are presented in Tables A.10 through A.12 (See "Multivariate models").

Highlights from both approaches follow.

### Men and people without a spouse or partner plan to work longer

There are modest differences in the retirement plans and expectations of women and men. Women are slightly more likely to express uncertainty regarding the timing of

**Table 3 Uncertainty expressed when finances are not expected to be adequate**

	Certainty regarding planned age of retirement			Total
	Very certain	Somewhat certain	Not at all certain	
percentage				
Expectations regarding adequacy of retirement income				
Adequate/More than adequate †	46.5	44.3	9.1	100.0
Barely adequate	17.2*	51.1*	31.7*	100.0
Less than adequate	14.6*	28.8*	56.6*	100.0
Total	37.4*	43.9	18.7*	100.0

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

Note: Near-retirees aged 45 to 59. Excludes near-retirees who don't know when they will retire or who don't intend to retire.

Source: Statistics Canada, General Social Survey, 2007.

retirement income will be adequate or more than adequate to maintain their standard of living are very or somewhat certain of their planned retirement age (Table 3), while this is the case for about 43% of near-

retirees who expect their retirement income will be less than adequate.

Overall, plans and expectations about retirement timing, certainty and income adequacy often cluster together. Individuals who are most

## GST Multivariate models

Three outcome variables are used in the multivariate models. First, an ordered probit model is used to identify the factors associated with the likelihood of being very certain, somewhat certain or not at all certain/don't know when one plans to retire. Second, a linear regression model is used to identify the characteristics associated with the planned age of retirement. And third, an ordered probit model is used to identify the factors correlated with the likelihood of expecting one's retirement income to be very adequate or adequate, barely adequate or less than adequate.

These models are run on somewhat different samples of GSS respondents. The first model focusing on certainty excludes the 11% of respondents who said they don't intend to retire. Information is not available to determine if this intention reflects uncertainty about the timing of retirement or a firm plan. The other two models are limited to the 75% of near-retirees who answered the questions about their planned age of retirement and their expectations regarding their retirement income. Individuals who said they don't intend to retire or don't know when they plan on retiring were not asked these questions.

A consistent set of predictor variables is included in the three models. Demographic variables include sex, age, age

squared, marital status, educational attainment, immigration status and health status. Employment characteristics include whether the person is self-employed or not, unionization, job tenure and occupation. Financial characteristics include household income, RRSP contributions in the previous five years and the value of accumulated RRSP assets, and housing tenure. All models are calculated using bootstrap weights to correct variance estimates for survey design.

Results from the multivariate models presented in Tables A.10 and A.12 are shown as "marginal effects" for ease of interpretation. The marginal effects show how the predicted probability of an outcome (e.g. expecting retirement income to be less than adequate, barely adequate or adequate) changes between categories of an independent variable when a specific characteristic is changed by a small amount. For example, the model in Appendix Table 10 predicts, holding all variables at their mean, that 29% of individuals are very certain about their planned age of retirement. It also shows that relationship status is related to certainty about age of retirement. The model predicts that those not in a married/common-law relationship are 4.5 percentage points less likely than those in a relationship to state that they are very certain about their age of retirement.

their retirement as well as concerns regarding the expected adequacy of their retirement savings (Table 4). When other characteristics are taken into account, male-female differences in uncertainty about the timing of retirement remain, but differences in concerns about retirement savings do not. Net of other factors, the model shows that women plan on leaving the workforce almost 9 months earlier than men.<sup>5</sup>

While most Canadians (75%) approaching retirement are married or in a common-law relationship, one in four are not.<sup>6</sup> Retirement plans and expectations differ across marital status. Individuals without a spouse or partner are less likely than their married or common-law counterparts to be certain about the timing of their retirement (54% and 63% respectively)

and confident in their retirement savings (55% and 72%).

Part of this difference is attributable to lower household incomes among non-married individuals.<sup>7</sup> Yet even when household income and other characteristics are taken into account, non-married individuals are still less likely than their married/common-law counterparts to express confidence in their retirement plans (a difference of almost 5 percentage points) and in their retirement savings (a difference of over 7 percentage points). Furthermore, non-married individuals plan on retiring almost 7 months later than their married/common-law counterparts, net of other factors.

### Immigrants face challenges

Immigrants to Canada, particularly those who arrive as adults, may

face unique challenges preparing for retirement. Their careers and earnings trajectories are often disrupted, reducing their financial capacity to save. Furthermore, the length of time they reside in Canada has implications for Old Age Security eligibility and the contributions they are able to make to public and private pensions. A growing body of research also shows that immigrants who arrived during the 1990s have fared worse in the labour market than immigrants who arrived during the 1970s and 1980s.<sup>8</sup>

The retirement outlooks of immigrants are indeed different from those of persons born in Canada. For example, near-retirees who immigrated since 1990 are far less likely than the Canadian-born to express certainty regarding their



Table 4 Demographic characteristics related to retirement plans of near-retirees

	Certainty about planned age of retirement		Age of retirement		Retirement income
	Don't know or not at all certain	Somewhat or very certain	Plan to retire before 60 years <sup>1</sup>	Plan to retire 65 years or older <sup>1</sup>	Expect income to be adequate <sup>1</sup>
percentage					
<b>Gender</b>					
Men †	26.0	62.7	28.0	38.3	70.8
Women	30.7*	59.8	30.1	36.3	65.6*
<b>Marital status</b>					
Married/Common-law †	26.7	63.4	30.4	34.7	71.6
Other	33.7*	53.5*	23.6*	47.8*	55.4*
<b>Immigration status</b>					
Canadian-born †	26.5	63.7	31.9	35.2	70.6
Immigrated before 1975	30.7	57.6*	22.1*	37.9	67.3
Immigrated between 1975 and 1989	33.7*	55.5*	19.0*	43.4*	59.3*
Immigrated since 1990	39.9*	44.2*	9.3 <sup>E</sup> *	60.3*	50.1*
<b>Self-assessed health</b>					
Excellent †	23.8	65.3	34.1	31.8	78.4
Very good	25.8	64.6	30.1	34.9	70.7*
Good	33.3*	56.4*	23.3*	45.1*	58.4*
Fair or poor	39.1*	46.6*	23.1*	46.0*	49.9*

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

1. Percentages are based on respondents who stated a planned age of retirement. Respondents who said they do not intend to retire or don't know when they plan to retire are excluded.

Source: Statistics Canada, General Social Survey, 2007.

retirement plans (44% and 64%), to have confidence in their retirement savings (50% and 71%), and to expect to retire before age 60 (9% and 32%).

Immigrants who arrived during the 1980s have less favourable retirement outlooks than the Canadian born as well. Much of this difference is attributable to the employment and financial characteristics of immigrants. Yet even when these factors are taken into account, immigrants are still less likely than their Canadian-born counterparts to expect their retirement income to be adequate—7 percentage points less for those who arrived in the 1990s and 8 percentage points less for immigrants who arrived between 1975 and 1989.

### Those in good health more certain of their retirement plans

Health is an important consideration in retirement transition and is strongly correlated with plans and expectations. While almost two thirds of individuals who rate their health as very good or excellent express certainty regarding the timing of their retirement, this is the case for fewer than half of those who rate their health as fair or poor. Likewise, individuals who report better health have more favourable expectations of their retirement income and are more likely to plan on retiring before age 60, compared with individuals who reported their health as fair or poor.

Substantial differences remain when other factors, such as employment and financial characteristics, are taken into account. For example, compared with near-retirees who

rate their health as excellent, those who rate their health as good, fair or poor are less likely to expect their retirement income to be adequate and to express certainty regarding their planned age of retirement.

Finally, of the near-retirees who state a planned retirement age, about 45% of those in good, fair or poor health plan on working until at least age 65, although many of these individuals are uncertain about the adequacy of their retirement income.

### Retirement plans vary considerably across employment characteristics

Retirement plans and expectations are associated with several employment characteristics. Across employment status, the plans and expectations of self-employed workers are markedly different from those of paid employees.

Table 5 Job characteristics related to retirement plans of near-retirees

	Certainty about planned age of retirement		Age of retirement		Retirement income
	Don't know or not at all certain	Somewhat or very certain	Plan to retire before 60 years <sup>1</sup>	Plan to retire 65 years or older <sup>1</sup>	Expect income to be adequate <sup>1</sup>
percentage					
<b>Class of worker</b>					
Self-employed	33.0*	44.8*	20.0*	47.2*	69.9
Paid employees †	26.7	65.7	30.6	35.6	68.4
<b>Unionization</b>					
Unionized employees	22.1*	73.1*	40.4*	25.1*	71.5*
Non-unionized employees †	30.2	60.3	23.5	43.1	65.7
<b>Job tenure</b>					
Less than 10 years	33.7	53.5	18.7	50.5	60.9
10 to 19 years	27.1*	62.8*	25.1*	35.8*	68.7*
20 or more years	20.1*	72.9*	45.9*	21.5*	77.9*
<b>Pension plan coverage<sup>2</sup></b>					
Yes	20.5*	74.7*	38.5*	26.0*	74.1*
No †	35.8	47.6	17.0	51.9	60.4
<b>Industry</b>					
Consumer services <sup>3</sup>	33.9*	52.8*	20.5	49.2*	59.3*
Utilities and manufacturing †	23.8	68.1	26.7	37.1	66.5
Public administration	19.5	76.9*	47.3*	18.4*	79.6*

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

1. Percentages are based on respondents who stated a planned age of retirement. Respondents who said they do not intend to retire or don't know when they plan to retire are excluded.

2. About 10% of respondents provided inconsistent answers to the two questions about pension coverage and are excluded.

3. Include retail trade, food and accommodation, recreation and other services.

Source: Statistics Canada, General Social Survey, 2007.

Quite striking is the fact that almost one in four self-employed individuals (22%) say they do not intend to retire compared with fewer than 1 in 10 paid employees (8%—Table A.2). Among both groups such intentions are most prevalent among individuals with fewer financial resources (Table A.3). Of those self-employed who state a planned age of retirement, almost half (47%) expect to keep working until at least age 65 (Table 5).

Retirement plans and expectations differ across a variety of other employment characteristics as well. For example, compared with unionized employees, non-unionized workers are less likely to plan on retiring before age 60 and to express certainty regarding their plans.<sup>9</sup>

Similarly, certainty regarding plans, confidence in retirement savings and plans to retire before age 60 are all more prevalent among individuals with longer job tenures and among those with an employer-sponsored pension plan.

These findings reflect a variety of interrelated factors. For example, among paid employees aged 45 to 59, union members are about twice as likely as non-members to have a pension plan (at about 90% and 45% respectively). Likewise, length of time in one's job is related to whether one works in a unionized workplace and to the likelihood of having an employer-sponsored pension plan.

### Results of models confirm importance of employment characteristics

To disentangle the importance of these factors we turn to the models. The first model predicts that about 29% of near-retirees are very certain of their planned age of retirement (Table A.10).

Those with pension coverage are about 10 percentage points more likely to be certain about their planned age of retirement than those with no pension coverage. As well, employees belonging to a union are about 5 percentage points more likely to be very certain about their planned retirement age than their non-union counterparts. Furthermore, every additional year of job tenure also increases the likelihood of being very certain about one's retirement age.

Findings are similar for expectations regarding retirement income. According to the model in Table A.12, it is predicted that about 73% of near-retirees expect their retirement income to be adequate or more than adequate. Having pension coverage, being in a union, or being in a job longer increase the likelihood that people perceive their income to be adequate.

In terms of planned retirement ages, the second model shows that pension plan members expect to retire about 13 months earlier than non-members, while unionized employees expect to retire about 11 months sooner than their non-unionized counterparts.

### Retirement plans and expectations vary by industry

Wages, pension coverage, job tenure, unionization and other characteristics

vary across industries<sup>10</sup> and so do the retirement plans and expectations of individuals in those industries.

Focusing on three industries for illustrative purposes,<sup>11</sup> individuals in public administration (i.e. government) are most likely to report being certain of their retirement plans, followed by those in manufacturing and utilities, and then by those in consumer services. And while almost half of individuals in public administration expect to retire before age 60, this is the case for about one-quarter and one-fifth of those in manufacturing and utilities, and in consumer services respectively.

Inter-industry differences in expectations of retirement income are also evident, with 80% of workers in public administration expressing positive expectations compared with 67% of those in manufacturing and utilities and 59% of those in consumer services.

### Income and RRSP contributions associated with more certainty regarding retirement plans

Financial preparations are central in retirement decisions and it is not surprising to find strong associations between financial characteristics and plans and expectations. For example, three-quarters of individuals who have contributed to an RRSP in the previous five years and have more than \$100,000 in accumulated RRSP assets express certainty regarding their retirement plans. This is the case for about half of individuals who have not made a recent contribution<sup>12</sup> (Table 6).

RRSP characteristics are also strongly related to planned age of retirement and expectations regarding the adequacy of retirement income. The same patterns are evident across household income and home ownership. For example, 85% of



**Table 6 Savings, income and assets related to retirement plans of near-retirees**

	Certainty about planned age of retirement		Age of retirement		Retirement income
	Don't know or not at all certain	Somewhat or very certain	Plan to retire before 60 years <sup>1</sup>	Plan to retire 65 years or older <sup>1</sup>	Expect income to be adequate <sup>1</sup>
percentage					
<b>Contributed to a registered retirement savings plan in the past five years</b>					
No †	36.0	49.3	22.8	48.6	55.7
Yes	24.6*	66.6*	31.2*	33.5*	72.8*
Yes – Assets under \$50,000	29.4*	61.0*	26.4	40.6*	60.7*
Yes – Assets \$50,000 to \$100,000	19.1*	74.2*	34.5*	29.9*	78.6*
Yes – Assets greater than \$100,000	17.9*	74.4*	36.1*	25.7*	87.0*
<b>Household income</b>					
Less than \$40,000 †	39.9	44.2	12.6	62.5	45.0
\$40,000 to \$59,999	35.7	52.1	18.8	46.1*	52.8*
\$60,000 to \$79,999	24.6*	67.4*	29.6*	38.3*	67.4*
\$80,000 to \$99,999	25.6*	64.6*	31.7*	33.4*	69.5*
\$100,000 or more	17.2*	75.1*	38.4*	26.2*	84.9*
<b>Housing tenure</b>					
Rented †	35.6	48.1	16.7	57.4	49.9
Owned with mortgage	28.7*	61.8*	28.3*	38.7*	67.1*
Owned without mortgage	23.5*	67.3*	35.8*	26.9*	77.7*

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

1. Percentages are based on respondents who stated a planned age of retirement. Respondents who said they do not intend to retire or don't know when they plan to retire are excluded.

Source: Statistics Canada, General Social Survey, 2007.



near-retirees with household incomes of \$100,000 or more expect their retirement income to be adequate compared with 53% of those with household incomes of \$40,000 to \$60,000. The multivariate models confirm the strength of these relationships.

**Retirement from two perspectives**

The fact that retirement outlooks are related to characteristics such as health, pension coverage and household income is likely not much of a surprise to most readers. However, the size of the differences across these characteristics—often 20 or 30 percentage points—is an indication of how different the retirement future looks to Canadians in different circumstances. In this respect, the “baby boom generation” is far from homogeneous.

To put a finer point on this, the statistical models are used to estimate how two hypothetical individuals with specific sets of characteristics might view retirement. Unlike the results presented above, the cumulative effects of differences in various characteristics are tallied.

Our hypothetical individuals are both men, 52 years of age, married, and in very good health. Both were born in Canada, both work as technicians, and both own their homes on which they’re making mortgage payments.

Here the similarities end. Person no. 1 has worked in the same job for 20 years and belongs to a union. He has a pension plan and also contributes to an RRSP, although his accumulated assets are less than \$50,000. His household income is over \$100,000. Person no. 2 has been in his job for 10 years and does not belong to a union. He does not have a pension, but contributes to an RRSP and has accumulated assets between \$50,000 and \$100,000. His household income is between \$60,000 and \$80,000.

Overall, these hypothetical individuals are not exceptional. Nor are the differences between them large. If we insert their characteristics in our statistical models, what would we expect their retirement plans and expectations to look like? The results are shown in Table 7.

The planned retirement age of Person no. 1 is predicted to be

59 years, while that of Person no. 2 is predicted to be 62 years – an additional 3 years in the workforce. Person no. 1 is fairly sure of his retirement age—a 46% likelihood of being “very certain.” Person no. 2 is less sure, with a 29% likelihood of being “very certain.” And while Person no. 1 is predicted to be quite confident about his retirement income, with an 81% likelihood of expecting it to be adequate to maintain his standard of living, Person no. 2 is less so, with a 67% likelihood.

Overall, the reasonably modest differences in the employment and financial characteristics of these hypothetical individuals translate into appreciable differences in their retirement outlooks.

**Conclusions**

The focus of this paper has been on the plans and expectations of Canadians approaching retirement. These must be viewed with a degree of caution given that they are based on the assumptions and best-guesses of survey respondents and may change over time. Nonetheless, there is a close relationship between retirement plans and expectations and characteristics such as health and finances. Retirement plans and expectations also matter as they are likely to influence behaviour.

The prevalence of uncertainty is a strong theme in the results. Many Canadians, particularly those with health concerns or modest financial resources, are unsure about when they will retire. Results from the 2007 GSS show that such uncertainty is more widespread than past surveys indicated.

There is some evidence suggesting that Canadians in their late forties and early fifties have pushed back their planned age of retirement. Nonetheless, age 65 remains an important reference point, with few Canadians saying they plan to work later than that. Whether such expectations will come to fruition cannot be said, but it is worth noting

CST Table 7 Retirement outlooks from two perspectives		
	Person no. 1 <sup>1</sup>	Person no. 2 <sup>2</sup>
	years	
Predicted retirement age	59	62
	percentage	
Likelihood of...		
...being very certain of planned age of retirement	46	29
...expecting retirement income to be adequate or more than adequate	81	67
<p>1. Predicted probabilities assuming a male, aged 52, married, Canadian-born, very good health, home owned with mortgage, union member, pension coverage, 20 years of job tenure, RRSP assets less than \$50,000 and household income of \$100,000 or more.</p> <p>2. Predicted probabilities assuming a male, aged 52, married, Canadian-born, very good health, home owned with mortgage, non-union, no pension coverage, 10 years of job tenure, RRSP assets of \$50,000 to \$100,000 and household income of \$60,000 to \$80,000.</p> <p>Source: Statistics Canada, General Social Survey, 2007.</p>		

that labour force participation rates among 65- to 69-year-olds have returned to levels not seen since the mid-1970s.

Retirement outlooks are associated with a variety of demographic characteristics. The importance of marital status, and the capacity of a household to put two rather than just one earner in the workforce, is certainly evident in the results. Health too is a critical factor and deserves more detailed analysis in future research.

Much has been said about the deteriorating labour market and financial outcomes of immigrants arriving in Canada during the 1990s and 2000s. Immigrants who were in their early forties when they arrived in the 1990s are now nearing retirement, raising questions about the adequacy of their financial preparations. Results from the 2007 GSS show that their retirement outlooks are far less positive than those of individuals born in Canada.

Retirement expectations across employment and financial characteristics are much as one would expect. The strong relationship between pension coverage and retirement certainty testifies to the confidence that pension members have in their pension plans.

Results from the 2007 GSS indicate that about one-third of near-retirees express concerns about the adequacy of their retirement income. Whether such concerns are justified is beyond the scope of this paper. However, one question it does raise is whether individuals have the information they need to accurately plan and forecast for a retirement future that

may still be many years away? This issue is addressed in the article "The retirement puzzle: Sorting the pieces."<sup>13</sup>

  
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1. According to the Labour Force Survey, through the 1980s and early 1990s, the share of "older" men participating in the paid labour force declined steadily. Since the mid-1990s, however, this trend has been reversed. For example, after declining from 66% to 43% between 1976 and 1995, the labour force participation rate of men aged 60 to 64 subsequently rebounded to 54%—a gain of 11 percentage points in just over a decade. Similarly, one-in-four men aged 65 to 69 are now in the workforce—a share last seen in the mid-1970s. Increasing participation is also evident among older women. After having been stable at around 24% to 25% for more than twenty years, the labour force participation rate of women aged 60 to 64 increased from 25% to 40% between 1998 and 2007.
2. The average retirement age of men and women in the public sector has remained fairly constant around age 58 to 59 since the mid-1990s.
3. Individuals who do not intend to retire or do not know when they plan to retire were not asked this question. As shown in Table A.3, individuals with lower household incomes, no pension coverage, and no RRSP contributions or accumulated assets were most likely to say they do not intend to retire. Because these individuals were not asked about their expectations regarding the adequacy of their retirement income, the estimates of "barely" and "less than adequate" income in Chart 2 may be underestimated.
4. Schellenberg, G. and Ostrovsky, Y. (2008). 2007 General Social Survey Report: The retirement puzzle: Sorting the pieces. *Canadian Social Trends*, 86. Statistics Canada, Catalogue no. 11-008-XIE.
5. The regression coefficients in Table A.11 are expressed using "years" as the unit of measurement. Because "0.74 years" is not very intuitive, these estimates have been converted into months (i.e.  $0.74 \times 12 =$  approximately 9 months) in the text.
6. Among all Canadians aged 45 to 64, three-quarters are married or in a common-law relationship while one-quarter is separated, divorced, widowed or never married (Labour Force Survey, 2007).
7. "Marriage" in this context includes common-law relationships.
8. Picot, G. (2004) The deteriorating economic welfare of Canadian immigrants. *Canadian Journal of Urban Research*. 13(1): 25-46.
9. The 2007 General Social Survey does not include information on the size of the firm in which respondents are employed. Rates of unionization are higher among employees in larger than smaller firms. Consequently, the strength of the correlation between unionization and retirement expectations includes firm size as well as unionization effects.
10. For example, among near-retirees in these three industries (paid employees only), the incidence of unionization is 70% in public administration, 32% in manufacturing and utilities, and 15% in consumer services. The proportions of near-retirees (paid employees only) in these three industries with personal incomes under \$40,000 are 12%, 24% and 54% respectively.
11. Retirement plans and expectations of individuals in all industries are included in the Tables A.2, A.5 and A.8.
12. "Recent" RRSP contributions are defined as within the previous five years.
13. Schellenberg, G. and Ostrovsky, Y. (2008). The retirement puzzle: Sorting the pieces. *Canadian Social Trends*, 86. Statistics Canada, Catalogue no. 11-008-XIE.

**Table A.1 Certainty regarding retirement plans of near-retirees, by demographic characteristics, Canada, 2007**

	Somewhat/ very certain	Not at all certain/Don't know	Don't intend to retire	Total
	percentage			
<b>Total</b>	<b>61.3</b>	<b>28.2</b>	<b>10.5</b>	<b>100.0</b>
<b>Gender</b>				
Men†	62.7	26.0	11.3	100.0
Women	59.8	30.7*	9.5	100.0
<b>Age group</b>				
45 to 49 years†	61.6	30.0	8.5	100.0
50 to 54 years	61.7	26.8	11.5*	100.0
55 to 59 years	60.3	27.2	12.4*	100.0
<b>Marital status</b>				
Married/Common-law†	63.4	26.7	9.8	100.0
Other	53.5*	33.7*	12.9*	100.0
<b>Education</b>				
High school or less†	58.0	31.3	10.7	100.0
Certificate or diploma from a college or a trade school	62.2*	28.1	9.7	100.0
University degree	65.7*	23.5*	10.8	100.0
<b>Immigration status</b>				
Canadian-born†	63.7	26.5	9.8	100.0
Immigrated before 1975	57.6*	30.7	11.6	100.0
Immigrated between 1975 and 1989	55.5*	33.7*	10.8	100.0
Immigrated since 1990	44.2*	39.9*	15.9*	100.0
<b>Self-assessed health</b>				
Excellent†	65.3	23.8	10.9	100.0
Very good	64.6	25.8	9.6	100.0
Good	56.4*	33.3*	10.3	100.0
Fair or poor	46.6*	39.1*	14.3	100.0
<b>Province of residence</b>				
Newfoundland	65.1	24.3	10.7	100.0
Prince Edward Island	60.8	21.6	17.6	100.0
Nova Scotia	64.7	25.1	10.2	100.0
New Brunswick	65.3*	24.3	10.4	100.0
Quebec	64.4*	26.6	9.0*	100.0
Ontario†	58.7	29.0	12.3	100.0
Manitoba	62.2	26.5	11.4	100.0
Saskatchewan	61.8	29.2	9.0	100.0
Alberta	64.6*	28.0	7.4*	100.0
British Columbia	58.6	31.2	10.2	100.0

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

Source: Statistics Canada, General Social Survey, 2007.

**Table A.2 Certainty regarding retirement plans of near-retirees, by labour force characteristics, Canada, 2007**

	Somewhat/ very certain	Not at all certain/Don't know	Don't intend to retire	Total
percentage				
<b>Class of worker</b>				
Paid employees†	65.7	26.7	7.7	100.0
Self-employed	44.8*	33.0*	22.3*	100.0
<b>Unionization</b>				
Unionized employees	73.1*	22.1*	4.8*	100.0
Non-unionized employees†	60.3	30.2	9.6	100.0
<b>Industry<sup>1</sup></b>				
Primary industries	55.6*	29.9	14.6*	100.0
Construction	51.9*	33.6*	14.6*	100.0
Utilities and manufacturing†	68.1	23.8	8.1	100.0
Distributive services	61.1	29.7	9.2	100.0
Financial services, insurance and real estate	61.2	25.4	13.4*	100.0
Professional and business services	52.1*	31.6*	16.3*	100.0
Consumer services	52.8*	33.9*	13.4*	100.0
Health, education, social services	66.9	25.9	7.2	100.0
Public administration	76.9*	19.5	3.6 <sup>E</sup>	100.0
<b>Occupation</b>				
Management	65.7	22.8	11.4	100.0
Professional	65.9	22.8	11.3	100.0
Technologists and technicians	61.3	28.8	10.0	100.0
Clerical	64.3	29.3	6.4	100.0
Sales and services	55.2	33.7	11.1	100.0
Trades, transportation and equipment operators	58.6	29.8	11.6	100.0
Occupations in primary industries	49.6*	30.5	19.9*	100.0
Occupations in processing, manufacturing and utilities†	63.4	29.3	7.4 <sup>E</sup>	100.0
<b>Job tenure</b>				
Less than 10 years†	53.5	33.7	12.7	100.0
10 to 19 years	62.8*	27.1*	10.1	100.0
20 or more years	72.9*	20.1*	7.0*	100.0

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

1. Primary industries include agriculture, forestry, mining and oil and gas.

Distributive services include wholesale trade, transportation and warehousing.

Professional and business services include professional, scientific and technical, management and administrative services.

Consumer services include retail trade, food and accommodation, recreation and other services.

Information and cultural services are included with health, education and social services.

Source: Statistics Canada, General Social Survey, 2007.



**Table A.3 Certainty regarding retirement plans of near-retirees, by financial characteristics, Canada, 2007**

	Somewhat/ very certain	Not at all certain/Don't know	Don't intend to retire	Total
percentage				
<b>Pension coverage</b>				
Yes	74.7*	20.5*	4.8*	100.0
No†	47.6	35.8	16.6	100.0
Inconsistent answers <sup>1</sup>	58.0*	31.0	10.9*	100.0
<b>Contributed to a registered retirement savings plan (RRSP) in the past five years</b>				
No †	49.3	36.0	14.7	100.0
Yes	66.6*	24.6*	8.8*	100.0
Yes — Assets under \$50,000	61.0*	29.4*	9.6*	100.0
Yes — Assets \$50,000 to \$100,000	74.2*	19.1*	6.7*	100.0
Yes — Assets greater than \$100,000	74.4*	17.9*	7.8*	100.0
Yes — Assets not stated	53.1	34.1	12.8	100.0
<b>Pensions and RRSPs</b>				
No pension/No RRSP†	35.7	43.1	21.2	100.0
No pension/Yes RRSP	55.0*	31.0*	14.0*	100.0
Yes pension/No RRSP	69.4*	24.7*	5.9*	100.0
Yes Pension/Yes RRSP	76.5*	19.1*	4.5*	100.0
Inconsistent answers <sup>1</sup>	58.3*	30.7*	11.0*	100.0
<b>Personal income</b>				
Less than \$20,000†	41.6	40.6	17.7	100.0
\$20,000 to \$39,999	53.4*	33.7*	12.9*	100.0
\$40,000 to \$59,999	66.8*	26.0*	7.2*	100.0
\$60,000 to \$79,999	71.9*	21.1*	7.0*	100.0
\$80,000 or more	76.4*	16.1*	7.5*	100.0
Not stated	49.6*	36.4	14.0	100.0
<b>Household income</b>				
Less than \$40,000†	44.2	39.9	15.9	100.0
\$40,000 to \$59,999	52.1*	35.7	12.1	100.0
\$60,000 to \$79,999	67.4*	24.6*	8.0*	100.0
\$80,000 to \$99,999	64.6*	25.6*	9.9*	100.0
\$100,000 or more	75.1*	17.2*	7.6*	100.0
Not stated	50.5*	37.0	12.5	100.0
<b>Housing tenure</b>				
Rented†	48.1	35.6	16.3	100.0
Owned with mortgage	61.8*	28.7*	9.5*	100.0
Owned without mortgage	67.3*	23.5*	9.3*	100.0

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

1. About 10% of respondents provided inconsistent answers to the two questions about pension coverage and are treated as a separate category.

Source: Statistics Canada, General Social Survey 2007.

**Table A.4 Planned age of retirement of near-retirees, by demographic characteristics, Canada, 2007**

	Before age 60	Age 60 to 64	Age 65 or older	Total
	percentage			
<b>Total</b>	<b>29.0</b>	<b>33.6</b>	<b>37.3</b>	<b>100.0</b>
<b>Gender</b>				
Men†	28.0	33.7	38.3	100.0
Women	30.1	33.6	36.3	100.0
<b>Age group</b>				
45 to 49 years†	36.4	27.6	36.0	100.0
50 to 54 years	31.4*	33.7*	35.0	100.0
55 to 59 years	11.7*	44.8*	43.5*	100.0
<b>Marital status</b>				
Married / Common-law†	30.4	34.9	34.7	100.0
Other	23.6*	28.6*	47.8*	100.0
<b>Education</b>				
High school or less†	25.9	34.0	40.1	100.0
Certificate or diploma from a college or a trade school	31.3*	33.8	35.0*	100.0
University degree	31.0*	33.2	35.8	100.0
<b>Immigration status</b>				
Canadian-born†	31.9	32.9	35.2	100.0
Immigrated before 1975	22.1*	40.1*	37.9	100.0
Immigrated between 1975 and 1989	19.0*	37.7	43.4*	100.0
Immigrated since 1990	9.3 <sup>E</sup> *	30.5	60.3*	100.0
<b>Self-assessed health</b>				
Excellent†	34.1	34.1	31.8	100.0
Very good	30.1	35.0	34.9	100.0
Good	23.3*	31.6	45.1*	100.0
Fair or poor	23.1*	30.9	46.0*	100.0
<b>Province of residence</b>				
Newfoundland	36.5*	32.9	30.5*	100.0
Prince Edward Island	21.1 <sup>E</sup>	35.4	43.5	100.0
Nova Scotia	28.5	32.1	39.4	100.0
New Brunswick	33.5	31.9	34.6	100.0
Quebec	33.2*	35.6	31.2*	100.0
Ontario†	26.3	33.3	40.4	100.0
Manitoba	38.6*	32.7	28.7*	100.0
Saskatchewan	30.8	32.1	37.1	100.0
Alberta	26.3	31.6	42.0	100.0
British Columbia	26.3	33.7	40.0	100.0

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

Note: Table only includes persons who stated a planned age of retirement.

Source: Statistics Canada, General Social Survey, 2007.

**Table A.5 Planned age of retirement of near-retirees, by labour force characteristics, Canada, 2007**

	Before age 60	Age 60 to 64	Age 65 or older	Total
	percentage			
<b>Class of worker</b>				
Paid employees†	30.6	33.8	35.6	100.0
Self-employed	20.0*	32.8	47.2*	100.0
<b>Unionization</b>				
Unionized employees	40.4*	34.4	25.1*	100.0
Non-unionized employees†	23.5	33.4	43.1	100.0
<b>Industry<sup>1</sup></b>				
Primary industries	23.3	36.3	40.3	100.0
Construction	22.0	33.5	44.5	100.0
Utilities and manufacturing†	26.7	36.2	37.1	100.0
Distributive services	28.2	33.3	38.4	100.0
Financial services, insurance and real estate	27.8	36.6	35.6	100.0
Professional and business services	22.0	28.1	49.9*	100.0
Consumer services	20.5	30.2	49.2*	100.0
Health, education, social services	35.4*	34.6	30.0*	100.0
Public administration	47.3*	34.3	18.4*	100.0
<b>Occupation</b>				
Management	33.8*	34.2	32.0*	100.0
Professional	35.5*	32.6	31.9*	100.0
Technologists and technicians	37.6*	31.5	30.9*	100.0
Clerical	29.9*	35.0	35.1*	100.0
Sales and services	22.4	33.5	44.0	100.0
Trades, transportation and equipment operators	23.8	33.1	43.1	100.0
Occupations in primary industries	21.9	35.7	42.4	100.0
Occupations in processing, manufacturing and utilities†	20.0	32.8	47.2	100.0
<b>Job tenure</b>				
Less than 10 years†	18.7	30.8	50.5	100.0
10 to 19 years	25.1*	39.0*	35.8*	100.0
20 or more years	45.9*	32.6	21.5*	100.0

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

1. Primary industries include agriculture, forestry, mining and oil and gas.

Distributive services include wholesale trade, transportation and warehousing.

Professional and business services include professional, scientific and technical, management and administrative services.

Consumer services include retail trade, food and accommodation, recreation and other services.

Information and cultural services are included with health, education and social services.

Note: Table only includes persons who stated a planned age of retirement.

Source: Statistics Canada, General Social Survey, 2007.

**Table A.6 Planned age of retirement of near-retirees, by financial characteristics, Canada, 2007**

	Before age 60	Age 60 to 64	Age 65 or older	Total
	percentage			
<b>Pension coverage</b>				
Yes	38.5*	35.4*	26.0*	100.0
No†	17.0	31.2	51.9	100.0
Inconsistent answers <sup>1</sup>	22.4*	32.7	44.9*	100.0
<b>Contributed to a registered retirement savings plan (RRSP) in the past five years</b>				
No†	22.8	28.6	48.6	100.0
Yes	31.2*	35.3*	33.5*	100.0
Yes — Assets under \$50,000	26.4	33.0	40.6*	100.0
Yes — Assets \$50,000 to \$100,000	34.5*	35.6*	29.9*	100.0
Yes — Assets greater than \$100,000	36.1*	38.2*	25.7*	100.0
Yes — Assets not stated	31.2*	37.4*	31.4*	100.0
<b>Pensions and RRSPs</b>				
No pension/No RRSP†	10.0	27.0	62.9	100.0
No pension/Yes RRSP	20.2*	33.1	46.8*	100.0
Yes pension/No RRSP	36.7*	29.8	33.5*	100.0
Yes pension/Yes RRSP	39.0*	36.9*	24.1*	100.0
Inconsistent answers <sup>1</sup>	22.5*	32.4	45.1*	100.0
<b>Personal income</b>				
Less than \$20,000†	18.5	29.5	52.0	100.0
\$20,000 to \$39,999	19.6	32.2	48.2	100.0
\$40,000 to \$59,999	29.4*	34.3	36.3*	100.0
\$60,000 to \$79,999	38.0*	35.0	27.0*	100.0
\$80,000 or more	37.0*	33.1	29.8*	100.0
Not stated	26.0	36.4	37.5*	100.0
<b>Household income</b>				
Less than \$40,000†	12.6	24.8	62.5	100.0
\$40,000 to \$59,999	18.8*	35.0*	46.1*	100.0
\$60,000 to \$79,999	29.6*	32.2*	38.3*	100.0
\$80,000 to \$99,999	31.7*	34.9*	33.4*	100.0
\$100,000 or more	38.4*	35.4*	26.2*	100.0
Not stated	26.5*	34.9*	38.6*	100.0
<b>Housing tenure</b>				
Rented†	16.7	25.9	57.4	100.0
Owned with mortgage	28.3*	33.0*	38.7*	100.0
Owned without mortgage	35.8*	37.3*	26.9*	100.0

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

1. About 10% of respondents provided inconsistent answers to the two questions about pension coverage and are treated as a separate category.

Note: Table only includes persons who stated a planned age of retirement.

Source: Statistics Canada, General Social Survey, 2007.



**Table A.7 Expected adequacy of retirement income of near-retirees, by demographic characteristics, Canada, 2007**

	More than adequate or adequate	Barely adequate	Inadequate or very inadequate	Don't know	Total
	percentage				
<b>Total</b>	<b>68.3</b>	<b>19.4</b>	<b>9.0</b>	<b>3.3</b>	<b>100.0</b>
<b>Gender</b>					
Men†	70.8	17.9	8.3	3.0	100.0
Women	65.6*	21.1*	9.7	3.6	100.0
<b>Age group</b>					
45 to 49 years†	66.8	20.4	9.6	3.1	100.0
50 to 54 years	69.6	18.2	9.0	3.1	100.0
55 to 59 years	69.0	19.4	7.7	3.9	100.0
<b>Marital status</b>					
Married / Common-law†	71.6	17.9	7.4	3.1	100.0
Other	55.4*	25.2*	15.2*	4.2	100.0
<b>Education</b>					
High school or less†	64.4	20.7	11.1	3.8	100.0
Certificate or diploma from a college or a trade school	65.7	22.3	8.6	3.4	100.0
University degree	76.5*	14.9*	6.3*	2.3*	100.0
<b>Immigration status</b>					
Canadian-born†	70.6	19.2	7.8	2.4	100.0
Immigrated before 1975	67.3	17.8	10.6	4.2 <sup>E</sup>	100.0
Immigrated between 1975 and 1989	59.3*	20.3	13.5*	7.0 <sup>E*</sup>	100.0
Immigrated since 1990	50.1*	22.1	18.8*	9.0 <sup>E*</sup>	100.0
<b>Self-assessed health</b>					
Excellent†	78.4	14.1	5.6	2.0 <sup>E</sup>	100.0
Very good	70.7*	18.8*	7.9	2.7	100.0
Good	58.4*	24.6*	11.9*	5.1*	100.0
Fair or poor	49.9*	26.0*	18.9*	5.2 <sup>E*</sup>	100.0
<b>Province of residence</b>					
Newfoundland	66.5	18.6	10.2	4.6 <sup>E</sup>	100.0
Prince Edward Island	63.2	24.2	x	x	100.0
Nova Scotia	65.5	22.4	x	x	100.0
New Brunswick	64.9	23.1	7.0 <sup>E</sup>	5.0 <sup>E</sup>	100.0
Quebec	68.2	21.6	6.8*	3.5	100.0
Ontario†	67.9	18.8	10.0	3.4	100.0
Manitoba	75.0	15.0	7.5 <sup>E</sup>	2.6 <sup>E</sup>	100.0
Saskatchewan	72.8	18.2	x	x	100.0
Alberta	71.0	16.8	8.8	3.3 <sup>E</sup>	100.0
British Columbia	66.6	19.3	11.1	2.9 <sup>E</sup>	100.0

<sup>E</sup> use with caution

x suppressed to meet to confidentiality requirements of the *Statistics Act*

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

Note: Table only includes persons who stated a planned age of retirement.

Source: Statistics Canada, General Social Survey, 2007.

**Table A.8 Expected adequacy of retirement income of near-retirees, by labour force characteristics, Canada, 2007**

	More than adequate or adequate	Barely adequate	Inadequate or very inadequate	Don't know	Total
percentage					
<b>Class of worker</b>					
Paid employees†	68.4	19.8	8.8	3.1	100.0
Self-employed	69.9	17.3	8.7	4.0 <sup>E</sup>	100.0
<b>Unionization</b>					
Unionized employees	71.5*	18.6	6.3*	3.6	100.0
Non-unionized employees†	65.7	20.6	10.9	2.8	100.0
<b>Industry<sup>1</sup></b>					
Primary industries	69.3	18.0	7.4 <sup>E</sup>	5.3 <sup>E</sup>	100.0
Construction	66.2	18.6	9.7 <sup>E</sup>	5.4 <sup>E</sup>	100.0
Utilities and manufacturing†	66.5	21.1	9.0	3.4 <sup>E</sup>	100.0
Distributive services	65.5	20.6	11.0	3.0 <sup>E</sup>	100.0
Financial services, insurance and real estate	70.1	20.0	x	x	100.0
Professional and business services	70.3	16.7	9.9	3.1 <sup>E</sup>	100.0
Consumer services	59.3*	24.1	11.7	4.9	100.0
Health, education, social services	71.7	17.8	8.0	2.6	100.0
Public administration	79.6*	14.4*	3.9 <sup>E</sup>	2.1 <sup>E</sup>	100.0
<b>Occupation</b>					
Management	78.9*	14.6*	x	x	100.0
Professional	78.2*	15.4*	5.1*	1.4 <sup>E</sup>	100.0
Technologists and technicians	66.6	20.3	9.4	3.7 <sup>E</sup>	100.0
Clerical	66.5*	20.7	9.8	3.0 <sup>E</sup>	100.0
Sales and services	60.7	22.1	12.2	4.9	100.0
Trades, transportation and equipment operators	62.9	20.7	11.8	4.6 <sup>E</sup>	100.0
Occupations in primary industries	67.9	19.1 <sup>E</sup>	7.8 <sup>E</sup>	5.2 <sup>E</sup>	100.0
Occupations in processing, manufacturing and utilities†	56.9	26.7	10.8 <sup>E</sup>	5.5 <sup>E</sup>	100.0
<b>Job tenure</b>					
Less than 10 years†	60.9	22.2	12.9	4.0	100.0
10 to 19 years	68.7*	20.4	8.1*	2.8	100.0
20 or more years	77.9*	14.8*	4.6*	2.7	100.0

<sup>E</sup> use with caution

x suppressed to meet to confidentiality requirements of the *Statistics Act*

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

1. Primary industries include agriculture, forestry, mining and oil and gas.

Distributive services include wholesale trade, transportation and warehousing.

Professional and business services include professional, scientific and technical, management and administrative services.

Consumer services include retail trade, food and accommodation, recreation and other services.

Information and cultural services are included with health, education and social services.

Note: Table only includes persons who stated a planned age of retirement.

Source: Statistics Canada, General Social Survey, 2007.

**Table A.9 Expected adequacy of retirement income of near-retirees, by financial characteristics, Canada, 2007**

	More than adequate or adequate	Barely adequate	Inadequate or very inadequate	Don't know	Total
percentage					
<b>Pension coverage</b>					
Yes	74.1*	17.2*	6.0*	2.7*	100.0
No†	60.4	22.6	12.7	4.3	100.0
Inconsistent answers <sup>2</sup>	66.4	19.7	11.2	2.7 <sup>E</sup>	100.0
<b>Contributed to a registered retirement savings plan (RRSP) in the past five years</b>					
No †	55.7	24.2	14.9	5.2	100.0
Yes	72.8*	17.7*	6.9*	2.5*	100.0
Yes — Assets under \$50,000	60.7*	25.2	11.2*	2.9*	100.0
Yes — Assets \$50,000 to \$100,000	78.6*	14.6*	4.9*	1.8*	100.0
Yes — Assets greater than \$100,000	87.0*	9.9*	1.9 <sup>E*</sup>	1.3*	100.0
Yes — Assets not stated	74.3*	12.0*	6.4 <sup>E*</sup>	7.3 <sup>E</sup>	100.0
<b>Pensions and RRSPs</b>					
No pension/No RRSP†	46.5	26.9	20.2	6.4	100.0
No pension/Yes RRSP	67.0*	20.5*	9.3*	3.2*	100.0
Yes pension/No RRSP	63.1*	22.1	10.0*	4.8 <sup>E</sup>	100.0
Yes Pension/Yes RRSP	77.1*	15.9*	4.9*	2.0*	100.0
Inconsistent answers <sup>2</sup>	66.6*	19.8*	10.9*	2.8 <sup>E*</sup>	100.0
<b>Personal income</b>					
Less than \$20,000†	52.7	24.5	19.3	3.5 <sup>E</sup>	100.0
\$20,000 to \$39,999	56.4	25.1	14.0	4.5	100.0
\$40,000 to \$59,999	65.8*	23.0	8.5*	2.7	100.0
\$60,000 to \$79,999	78.2*	14.1*	6.0*	1.7 <sup>E</sup>	100.0
\$80,000 or more	83.9*	12.1*	2.7 <sup>E*</sup>	1.3 <sup>E</sup>	100.0
Not stated	65.9*	17.9	8.8*	7.4	100.0
<b>Household income</b>					
Less than \$40,000†	45.0	29.3	21.4	4.3 <sup>E</sup>	100.0
\$40,000 to \$59,999	52.8*	29.0	15.0*	3.2 <sup>E</sup>	100.0
\$60,000 to \$79,999	67.4*	21.7*	8.3*	2.6 <sup>E</sup>	100.0
\$80,000 to \$99,999	69.5*	20.2*	6.4*	3.9 <sup>E</sup>	100.0
\$100,000 or more	84.9*	10.8*	3.2*	1.1 <sup>E*</sup>	100.0
Not stated	63.1*	19.4*	10.0*	7.4	100.0
<b>Housing tenure</b>					
Rented†	49.9	27.6	18.0	4.4	100.0
Owned with mortgage	67.1*	20.7*	9.1*	3.1	100.0
Owned without mortgage	77.7*	14.4*	5.1*	2.8	100.0

<sup>E</sup> use with caution

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

1. About 10% of respondents provided inconsistent answers to the two questions about pension coverage and are treated as a separate category.

Note: Table only includes persons who stated a planned age of retirement.

Source: Statistics Canada, General Social Survey, 2007.

**Table A.10 Multivariate results on certainty regarding planned age of retirement of near-retirees, Canada, 2007 — Ordered probit model**

	Don't know or not at all certain	Somewhat certain	Very certain
	percentage		
<b>Predicted probability of outcome</b>	<b>30.3</b>	<b>40.3</b>	<b>29.4</b>
<b>Difference associated with change in...</b>	percentage points		
<b>Age</b>		ns	ns ns
Age squared	ns	ns	ns
<b>Gender</b>			
Men	rg	rg	rg
Women	3.5	ns	- 3.5
<b>Marital status</b>			
Married/Common-law	rg	rg	rg
Other	4.8	ns	- 4.5
<b>Immigration status</b>			
Canadian-born	rg	rg	rg
Immigrated before 1975	5.2	ns	-4.8
Immigrated between 1975 and 1989	5.8	ns	-5.4
Immigrated since 1990	ns	ns	ns
<b>Self-assessed health</b>			
Excellent	rg	rg	rg
Very good	3.0	ns	-3.0
Good	6.4	-0.4	-6.0
Fair or poor	13.2	-2.1	- 11.1
<b>Unionization</b>			
Non-unionized employees	rg	rg	rg
Unionized employees	- 4.8	ns	4.8
Self-employed	4.2	ns	- 3.9
<b>Occupation</b>			
Management	ns	ns	ns
Professional	ns	ns	ns
Technologists and technicians	ns	ns	ns
Clerical	ns	ns	ns
Sales and services	ns	ns	ns
Trades, transportation and equipment operators	ns	ns	ns
Occupations in primary industries	ns	ns	ns
Occupations in processing, manufacturing and utilities	rg	rg	rg
<b>Job tenure</b>	- 0.4	ns	0.4
<b>Pension coverage</b>			
No	rg	rg	rg
Yes	- 10.0	ns	9.9
Inconsistent answers <sup>1</sup>	- 5.6	ns	5.9
<b>Contributed to a registered retirement savings plan (RRSP) in the past five years</b>			
No RRSP contribution†	rg	rg	rg
Yes — Assets less than \$50,000	ns	ns	ns
Yes — Assets \$50,000 to \$100,000	-7.7	-0.6	8.3
Yes — Assets greater than \$100,000	-9.7	-0.9	10.6
Yes — Assets not stated	ns	ns	ns



**Table A.10 Multivariate results on certainty regarding planned age of retirement of near-retirees, Canada, 2007 — Ordered probit model (continued)**

	Don't know or not at all certain	Somewhat certain	Very certain
percentage points			
<b>Household income</b>			
Less than \$40,000	rg	rg	rg
\$40,000 to \$59,999	ns	ns	ns
\$60,000 to \$79,999	-6.2	ns	6.6
\$80,000 to \$99,999	ns	ns	ns
\$100,000 or more	- 8.5	ns	8.8
Not stated	ns	ns	ns
<b>Housing tenure</b>			
Housing rented	rg	rg	rg
Housing owned with mortgage	ns	ns	ns
Housing owned without mortgage	ns	ns	ns
Housing tenure not stated or other	ns	ns	ns

rg Reference group.

ns Not significant.

1. About 10% of respondents provided inconsistent answers to the two questions about pension coverage and are treated as a separate category.

Note: Percentage point differences in this table are to be interpreted by comparing them to the reference group in each category. For instance, it is predicted that women will be 3.5 percentage points more likely than men to state that they don't know or are not at all certain about their planned age for retiring.

Source: Statistics Canada, General Social Survey, 2007.

Table A.11 Multivariate results on planned age of retirement of near-retirees, Canada, 2007

Coefficient		Coefficient	
	years		years
<b>Age</b>	-1.73	<b>Pension coverage</b>	
Age squared	1.91	No	rg
<b>Gender</b>		Yes	-1.09
Men	rg	Inconsistent answers <sup>1</sup>	-0.60
Women	-0.74	<b>Contributed to a registered retirement savings plan (RRSP) in the past five years</b>	
<b>Marital status</b>		No	rg
Married/Common-law	rg	Yes — Assets less than \$50,000	ns
Other	0.56	Yes — Assets \$50,000 to \$100,000	ns
<b>Immigration status</b>		Yes — Assets greater than \$100,000	-0.87
Canadian-born	rg	Yes — Assets not stated	ns
Immigrated before 1975	ns	<b>Household income</b>	
Immigrated between 1975 and 1989	ns	Less than \$40,000	rg
Immigrated since 1990	0.69	\$40,000 to \$59,999	ns
<b>Self-assessed health</b>		\$60,000 to \$79,999	-0.70
Excellent	rg	\$80,000 to \$99,999	-0.66
Very good	ns	\$100,000 or more	-1.12
Good	0.33	Not stated	-0.82
Fair or poor	ns	<b>Housing tenure</b>	
<b>Unionization</b>		Housing rented	rg
Non-unionized employees	rg	Housing owned with mortgage	-0.44
Unionized employees	-0.95	Housing owned without mortgage	-1.44
Self-employed	0.48	Housing tenure not stated or other	ns
<b>Occupation</b>			
Management	-0.74		
Professional	ns		
Technologists and technicians	-0.96		
Clerical	ns		
Sales and services	ns		
Trades, transportation and equipment operators	ns		
Occupations in primary industries	ns		
Occupations in processing, manufacturing and utilities	rg		
<b>Additional year of job tenure</b>	-0.10		

rg Reference group.

ns Not significant.

1. About 10% of respondents provided inconsistent answers to the two questions about pension coverage and are treated as a separate category.

Note: Near-retirees who stated a planned age of retirement only.

Source: Statistics Canada, General Social Survey, 2007.

**Table A.12 Multivariate results on certainty regarding retirement income of near-retirees, Canada, 2007**

	Inadequate or very inadequate	Barely adequate	More than adequate or adequate
	percentage		
<b>Predicted probability of outcome</b>	<b>6.4</b>	<b>20.3</b>	<b>73.3</b>
<b>Difference associated with change in...</b>	percentage points		
<b>Age</b>	ns	ns	ns
Age squared	ns	ns	ns
<b>Gender</b>			
Men	rg	rg	rg
Women	ns	ns	ns
<b>Marital status</b>			
Married/Common-law	rg	rg	rg
Other	3.0	4.4	- 7.4
<b>Immigration status</b>			
Canadian-born	rg	rg	rg
Immigrated before 1975	ns	3.3	- 5.5
Immigrated between 1975 and 1989	3.3	4.7	- 8.0
Immigrated since 1990	ns	4.1	- 7.0
<b>Self-assessed health</b>			
Excellent	rg	rg	rg
Very good	2.5	3.9	- 6.4
Good	5.2	7.4	- 12.6
Fair or poor	9.1	10.0	- 19.1
<b>Unionization</b>			
Non-unionized employees	rg	rg	rg
Unionized employees	- 1.2	- 1.9	3.1
Self-employed	ns	ns	ns
<b>Occupation</b>			
Management	ns	ns	ns
Professional	ns	ns	ns
Technologists and technicians	ns	ns	ns
Clerical	ns	ns	ns
Sales and services	ns	ns	ns
Trades, transportation and equipment operators	ns	ns	ns
Occupationss in primary industries	ns	ns	ns
Occupationss in processing, manufacturing, utilities	rg	rg	rg
<b>Additional year of job tenure</b>	- 0.2	- 0.2	0.4
<b>Pension coverage</b>			
No pension	rg	rg	rg
Yes pension	- 2.6	- 4.2	6.8
Inconsistent answers <sup>1</sup>	- 2.0	- 3.5	5.5
<b>Contributed to a registered retirement savings plan (RRSP) in the past five years</b>			
No	rg	rg	rg
Yes — Assets less than \$50,000	ns	ns	ns
Yes — Assets \$50,000 to \$100,000	-3.1	-5.8	8.9
Yes — Assets greater than \$100,000	-5.3	- 10.5	15.8
Yes — Assets not stated	-3.8	- 7.9	11.7

**Table A.12 Multivariate results on certainty regarding retirement income of near-retirees, Canada, 2007 (continued)**

	Inadequate or very inadequate	Barely adequate	More than adequate or adequate
percentage points			
<b>Household income</b>			
Less than \$40,000	rg	rg	rg
\$40,000 to \$59,999	ns	ns	ns
\$60,000 to \$79,999	-3.1	- 5.7	8.8
\$80,000 to \$99,999	- 3.2	- 6.0	9.2
\$100,000 or more	- 6.3	- 11.4	17.7
Not stated	-2.0	- 3.5	5.5
<b>Housing tenure</b>			
Housing rented	rg	rg	rg
Housing owned with mortgage	ns	ns	ns
Housing owned without mortgage	-2.5	- 4.2	6.7
Housing tenure not stated or other	ns	ns	ns

rg Reference group.

ns Not significant.

1. About 10% of respondents provided inconsistent answers to the two questions about pension coverage and are treated as a separate category.

Notes: Near-retirees who stated a planned age of retirement only. Percentage point differences in this table are to be interpreted by comparing them to the reference group in each category. For instance, it is predicted that non-married individuals will be 3.0 percentage points more likely than married individuals to state that they believe that their retirement income will be inadequate or very inadequate.

Source: Statistics Canada, General Social Survey, 2007.



## 2007 General Social Survey Report

# The retirement puzzle: Sorting the pieces

by Grant Schellenberg and Yuri Ostrovsky

**P**lanning for one's financial future involves resources and skills. Information and data about markets and investments, such as indices, rates of return, currency valuations, and interest rates, surround us every day. In addition to literacy and numeracy skills, which are essential to filter, select, interpret and apply this information, financial management skills are also needed to navigate consumer markets. Mortgages, credit lines, investment accounts, cell phone plans and lease and purchase choices are just some of the products that come with a bewildering variety of options. Technological advances have further altered the financial landscape, with on-line banking and investing perhaps the most obvious examples. In this complex environment, consumers must "...be actively engaged if they are to manage their finances effectively."<sup>1</sup>

*Do I have enough for retirement?* is a question that older workers ask themselves before leaving the workplace. Answering it, however, is not simple. It requires knowledge of public retirement income programs and the benefits they offer, as well as estimates of future income from registered retirement savings plans (RRSPs), pension plans and other savings. Here too the landscape is complex, with pension plans available in a 'bewildering variety of forms.'<sup>2</sup>

While much attention has been focused on the financial resources of Canadians approaching retirement, much less has been devoted to their 'informational resources.' To what extent do Canadians have the information they need to plan for retirement? Do they understand Canada's public retirement income programs? Do they have a clear sense of the retirement benefits they will receive from their pensions? This article uses data from the 2007 General Social Survey (GSS) to glean insights on the informational resources of non-retired Canadians aged 45 to 59, referred to in the article as near-retirees (See "What you should know about this study" for a complete description).

### Financial industry, the top source of retirement advice

Respondents to the 2007 GSS who had not yet retired were asked several questions about financial and retirement information:

- *From whom if anyone do you typically get financial advice, including advice about retirement planning and programs?*
- *How well do you understand public retirement programs such as CPP or QPP or Old Age Security? Is it very well, somewhat or not at all?*

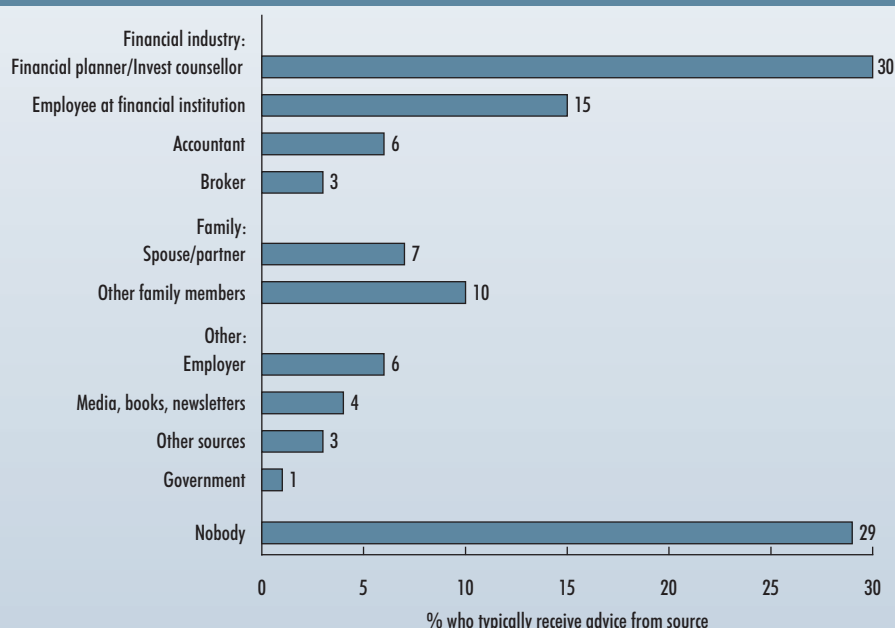
- *During the past 5 years, have you gathered retirement information? For example, talked with a consultant or attended a course?*

Questions were not asked, however, about the quality of the advice received or whether it was acted upon.

Results from the 2007 GSS indicate that most near-retirees (71%) receive financial advice from at least one source. Often—in about half of cases—this comes from the financial industry, with 30% of near-retirees receiving advice from financial planners or investment counsellors, 15% from employees at financial institutions, 6% from accountants and 3% from brokers (Chart 1). About 17% receive financial advice from family members or friends and a further 15% from other sources, including employers, media sources, publications, and federal and provincial governments. Finally, 29% of near-retirees report that they do not typically receive financial advice from any source. Respondents could choose more than one option; thus the total exceeds 100%.

In addition to looking for financial advice, some 45% of near-retirees reported gathering retirement information (i.e., taking a course or talking with a consultant) some time over the previous five years in preparation for retirement.<sup>3</sup>

**Chart 1 Three in ten near-retirees typically receive financial advice from financial planners or investment counsellors**



Note: Total exceeds 100% because respondents could identify more than one source.

Source: Statistics Canada, General Social Survey, 2007.

## Knowledge of public retirement income programs

Most near-retirees say they have some knowledge of Canada's public retirement income programs, with about one-fifth (19%) saying they understand these programs 'very well' and about one-half (55%) saying they understand them 'somewhat.' However, about one-quarter (25%) of near-retirees report that they do not understand these programs 'at all.'

There is some overlap between the 29% of near-retirees who do not typically receive financial advice and the 25% who do not understand public retirement income programs: 11% of near-retirees neither typically receive advice nor understand 'at all' these programs.

A number of factors are associated with the likelihood of receiving financial advice, understanding public programs and gathering retirement information. These include how close one is to retirement,

## What you should know about this study

Data for this paper were drawn from Statistics Canada's 2007 General Social Survey (GSS). The target population for the 2007 GSS was all persons 45 years of age and over residing in Canada, excluding residents of Nunavut, the Yukon and Northwest Territories, and full-time residents of institutions.

The 2007 GSS used a **subjective definition of retirement**. Individuals who said their "main activity" during the previous 12 months was "retired" were identified as retirees, as were individuals who provided a positive response to the question "Have you ever retired from a job or business?" A definition of retirement was not provided.

Our analysis of **near-retirees** is limited to GSS respondents who 1) are aged 45 to 59, 2) have not previously retired and, 3) are either employed or had employment during the 12 months preceding the survey.

Based on GSS results, there were 7.2 million Canadians aged 45 to 59 in 2007. Of these individuals, 80% were either

currently or recently employed at the time of the 2007 GSS and had not previously retired. Virtually all respondents in this group (over 99%) answered the GSS questions regarding their retirement plans.

Of the 45- to 59-year-olds excluded from our analysis, about one-quarter were working at the time of the survey, but said they had already retired at least once before (accounting for 4.9% of all 45- to 59-year-olds). Just over one-quarter had retired from the workforce and were no longer working (accounting for 5.6% of all 45- to 59-year-olds). About half were no longer working but said they had never retired—mostly women who left the labour force earlier in life (accounting for 9.7% of all 45- to 59-year-olds). Adjustments have not been made to account for any possible selection bias introduced into our sample by the exclusion of individuals who have already retired. Overall, our sample of 9,241 respondents is representative of approximately 5.7 million non-retired Canadians aged 45 to 59.

financial resources, employment and demographic characteristics. The relationships between these characteristics and the informational resources of near-retirees are highlighted in Tables A.1 through A.5.

### Canadians look for information as they draw closer to retirement

Individuals who are close to retirement, are more likely to seek out retirement-related information. The data show a strong relationship between the number of years until the planned age of retirement and the likelihood of receiving advice or information. For example, 83% of individuals who plan to retire within five years typically receive financial advice from at least one source, while this is the case for 67% of those whose retirement is 15 or more years away (Chart 2). Likewise, those who are closer to retirement are more likely to say they

understand public retirement income programs somewhat or very well and to have gathered information about retirement in general.

However, it is necessary to take financial resources and other characteristics (such as age, employment, income) into account, as these are associated with both the timing of retirement and knowledge about retirement issues. When these factors are accounted for, the relationship between fewer years to retirement and greater likelihood of receiving advice and gathering information generally remains significant, but is somewhat weaker than descriptive statistics indicate (Table A.4).

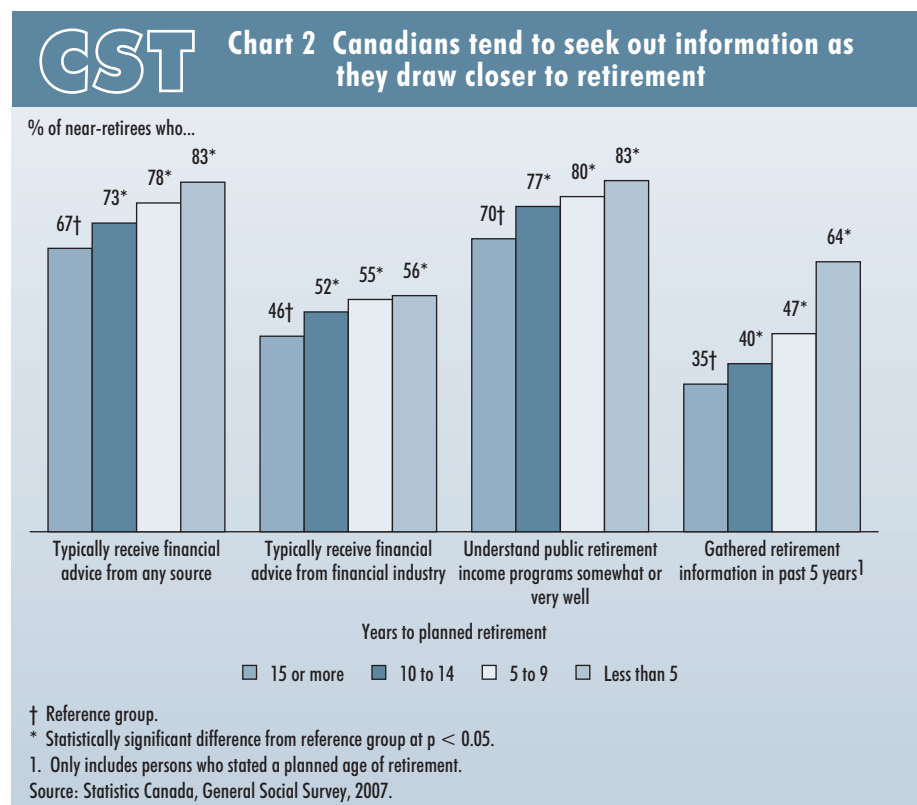
Overall, it appears that individuals tend to search for information as they draw closer to retirement. Whether they leave themselves enough time to act on the advice or information they receive is an important issue, but one for which the GSS does not provide information.

### People with more invested in RRSPs are more likely to seek financial and retirement information

Both financial and informational resources are important for a successful retirement, raising the question of how the two are connected. For example, one might expect RRSP contributors to be most likely to obtain financial advice, seeking it out in order to effectively manage their own portfolio or receiving it from the financial agents who manage their accounts. Indeed, the vast majority (88%) of individuals who have contributed to an RRSP in the past five years and have accumulated RRSP assets of over \$100,000 receive financial advice from at least one source (Table A.1). Three-quarters of them receive advice from the financial industry.<sup>4</sup> In contrast, just over half (52%) of near-retirees who have not recently contributed to an RRSP<sup>5</sup> receive financial advice from any source, and only about three in ten receive advice from the financial industry.

Similarly, the share of near-retirees who understand public retirement income programs 'somewhat' or 'very well' and the share who have gathered retirement information are both positively associated with RRSP contributions and accumulated assets. The same relationship holds for household income, which is not surprising given that RRSP contributions are related to income.

Again, these differences could also be attributable to other factors. For example, compared with individuals who have lower incomes and few RRSP assets, those with higher incomes and greater assets may be closer to retirement and hence more likely to seek out retirement-related advice and information. When these factors are accounted for, however, the strong and significant association between financial characteristics and informational resources remains. For example, compared with near-retirees who have not recently contributed to



an RRSP, the likelihood of receiving financial advice from any source is 13 percentage points higher among those who have contributed and have accumulated assets under \$50,000 (Table A.4). The difference between non-contributors and contributors with assets of more than \$100,000 is 22 percentage points.<sup>6</sup> Likewise, even after accounting for the number of years to retirement, a significant relationship remains between informational resources and household income (Chart 3).

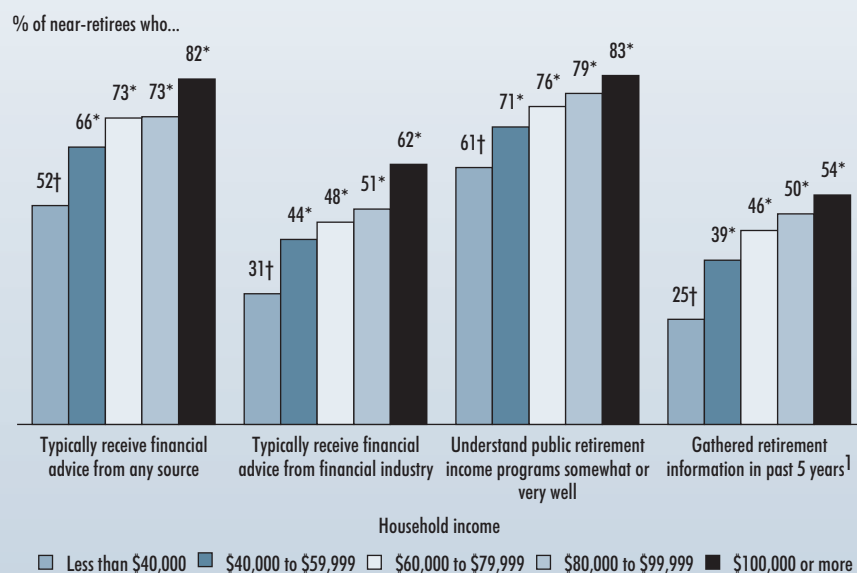
### Immigrants less likely to report understanding Canada's public retirement income programs

Knowledge of retirement programs varies widely among individuals of different backgrounds and characteristics. Most notable is the difference in the extent to which immigrants who arrived in Canada since 1990 and their Canadian-born counterparts receive financial advice and information (Table A.2). While almost three-quarters of Canadian-born near-retirees typically receive financial advice from at least one source (73%), this is the case for just half of post-1990 immigrants (50%). Likewise, these immigrants are about half as likely as the Canadian-born to receive financial advice from the financial industry (27% and 53% respectively). Immigrants who arrived since 1990 are also less likely to say they understand Canada's public retirement income programs or to have gathered retirement information. Large differences between these groups remain when other factors, such as household income and RRSP contributions, are taken into account (Table A.4).

Informational resources also vary with other demographic characteristics, such as self-rated health and marital status, although these relationships are at least partly attributable to differences in financial and employment characteristics. An in-depth analysis of the association between informational resources and self-rated health is beyond the scope

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**Chart 3 Financial and retirement information varies across household income**



† Reference group.

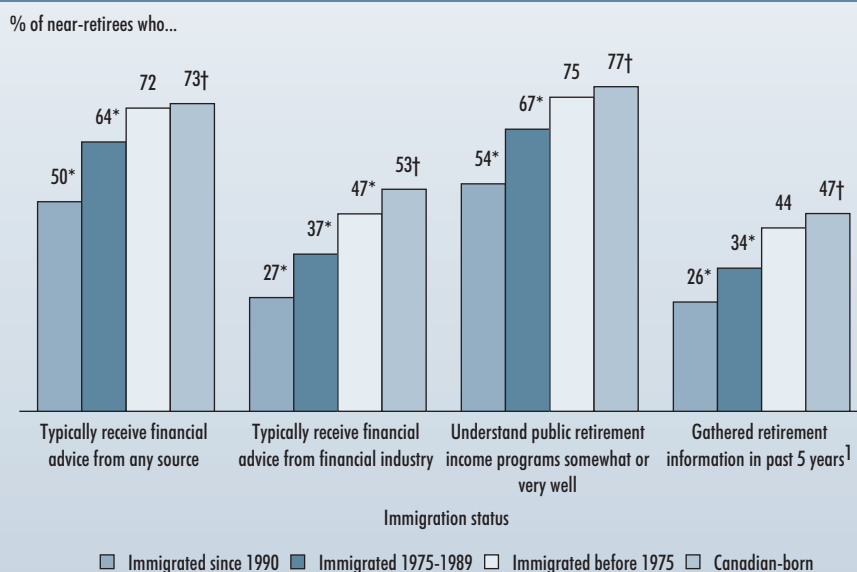
\* Statistically significant difference from reference group at  $p < 0.05$ .

1. Only includes persons who stated a planned age of retirement.

Source: Statistics Canada, General Social Survey, 2007.

CST

**Chart 4 Immigrants less likely to understand Canada's public retirement income programs**



† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

1. Only includes persons who stated a planned age of retirement.

Source: Statistics Canada, General Social Survey, 2007.

of this paper, but further research on the topic is warranted.

### **Almost one in six pension plan members don't know what type of plan they have**

The 2007 GSS also asked respondents if they had a pension plan through their employment and if so, if their pension benefits "...are calculated using a formula (such as 2 percent of your income per year of service) or vary depending on how the pension funds are invested?" Response categories to this question include 1) *calculated using a formula*, 2) *vary depending on how pension funds are invested*, 3) *other* and 4) *don't know*. It is the 'don't know' category which is of particular interest to this analysis.

Accurate information about one's employer-sponsored retirement plan is often considered key to deciding

the timing of retirement, the role personal savings will play and the allocation of one's portfolio between safe and risky investments. Such information is especially important since, unlike many registered pension plans (RPPs), group RRSPs require workers to decide whether to participate and, if so, how much to contribute. An earlier Statistics Canada study found that 4% of full-time permanent employees in the private sector reported having an RPP or group RRSP, but were employed by a firm that provided neither.<sup>7</sup>

Evidence from the 2007 GSS shows that of the near-retirees with pension coverage (paid employees only)<sup>8</sup>,—16% — or almost one in six — do not know what type of plan they have (Table A.5). Across industries, such uncertainty is most prevalent among plan members in

consumer services and professional and business services (at 21%) and least prevalent among those in public administration (12%). Furthermore, uncertainty is most common among employees with fewer years in their jobs and lower annual incomes.

### **Financially informed Canadians more confident that their retirement income will be adequate**

To conclude, an important question is whether the informational resources discussed above have implications for retirement planning and transitions. This is a difficult question to answer given that retirement may still be several years away for GSS respondents in the 45 to 59 age group. However, some insights can be gained by considering near-retirees' expectations about the adequacy of

## **CST Multivariate models**

Three outcome variables are used in the multivariate models. First, logistic regression models are used to identify the factors associated with the likelihood of receiving financial advice from any source, receiving financial advice from the financial industry, and gathering retirement information. Second, an ordered logit model is used to identify the characteristics associated with understanding Canada's public retirement income programs very well, somewhat well or not at all well.

The model pertaining to gathering retirement information is limited to the 75% of near-retirees who answered the questions about their planned age of retirement.

Demographic predictor variables in the model include sex, age, age squared, marital status, educational attainment, immigration status and health status. Employment characteristics include whether the person is self-employed or not, unionization, job tenure and occupation. Financial characteristics include household income, RRSP contributions in the previous five years and the value of accumulated RRSP assets, housing tenure and number of years to planned retirement. All models are calculated using bootstrap weights to correct variance estimates for survey design.

Results from the multivariate models in Table A.4 and Table A.6 are shown as 'marginal effects' for ease of interpretation. The marginal effects show the predicted probability of an outcome (e.g. expecting retirement income to be less than adequate, barely adequate or adequate) between categories of an independent variable. For example, our model shows that if other characteristics are held at their mean values, it is predicted that individuals not living in a married/common-law relationship are 3 percentage points less likely to receive financial advice from at least one source than those living in a married/common-law relationship.

Finally, an ordered logit model is used to identify the factors associated with the likelihood of expecting one's retirement income to be adequate, barely adequate or less than adequate. In addition to the predictor variables listed above, receipt of financial advice, understanding of Canada's public retirement income system and gathering retirement information are also included as predictor variables.



their retirement savings. Specifically, near-retirees were asked:

*When you do retire, how adequate do you think your household income and investments will be to maintain your standard of living? Will it be more than adequate, adequate, barely adequate, inadequate or very inadequate?*

Most near-retirees (68%) expect their retirement income to be adequate or more than adequate to maintain their standard of living, 19% expect it to be barely adequate, and 9% less than adequate.<sup>9</sup> But do individuals who receive financial advice, understand public retirement income programs and gather retirement information feel more confident about their financial future than those who do not?

To answer this question, a statistical model was constructed to estimate the relationship between a broad range of variables and expectations of the adequacy of retirement income.<sup>10</sup> Of central interest are the associations between informational resources and these expectations. Results from Table A.6 show how people's knowledge about retirement issues changes their expectations of whether their retirement income will be adequate or not. For example, the model predicts that about 74% of near-retirees expect their retirement income to be adequate or more than adequate.<sup>11</sup> Individuals who received financial advice from any source were 7 percentage points more likely to expect their retirement income to be adequate or more than adequate than those who did not receive financial advice.

Broadly speaking, then, financial literacy is associated with an increase in the likelihood of expecting retirement income to be adequate and a decrease in the likelihood of expecting that it will be inadequate.

## Conclusion

While much attention is devoted to the financial resources Canadians accumulate en route to retirement, much less is generally said about their informational resources. Results from the 2007 GSS show that about one in three near-retirees do not typically receive financial advice from any source, with this proportion far larger among groups such as lower-income households and recent immigrants. The same holds true for knowledge of public retirement income programs. While most near-retirees say they understand public retirement programs and the basic structure of their pension, a significant proportion do not. Furthermore, individuals who do not receive advice and information regarding retirement express greater uncertainty about their financial future than those who do, even after other characteristics are taken into account. Our data do not make clear whether the absence (or presence) of such information will have significant impacts on the capacity of individuals to make a successful transition into retirement. However, it does appear that some of these near-retirees may be lacking the informational resources needed to navigate a financial marketplace characterized by increasing complexity and sophistication.

  
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1. Braunstein, Sandra and Carolyn Welch (2002). Financial Literacy: An Overview of Practice, Research, and Policy". *Federal Reserve Bulletin* (November).

2. Frenken, Hubert (1995). Pension plan potpourri. *Perspectives on Labour and Income*. (2), 20-27. Statistics Canada, Catalogue no. 75-001-XIE.
3. Only near-retirees who stated a planned age of retirement were asked if they had gathered retirement information in the past five years.
4. The financial industry is defined as financial planners or investment counsellors, employees at financial institutions, accountants and brokers.
5. Throughout this article, 'recent' RRSP contributions are those made within the five years prior to the survey.
6. This is based on the 'marginal effects' of RRSP characteristics when other characteristics in the multivariate model are set to their mean values.
7. Morrisette, René and Zhang, Xullin (2004). Retirement plan awareness. *Perspectives on Labour and Income*, 5(1). Statistics Canada, Catalogue no. 75-001-XIE.
8. This portion of the analysis is restricted to paid employees. Under pension legislation, self-employed operators of unincorporated businesses are not eligible to participate in RPPs. The 2007 GSS does not contain information on whether self-employed respondents operate incorporated or unincorporated businesses.
9. The remaining 3% say they do not know if their retirement income will be adequate. See Schellenberg, G. and Ostrovsky, Y. (2008). The retirement plans and expectations of older workers. *Canadian Social Trends*, 86. Statistics Canada, Catalogue no. 11-008-XIE.
10. The explanatory variables included in the model are gender, marital status, education, immigration status, health status, industry, class of worker and unionization, job tenure, years to planned age of retirement, pension coverage, RRSP contributions and accumulated assets, household income, understanding of public retirement income programs, receipt of financial advice and gathering of retirement information. Two versions of the model were run, one including receipt of financial advice from any source and one including receipt of financial advice from the financial industry.
11. The predicted probabilities are calculated with the independent (or predictor) variables in the model set to their average values.



Table A.1 Informational resources of near-retirees, by financial characteristics, Canada, 2007

	Typically receive financial information from...		Understand public retirement income programs...		Gathered retirement information during past 5 years <sup>1</sup>
	Any source	Financial industry	Not at all	Somewhat or very well	
	percentage				
<b>Total</b>	<b>70.9</b>	<b>49.5</b>	<b>25.3</b>	<b>74.7</b>	<b>44.9</b>
<b>Years to planned retirement</b>					
Less than 5 years	82.8*	56.4*	16.7*	83.3*	64.0*
5 to 9 years	77.7*	55.2*	20.3*	79.7*	47.0*
10 to 14 years	73.1*	52.1*	22.9*	77.1*	39.7
15 years or more †	67.4	46.2	30.3	69.7	35.2
Don't know/Don't intend to retire	58.3*	40.0*	33.6*	66.4*	24.9 <sup>E</sup>
<b>Pension coverage</b>					
Yes	75.7*	50.0	21.2*	78.8*	51.3*
No †	66.4	49.5	28.8	71.2	36.4
Inconsistent answers <sup>2</sup>	67.9	47.3	29.9	70.1	42.3
<b>Contributed to a registered retirement savings plan (RRSP) in the past five years</b>					
No †	51.7	28.2	34.8	65.2	27.7
Yes	78.9*	58.3*	21.4*	78.6*	51.0*
Yes — Assets under \$50,000	71.4*	45.8*	26.7*	73.3*	42.6*
Yes — Assets \$50,000 to \$100,000	83.7*	64.6*	15.9*	84.1*	56.2*
Yes — Assets higher than \$100,000	88.2*	75.0*	15.4*	84.6*	61.9
Yes — Assets not stated	77.6*	55.7*	26.2*	73.8*	44.4*
<b>Pensions and RRSP</b>					
No pension/No RRSP †	46.4	27.2	37.0	63.0	17.9
No pension/Yes RRSP	78.2*	62.4*	23.8*	76.2*	45.0*
Yes pension/No RRSP	59.5*	29.4	29.7*	70.3*	38.1*
Yes pension/Yes RRSP	80.4*	55.9*	18.8*	81.2*	55.0*
Inconsistent answers <sup>2</sup>	68.1*	47.5*	30.0*	70.0*	42.4*
<b>Personal income</b>					
Less than \$20,000 †	58.8	35.8	35.8	64.2	29.0
\$20,000 to \$39,999	62.5	41.8	32.6	67.4	33.9
\$40,000 to \$59,999	73.2*	49.9*	23.4*	76.6*	48.4*
\$60,000 to \$79,999	77.0*	52.8*	19.5*	80.5*	52.6*
\$80,000 or more	81.9*	63.2*	16.7*	83.3*	55.0*
Not stated	68.7*	49.3*	26.8*	73.2*	40.8*
<b>Household income</b>					
Less than \$40,000 †	52.3	30.5	38.6	61.4	24.6
\$40,000 to \$59,999	65.7*	44.0*	29.1*	70.9*	38.9*
\$60,000 to \$79,999	72.6*	47.9*	24.4*	75.6*	45.8*
\$80,000 to \$99,999	73.2*	51.1*	21.5*	78.5*	49.8*
\$100,000 or more	81.7*	61.9*	17.2*	82.8*	54.4*
Not stated	67.0*	46.3*	30.4*	69.6*	39.2*
<b>Housing tenure</b>					
Rented †	54.4	30.1	35.9	64.1	34.8
Owned with mortgage	71.1*	48.2*	25.4*	74.6*	43.4*
Owned without mortgage	78.0*	59.5*	20.3*	79.7*	51.2*

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

1. Only includes persons who stated a planned age of retirement.

2. About 10% of respondents provided inconsistent answers to the two questions about pension coverage and are treated as a separate category.

Source: Statistics Canada, General Social Survey, 2007.

**Table A.2 Informational resources of near-retirees, by demographic characteristics, Canada, 2007**

	Typically receive financial information from...		Understand public retirement income programs...		Gathered retirement information during past 5 years <sup>1</sup>
	Any source	Financial industry	Not at all	Somewhat or very well	
	percentage				
<b>Total</b>	<b>70.9</b>	<b>49.5</b>	<b>25.3</b>	<b>74.7</b>	<b>44.9</b>
<b>Gender</b>					
Men†	69.1	49.4	23.4	76.6	45.8
Women	72.9*	49.5	27.5*	72.5*	43.9
<b>Age group</b>					
45 to 49 years†	69.8	47.2	27.7	72.3	41.3
50 to 54 years	72.1	52.6*	24.6	75.4	45.3
55 to 59 years	71.1	48.8	22.2*	77.8*	50.9*
<b>Marital status</b>					
Married/Common-law†	72.9	51.6	23.8	76.2	46.2
Other	63.4*	41.4*	30.8*	69.2*	39.8*
<b>Education</b>					
High school or less†	65.7	44.7	29.1	70.9	39.3
Certificate or diploma from a college or a trade school	74.1*	51.8*	24.6*	75.4*	47.7*
University degree	75.0*	53.6*	20.7*	79.3*	49.5*
<b>Immigration status</b>					
Canadian-born†	73.2	52.8	22.9	77.1	47.4
Immigrated before 1975	71.6	47.0*	25.0	75.0	43.8
Immigrated between 1975 and 1989	64.3*	37.2*	33.0*	67.0*	34.2*
Immigrated since 1990	50.0*	26.6*	46.1*	53.9*	25.5*
<b>Self-assessed health</b>					
Excellent†	76.5	57.0	22.3	77.7	49.0
Very good	74.1	52.1*	22.7	77.3	45.6
Good	63.7*	41.8*	29.9*	70.1*	40.1*
Fair or poor	58.5*	35.1*	34.5*	65.5*	42.6
<b>Province of residence</b>					
Newfoundland	55.8*	34.3	22.0	78.0	36.8*
Prince Edward Island	67.7	45.1	24.3	75.7	41.0
Nova Scotia	69.8	49.5	25.8	74.2	48.0
New Brunswick	70.5	45.7	24.8	75.2	45.0
Quebec	68.9	47.7	23.8	76.2	39.7*
Ontario†	72.1	50.2	26.7	73.3	46.0
Manitoba	72.2	49.7	27.3	72.7	45.6
Saskatchewan	72.6	55.9	24.3	75.7	53.1
Alberta	73.1	53.5	23.9	76.1	51.8
British Columbia	70.8	48.7	25.5	74.5	44.9

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

1. Only includes persons who stated a planned age of retirement.

Source: Statistics Canada, General Social Survey, 2007.

**Table A.3 Informational resources of near-retirees, by labour market characteristics, Canada, 2007**

	Typically receive financial information from...		Understand public retirement income programs...		Gathered retirement information during past 5 years <sup>1</sup>
	Any source	Financial industry	Not at all	Somewhat or very well	
percentage					
Class of worker					
Paid employees †	71.1	47.8	24.9	75.1	45.6
Self-employed	71.1	57.0*	26.7	73.3	40.7*
Unionization					
Unionized employees	73.0	46.3	22.9*	77.1*	48.6*
Non-unionized employees †	69.7	48.9	26.4	73.6	43.6
Industry <sup>2</sup>					
Primary industries	68.1	53.7	24.0	76.0	37.8
Construction	62.1	45.9	32.8	67.2	40.1
Utilities and manufacturing †	68.8	46.4	25.5	74.5	45.4
Distributive services	67.8	49.5	27.9	72.1	43.1
Financial services, insurance and real estate	69.6	48.0	20.4	79.6	45.4
Professional and business services	73.7	54.9*	23.2	76.8	43.4
Consumer services	68.0	46.7	30.1	69.9	38.3*
Health, education, social services	76.4*	52.9*	24.5	75.5	48.8
Public administration	76.0*	46.6	15.0*	85.0*	56.5*
Occupation					
Management	77.8*	61.2*	19.7*	80.3*	53.4*
Professional	77.9*	55.5*	18.8*	81.2*	52.1*
Technologists or technicians	76.5*	53.5*	25.9	74.1	51.9*
Clerical	74.7*	51.5*	21.4*	78.6*	48.4*
Sales and services	64.2	42.9	32.3	67.7	36.3
Trades, transportation and equipment operators	63.8	40.0	31.7	68.3	37.6
Occupations in primary industries	64.4	51.2*	24.8	75.2	36.4
Occupations in processing, manufacturing and utilities †	60.3	38.1	31.1	68.9	32.6
Job tenure					
Less than 10 years †	65.5	46.1	30.2	69.8	39.6
10 to 19 years	74.1*	52.5*	23.6*	76.4*	46.9*
20 or more years	77.2*	52.4*	18.9*	81.1*	50.9*

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

1. Only includes persons who stated a planned age of retirement.

2. Primary industries include agriculture, forestry, mining and oil and gas.

Distributive services include wholesale trade, transportation and warehousing.

Professional and business services include professional, scientific and technical, management and administrative services.

Consumer services include retail trade, food and accommodation, recreation and other services.

Information and cultural services are included with health, education and social services.

Source: Statistics Canada, General Social Survey, 2007.

**Table A.4 Predicted probability of informational resources among the near-retirees by various demographic and employment characteristics, Canada, 2007**

	Typically receive financial advice from		Understand public retirement income programs			Gathered retirement information in the past 5 years <sup>1</sup>
	Any source	Financial industry	Not at all	Somewhat	Very well	
	percentage					
Predicted probability of outcome	74.4	49.9	23.4	58.5	18.0	40.3
Difference associated with change in...	percentage points					
Years to planned retirement						
Less than 5 years	9.2	ns	-3.8	0.4	3.4	22.9
5 to 9 years	4.6	ns	-2.8	0.4	ns	6.1
10 to 14 years	ns	ns	-2.9	0.4	2.6	ns
15 years or more	rg	rg	rg	rg	rg	rg
Don't know / Don't intend to retire	-7.0	-8.7	ns	ns	ns	ns
Age	ns	ns	ns	ns	ns	ns
Age squared	ns	ns	ns	ns	ns	ns
Gender						
Men	rg	rg	rg	rg	rg	rg
Women	5.5	ns	6.2	-1.1	-5.1	-3.2
Marital status						
Married/Common-law	rg	rg	rg	rg	rg	rg
Other	-3.0	ns	ns	ns	ns	ns
Immigration status						
Canadian-born	rg	rg	rg	rg	rg	rg
Immigrated before 1975	ns	-7.0	ns	ns	ns	-5.9
Immigrated between 1975 and 1989	-7.2	-15.6	7.2	-2.2	-4.9	-10.3
Immigrated since 1990	-11.2	-19.0	13.5	-5.5	-8.0	-11.6
Self-assessed health						
Excellent health	rg	rg	rg	rg	rg	rg
Very good health	ns	ns	ns	ns	ns	ns
Good health	-5.6	- 6.8	4.9	-1.1	-3.7	ns
Fair or poor health	-7.8	-11.1	6.6	-2.0	-4.6	ns
Unionization						
Non-unionized employees	rg	rg	rg	rg	rg	rg
Unionized employees	ns	ns	ns	ns	ns	ns
Self-employed	ns	8.7	ns	ns	ns	ns
Occupation						
Management	7.3	10.3	-5.1	ns	ns	13.5
Professional	7.0	6.8	-6.4	ns	6.0	12.7
Technologists or technicians	9.6	10.8	ns	ns	ns	16.8
Clerical	7.6	9.7	-5.8	ns	5.5	14.3
Sales and services	4.8	ns	ns	ns	ns	8.4
Trades, transportation and equipment operators	5.3	ns	ns	ns	-3.8	ns
Occupations in primary industries	ns	11.8	ns	ns	ns	ns
Occupations in processing, manufacturing and utilities	rg	rg	rg	rg	rg	rg
Additional year of job tenure	ns	-0.2	-0.2	0.03	0.1	ns
Housing tenure						
Housing rented	rg	rg	rg	rg	rg	rg
Housing owned with mortgage	ns	8.5	ns	ns	ns	ns
Housing owned without mortgage	5.0	13.1	ns	ns	ns	ns
Housing tenure not stated or other	ns	10.6	ns	ns	ns	ns

**Table A.4 Predicted probability of informational resources among the near-retirees by various demographic and employment characteristics, Canada, 2007 (continued)**

	Typically receive financial advice from		Understand public retirement income programs			Gathered retirement information in the past 5 years <sup>1</sup>
	Any source	Financial industry	Not at all	Somewhat	Very well	
percentage points						
Household income						
Less than \$40,000	rg	rg	rg	rg	rg	rg
\$40,000 to \$59,999	3.7	7.9	ns	ns	ns	10.8
\$60,000 to \$79,999	5.3	6.6	-3.7	0.4	3.3	14.0
\$80,000 to \$99,999	ns	7.6	-5.3	ns	5.0	15.7
\$100,000 or more	5.6	8.1	- 4.4	0.6	3.8	12.8
Not stated	ns	ns	ns	ns	ns	ns
Pension coverage						
No	rg	rg	rg	rg	rg	rg
Yes	ns	-4.6	ns	ns	ns	7.9
Inconsistent answers <sup>2</sup>	ns	ns	3.7	ns	-2.8	5.8
Contributed to a registered retirement savings plan (RRSP) in the last five years						
No	rg	rg	rg	rg	rg	rg
Yes — Assets less than \$50,000	12.5	17.7	ns	ns	ns	13.0
Yes — Assets \$50,000 to \$100,000	18.3	30.6	-6.7	ns	6.5	23.9
Yes — Assets greater than \$100,000	22.1	37.7	-6.4	ns	6.1	28.0
Yes — Assets not stated	16.0	26.6	ns	ns	ns	17.3

rg Reference group.

ns Not significant.

1. Only includes persons who stated a planned age of retirement.

2. About 10% of respondents provided inconsistent answers to the two questions about pension coverage and are treated as a separate category.

Note: Percentage point differences in this table are to be interpreted by comparing them to the reference group in each category. For instance, it is predicted that women will be 5.5 percentage points more likely than men to state that they typically receive financial advice from at least one source.

Source: Statistics Canada, General Social Survey, 2007.

**Table A.5 Percentage of members of employer-sponsored pension plans, who report that they don't know what type of pension plan they have, Canada, 2007**

	Don't know percentage		Don't know percentage
<b>Total</b>	<b>15.9*</b>	<b>Industry<sup>1</sup></b>	
<b>Gender</b>		Primary industries	14.9 <sup>E</sup>
Men †	11.7	Construction	14.9 <sup>E</sup>
Women	20.3*	Utilities and manufacturing †	15.1
<b>Marital status</b>		Distributive services	15.2
Married/Common-law †	15.0	Financial services, insurance and real estate	14.4
Other	19.1*	Professional and business services	20.8 <sup>E</sup>
<b>Education</b>		Consumer services	20.7
High school or less †	18.3	Health, education, social services	16.9
Certificate or diploma from a college or a trade school	16.4	Public administration	11.5
University degree	12.5*	<b>Unionization</b>	
<b>Immigration status</b>		Unionized employees	16.4
Canadian-born †	13.9	Non-unionized employees †	15.2
Immigrated before 1975	17.3	<b>Job tenure</b>	
Immigrated between 1975 and 1989	27.4*	Less than 10 years †	22.6
Immigrated since 1990	29.8*	10 to 19 years	15.7*
<b>Self-assessed health</b>		20 or more years	10.4*
Excellent †	12.6	<b>Personal income</b>	
Very good	15.1	Less than \$40,000 †	26.8
Good	19.9*	\$40,000 to \$59,999	15.6*
Fair or poor	21.3*	\$60,000 or more	8.2*

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

1. Primary industries include agriculture, forestry, mining and oil and gas.

Distributive services include wholesale trade, transportation and warehousing.

Professional and business services include professional, scientific and technical, management and administrative services.

Consumer services include retail trade, food and accommodation, recreation and other services.

Information and cultural services are included with health, education and social services.

Source: Statistics Canada, General Social Survey, 2007.



**Table A.6 Predicted probability of expected adequacy of retirement income, by informational resources of the near-retirees, Canada, 2007**

	Expect retirement income to be...		
	Inadequate or very inadequate	Barely adequate	Adequate or more than adequate
	percentage		
<b>Predicted probability of outcome</b>	<b>6.2</b>	<b>19.4</b>	<b>74.4</b>
<b>Difference associated with change in...</b>	percentage points		
<b>Receive financial advice from any source</b>			
Yes	-2.3	-4.8	7.1
No	rg	rg	rg
<b>Receive financial advice from financial industry</b>			
Yes	-1.6	-3.6	5.2
No	rg	rg	rg
<b>Understand public retirement programs</b>			
Not at all	rg	rg	rg
Somewhat	-1.9	-4.2	6.1
Very well	-3.7	-9.2	12.9
<b>Gathered retirement information</b>			
Yes	ns	ns	ns
No	rg	rg	rg

rg Reference group.

ns Not significant.

Note: Percentage point differences in this table are to be interpreted by comparing them to the reference group in each category. For instance, it is predicted that those receiving financial advice from any source will be 2.3 percentage points less likely than those not receiving financial advice to state that they expect their retirement income to be inadequate or very inadequate.

Source: Statistics Canada, General Social Survey, 2007.

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# Eldercare: What we know today

by Kelly Cranswick and Donna Dosman

## Introduction

Gerontologists, health care providers and government have long been attempting to define and better understand caregiving.<sup>1</sup> Statistics Canada's General Social Survey (GSS) first collected data in 1996 on measuring the care provided to Canadians. The focus of that survey was on all care that Canadians provided and received due to temporary difficult times or long-term health problems. According to these data, while the demands and consequences were considerable, Canadians were willing to help family and friends.<sup>2</sup>

Canada has an aging population with a growing number of seniors (people aged 65 and older) who need support and care. As a result, when data were collected for a second time (2002 GSS), the focus shifted to care provided to seniors. The findings suggested that aging Canadians need assistance, and that family and friends provide help despite growing work and family demands.<sup>3</sup> However, while Canadians are willing to help out their family and friends, caregiving duties have consequences that impact caregivers' work, health and family.

Two other factors will likely impact the continued ability of caregivers to provide the care needed to support seniors with a long-term health problem. Firstly, there is the aging of the population, with projections showing that by 2056: the proportion of Canadians 65 years and older

will more than double to over 1 in 4; the proportion of older seniors 80 years and over will triple to about 1 in 10, compared with about 1 in 30 in 2005.<sup>4</sup>

Secondly, baby boomers (people currently between 45 and 60 years of age) are a generation that tended to delay marriage, postpone having children, and have contributed to the increasing participation of women in the workforce. Boomers now live in a world of paid work, caring for children (with more adult children still living at home<sup>5</sup>) and increasingly long-lived parents and friends. The size of the "sandwich generation," the generation caring for children and older parents, is likely to grow.<sup>6</sup>

The aging of the baby boomers will result in a much larger proportion of seniors in the population. With lower fertility rates, there may be fewer adults to care for the elderly. Seniors already provide a significant proportion of care for other seniors. Consequently, the focus of the 2007 General Social Survey was to better understand the caregiving experience of baby boomers and seniors who provide care to our aging population.

**Note to readers:** This article focuses on caregivers who are 45 years and older. The analysis describes caregivers and their situation. To add to this profile, we include important information about those for whom they provide care. We discuss their primary

care receiver who is 65 and over with a long-term health problem. Because we focus on caregivers, the sample of their primary care receivers is not representative of all care receivers in Canada who are 65 and over, whether living at home or in a care facility. The analysis is representative of caregivers, but not of care receivers.

Using data from the 2007 General Social Survey on Family, Social Support and Retirement, this article looks at Canadians aged 45 and over who provide care to seniors. While it is possible to provide care for a host of reasons and to a multitude of people, this article focuses on care to seniors because of their long-term health problems. Special emphasis is placed on information from Statistics Canada that is available for the first time, such as: whether care was provided to seniors having a physical or mental problem; whether the senior lived in a private household or care facility; and on the support from others that allowed the caregiver to provide care (See "What you should know about this study").

First, the article describes the caregivers. The focus then shifts to the specific tasks caregivers provide. Emphasis is placed on the nature of the care such as care management tasks. The article provides a profile of the seniors receiving this care. We ask how the level and type of support may differ for these seniors in a private versus institutional setting. The

article concludes by asking “how do caregivers manage” and “who helps the caregiver.”

### Who provides care to seniors?

In 2002, more than two million family and friend caregivers aged 45 years and older, 19% of men and 18% of women in this age group, reported assisting a senior because of the senior's long-term health condition.<sup>7</sup> In 2007, the number of caregivers aged 45 years and older increased by over 670,000 to 2.7 million caregivers. The proportion of men providing care remained at 19% between 2002 and 2007; however, the proportion of women increased by 4 percentage points to 22%.

In 2007, most eldercare (75%) was provided by those between 45 and 64 years of age.<sup>8</sup> That also means that 1 in 4 of those providing care to seniors were themselves seniors. Nearly 16% of caregivers were younger seniors aged 65 to 74, and 8% of caregivers were aged 75 and over (Table 1).

Nearly 6 in 10 caregivers were women (57%) and this proportion was higher than the proportion of women aged 45 and over who were not caregivers (51%) (Table 1).

Caregivers have multiple responsibilities. In 2007, nearly 43% of the caregivers were between the ages of 45 and 54, the age at which many Canadians still have children living at home.<sup>9</sup> About 3 in 4 caregivers were married (refers to married or living common-law). Others also juggled employment with family and eldercare tasks, as more than half of the caregivers (57%) were employed.

The profile of caregivers is different than that of non-caregivers. Caregivers tended to be younger, and were more likely to be women, employed and married than non-caregivers.

### Caregiving is not just a family concern

In 2007, nearly 70% of care was provided by close family members (Chart 1). Six in 10 caregivers were



**Table 1 The profile of a caregiver differs from a non-caregiver**

	Population aged 45 and over	
	Caregivers†	Non-caregivers
	% distribution downward <sup>2</sup>	
<b>Age</b>		
45 to 54 years	43	38*
55 to 64 years	32	28*
65 to 74 years	16	18
75 years and over	8	16*
<b>Gender</b>		
Men	43	49*
Women	57	51*
<b>Marital status</b>		
Single	7	6
Married or common-law	76	72*
Widowed	7	11*
Divorced	10	11
<b>Work status</b>		
Working at a paid job	57	51*
Retired	31	34*
Other <sup>1</sup>	12	15*

† Reference group.

\* Statistically significant difference between caregivers and non-caregivers (when comparing 99% confidence intervals).

1. Other work status includes such activities as looking for work, going to school, caring for children, household work and long term illness.

2. Due to rounding, totals might not add up to 100.

Source: Statistics Canada, General Social Survey, 2007.

providing care to an aging parent or parent-in-law. Adult children reported four times as often caring for a parent as for a parent-in-law. These statistics need to be viewed in the context of how caregiving is reported, as well as considering the impact of the gender of older seniors receiving this care.

Fewer than 1 in 10 caregivers were providing care to a spouse. Findings from the 1996 GSS suggest that spouses may underreport the care they do provide.<sup>10</sup> Only in certain circumstances is it reported as caregiving. For example, if a husband starts to do laundry because his wife can no longer do it or if the wife starts cutting the grass, the likelihood of calling these tasks “caregiving” increases because the division of labour is now based on health, not “the way we do things.” The care provided by a spouse is often high intensity care with the aim of keeping

their partner at home and out of institutional care.<sup>11</sup>

Caring for senior men can be invisible since many are cared for by their wives, often without the wife reporting it as caregiving. In addition, men often die at a younger age than women from causes such as heart attacks or strokes, with no previous need for care. Women live longer, with more women than men over the age of 74 (61% versus 39%).<sup>12</sup> Thus, women represent a higher percentage of seniors in the older category and they need different kinds and levels of care. When a husband dies, if the wife needs care, it may be reported as caregiving.

It follows that caregivers most commonly reported caring for their mothers (37%). Adult children reported three times as often caring for their mother as for their father.



It is not just close family members who provide care. Roughly one-third of all caregivers were friends (14%), extended family (11%), and neighbours (5%).

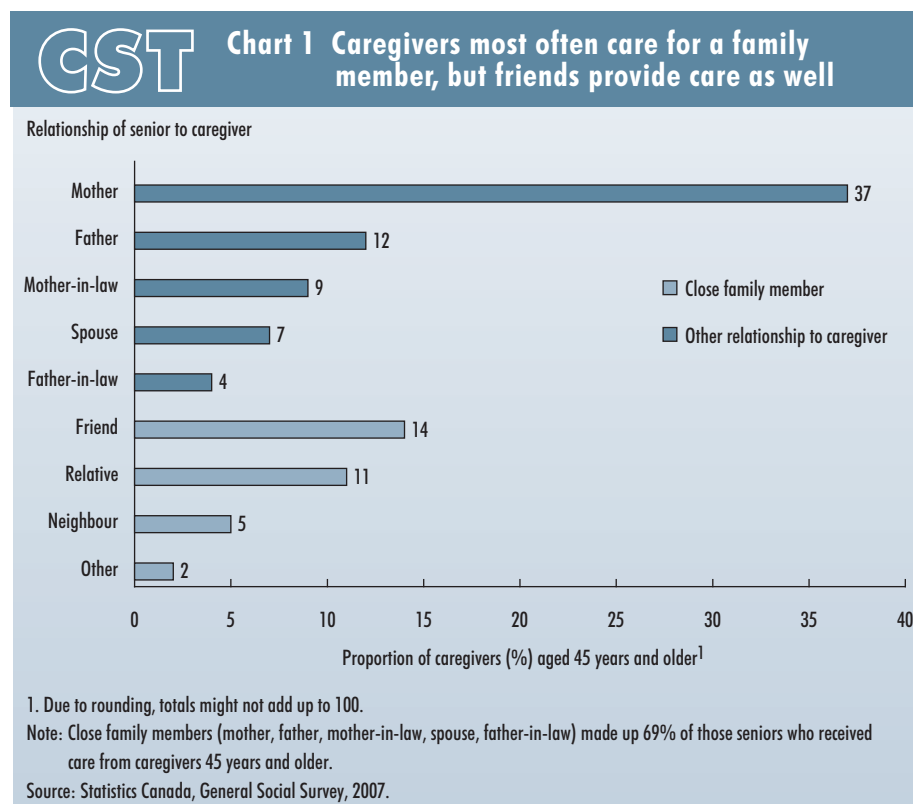
This extended care network may be related to the busy lifestyles of today's families, filled with family and work responsibilities. Some may not always be available to provide eldercare for their parents, or at least not all the care that is needed. Additionally, many seniors have had fewer children than in the past. Children could have moved away from their hometown to pursue a career. Seniors may find themselves with no family in their community when they need assistance. Further research would be needed to explore this subject.

### Who performs which tasks and how often?

Caregivers perform a range of tasks in caring for seniors: personal care, tasks inside the senior's house, tasks outside the senior's house, transportation, medical care, and care management (See "What you should know about this study" for definitions of tasks measured in the survey). When examining who performs tasks and how often, it is important to remember that nearly 6 in 10 caregivers were women, and that the proportion of women caregivers was higher than the proportion of women in the general population.

The delivery of care tasks is still divided along gender lines. In 2007, nearly 40% of women caregivers and fewer than 20% of men caregivers provided personal care, which includes intimate activities such as bathing and dressing (Table 2).

Approximately 60% of women caregivers and 30% of their male counterparts performed regular tasks inside the house, such as meal preparation, cleaning or laundry. On the other hand, more men than women provided assistance with tasks outside the house, such as house maintenance or outdoor work. For those who did perform this task,



women were more likely than men to do so at least once a week.

Almost all caregivers, approximately 8 out of 10 men and women, assisted their senior with transportation needs.

While not as many caregivers took on medically related tasks (medical care) associated with the senior's health compared with other tasks, 1 in 4 (25%) women caregivers did, which was nine percentage points more than the men.

Care management involves assistance with scheduling or coordinating caregiving tasks (for example, hiring professional help, managing finances, organizing a care schedule). It can be a time consuming task as one tries to navigate the different service delivery systems. As with medically related tasks, women were more likely than men to assist with care management (42% versus 33%).

Not only are some of the tasks that women perform more personal, they also have to be performed according to a regular schedule—for example

the administering of medicines and the preparation of meals. Other tasks such as care management must be done during the day when offices are open, competing with work time in the case of working caregivers. The time-specific nature of certain tasks is likely to add burden and stress to caregivers. In contrast, tasks outside the house such as house maintenance or outdoor work can usually wait until the care provider has the time to perform them.

### A profile of seniors receiving care from caregivers aged 45 years and older

To provide a fuller description of the caregiver's situation, we will look at their primary care receivers' demographic characteristics, reasons for requiring assistance, and type of housing.

Who was the senior to whom the caregiver dedicated the most time and resources because of a long-term health or physical limitation? The GSS found that of the seniors identified as

**Table 2 Women and men caregivers differ in type of care they provide to seniors**

Type of care	Caregivers 45 years old and over			
	Proportion performing this task		Among those performing this task, proportion who do so at least weekly	
	Women†	Men	Women †	Men
	percentage			
Personal care	37	17*	74	75
Tasks outside the house	33	53*	59	52*
Tasks inside the house	57	32*	73	73
Transportation	80	82*	66	63*
Medical care	25	14*	81	77*
Care management	42	33*	64	62*

† Reference group.

\* Statistically significant gender difference (when comparing 99% confidence intervals).

Source: Statistics Canada, General Social Survey, 2007.

Health Survey (CCHS), "arthritis/rheumatism was the chronic condition most often reported by seniors (47%). Almost 25% reported cataracts or glaucoma and back problems, and 20% said they had been diagnosed with heart disease. Diabetes, a thyroid condition and urinary incontinence were also relatively common, with each affecting at least 1 senior in 10."<sup>13</sup>

Others may have a cognitive disease such as Alzheimer's or dementia requiring 24-hour care for safety reasons. The 2003 CCHS also found that 2% of both men and women who were 65 years of age and older living in private households reported having Alzheimer's or dementia.

In 2007, senior women and men identified as the primary care receivers by the GSS respondents were more likely to receive care because of a "physical problem only." The percentage of those receiving care for a "physical problem only" declined with age (Table 3).

**Table 3 The need for care because of a mental health problem increases with age**

	Reason a primary care receiver gets care <sup>1</sup>	
	Physical health problem only	Mental health / Mental and physical health / Other
	% distribution across <sup>2</sup>	
<b>Men</b>		
<b>Age 65 and older</b>	<b>74</b>	<b>26</b>
65 to 74 years	79	22
75 to 84 years	74	26
85 years and over	71*	29*
<b>Women †</b>		
<b>Age 65 and older</b>	<b>72</b>	<b>28</b>
65 to 74 years	79	21
75 to 84 years	74	26
85 years and over	67	34

† Reference group.

\* Statistically significant gender difference (when comparing 99% confidence intervals).

1. A primary care receiver is a person 65 years of age or older to whom the caregiver dedicated the most time and resources during the past 12 months because of a long-term health problem or physical limitation.

2. Due to rounding, totals might not add up to 100.

Source: Statistics Canada, General Social Survey, 2007.

### Caregiving is not just provided to seniors living in private homes

The majority of the senior primary care receivers (78%) continued to live in their homes (75% of women care receivers and 83% of men care receivers in 2007); and only one-fifth of them (22%) lived in care facilities (25% of women and 17% of men care receivers).

When a senior moves into a care facility it is often because they have become frailer and require more care than their family and network of friends can provide. In other instances no family members live close enough to the senior to provide the necessary assistance. Care facilities range from assisted living to nursing homes. Institutions provide a varied level of care. In many cases, assistance from family and friends may continue to be required.

Based on what caregivers reported, the women primary care receivers living in care facilities were just

the primary care receivers, 7 out of 10 were women. Almost half were 75 to 84 years of age. Care was provided to a large proportion of the oldest seniors—nearly one-quarter of men and 33% of women were 85 years of age and older.

Seniors require assistance for a range of different health reasons. They may be becoming frailer as they age, have a physically debilitating disease or be terminally ill. According to the 2003 Canadian Community



as likely as men to have care from family and friends. Between the ages of 65 and 74 years, only 9% of men and 11% of women who were primary care receivers lived in a care facility (Table 4). These proportions increased to 15% for men and 20% for women in the age group 75 to 84 years. For those 85 years and older, the proportions doubled for both men and women with respectively almost 30% and 40% of men and women in this age group living in care facilities and receiving support from their family and friend care networks.

### Caregivers' tasks differ when the primary care receiver lives in a care facility

Caregivers are more likely to provide personal care to seniors living in a care facility than to those still residing in their home. In the 2007 GSS, 34% of their primary care receivers who lived in a care facility received personal care from family and friends (Table 5). This was 7 percentage points more than those seniors receiving care who still resided in their homes.

A senior in a care facility is likely to need medical care. However, more than 1 in 10 family and friend caregivers provided some of this medical care to seniors residing in an institution. This proportion was lower than the number of caregivers who provided medical care to seniors still living in their own homes.

According to what caregivers reported, nearly half of the primary care receivers living in their own homes had their caregiver's assistance with tasks inside the house, such as meal preparation, cleaning or laundry (49%) and tasks outside the house, such as house maintenance or outdoor work (51%).

Nearly 30% of primary care receivers who lived in care facilities still needed assistance with inside tasks. This finding can be explained by the types and level of care provided in care facilities. The care offered is viewed as a spectrum ranging from basic services, to supportive living services such as meals and



**Table 4 Type of housing of a primary care receiver differs by age<sup>1</sup> and sex**

Primary care receivers aged 65 and over <sup>2</sup>		
	Type of housing	
	Private household	Care facility
% distribution across <sup>3</sup>		
<b>Men</b>		
<b>Age 65 and older</b>	<b>83*</b>	<b>17*</b>
65 to 74 years	91*	9*
75 to 84 years	85*	15*
85 years and over	71*	29*
<b>Women †</b>		
<b>Age 65 and older</b>	<b>75</b>	<b>25</b>
65 to 74 years	89	11
75 to 84 years	81	20
85 years and over	61	39

† Reference group.

\* Statistically significant gender difference (when comparing 99% confidence intervals).

1. These figures include those who have died in the past year as well as those who are still receiving care.

2. A primary care receiver is a person 65 years of age or older to whom the caregiver dedicated the most time and resources during the past 12 months because of a long-term health problem or physical limitation.

3. Due to rounding, totals might not add up to 100.

Source: Statistics Canada, General Social Survey, 2007.

housekeeping, to full nursing. In some cases, as a senior's health fails, the senior may require more services than the facility offers. Family and friends help out.

Sixteen percent of primary care receivers living in care facilities received assistance with tasks outside the house. These seniors may still own homes that family and friends help maintain. The GSS gathers information about seniors in institutions from their caregivers, and no information on home ownership of the care receiver is available.

Approximately 80% of the caregivers, whether primary care receivers lived in their home or a care facility, provided assistance with transportation. This type of care included driving them to medical appointments or taking them shopping. For seniors, these are tasks that become almost impossible to undertake without a driver's license or with limited mobility.

Care responsibilities do not disappear for many family and friend caregivers when the senior moves into a care facility as many caregivers still performed care management activities. When these seniors lived in a care facility, almost one-half of their family and friend caregivers helped out by ensuring that the requisite formal care was in place. About one-third of caregivers of seniors living in their homes arranged appointments and formal care services.

There are several reasons why family and friends may continue to provide care to the primary receiver once they have moved into a care facility. Families often want to maintain some continuity when the senior family member moves into a care facility which can be done through the continuation of care provision by family and friends.<sup>14</sup> In some newer types of facilities such as "assisted living," each additional service comes with an additional cost. Family and friends may choose to assist with some tasks to reduce

**Table 5 Tasks performed by caregivers differ depending on the type of housing of the primary care receiver**

Tasks	Primary care receivers aged 65 and over <sup>1</sup>	
	Type of housing	
	Private household †	Care facility
	percentage	
Personal care	27	34*
Tasks outside the house	49	16*
Tasks inside the house	51	28*
Transportation	81	82
Medical care	22	15*
Care management	36	45*

† Reference group.

\* Statistically significant housing difference (when comparing 99% confidence intervals).

1. A primary care receiver is a person 65 years of age or older to whom the caregiver dedicated the most time and resources during the past 12 months because of a long-term health problem or physical limitation.

Source: Statistics Canada, General Social Survey, 2007.

Only a small percentage of the caregivers (less than 5%) indicated that they were doing not very well or not well at all. The majority of the caregivers who were not coping well were married women. One in three of burdened caregivers had at least one child at home. Nearly all of them were of working age (45 to 64 years old) and over half of them were employed. Two-thirds were caring for a parent. The difficulty coping may be because of the role conflict that occurs, especially for women, as they attempt to manage the many facets of their lives.<sup>17</sup>

### Who helps the caregiver

Caregivers often have to rely on others for support when they are trying to balance care responsibilities with family and work, or when the amount of care increases to a level beyond that which they can handle.

In the 2007 GSS, respondents were asked if they were provided with help to manage their care responsibilities. They could report more than one source of support (Chart 2).

Over one-third of caregivers (34%), reported that their children provided them with help, such as assisting with household chores. The second most important source of support was from a spouse. Just over 1 in 4 caregivers (26%) were better able to manage because of modifications made by their spouse to life and work arrangements. The next most common source of help was that provided by extended family (24%).

Caregivers also found support outside their families. One in 5 caregivers (19%) relied on close friends or neighbours for help. Next in frequency, 13% of caregivers stated that their community provided support. In addition to community as defined by geographical proximity, community could also refer to their spiritual community, cultural or ethnic group.

In order to accommodate their caregiving duties, 12% of caregivers got support from their local or provincial government. Government

**Table 6 In most cases, Canadians are coping with their role as caregiver**

	Caregivers 45 years and over		
	Women †	Men	Overall
	% distribution downward <sup>1</sup>		
Coping very well	52	57*	54
Generally managing	42	40	42
Not very well or not well at all	5	3	4

† Reference group.

\* Statistically significant gender difference (when comparing 99% confidence intervals).

1. Due to rounding, totals might not add up to 100.

Source: Statistics Canada, General Social Survey, 2007.

the costs.<sup>15</sup> Another factor could be a response to the increase in the patient-to-service provider ratio,<sup>16</sup> which ultimately would impact service levels.

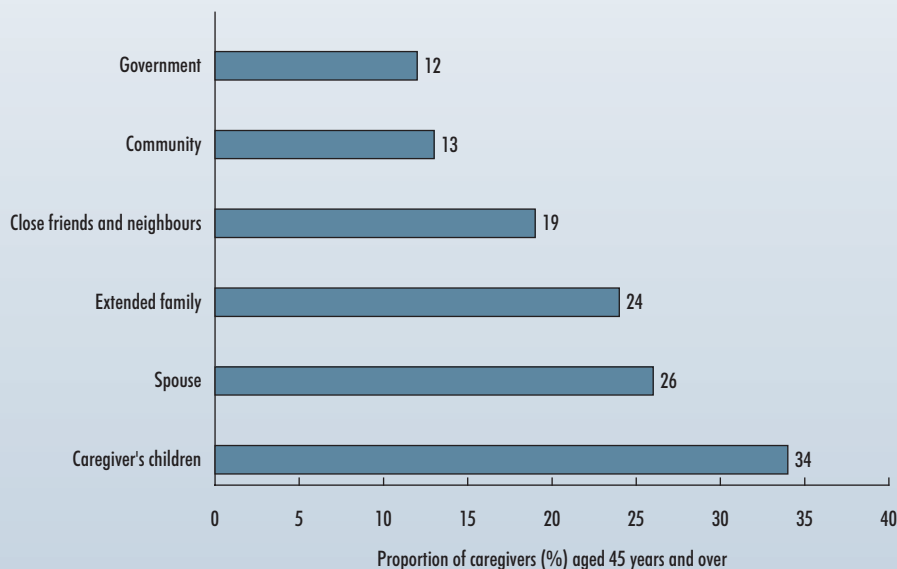
### How do caregivers manage?

Caring for a senior can take place over a number of years. In 2007, family and friends between the ages of 45 and 64 years had been providing care for an average of 5.4 years. Caregivers 65 years and older had given assistance for an average of 6.5 years.

Approximately 10% of all caregivers, 45 years and older, had been providing care for at least 13 years. The majority of these long-term caregivers were married women who were of working age and more than half of them were employed. About half of these long-term caregivers were caring for aging parents.

When asked, the vast majority of caregivers said they were coping with their caregiving responsibilities. More than 50% of both men and women were coping very well and more than 40% were generally managing (Table 6).

Sources of support<sup>1</sup>



1. Caregivers could report more than one source of support.

Source: Statistics Canada, General Social Survey, 2007.

support could include a social worker's assistance to access formal services (for example, respite care and homecare), or help arranging a senior's move into a care facility.

The only significant gender difference in support was in the area of help from friends. Women got help from their friends more frequently than men did (21% versus 16%).

### Summary

This article examined the caregiving experience of baby boomers and seniors. Approximately 1 in 5 Canadians 45 years and older provided care to a senior in 2007.

According to the GSS, caregiving is not just provided to seniors living in their private homes. Some seniors living in care facilities still count on family and friends for care. In 2007, more than 1 in 5 caregivers provided care to seniors living in care facilities.

### 2007 General Social Survey

Data used in this article come from the 2007 General Social Survey on Family, Social Support and Retirement, which interviewed approximately 23,000 Canadians aged 45 years and older living in private households in the 10 provinces. The survey was developed to better understand the experiences of Canadians 45 years of age and over by examining key transitions related to their families, caregiving and receiving, work and retirement.

The target population of this article is based on a sample of approximately 4,700 respondents 45 years of age and older who identified themselves as a caregiver to a primary care receiver aged 65 or older, and represents over 2.5 million Canadians.

**Note to readers:** This article focuses on caregivers who are 45 years and older. The analysis describes caregivers and their situation. To add to this profile, we include important information about those for whom they provide care. We discuss their primary care receiver who is 65 and over with a long-term health problem. Because we focus on caregivers, the sample of their primary care receivers is not representative of

all care receivers in Canada who are 65 and over, whether living at home or in a care facility. The analysis is representative of care givers, but not of care receivers.

### History of General Social Survey caregiving data

The 1996 GSS collected data from Canadians 15 years and older. The focus was on all care provided to all age groups for a multitude of reasons. The goal was to better understand caregivers and care receivers.

The 2002 GSS collected data from Canadians 45 years and older. While the questions were similar to those asked in 1996, the focus was on care given by those 45 years and older to seniors and the characteristics of those seniors.

In the 2007 GSS, data was again collected from Canadians 45 years and older about the care given to and received by seniors. However, the focus was on the caregiving and care receiving experience with emphasis placed on a caregiver's care history.

One key difference between the three cycles of caregiving data is that in 2007 GSS, the respondents provided information on their primary care receiver. In the previous two cycles, information was collected on all care receivers.

## GST What you should know about this study – continued

However, in these data there is no way to identify which care receiver the caregiver would identify as their primary care receiver. This makes trend analysis on the relationship between the caregiver and their primary care receiver not possible.

### Definitions used in this article

**Seniors:** Refers to persons 65 years of age or older.

**Married:** Refers to married or living common-law.

**Eldercare or care:** Unpaid assistance provided to a person 65 years of age or older because of a long-term health condition or physical limitation.

**Caregiver:** A person who, during the past 12 months, gave assistance to someone with a long-term health condition or physical limitation. This assistance may be for family, friends, neighbours, co-workers or unpaid help provided on behalf of an organization. It excluded paid assistance to clients or patients.

**Primary care receiver:** A person 65 years of age or older to whom the caregiver dedicated the most time and resources during the past 12 months because of a long-term health or physical limitation.

**Transportation and/or banking or bill paying:** Assistance with transportation, shopping for groceries or other necessities, banking or bill paying.

**Tasks inside the house:** Assistance with meal preparation, meal clean-up, house cleaning, laundry or sewing.

**Tasks outside the house:** Assistance with house maintenance or outdoor work.

**Personal care:** Assistance with personal care (such as bathing, toileting, care of toenails or fingernails, brushing teeth, shampooing and hair care, or dressing).

**Medical care:** Assistance with medical treatments or procedures (such as giving injections, performing physiotherapy, changing bandages or dressings, giving medications, changing IV bags, performing blood pressure tests, performing heart monitor tests, assisting with insulin tests, etc).

**Care management:** Assistance with scheduling or coordinating caregiving tasks (such as hiring, monitoring and dismissing of professional help, managing finances, making appointments, organizing a care schedule, negotiating provision of services, and/or managing health insurance claims).

**Care facility:** The primary care receiver resided in supportive housing with minimal to moderate support or an institution or care facility (such as hospital or nursing home).

Caregivers tend to be those who already undertake many roles in their lives such as paid worker, parent and spouse in addition to their caregiving tasks. Eldercare tends to be provided by close family members; however, friends and neighbours may in some cases also help out when needed.

Gender differences in the tasks performed still persist and this can cause role conflict, especially for women. However, the article concludes that the majority of Canada's caregivers are coping with their caregiving tasks, reinforced by the support they receive.

Caregiving impacts the caregiver, the senior receiving assistance as well as family, friends and even government, as families and friends strive to find ways to support not only seniors who receive care but the caregivers who provide it.

  
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# Inuit in Canada:

## Selected findings of the 2006 Census

by Linda Gionet

Portions of this article have been adapted from *Aboriginal Peoples in Canada in 2006: Inuit, Métis and First Nations*, 2006 Census (Statistics Canada Catalogue no. 97-558-X). It is available free online at <http://www12.statcan.ca/english/census06/analysis/aboriginal/index.cfm>. Detailed data tables for the Census variables referenced in this article can be accessed free of charge at <http://www.statcan.gc.ca/pub/89-636-x/89-636-x2008001-eng.htm>.

Readers should note that all estimates are based on the Aboriginal identity population. For definitions of terms, please see **"What you should know about this study"** at the end of this article.

For over 5,000 years, Inuit have inhabited the northern reaches of Canada. In 2006, almost 4% of people who identified themselves as an Aboriginal person – 50,485 – reported that they were Inuit.

The great majority live in the huge area stretching across Canada's North from Labrador to the Northwest Territories, known as Inuit Nunaat, the expression for "Inuit homeland" in the Inuit language. While Inuit share a common culture and traditions, the four regions of Inuit Nunaat are marked by considerable linguistic and geographic diversity.

The largest of these four regions is Nunavut, formed in 1999 from the eastern part of the Northwest Territories. Nearly half (49%) of Inuit in Canada live in Nunavut. Almost one in five Inuit (19%) live in Nunavik, an area comprising 660,000 square kilometres in northern Quebec (Chart 1).

About 6% of the Inuit population resides in the Inuvialuit region, located on almost 91,000 square kilometres in the Northwest Territories. People of this region are known as Inuvialuit, Inuit of the western Arctic. The smallest region in Inuit Nunaat is Nunatsiavut, along the northern coast of Labrador and home to 4% of the Inuit population.

Just over one in five (22%) Inuit did not live in Inuit Nunaat in 2006. Among this group, over three quarters (76%) were settled in urban areas. According to the 2006 Census, the urban centres with the largest Inuit populations were Ottawa-Gatineau (725), Yellowknife (640), Edmonton (590), Montréal (570), and Winnipeg (355). In addition, Iqaluit was the community within Inuit Nunaat with the largest Inuit population, at 3,540.

### A young and growing population

The Inuit population grew 26% between 1996 and 2006, three times faster than Canada's non-Aboriginal population (8%). The increase was greatest in Nunavik (25%) and Nunavut (20%), the two most populous regions of Inuit Nunaat.

The higher fertility rate of Inuit women has also contributed to making the Inuit population very young. In 2006, more than one-third (35%) of Inuit were children under the age of 15. Inuit children accounted for almost 40% of the Inuit population in Nunavut and in Nunavik, 30% in Inuvialuit, 27% in Nunatsiavut and 28% outside Inuit Nunaat.

Census data show that the median age of the Inuit population was only

22 years, about half that of the non-Aboriginal population (40 years). Inuit were also younger than First Nations people, whose median age was 25 years, and the Métis, whose median age was 30 years.

This young, growing Inuit population may create a demand for services such as housing, education and health care for families with children, and skills training for young adults establishing families and seeking work in both the wage and traditional Inuit economies.<sup>1</sup>

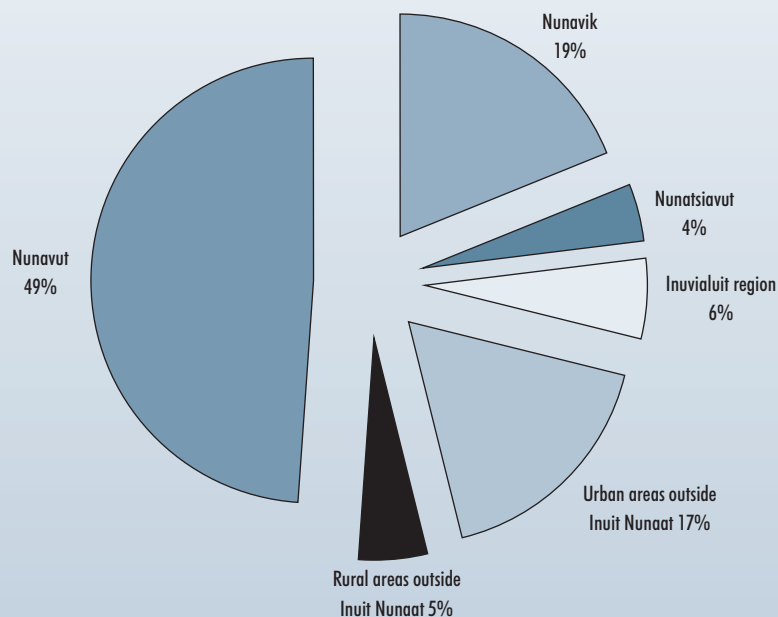
### One-quarter of Inuit children live with a lone parent

In 2006, 69% of Inuit children under age 15 lived in a two-parent family. By comparison, 82% of non-Aboriginal children lived with both parents.

Many Inuit lived in other family arrangements. Some 4,700 children, representing 26% of all Inuit children, lived with a lone parent, most often with their mother. Another 4% lived with a grandparent or other relative, a proportion that may be explained by the practice of traditional or custom adoption among Inuit. Children are sometimes given by their birth parents to a relative to raise as their own, a tradition that has been practised for thousands of years.<sup>2</sup>

**Chart 1 Almost four of five Inuit live in Inuit Nunaat, with the majority settled in Nunavut**

% of total Inuit population



Source: Statistics Canada, Census of Population, 2006.

Within Inuit Nunaat, certain regions had higher proportions of lone-parent families. In the Inuvialuit and Nunavik regions, almost one-third of Inuit children under age 15 lived with a lone parent; in Nunavut and Nunatsiavut, less than one-quarter were in lone-parent families. Outside Inuit Nunaat, Inuit children in census metropolitan areas (CMAs) were twice as likely to live with a lone parent as non-Aboriginal children, at 36% compared with 18%.

### About 7 in 10 Inuit have knowledge of the Inuit language

There are five primary dialects collectively known as the Inuit language.<sup>3</sup> While some of these dialects have many speakers, others have very few.

In 2006, 69% of the Inuit population in Canada reported having knowledge of the Inuit language. This represents a slight decrease from 72% in 1996.

In Inuit Nunaat, 84% of the Inuit population could converse in the Inuit

language. These figures mask regional variation, however. Knowledge of the Inuit language is almost universal among Inuit in Nunavik (99%) and Nunavut (91%). By contrast, in Nunatsiavut, over one-quarter (27%) of Inuit could speak the language well enough to converse. In the Inuvialuit region, the figure was one-fifth (20%).

Outside Inuit Nunaat, 15% of Inuit spoke the Inuit language. The rate increased to 19% in CMAs.

According to a report published by Inuit Tapiriit Kanatami and Indian and Northern Affairs<sup>4</sup>, overall, "the [Inuit] language remains strong today despite many forces contributing to its erosion."<sup>5</sup> The report mentions factors such as a limited Inuit language curriculum in the classroom and an ever-growing southern media presence, which "make it more challenging to pass the language from one generation to the next."<sup>6</sup>

### Housing in Inuit Nunaat is crowded and in need of major repairs

While Inuit have traditionally lived in multi-family groupings, a number of reports have suggested that the high rate of families sharing a home may be due to the serious shortage of housing in many communities throughout Inuit Nunaat.<sup>7,8</sup>

In 2006, Inuit were 10 times more likely than the non-Aboriginal population to be living in crowded homes, at 31% compared to 3%. This rate of crowding among Inuit is somewhat reduced from 1996.

Crowding was common in Inuit Nunaat, where just over 15,000 Inuit, or 38% of the total Inuit population, lived in crowded conditions in 2006. In 2006, crowding was much more common in Nunavik (49%) and Nunavut (39%) compared with the Inuvialuit region (19%) and Nunatsiavut (13%). The lower rates in Nunatsiavut may be due to new housing construction funded by the government of Newfoundland and Labrador.<sup>9</sup>

Although 38% of Inuit in Inuit Nunaat were living in crowded conditions, this represented a decline from 43% in 1996.

The state of living conditions is also partly determined by the need for major repairs to the home a family is occupying. In 2006, about 28% of the total Inuit population reported living in a home needing major repairs such as plumbing or electrical work. The figure was 7% for the non-Aboriginal population across Canada.

In Inuit Nunaat, where extreme weather conditions can result in much wear and tear on a house, 31% of Inuit lived in homes that needed major repairs. This was a rise from 19% in 1996. The rate increased during the same period in all regions except Nunatsiavut; it increased by 38 percentage points (to 46%) in Nunavik<sup>10</sup>, 5 percentage points (to 28%) in the Inuvialuit region and 5 percentage points (to 26%) in Nunavut. In Nunatsiavut, the proportion of Inuit housing in need of

major repairs declined 7 percentage points to 34% in 2006. This decrease coincides with an increase in housing construction, as noted on the previous page.

Health experts maintain that inadequate housing can be associated with a host of health problems. For instance, hospitalization rates for Inuit children with severe lower respiratory tract infections are the highest in the world, and recent research has shown that crowding, along with poor ventilation, in Inuit homes contributes to these rates.<sup>11</sup> Such living conditions can also lead to the transmission of infectious diseases such as tuberculosis<sup>12</sup> and hepatitis A, as well as increase risk for injuries, mental health problems and family tensions.<sup>13,14</sup>

In 2006, 30% of Inuit in Canada owned their homes. By contrast, 75% of the non-Aboriginal population owned their homes. The rate of homeownership among Inuit varies by region with rates of 65% in Newfoundland and Labrador, 41% in the Northwest Territories, 26% in Nunavut and 9% in Quebec.

### **More than one-third of the Inuit adult population has a postsecondary qualification**

Although half of the Inuit population (51%) aged 25 to 64 years had less than a high school diploma in 2006, 36% had a postsecondary diploma or degree. By comparison, the majority of the non-Aboriginal population (61%) had completed a postsecondary education program. While the importance of informal learning among Inuit cannot be overstated, the focus of this article is the formal education that takes place within the school system.

According to a recent report by Inuit Tapiriit Kanatami and Indian and Northern Affairs Canada, there are many reasons for the lack of formal schooling among the Inuit population.<sup>15</sup> Until the recent past, much learning for Inuit took place on the land in an informal setting. Traditional knowledge and life skills were gained by observing actions,

listening to, and discussing things with elders and other community members.<sup>16</sup> In contrast, many of today's Inuit are exposed to a curriculum developed in the South that may lack cultural relevance. However, some positive Inuit-specific education models do exist.<sup>17</sup>

Of the 36% of Inuit adults with postsecondary graduation, most had obtained either a college diploma (17%) or a trades certificate (13%) while 4% had earned a university degree. However, there is a strong geographic component to educational attainment in the Inuit population.

In 2006, almost half (49%) of Inuit adults living outside Inuit Nunaat had a postsecondary education; furthermore, 31% had a college diploma or university degree. In contrast, 32% of adults living in Inuit Nunaat had postsecondary credentials, with 17% of them having college or university.

Even within Inuit Nunaat, levels of educational attainment differed by region. In Nunavut and Nunavik, about a third of the adult population had completed a postsecondary education: 21% of adults in Nunavut had college or university and 10% had a trades certification; in Nunavik the proportions were reversed, at 21% for trades and 8% for college or university. Nunatsiavut (40%) and the Inuvialuit region (35%) had higher rates of postsecondary completion.

Overall, Inuit men and women had similar rates of postsecondary completion. In 2006, 37% of Inuit men aged 25 to 64 had a postsecondary education compared with 36% of adult Inuit women. However, women were more likely than men to have a college or university education – 24% compared with 18% for men – while men were twice as likely to hold a trade certificate, at 18% versus 9% of women.

### **Some improvement in the labour force, but the gap between the Inuit and the non-Aboriginal population remains**

Between 2001 and 2006, the Canada-level employment rate for Inuit adults

aged 25 to 54 rose from 60.3% to 61.2%. Despite this improvement, the gap with non-Aboriginal people remained relatively unchanged: over the same period, employment rose from 80.3% to 81.6% for the non-Aboriginal population of core working age.

In Inuit Nunaat, the employment rate for Inuit actually declined from 60.9% in 2001 to 59.6% in 2006. Rates remained fairly stable in Nunavut, but slid in the other regions, with Nunatsiavut recording the lowest rate, at 45.8% (Chart 2).

By contrast, outside Inuit Nunaat, employment rates for core working-age Inuit adults rose considerably from 58.2% to 66.0%.

Employment rates for men and women in Inuit Nunaat are about the same in most regions, except Nunatsiavut where women have a higher rate (53.1%) than men (39.3%). Outside Inuit Nunaat, the employment rate is higher for men (69.8% versus 63.4%). This gender gap is more reflective of employment rates observed in the non-Aboriginal population, where women are less likely to take part in the labour force.

In 2006, the unemployment rate was almost four times higher for Inuit adults of core working age than for their non-Aboriginal counterparts, at 19.0% versus 5.2%. (Unemployment rates measure the proportion of people in the labour force who are looking for work, but cannot find it.)

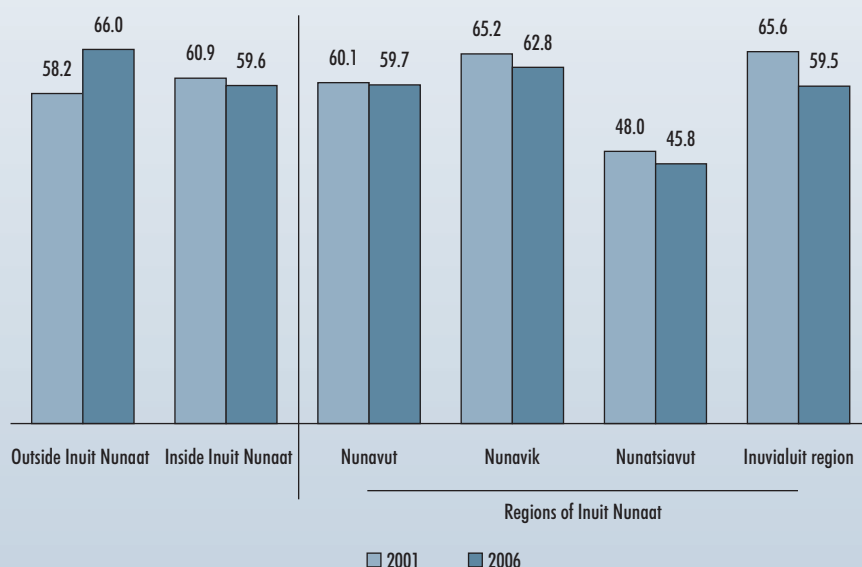
Within Inuit Nunaat, unemployment rates in Nunavut (19.1%) and Nunavik (18.8%) mirrored the Canada-wide rate for the Inuit population. However, the rates were much higher in Nunatsiavut (33.6%) and the Inuvialuit region (24.6%).

Outside Inuit Nunaat, the unemployment rate for Inuit was lower than the Inuit national average (19.0%), at 14.9% in 2006.

Overall the unemployment rate was higher for Inuit men than for Inuit women – 23.0% compared with 15.1%. The rates within Inuit Nunaat

**Chart 2** Between 2001 and 2006, employment rates improved for Inuit adults living outside Inuit Nunaat

% of Inuit population aged 25 to 54 employed



Source: Statistics Canada, censuses of population, 2001 and 2006.

were slightly higher than the national average, at 24.4% for men and 16.0% for women. Outside Inuit Nunaat, unemployment rates in 2006 were 18.0% and 12.6%, respectively.

According to Inuit Tapiriit Kanatami and Indian and Northern Affairs Canada, many factors affect the indicators of employment for northern Inuit and these factors are often very different from those in the South.<sup>18</sup> For instance, across northern Canada people are faced with fewer employment opportunities<sup>19</sup> coupled with a weak infrastructure to support industry and housing for employees.<sup>20</sup>

### Income of Inuit is lower than the non-Aboriginal population, particularly in Nunavut

In 2005, the median income of Inuit in Canada was lower than that of the non-Aboriginal population. Specifically, it was about \$9,000 less

than the median income of \$25,955 reported by the non-Aboriginal population. This gap was similar to the gap observed in 2000.

The lower incomes for Inuit, compared with the non-Aboriginal population, are significant when one considers the higher costs of living in the North. Expenses for basic needs such as food, housing, clothing and harvesting supplies are much higher than in the southern parts of Canada.<sup>21</sup> For example, in most isolated northern communities, it may cost \$350-\$450 a week to provide a nutritious diet for a family of four, compared to about \$200 in the South.<sup>22</sup> In addition, the Canadian Arctic is unique in that it is "mixed" with both traditional Inuit and wage economies. The traditional economy contributes to Inuit communities through the harvesting of country food, sewing of clothing and caring for community members.<sup>23</sup>

Within Inuit Nunaat, the Inuit median income was lower than for the non-Aboriginal population. In 2005, the Inuit median income (\$16,669) was \$43,378 less than that of the non-Aboriginal population (\$60,047). Outside Inuit Nunaat, the median income was \$17,673. These gaps are similar to those between the median incomes of Inuit and the non-Aboriginal population in 2000.

In Inuit Nunaat, the highest median income (\$18,994) was in Nunavik, while the lowest was in Nunavut (\$15,939). In Nunatsiavut, the figure was \$16,576 and \$16,944 in the Inuvialuit region. Since 2000, all communities within Inuit Nunaat have experienced an increase in median income. The greatest increase occurred in Nunatsiavut where median income rose by \$3,000.

### Summary

In 2006, almost 50,500 people identified themselves as Inuit. The large majority – over three-quarters of them – lived in Inuit Nunaat, the traditional Inuit homeland. Inuit are a very young population, with over one-third under the age of 15, and their numbers have grown 26% between 1996 and 2006.

Over two-thirds of the total Inuit population can conduct a conversation in the Inuit language.

Over one-third of Inuit adults have completed a postsecondary education. However, Inuit employment rates remain lower than those for the non-Aboriginal population, especially in Inuit Nunaat. Unemployment is also higher inside Inuit Nunaat than outside.

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## CST What you should know about this study

**Aboriginal identity:** refers to those persons who reported identifying with at least one Aboriginal group, that is, North American Indian, Métis or Inuit; and/or those who reported being a Treaty Indian or a Registered Indian, as defined by the *Indian Act* of Canada; and/or those who reported they were members of an Indian band or First Nation.

**Census metropolitan area (CMA):** is an area consisting of one or more neighbouring municipalities situated around a major urban core. A census metropolitan area must have a total population of at least 100,000, of which 50,000 or more live in the urban core.

**Crowding:** more than one person per room. Not counted as rooms are bathrooms, halls, vestibules and rooms used solely for business purposes.

**Dwellings in need of major repairs:** in the judgment of the respondent, the housing they occupy requires the repair of defective plumbing or electrical wiring, structural repairs to walls, floors or ceilings, etc.

**Employed:** during the reference week prior to Census Day, persons who had a paid job or was self-employed or worked without pay in a family farm, business or professional practice. Includes those absent from their workplace due to vacation, illness, work disruption or other reason.

**Family:** a married couple (with or without children of either or both spouses), a couple living common-law (with or without children of either or both partners) or a lone parent of any marital status, with at least one child living in the same dwelling. A couple may be of opposite or same sex. 'Children' in a census family include grandchildren living with their grandparent(s) but with no parents present.

**Knowledge of an Aboriginal language:** the respondent is able to conduct a conversation in a given Aboriginal language.

**Income:** refers to the total money income received from various sources during calendar year 2005 by persons 15 years of age and over. For a list of total income sources, please refer to *2006 Census Dictionary*. <http://www12.statcan.ca/english/census06/reference/dictionary/pop020a.cfm>

**Inuit:** persons reporting a single response of "Inuit" to the Aboriginal identity question. Inuit of the western Arctic are

known as Inuvialuit; in this article, the term "Inuit" includes Inuvialuit.

**Inuit Nunaat:** 'Inuit Nunaat' is the Inuit language expression for 'Inuit homeland', an expanse comprising more than one-third of Canada's land mass, extending from northern Labrador to the Northwest Territories. Inuit have inhabited this vast region, in what is now known as Canada, for 5,000 years. In recent years, four Inuit land claims have been signed across Inuit Nunaat.

While Inuit in each of these regions share a common culture and many traditions, each region is, at the same time, distinct. For example, traditions can sometimes vary and there is much linguistic and geographic diversity from one region (and sometimes from one community within the same region) to the next. The four regions within Inuit Nunaat are: Nunatsiavut, Nunavik, Nunavut and the Inuvialuit region. For more information on these four regions, please refer to *Aboriginal Peoples in Canada in 2006: Inuit, Métis and First Nations, 2006 Census*. Statistics Canada, Catalogue no. 97-558-X: p. 21-22.

**Median age:** the point where exactly one-half of the population is older and the other half is younger.

**Median income:** the point where exactly one-half of income recipients aged 15 years and over has more income and the other half has less income.

**Postsecondary education:** educational attainment above the level of secondary (high school) completion. This includes apprenticeship or trades certificate; college or CEGEP diploma; university certificate or diploma below bachelor level; university degree at bachelor's degree and above.

**Unemployed:** during the reference week prior to Census Day, persons who did not have paid work or self-employment work and was available for work, and was looking for employment, was on temporary lay-off, or expected to start work within 4 weeks.

**Urban areas:** have a population of at least 1,000 and no fewer than 400 persons per square kilometre. They include both census metropolitan areas and urban non-census metropolitan areas.



1. Statistics Canada. (2008). *Aboriginal Peoples in Canada in 2006: Inuit, Métis and First Nations, 2006 Census*. Statistics Canada, Catalogue no. 97-558-XIE. Ottawa: Minister of Industry: p. 19.
2. Statistics Canada. (2008): p.27.
3. The five dialects within the Inuit language are: (a) Inuvialuktun, spoken in the Inuvialuit region in the Northwest Territories; (b) Inuinnaqtun (primarily in some communities in western Nunavut); (c) Inuktitut (Eastern Nunavut); (d) Inuktitut (Nunavik); and (e) Inuttut (Nunatsiavut).
4. Inuit Tapiriit Kanatami and Indian and Northern Affairs Canada. (2007a). *Inuit Social Trends Series: Knowledge and use of Inuktitut among Inuit in Canada, 1981-2001*. Indian and Northern Affairs Canada, Catalogue R2-468/2007E-PDF. Ottawa: Minister of Public Works and Government Services Canada.
5. The report uses the term "Inuktitut" to describe a collection of Inuit dialects. This article, however, uses the term "Inuit language" as Inuktitut does not include all Inuit languages or dialects.
6. Inuit Tapiriit Kanatami and Indian and Northern Affairs Canada. (2007a): p.2.
7. Pauktuutit Inuit Women of Canada. (2006). *The Inuit Way: A Guide to Inuit Culture*. [http://www.pauktuutit.ca/pdf/publications/pauktuutit/InuitWay\\_e.pdf](http://www.pauktuutit.ca/pdf/publications/pauktuutit/InuitWay_e.pdf).
8. Four Worlds Centre for Development Learning. (November 2007). *You Just Blink and it Can Happen: A Study of Women's Homelessness North of 60, Pan-Territorial Report*. Four Worlds Centre for Development Learning, Qullit Nunavut Status of Women Council, YWCA Yellowknife, Yellowknife Women's Society, Yukon Status of Women's Council.
9. In 2000, \$7.7 million was allocated for the construction of new housing units and major repairs to existing housing stock through the Northern Coastal Labrador Strategic Initiative.
10. According to the 2006 Census, four-fifths of Nunavik's housing stock was over 15 years of age. This represents an increase of 10 percentage points from 1996.
11. Kovesi, T., Gilbert, N., Stocco, C., Fugler, D., Dales, R., Guay, M. and Miller, J.D. (2007). Indoor air quality and the risk of lower respiratory tract infections in young Canadian Inuit children. *Canadian Medical Association Journal*, 177 (2).
12. In 2003, the tuberculosis rate for Inuit was more than 10 times higher than that for the total Canadian population. Public Health Agency of Canada. (2003.) *Tuberculosis in Canada*. Public Health Agency of Canada, Catalogue no. HP37-5/2003. Ottawa: Public Health Agency of Canada.
13. Statistics Canada. (2003). *Aboriginal Peoples Survey 2001 – Initial Findings: Well-being of the Non-reserve Aboriginal Population*. Statistics Canada, Catalogue no. 89-589-XIE. Ottawa: Minister of Industry.
14. Health Canada. (1999). *A Second Diagnostic on the Health of First Nations and Inuit People in Canada*. Ottawa: Health Canada.
15. Inuit Tapiriit Kanatami and Indian and Northern Affairs Canada. (2007b). *Inuit Social Trends Series: Gains made by Inuit in formal education and school attendance, 1981-2001*. Indian and Northern Affairs Canada, Catalogue R2-452/2006E-PDF. Ottawa: Minister of Public Works and Government Services Canada.
16. National Inuit Youth Council. (2005). *Inuit Youth and Education*. <http://tapirisat.ca/inuit-youth/niyc-education.html>.
17. The James Bay and Northern Québec Agreement (Gouvernement du Québec et Hydro-Québec) created the Kativik School Board in 1975 to serve the people living in the 14 communities of Nunavik and to lead to greater Inuit control over formal education. Inuit Tapiriit Kanatami and Indian and Northern Affairs Canada. (2007b).
18. Inuit Tapiriit Kanatami and Indian and Northern Affairs Canada. (2007c). *Inuit Social Trends Series: Employment, Industry and Occupations of Inuit in Canada, 1981-2001*. Indian and Northern Affairs Canada, Catalogue R2-455/2007E-PDF. Ottawa: Minister of Public Works and Government Services Canada.
19. Pricewaterhouse Coopers LLP. (2003). *The Cost of Not Successfully Implementing. Article 23: Representative Employment for Inuit within the Government*. <http://tunngavik.com/publications>.
20. The Conference Board of Canada. (2002). *2002 Nunavut Economic Outlook: An Examination of the Nunavut Economy*. Ottawa: The Conference Board of Canada. Prepared for the Nunavut Economic Development Strategy.
21. Inuit Tapiriit Kanatami and Indian and Northern Affairs Canada. (2007d). *Inuit Social Trends Series: Levels and Sources of Individual and Household Level Income for Inuit in Canada, 1980-2000*. Indian and Northern Affairs Canada, Catalogue R2-461/2007E-PDF. Ottawa: Minister of Public Works and Government Services Canada.
22. Indian and Northern Affairs Canada. (2008). *Revised Northern Food Basket – Highlights of Price Survey Results for 2006-2007*. <http://www.ainc-inac.gc.ca/pa/nap/air/hpsr0607-eng.asp>
23. In this article, attention is focused solely on cash income measures from the census. However, readers should bear in mind that throughout much of the North, the economic and cultural benefits of hunting, fishing, gathering, sewing activities and so on are significant and not always captured through these indicators. Inuit Tapiriit Kanatami and Indian and Northern Affairs Canada. (2007d).



# Selected findings of the Aboriginal Children's Survey 2006: Family and Community

by Vivian O'Donnell

This article has been adapted from Aboriginal Children's Survey 2006: Family, Community and Child Care (Statistics Canada Catalogue no. 89-634-X). It is available free online at: [www.statcan.gc.ca/bsolc/olc-cel/olc-cel?catno=89-634-x&lang=eng](http://www.statcan.gc.ca/bsolc/olc-cel/olc-cel?catno=89-634-x&lang=eng).

*"Children hold a special place in Aboriginal cultures. According to tradition, they are gifts from the spirit world .... They carry within them the gifts that manifest themselves as they become teachers, mothers, hunters, councilors, artisans and visionaries. They renew the strength of the family, clan and village and make the elders young again with their joyful presence."* (Royal Commission on Aboriginal Peoples, 1996)

The Aboriginal population is growing at a rate that outpaces that of the rest of the Canadian population. Aboriginal children account for a growing proportion of all children in Canada, particularly in some western provinces and in the Territories. According to the 2006 Census, there were approximately 7,000 Inuit, 35,000 Métis and 47,000 off-reserve First Nations children under the age of 6 across Canada.<sup>1</sup>

This brief analysis is designed to offer a starting point to understanding the circumstances under which Aboriginal children are living and growing.

## First Nations children living off reserve

### Family

In 2006, the Census enumerated about 47,000 First Nations children under the age of 6 years living off reserve in Canada.<sup>2</sup> The majority (78%) of these

children lived in urban areas, with 46% in census metropolitan areas (CMAs) and 32% in smaller urban centres.<sup>3</sup> The remaining 22% were living in rural areas. About two-thirds (67%) of First Nations children living off reserve were Registered or Treaty Indians. (See "What you should know about this study" for a discussion of Registered Indian status.)

While large families are becoming less common in Canada, this is not the case for some First Nations families living off reserve. About 17% of young First Nations children were living in families with four or more children, compared to 8% of non-Aboriginal children. Among off-reserve First Nations children, those with registered Indian status were almost twice as likely to live in big families (20%), compared to those without registered status (12%).

According to the 2006 Census, 52% of off-reserve First Nations children were living with two parents, 41% in

lone parent households, about 8% in multiple-generation households (children, parents and grandparents) and 2% were living with their grandparents only (without parents present).

The parent or guardian responded to the Aboriginal Children's Survey (ACS). For the majority of First Nations children (89%), this person was the birth mother or father. The remaining 11% included grandparents (4%), foster parents (3%), and adoptive parents (2%).

According to the 2006 ACS, parents/guardians of 90% of First Nations children reported that many people were involved in raising the child. Mothers were most commonly involved (93% of children) followed by fathers (72%) and grandparents (44%). More than one-quarter (28%) of First Nations children had relatives (such as siblings, cousins, aunts and uncles) who were playing a part in raising them (Table 1).

## The Aboriginal Children's Survey

The Aboriginal Children's Survey (ACS) provides an extensive set of data about Aboriginal (Métis, Inuit, and off-reserve First Nations) children under 6 years of age in urban, rural, and northern locations across Canada. The survey was developed by Statistics Canada and Aboriginal advisors from across the country and was conducted jointly with Human Resources and Social Development Canada between October 2006 and March 2007.

The ACS was designed to provide a picture of the early development of Aboriginal children and the social and living conditions in which they are learning and growing.

The focus of this analytical article is First Nations children living off reserve, Métis children, and Inuit children. It is based on information provided by parents or guardians of about 10,500 Aboriginal children under 6 years of age.

The ACS is a post-censal survey, that is, the sample was selected from children living in private households whose response on their 2006 Census questionnaire indicated that they: (1) had Aboriginal ancestors and/or; (2) identified as North American Indian and/or Métis and/or Inuit and/or; (3) had treaty or registered Indian status and/or; (4) had Band membership.

The Aboriginal identity definition is used in this report. For the ACS, children were identified by parents/guardians as North American Indian and/or Métis and/or Inuit. The term "First Nations children" is used throughout this report to refer to those children living off reserve who were identified as North American Indian.

It was possible to report both single and multiple responses to the Aboriginal identity question on the ACS (approximately 3% of children in the Aboriginal identity population of the ACS were identified with more than one group). In this article, data represent a combination of both the single and multiple Aboriginal identity populations. As an example, the Métis data tables include those who were

identified as Métis only and those identified as Métis in combination with another Aboriginal group (for example, Métis and North American Indian).

Where Census data is used in this article, the single response Aboriginal identity population is used. Less than 1% of Aboriginal children under the age of 6 were identified as belonging to more than one Aboriginal group on the 2006 Census.

More detailed information about the survey is available in the *ACS Concepts and Methods Guide* (catalogue no. 89-634-X 2008006).

## Registered Indian status

Not every individual who identifies as a First Nations person is a treaty or registered Indian. According to the 2006 Census, 67% of children under the age of 6 years old living off reserve who were identified as First Nations children were also treaty or registered Indians (31,425 children). The remaining 33% were not treaty or registered Indians (15,680).

Registered Indians or "status Indians" are people who are entitled to have their names included on the Indian Register, an official list maintained by the federal government. Certain criteria determine who can be registered as a status Indian. Only registered Indians are recognized as Indians under the *Indian Act*, which defines an Indian as 'a person who, pursuant to this Act, is registered as an Indian or is entitled to be registered as an Indian.'

Status Indians are entitled to certain rights and benefits under the law. Generally speaking, treaty Indians are persons who are registered under the *Indian Act* and can prove descent from a band that signed a treaty. Differences in findings for these two groups are included throughout this article.

For more information, including the inheritance rules regarding the passing of registered Indian status from parents to children, see the Indian and Northern Affairs Canada website at: [http://www.ainc-inac.gc.ca/pr/pub/wf/index\\_E.html](http://www.ainc-inac.gc.ca/pr/pub/wf/index_E.html)

When the 2006 ACS asked how often the child and different people in their lives "talk or play together, focusing attention on each other for five minutes or more," it was reported that children were most likely to receive focused attention at least

once a day from their mothers (93%), followed by siblings (69%), fathers (64%) and grandparents (27%). Most also received focused attention from their extended family at least once a week: 67% from grandparents, 55% from aunts and uncles, and 45% from cousins.

## Daily life and community

The ACS asked parents/guardians to rate their feelings regarding five aspects of their home and daily life. The vast majority reported being "very satisfied" or "satisfied" with their social support network, main job or

**Table 1 Persons involved in raising off-reserve First Nations children under age 6, 2006**

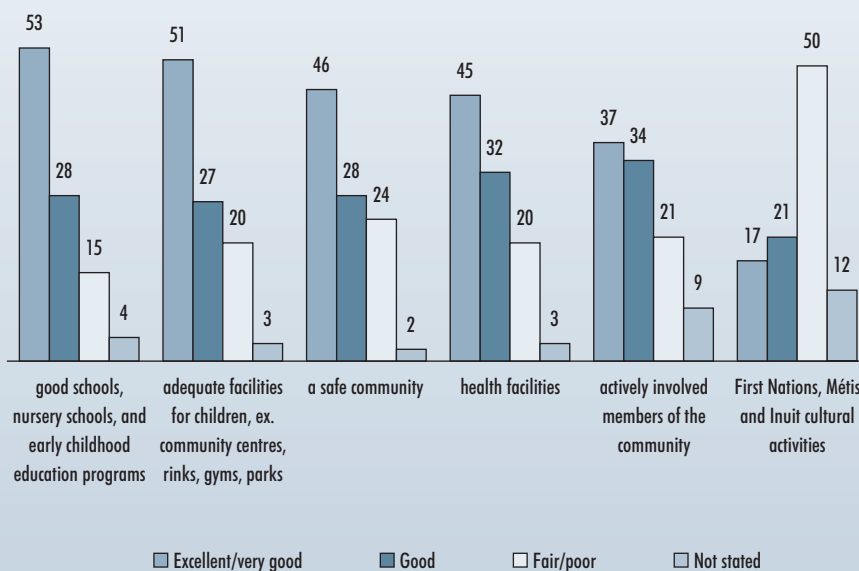
	First Nations children living off reserve		
	Total	With registered Indian status †	Without registered Indian status
		percentage	
Mother	93	93	94
Father	72	68	78*
Grandparents	44	45	43
Other relatives (aunt, uncle, cousin, sibling)	28	31	24*
Other <sup>1</sup>	17	16	18

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

1. Includes child care provider/teacher, other relatives not already specified and non-relatives.

Source: Statistics Canada, Aboriginal Children's Survey, 2006.

**Chart 1 Percentage of off-reserve First Nations children whose parents/guardians rated their feelings about quality of life in their community**

Source: Statistics Canada, Aboriginal Children's Survey, 2006.

activity, and the way they spend their free time. They were least satisfied with their finances and housing.

Nearly half (49%) of off-reserve First Nations children under age 6 were in low-income families, compared with 18% of non-Aboriginal children.

Of these low-income First Nations children, 38% had parents/guardians who were "dissatisfied" or "very dissatisfied" with their finances. The proportion was 19% for those who were not in low-income families. Similarly, dissatisfaction with housing

was over twice as high for those living in low-income families than for those not in low-income families (22% versus 9%).

About half of off-reserve First Nations children lived in a community rated by their parent/guardians as "excellent" or "very good" in terms of schools, nursery schools and early childhood education programs (53%), adequate facilities for children (51%), as a safe community (46%) and a place with health facilities (45%) (Chart 1).

Many young First Nations children living off reserve are growing up in communities where Aboriginal people represent a small minority among a diversity of cultures. In many of these communities, it is likely more difficult to maintain ties to traditional Aboriginal cultures than in communities where Aboriginal people represent the majority of the population. In 2006, 17% of young First Nations children were living in a community rated as "excellent" or "very good" in terms of being a place with First Nations, Métis and Inuit cultural activities.

Almost half (46%) of young First Nations children living off-reserve had participated in or attended traditional First Nations, Métis, or Inuit activities such as singing, drum dancing, fiddling, gatherings or ceremonies. Just as many (45%) had taken part in hunting, fishing, trapping or camping. About 30% had also participated in traditional seasonal activities such as gathering goose eggs or wild plants, for example berries, sweet grass, roots or wild rice. Children in rural areas were more likely to have taken part in these traditional and cultural activities than children living in urban areas (Table 2).

In 2006, 45% of off-reserve First Nations children had someone who helped them to understand First Nations history and culture. This figure was higher for children with registered Indian status (54%) than for those without status (32%). Of those who had someone involved in helping them understand their history

**Table 2 Participation of off-reserve First Nations children under age 6 in selected traditional activities, 2006**

Type of traditional activities	First Nations children living off reserve who...		
	Total	Urban †	Rural
	percentage		
Participated in or attended traditional First Nations, Métis or Inuit activities such as singing, drum dancing, fiddling, gatherings or ceremonies	46	46	47
Took part in hunting, fishing, trapping or camping	45	41	58*
Participated in seasonal activities, such as gathering goose eggs or wild plants (for example, berries, sweet grass roots or wild rice)	30	26	40*

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

Source: Statistics Canada, Aboriginal Children's Survey, 2006.

**Table 3 Persons involved in raising Métis children under age 6, 2006**

Relationship to the child	Métis children
	percentage
Mother	94
Father	78
Grandparents	41
Other relatives (aunt, uncle, cousin, sibling)	21
Other <sup>1</sup>	17

1. Includes child care provider/teacher, other relatives not already specified and non-relatives.

Source: Statistics Canada, Aboriginal Children's Survey, 2006.

A larger proportion of Métis children in rural areas (39%) were living in families with three or more children, compared to Métis children in urban areas (30%).

According to the 2006 Census, 67% of Métis children were living with two parents, 30% were in lone parent households, 7% were in multiple-generation households (children, parents and grandparents) and 1% were living with their grandparents only. Living in lone parent households was more common among children in urban (33%) than rural communities (22%).

In the 2006 ACS, the parents/guardians of most Métis children (91%) reported that many people were involved in raising the child. Mothers were most often involved (94%) followed by fathers (78%) and grandparents (41%). About one-fifth (21%) of Métis children had relatives (such as siblings, cousins, aunts and uncles) who were playing a part in raising them (Table 3).

When asked how often the child and different people in their lives "talk or play together, focusing attention on each other for five minutes or more," parents/guardians reported that Métis children were most likely to receive focused attention at least once a day from their mothers (94%), followed by fathers (71%), siblings (70%) and grandparents (24%). At least once a week, 69% of Métis children received focused attention from grandparents, 51% from aunts and uncles and 40% from cousins.

### Daily life and community

Parents/guardians were asked to rate their feelings regarding five aspects of their home and daily life — housing conditions, support network, main job or activity, free time, and finances. Most Métis children (93%) had parents/guardians who reported relatively high levels of satisfaction with the informal social supports available from family, friends and others. They most often gave the lowest ratings of satisfaction to "finances."

or culture, 60% were being taught by their parents, 50% by grandparents, and 20% by aunts and uncles. About 14% of First Nations children living off reserve who had someone to help them understand their culture were also learning from their teachers or child care providers.

## Métis children

### Family

In 2006, the Census enumerated about 35,000 Métis children under the age of 6 in Canada. The majority (89%) of young Métis children were in the provinces of Alberta, Manitoba, Ontario, Saskatchewan

and British Columbia. A relatively large proportion of Métis children were growing up in rural areas, with 27% of young Métis children living in rural areas compared to 18% of non-Aboriginal children. Another 41% of Métis children were living in census metropolitan areas and the remaining 32% in smaller urban centres.

About one-third (32%) of young Métis children were living in families with three or more children, compared to 25% of non-Aboriginal children. (When considering families with four or more children, the percentages are more similar, at 11% for young Métis and 8% for non-Aboriginal children.)

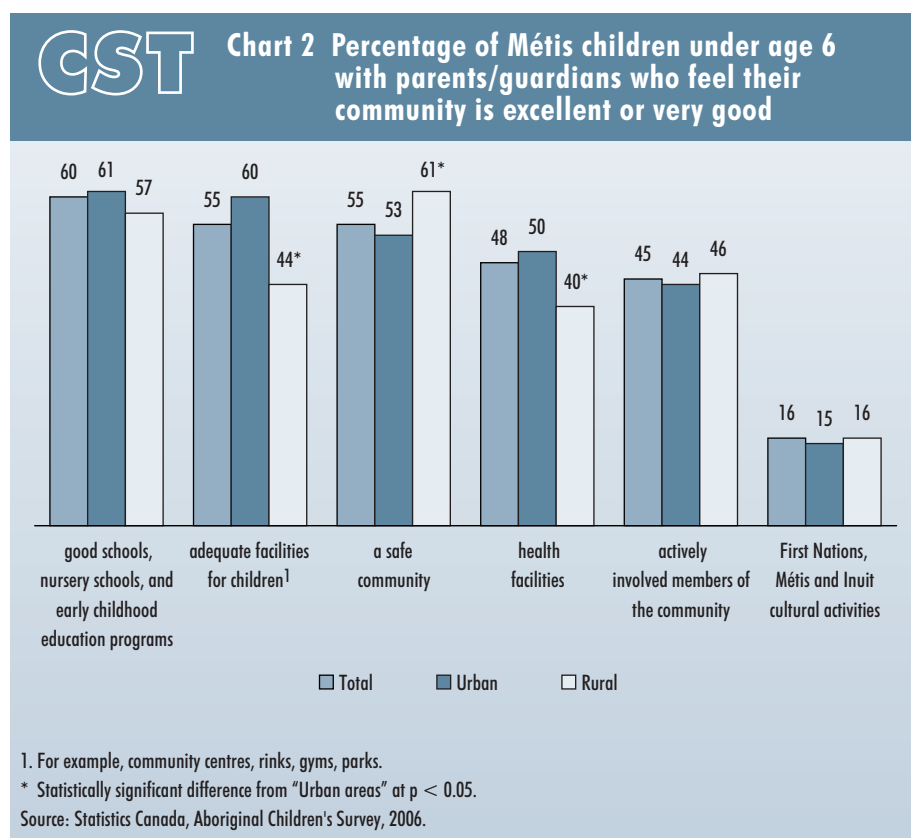
Almost one-third (31%) of Métis children under age 6 were living in low-income families, compared with 18% of non-Aboriginal children. The percentage of Métis children in low-income families was higher in urban than rural areas, at 36% compared to 20%.

About 36% of Métis children living in low-income families had parents/guardians who reported that they were “dissatisfied” or “very dissatisfied” with their finances. The proportion was 15% for those who were not in low-income families. Those living in low-income families were also three times as likely to be “dissatisfied” or “very dissatisfied” with their housing situation, at 19% compared to 6%.

Research indicates that children’s well-being may be linked to neighbourhood “quality”.<sup>4</sup> The majority of Métis children lived in a community that their parents/guardians rated as “excellent” or “very good” in terms of good schools, nursery schools and early childhood education programs (60%), adequate facilities for children<sup>1</sup> (55%) and being a safe community (55%). By comparison, 16% of young Métis children were living in a community rated as “excellent” or “very good” in terms of Aboriginal cultural activities (Chart 2).

In 2006, 28% of young Métis children under age 6 had participated in or attended traditional First Nations, Métis, or Inuit activities such as singing, drum dancing, fiddling, gatherings or ceremonies. More than half (53%) had taken part in hunting, fishing, trapping or camping. About 30% of Métis children had participated in traditional seasonal activities such as gathering goose eggs or wild plants, for example berries, sweet grass, roots or wild rice. Children living in rural areas were more likely to have taken part in these types of activities than children living in urban areas (Table 4).

In 2006, 31% of Métis children had someone who helped them to understand Aboriginal history and culture. Of these children, most



**CST Table 4 Participation of Métis children under age 6 in selected traditional activities, 2006**

Type of traditional activities	Métis children who have...		
	Total	Urban areas †	Rural areas
	percentage		
Participated in or attended traditional First Nations, Métis or Inuit activities such as singing, drum dancing, fiddling, gatherings or ceremonies	28	27	30
Taken part in hunting, fishing, trapping or camping	53	50	63*
Participated in seasonal activities, such as gathering goose eggs or wild plants (for example, berries, sweet grass roots or wild rice)	30	26	40*

† Reference group  
 \* Statistically significant difference from reference group at  $p < 0.05$ .  
 Source: Statistics Canada, Aboriginal Children’s Survey, 2006.

were being taught by close family members – their parents (56%) and grandparents (46%), as well as aunts and uncles (13%). About 14% were learning from their teachers or child care providers.

## Inuit children

### Family

In 2006, the Census enumerated about 7,000 Inuit children under the age of 6 years in Canada. The



majority (84%) lived in one of the four regions that comprise Inuit Nunaat, which means "Inuit homeland" in the Inuit language. The remaining 16% of children lived outside Inuit Nunaat, 13% in urban areas and 3% in rural areas.

The size of many Inuit families remains larger than other families across the country. For example, in 2006, 28% of young Inuit children were living in families with four or more children. The percentage was 31% in Inuit Nunaat, where the majority of Inuit children live. This is compared to 8% of non-Aboriginal children in the same age group across Canada.

In 2006, the majority of Inuit children (70%) were living with two parents, 28% with lone parents, 16% in multiple-generation households (children, parents and grandparents), and 1% with grandparents only.

The parent or guardian responded to the ACS. For the majority of Inuit children, this person was the birth mother or father (79%). Grandparents (4%) and adoptive parents (12%) made up the majority of the remaining parents or guardians. The proportion of adoptive mothers and fathers who responded to the ACS was significantly higher than that for the Métis and First Nations children living off reserve. Historically, adoption has been a common practice in Inuit society and continues to be widespread.

While members of the immediate family are primarily responsible for the upbringing of Inuit children, in many cases it is also a responsibility shared by many others in the community.<sup>5</sup>

In 2006, the parents/guardians of 91% of Inuit children reported that many people were involved in raising the child. Mothers were most commonly reported as being involved (92%) followed by fathers (77%). Grandparents (46%) and other relatives (47%) were also reported to be playing a part in raising the child (Table 5).



**Table 5 Persons involved in raising Inuit children under age 6, 2006**

Relationship to the child	Inuit children percentage
Mother	92
Father	77
Grandparents	46
Other relatives (aunt, uncle, cousin, sibling)	47
Other <sup>1</sup>	19

1. Includes child care provider/teacher, other relatives not already specified and non-relatives.

Source: Statistics Canada, Aboriginal Children's Survey, 2006.

When asked how often the child and different people in their lives "talk or play together, focusing attention on each other for five minutes or more," it was reported that mothers were most likely to give focused attention to the child at least once a day (92%), followed by fathers (73%), siblings (73%) and grandparents (43%). At least once a week, 71% of Inuit children received attention from grandparents, 72% from aunts and uncles, and 69% from cousins.

### Daily life and community

On the ACS, parents/guardians were asked to rate their feelings regarding five aspects of their home and daily life. Of these five categories -- housing conditions, support network, main job or activity, free time, and finances -- parents/guardians of young Inuit children gave the lowest ratings of satisfaction to housing and finances. Levels of dissatisfaction with finances and housing were similar across the four regions of Inuit Nunaat.

Dissatisfaction with housing is likely a reflection of the relatively poor housing conditions of some Inuit. According to the 2006 Census, 29% of Inuit children under 6 years lived in homes in need of major repairs compared to 8% of non-Aboriginal children; 43% of Inuit children were also living in crowded dwellings, compared to 7% of non-Aboriginal children.

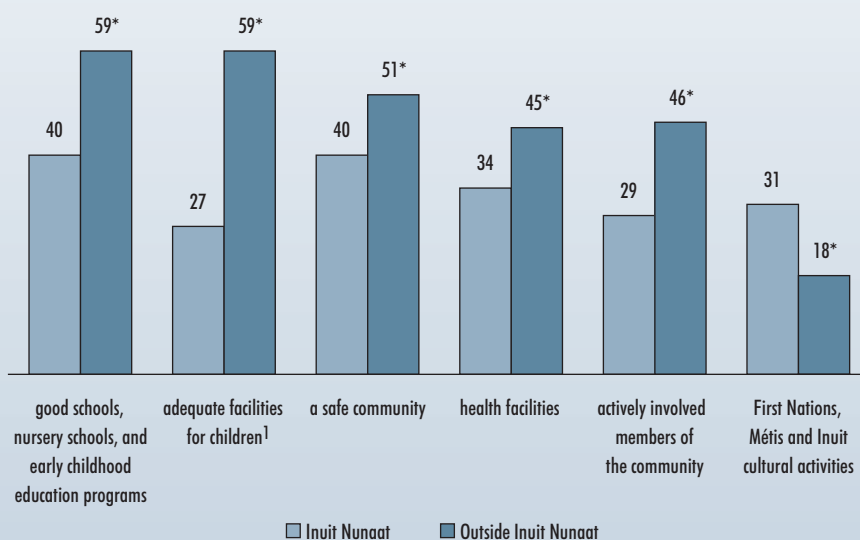
Parents/guardians of Inuit children were asked to rate their feelings about their community on the basis of six characteristics. Inuit children who lived in Inuit Nunaat had parents/guardians who were less likely to report that their community was "excellent" or "very good" in terms of five characteristics, compared to those living outside Inuit Nunaat. For example, while 27% of Inuit children within Inuit Nunaat had parents/guardians who rated their community as "excellent" or "very good" in terms of adequate facilities for children (such as community centres, rinks, gyms, and parks), 59% of those living outside Inuit Nunaat had parents/guardians who did so (Chart 3).

In 2006, about 63% of Inuit children under the age of 6 living in Inuit Nunaat had participated in or attended traditional Inuit activities such as singing, drum dancing, gatherings or ceremonies; and 58% had taken part in hunting, fishing, trapping or camping. Children living in Inuit Nunaat were more likely to participate in these activities than those living outside Inuit Nunaat (Table 6).

In 2006, 60% of Inuit children living in Inuit Nunaat compared to 33% living outside Inuit Nunaat had participated in traditional seasonal activities such as gathering goose eggs or berries.

In all regions across Inuit Nunaat, about six in ten Inuit children had



**Chart 3 Percentage of Inuit children under age 6 with parents/guardians who report their community is "excellent" or "very good"**

1. For example, community centres, rinks, gyms, parks.

\* Statistically significant difference from Inuit Nunaat at  $p < 0.05$ .

Source: Statistics Canada, Aboriginal Children's Survey, 2006.

someone involved in helping them understand Inuit history and culture, most were being taught by their parents (76%) and grand-parents (60%).

### Summary

Compared to non-Aboriginal children, young Aboriginal children were more likely to be growing up in large families. Many persons, including extended family and community members, were involved in raising young Aboriginal children. More than two-thirds of First Nations children living off reserve, of Métis and of Inuit children under 6 received focused attention from their grandparents at least once a week. Furthermore, between one-quarter and one-third received focused attention from Elders at least once a week.

In general, parents/guardians reported relatively high levels of satisfaction with their support networks from family, friends and others. The parents/guardians of at least 9 in 10 First Nations, Métis and Inuit children reported that they were "very satisfied" or "satisfied" with the social supports available from family, friends and others.

Many parents/guardians of Aboriginal children reported dissatisfaction with their finances. Parents/guardians of 29% of Inuit children and 28% of First Nations children living off reserve were "dissatisfied" or "very dissatisfied" with their finances. Among Métis children, the proportion was 21%.

Although parents/guardians of off-reserve First Nations and Métis children were generally satisfied with many aspects of their community as a place to raise children, they were less satisfied with access to activities and services that promote traditional and cultural values and customs. In 2006, parents/guardians of 17% of off-reserve First Nations children and 16% of Métis children rated their community as "excellent" or "very good" in terms of access to Aboriginal cultural activities.

**Table 6 Participation of Inuit children under age 6 in selected traditional activities, 2006**

Type of traditional activities	Inuit children who have...	
	Inuit Nunaat †	Outside Inuit Nunaat
	percentage	
Participated in or attended traditional First Nations, Métis or Inuit activities such as singing, drum dancing, fiddling, gatherings or ceremonies	63	36*
Taken part in hunting, fishing, trapping or camping	58	45*
Participated in seasonal activities, such as gathering goose eggs or wild plants (for example, berries, sweet grass roots or wild rice)	60	33*

† Reference group.

\* Statistically significant difference from reference group at  $p < 0.05$ .

Source: Statistics Canada, Aboriginal Children's Survey, 2006.

taken part in traditional activities such as singing, drum dancing or gatherings and hunting, fishing, trapping or camping. Participation in traditional seasonal activities like gathering eggs and berries was more common among Inuit children

in Nunatsiavut (74%) and Nunavik (66%) than in Nunavut (57%) and the Inuvialuit region (55%).

In 2006, about two-thirds of Inuit children had someone who helped them to understand their Inuit culture and history (65%). Of those who had

Inuit children appear to have more access to cultural activities than their First Nations and Métis counterparts. About one-third (31%) of those within Inuit Nunaat had parents/guardians who rated their community as “excellent” or “very good” as a place with cultural activities.

The Aboriginal Children’s Survey is a rich source of data with great potential for further research into these issues. For example, there are indicators of community and cultural strength and resilience that could be further explored. Further research using the ACS data could also help to build understanding of how culture is being transmitted inter-generationally to these young Aboriginal children, and how exposure to cultural and

traditional values and practices affect developmental and behavioural outcomes.



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1. In total, the 2006 Census enumerated 131,000 Aboriginal children under the age of 6 – about 40,000 lived on reserve and 91,000 lived off reserve. (A reserve is land set apart and designated for the use and occupancy of an Indian group or band – as such, the terms “on-reserve” or “off-reserve” are generally not applicable to Métis or Inuit.) Census counts have been used to describe the number of Inuit, Métis and off-reserve First Nations children rather than the counts stemming from the Aboriginal Children’s Survey

(ACS) for consistency with previously released Census data. Please refer the *ACS Concepts and Methods Guide* for a detailed explanation of the relationship between the ACS and the Census (catalogue no. 89-634-X).

2. All First Nations children living in the territories were included.
3. Urban areas have a population of at least 1,000 and no fewer than 400 persons per square kilometre. They include both census metropolitan areas and urban non-CMAs.
4. Curtis, Lori J. et. al. (2004.) Child well-being and neighbourhood quality: evidence from the Canadian National Longitudinal Survey of Children and Youth. *Social Science and Medicine*, 58:1917-1927.
5. Nunavut Arctic College. “Interviewing Inuit Elders: Childrearing Practices” <http://www.nac.nu.ca/OnlineBookSite/vol3/introduction.html>



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