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# Ageing and Independence

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# AGEING AND INDEPENDENCE

## *Survey Highlights*

In September 1991, Statistics Canada conducted a national survey designed to measure a broad range of characteristics that contribute to the quality of life and independence of today's and tomorrow's seniors. This first national survey on Ageing and Independence was sponsored by Health and Welfare Canada, the Seniors Secretariat, Fitness and Amateur Sport, Consumer and Corporate Affairs, Canada Mortgage and Housing Corporation, Veterans Affairs Canada, Secretary of State, and Communications Canada.

The Survey on Ageing and Independence consisted of 30 minute face-to-face or phone interviews administered to a representative sample of Canadians aged 45 and over. The sample of approximately 20,000 individuals was selected from respondents to the monthly Labour Force Survey. The sample included an equal representation of both tomorrow's seniors (i.e., those 45-64 years of age) and today's seniors (65 years old or over). Residents of the Yukon and Northwest Territories, residents of institutions, persons living on Indian reserves and members of the Armed Forces were not included in the survey as these populations are excluded from the Labour Force Survey coverage. The exclusion of institutions is particularly pertinent to this survey as an estimated 8% of Canadians in the 65 and older age group lived in institutions in 1991. For the population aged 80 or over, this percentage was estimated to be 24%.

The survey instruments were designed with the assistance of a group of researchers, interested in ageing issues, collectively known as "CARNET" (the Canadian Aging Research NETwork). The survey followed a conceptual model based on the premise that independent living in later life is influenced by three major factors: physical and mental well-being, social life and income. These factors are shaped in turn by life-course experiences such as education and work history. Other characteristics such as age, gender, marital status and area of residence also influence life circumstances.

The survey questionnaire gathered basic information on a wide range of issues and events significant to older Canadians:

- retirement and main activity;
- labour characteristics and retirement preparations;
- physical and social activities;
- well-being;
- health;
- life events;
- social support networks, family and friends;
- mobility and travel;
- accidents and safety;
- living arrangements and housing characteristics;
- income;
- financial situation;
- satisfaction with life.



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Individual demographic characteristics such as marital status, family structure, mother tongue and migration status were also collected to profile today's and tomorrow's seniors in Canada.

The following highlights present findings from some of the main themes of the survey. At the national level, the sample size permits the publication of estimates by gender for eight age groups: 45-49, 50-54, 55-59, 60-64, 65-69, 70-74, 75-79, 80 or over. Regional and provincial estimates can be tabulated for aggregated age groupings. A micro-data file is

available and enables detailed analysis of characteristics and issues related to independent living. A more complete reporting of findings of the survey is scheduled for publication in the Fall of 1992.

For additional information on the survey or the highlights, contact:

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# DEMOGRAPHICS

The Survey on Ageing and Independence collected a range of demographic information, including marital status and province of residence as well as information on ethnicity, language(s) spoken, level of education and wartime service.

- Close to one-third of Canada's population, some 7.8 million, were aged 45 or over in 1991<sup>1</sup> with 19% (5.0 million) in the 45-64 age group and 11% (2.8 million) aged 65 or over (see Table 1). Newfoundland (with 9% of its population 65 years of age or over), Quebec (10%) and Alberta (8%) exhibited lower distributions of seniors than the other provinces. The share of seniors exceeded the national average in Manitoba (13%), Saskatchewan (13%) and British Columbia (12%).

**Table 1 - Population distribution\*, Canada and provinces**

	Population all ages ( <sup>'000</sup> )	Population 45-64 years ( <sup>'000</sup> )	Population 65 or over ( <sup>'000</sup> )	Percentage 65 or over
Canada	26,309	4,984	2,764	11%
Newfoundland	567	101	49	9%
Prince Edward Island	128	23	14	11%
Nova Scotia	875	163	98	11%
New Brunswick	712	126	78	11%
Quebec	6,712	1,328	661	10%
Ontario	9,745	1,901	1,040	11%
Manitoba	1,036	194	131	13%
Saskatchewan	950	164	125	13%
Alberta	2,455	398	193	8%
British Columbia	3,128	585	374	12%

*Source: Survey on Ageing and Independence, September 1991, Statistics Canada.*

- \* Excludes residents of the Yukon and the Northwest Territories, residents of institutions, persons living on Indian Reserves and members of the Armed Forces.

<sup>1</sup> The survey population estimates were derived from population projections based on the 1986 Census.



- Women comprised the largest percentage of seniors at 57%. As illustrated by the sex ratio (males per 100 females), the predominance of women among seniors increased with age (see Table 2). In 1991, there were 85 men per 100 women in the age group 65-69 compared to 57 men per 100 women aged 80 or over.

**Table 2 - Distribution of Canadians 65 years of age or over by gender showing sex ratio (males per 100 females)**

	Male population ('000)	Female population ('000)	Sex Ratio (males per 100 females)
Total 65 or over	1,187	1,577	75
65-69	467	544	85
70-74	340	430	79
75-79	208	305	68
80 or over	172	298	57

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

- Among today's seniors, men were more likely to be married while women were more likely to be widowed (see Table 3). For instance for those aged 65-69, 82% of men were married compared to 53% of women. For older Canadians, men were again more likely to be married than women. Approximately two-thirds (68%) of men, compared to 18% of women, aged 80 or over were married. Conversely, over two-thirds (68%) of women aged 80 or over were widowed compared to less than one-quarter (23%) of men from that age group.

**Table 3 - Percentage distribution of Canadians 65 years of age or over by marital status and gender**

		Population ('000)	Married %	Widowed %	Other* %
65-69	Males	467	82%	6% (Q)	12%
	Females	544	53%	34%	13%
70-74	Males	340	79%	11%	10%
	Females	430	52%	39%	9%
75-79	Males	208	73%	16%	11%
	Females	305	35%	55%	10%
80 or over	Males	172	68%	23%	9%
	Females	298	18%	68%	14%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

- \* Includes "separated", "divorced", "single (never married)" and "not stated" to marital status question.
- (Q) Users are cautioned that the sampling variability associated with this estimate is high.

- As shown in Table 4, approximately 136,000 male seniors and 722,000 female seniors were widowed. Among senior men, recent widowers (less than 2 years) accounted for 23% while those who had been widowed over 20 years accounted for about 9% of that population. Among the women, recent widows made up 11% of the senior widowed while those who had been widowed over 20 years accounted for 21%.

**Table 4 - Percentage distribution of widowed Canadians 65 years of age or over by length of time that they had been widowed**

	Population* ('000)	Less than 2 Years %	3 - 5 Years %	6 - 10 Years %	11 - 20 Years %	More than 20 Years %
Males	136	23%	18%	24%	22%	9%(Q)
Females	722	11%	14%	23%	29%	21%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

- \* Includes "not stated" number of years widowed.
- (Q) Users are cautioned that the sampling variability associated with this estimate is high.





# LIVING ARRANGEMENTS AND HOUSING CHARACTERISTICS

The survey covered topics such as where Canadians were living, the characteristics of the family with whom they lived and the type of dwelling lived in; whether it was rented or owned and its state of repair. For property owners, information on resale market value and mortgages on the property was also collected.

- Living arrangements affect the well-being and independence of older Canadians. Of persons aged 45-64, close to one in 10 people lived in one person households. This ratio increased to three in 10 for people 65 or over (see Table 5).

**Table 5 - Percentage distribution of Canadians 45 years of age or over by size of household**

	45-64		65 or over	
	Male	Female	Male	Female
Population ('000)	2,474	2,510	1,187	1,577
Household size (number of persons)				
1 person	4%	7%	7%	24%
2 persons	18%	21%	29%	26%
3 persons	12%	11%	5%	4%
4 persons	9%	7%	(1)	(1)
5 persons or more	6%	5%	(1)	2%(Q)

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada*

(Q) Users are cautioned that the sampling variability associated with this estimate is high.

(1) The sampling variability associated with this estimate is too high for the estimate to be released.

- Among tomorrow's seniors, 78% owned their home while 18% rented. Amongst today's seniors however the percent owning their home was lower (64%) and a considerably larger proportion (29%) lived in rented accommodations (see Table 6).

**Table 6 - Owning and renting of dwellings by Canadians 45 years of age or over**

	Population ( '000)	Owned %	Rented %	Other %
45-64	4,984	78%	18%	4%
65 or over	2,764	64%	29%	8%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada*

- Of Canadians aged 65 years or over, a higher percentage of men than women lived in dwellings which they (or their spouse or partner) owned. For increasingly older age groups, the percentage of women who rented their dwelling increased from 28% for those 65-69 years of age to 48% at ages 80 or over. The percentage of renters among men remained relatively constant at approximately 20% over all ages (see Table 7).

**Table 7 - Owning and renting of dwellings by Canadians 65 years of age or over by gender**

	Population ( '000)	Owned %	Rented %	Other %
<b>65-69</b>				
Males	467	75%	18%	7%(Q)
Females	544	66%	28%	5%(Q)
<b>70-74</b>				
Males	340	74%	20%	6%(Q)
Females	430	62%	33%	4%(Q)
<b>75-79</b>				
Males	208	66%	26%	8%
Females	305	51%	38%	11%
<b>80 or over</b>				
Males	172	68%	22%	10%
Females	298	38%	48%	14%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada*

(Q) Users are cautioned that the sampling variability associated with this estimate is high.





- Canadians aged 45-64 were more likely to own a home than older Canadians were but were also more likely to have a mortgage. Of Canadian homeowners aged 45-64, 63% had their mortgage paid off compared to 91% of those 65 and older. Most homeowners pay off their mortgage as they near retirement age; 84% of homeowners aged 60-64 had paid off their mortgages compared to just under half (47%) of homeowners aged 45-49.

**Table 8 - Status of mortgage for Canadian homeowners aged 45 years or over**

	Homeowners*	Mortgage	Mortgage paid off
	('000)	%	%
45-49	1,168	53%	47%
50-54	997	38%	61%
55-59	889	30%	68%
60-64	832	15%	84%
65 or over	1,755	8%	91%

*Source: Survey of Ageing and Independence, September 1991, Statistics Canada*

- \* Includes those who indicated "not knowing" and "not stated" to this question.



# SOCIAL LIFE AND ACTIVITIES

This section of the questionnaire dealt with the respondents' activities and social lives. Information relating to both the types of activities in which respondents participated and their perceptions of the importance of these activities was collected.

- Approximately two-thirds of the survey population reported reading as a frequent activity (see Table 9 and Table 10). Walking,

watching TV, and having friends or relatives over were the next most commonly reported activities for both today's and tomorrow's seniors. Close to one in two Canadians aged 45 or over indicated doing these activities often. Among the very aged (80 or over) these activities remained the most frequent, along with going to clubs, church or a community centre.

**Table 9 - Frequent activities\* of Canadians 45 years of age or over**

	45-64	65 or over
Population ('000)	4,984	2,764
Activity		
Read papers, magazines or books	67%	64%
Go for a walk	51%	49%
Watch TV	42%	50%
Have family or friends over	48%	47%
Go to visit friends or relatives	38%	34%
Go to clubs, church or a community centre	31%	39%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

\* Activities that respondents reported doing often during a typical month.

**Table 10 - Frequent activities\* of Canadians 65 years of age or over**

	65-69	70-74	75-79	80 or over
Population ('000)	1,011	770	513	470
Activity				
Read papers, magazines or books	66%	64%	63%	57%
Go for a walk	54%	52%	45%	35%
Watch TV	51%	49%	52%	50%
Have family or friends over	52%	49%	40%	38%
Go to visit friends or relatives	37%	38%	32%	24%
Go to clubs, church or a community centre	39%	41%	42%	36%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

\* Activities that respondents reported doing often during a typical month.



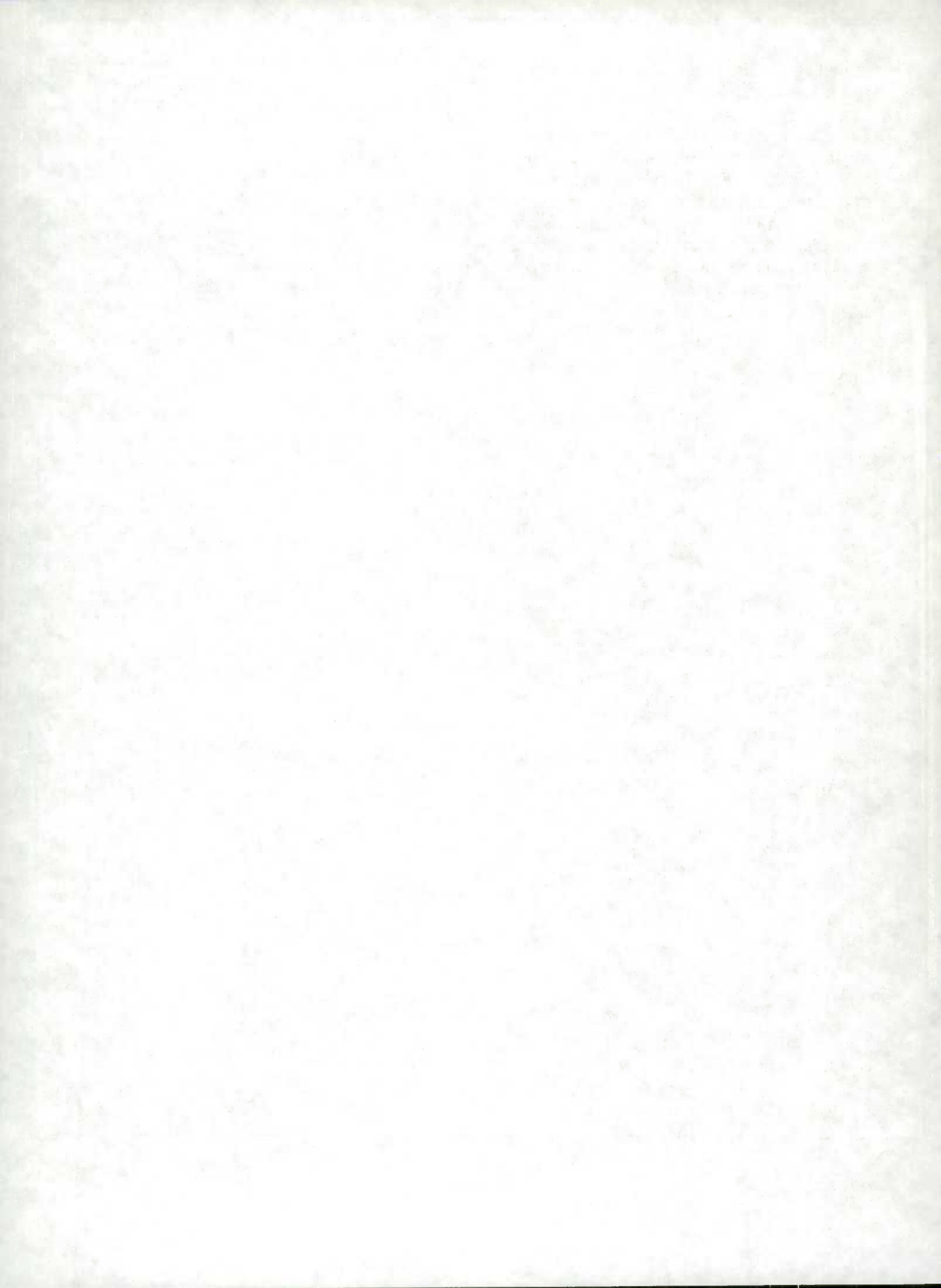
- Travelling was also an important activity among ageing Canadians. When questioned about their travels over the past twelve months, 69% of Canadians aged 65-69 indicated having taken a trip lasting more than one day outside their city or municipality while 47% of the population 80 or over reported such a trip. Sixteen percent of Canadians 65-69 and 12% of Canadians 80 or over reported a holiday trip that lasted four weeks or more during the twelve months prior to the survey (see Table 11).

**Table 11 - Percentage distribution of Canadians 45 years of age or over who took a trip outside their city or municipality that lasted more than one day during the twelve months prior to the survey**

	Population ('000)	Percentage who travelled more than one day	Percentage who took a trip of 4 weeks or more
45-64	4,984	78%	11%
65 or over	2,764	62%	14%
65-69	1,011	69%	16%
70-74	770	63%	15%
75-79	513	58%	12%
80 or over	470	47%	12%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*







# HEALTH

The Survey on Ageing and Independence inquired about self-perceptions of physical and mental health. In addition, questions relating to stresses in peoples' lives and their mechanisms for coping with them were asked.

- Health status, physical activity and life experiences influence one's quality of life and independence. The majority of Canadians aged 45 or over perceived their health to be "good" or "excellent", but these positive reportings declined with age. Among those aged 80 or over, 57% reported their health as "good" or "excellent" compared to 84% of those aged 45-49 (see Table 12).

**Table 12 - Self-assessment of health status of Canadians 45 years of age or over**

	Population ('000)	Percentage who reported excellent or good health
45-49	1,504	84%
50-54	1,229	82%
55-59	1,157	75%
60-64	1,094	71%
65-69	1,011	65%
70-74	770	63%
75-79	513	60%
80 or over	470	57%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

- Canadians' perceptions about the adequacy of their physical activity followed an upward trend with age (see Table 13). As many as 35% of the 45-49 year-olds described their amount of physical activity to be "too little", compared to 20% among those 80 years or over. The majority of Canadians 45 years of age or older judged the amount of physical activity in their daily lives to be "adequate". Fifty-six percent of the 45-49 year-olds assessed their activity as being the right

amount while 70% of the very old had the same assessment.

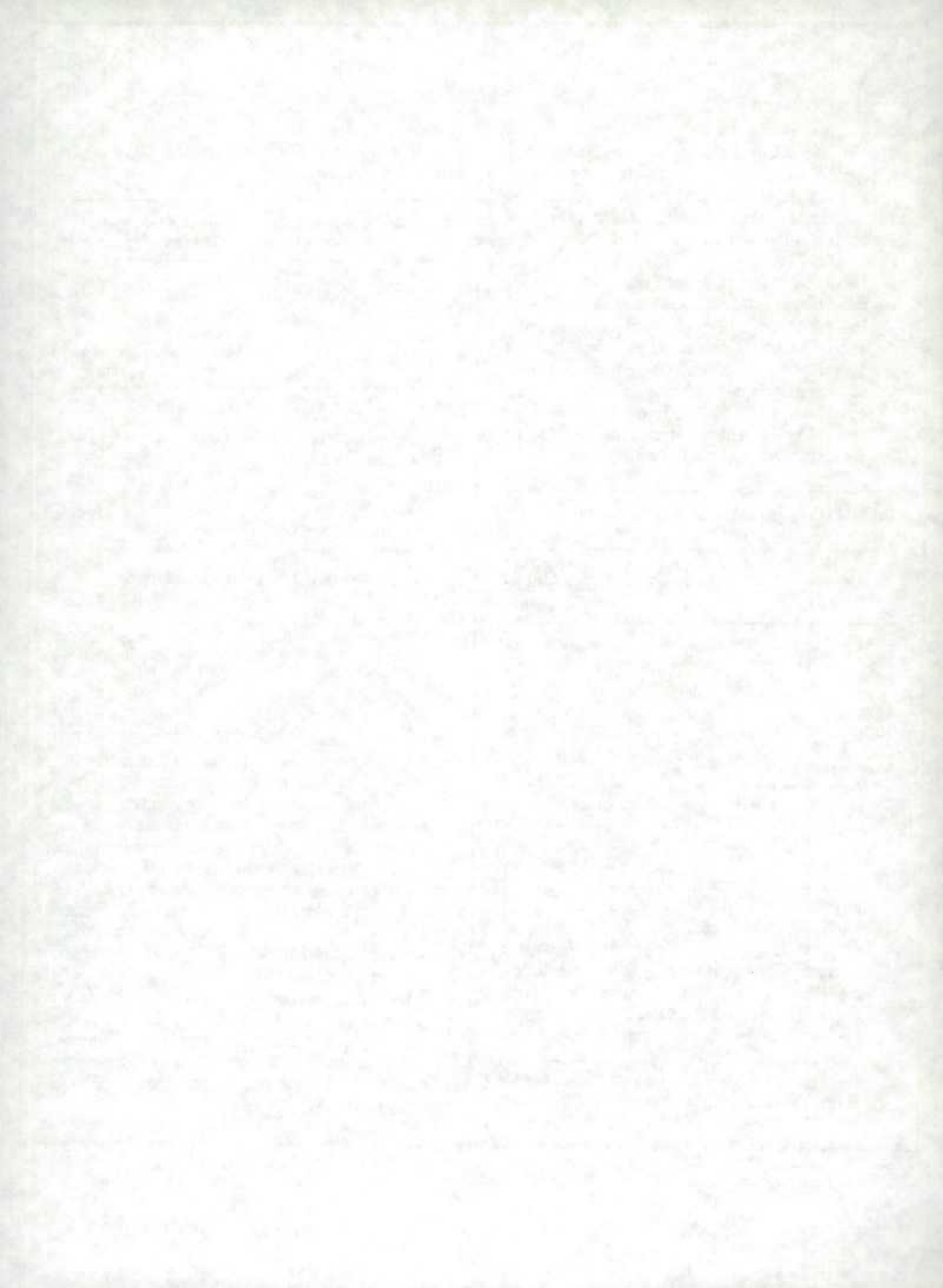
**Table 13 - Self-assessment of the amount of physical activity of Canadians 45 years of age or over**

	Population* ('000)	Percentage who perceived doing the right amount of physical activity	Percentage who perceived doing too little physical activity
45-49	1,504	56%	35%
50-54	1,229	59%	31%
55-59	1,157	64%	24%
60-64	1,094	68%	22%
65-69	1,011	73%	19%
70-74	770	73%	18%
75-79	513	75%	17%
80 or over	470	70%	20%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

- \* Includes those who reported "too much physical activity", those who "did not know" and "not stated" to this question.

- A significant number of Canadians aged 45 or over reported having experienced major life events, such as the death or serious illness of someone close, during the twelve months prior to the survey. With the exception of the death of a close friend, the occurrence of these events was evenly distributed across all age groups. For instance, 20% of those 45-64 indicated a death in the family had occurred in the twelve months prior to the survey compared to 24% for the 80 years or over age group. Similarly, 10% of those 45-64 indicated having suffered from a serious illness or injury while 13% of seniors reported a similar experience. In contrast, 33% of the 65 year-olds or over reported the death of a close friend compared to 23% of those 45-64 (see Table 14).



**Table 14 - Major life events\* experienced by Canadians 45 years of age or over during the 12 months prior to the survey**

Major Life Events	45-64	65 or over	65-69	70-74	75-79	80 or over
Population** ('000)	4,984	2,764	1,011	770	513	470
Death in the family	20%	23%	21%	23%	24%	24%
Death of a close friend	23%	33%	32%	33%	34%	33%
Had a serious illness or injury	10%	13%	11%	13%	13%	16%
Family member or friend seriously ill or injured	23%	21%	20%	22%	20%	22%

Source: *Survey on Ageing and independence, September 1991, Statistics Canada.*

\* Multiple responses were accepted.

\*\* Includes "not stated" to occurrence of major life events in the twelve months prior to the survey.

- The occurrence of these four major life events can be a source of tension. Nearly half of Canadians aged 45 or over experienced a lot of stress due to one or more of such events having occurred in the twelve months prior to the survey (see Table 15).

**Table 15 - Presence of stress related to major life events\* experienced by Canadians 45 years of age or over during the 12 months prior to the survey**

	Population who reported major life events ( '000)	Percent who reported a lot of stress associated with major life events
45-64	2,482	54%
65 or over	1,574	47%
65-69	551	45%
70-74	450	47%
75-75	296	50%
80 or over	277	49%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

\* Refers to those 4 life events presented in Table 14.

- The most common methods by which people 45 years or over coped with stress from the previously-mentioned major life events were, in descending order, "just trying to accept it", "keeping busy", "praying or meditating" and "getting help from friends or relatives". These coping mechanisms were used in very similar proportions by both today's and tomorrow's seniors, with the exception of praying and meditating which 57% of the 45-64 year-olds practiced compared to 63% of seniors (see Table 16).

**Table 16 - Methods of coping with stress\* of Canadians 45 years of age or over**

	45-64	65 or over
Population ('000)	1,328	744
Coping Method		
Just trying to accept it	90%	90%
Keeping busy	86%	81%
Praying or meditating	57%	63%
Getting help from friends or relatives	58%	53%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

\* Multiple responses were accepted.





# SOCIAL SUPPORT AND CONTRIBUTIONS

The social support section of the Survey queried respondents about their access to both formal and informal support networks. It captured the type of help that people gave and received, and the people or groups of people who they either helped or were helped by. The nature of these networks was investigated through questioning about close family members and friends.

- Regular assistance to others, either to household members or to those outside the home, was provided by all age groups. The type of assistance most often provided was emotional support, with 59% of people aged 45-64 and 45% of those aged 65 years or over reporting such assistance. Generally, the amount of regular assistance was quite consistent among the age groups, declining sharply however for those aged 80 or over (see Table 17).

**Table 17- Types of assistance regularly provided\* by Canadians 45 years of age or over**

	45-64	65 or over	65-69
Population ('000)	4,984	2,764	1,011
Emotional support	59%	45%	50%
Housework	45%	31%	36%
Babysitting	30%	20%	30%
Volunteer service	21%	20%	23%
	70-74	75-75	80 or over
Population ('000)	770	513	470
Emotional support	49%	40%	35%
Housework	33%	26%	19%
Babysitting	22%	11%	4%(Q)
Volunteer service	21%	18%	13%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

(Q) Users are cautioned that the sampling variability associated with this estimate is high.

\* Multiple responses were accepted.

- The person to whom assistance was most often provided was one's spouse, as reported by 56% of those aged 45-64 and by 49% of those aged 65 years or over. Friends or neighbours were the next most frequently helped group at 44% for both those aged 45-64 and those aged 65 years or over (see Table 18).

**Table 18 - Person or persons to whom assistance was provided\* by Canadians 45 years of age or over**

	45-64	65 or over
Population ('000)	3,929	1,912
Spouse/partner	56%	49%
Friend or neighbour	44%	44%
Daughter	41%	31%
Son	36%	25%
Volunteer group or organization	24%	26%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

\* Multiple responses were accepted.

- One group of people from whom seniors receive social support or to whom they provide social support, is their network of friends and family. In the Survey on Ageing and Independence, close friends and family members were defined as those with whom one feels at ease, can talk to about private matters or can call on for help. Approximately 92% of seniors had one or more close friends or family members (see Table 19).

**Table 19 - Close friends or close family members of Canadians 65 years of age or over**

Population ('000)	2,764
No close friend or family member	8%
One close friend or family member	8%
Two or more close friends or family members	84%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*





- Looking separately at close friends and excluding close family members, a slightly higher percentage of women reported having more close friends than did men. For example, in the 65-69 age group, 25% of women said that they had no close friends compared to 31% of men. However, the number of seniors with no close friends, men and women both, increased with age. In the 80 or over age group, 36% of women said that they had no close friends and 38% of men said the same (see Table 20).

**Table 20 - Close friends (excluding family members) of Canadians 65 years of age or over**

		Number of close friends			
	Population* ('000)	No friend	One friend	Two or more friends	
65-69	Males 467	31%	9%(Q)	59%	
	Females 544	25%	15%	60%	
70-74	Males 340	31%	10%	58%	
	Females 430	24%	17%	58%	
75-79	Males 208	37%	8%	54%	
	Females 305	29%	16%	55%	
80 or over	Males 172	38%	14%	47%	
	Females 298	36%	14%	49%	

Source: *Survey on Ageing and independence, September 1991, Statistics Canada.*

\* Includes "not stated" number of friends.

(Q) Users are cautioned that the sampling variability associated with this estimate is high.

- A senior's closest friend was usually a person of the same gender. Eighty-seven percent of senior men and 95% of senior women reported that their closest friend was of the same gender (see Table 21).

**Table 21 - Gender of closest friend of Canadians 65 years of age or over**

		Gender of closest friend	
	Population* ('000)	Male	Female
Males	796	87%	12%
Females	1,140	5%	95%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

\* Includes "not stated" gender of closest friend.

- For the majority of seniors, both male and female, their closest friend lived within the same city or town. Of males, 15% had a closest friend living in another city or town. This figure was almost identical for females, at 16% (see Table 22).

**Table 22 - Proximity of closest friend of Canadians 65 years of age or over**

Proximity of closest friend	Males	Females
Population* ('000)	796	1,140
In same household	3%	2%(Q)
In same neighbourhood	39%	43%
In same city or town	42%	39%
In other city or town	15%	16%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

\* Includes "not stated" proximity of closest friend.

(Q) Users are cautioned that the sampling variability associated with this estimate is high.



# LABOUR FORCE ACTIVITY

Because the Survey on Ageing and Independence was conducted as a supplement to the Labour Force Survey, extensive data relating to labour force activity and employment characteristics was available from this source; for example, respondent's occupation and job tenure. This information was enhanced by survey information on peoples' perception of what their most important daily activity was.

- In September 1991, 94% of men aged 45-49 were either working at a job or business part-time or full-time or were looking for work. After that age, the participation rates (percent of the population in each age group who were either working or looking for work) for men declined sharply, down to 49% for the age group 60-64. Among men aged 65-69, 16% reported working full-time or part-time for pay or profit (see Table 23).

**Table 23 - Labour force activity of male Canadians 45 years of age or over**

	Population ( <sup>'000</sup> )	Working full or part-time	Looking for work	Out of labour force
45-49	764	87%	7%(Q)	6%(Q)
50-54	612	87%	4%(Q)	9%
55-59	568	69%	9%	22%
60-64	529	43%	6%(Q)	51%
65-69	467	16%	-	84%
70-74	340	7%	-	92%
75-79	208	5%	-	95%
80 or over	172	5%(Q)	-	95%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

(Q) Users are cautioned that the sampling variability associated with this estimate is high.

- In contrast, 77% of women aged 45-49 indicated that they were working or looking for work for pay or profit. As with men, the labour market participation of women declined sharply to only 24% for the age group 60-64. About 5% of women in the age group 65-69 reported working full-time or part-time for pay or profit (see Table 24).

**Table 24 - Labour force activity of female Canadians 45 years of age or over**

	Population ( <sup>'000</sup> )	Working full or part-time	Looking for work	Out of labour force
45-49	740	68%	9%	23%
50-54	616	62%	5%(Q)	32%
55-59	589	46%	5%(Q)	49%
60-64	565	24%	(1)	74%
65-69	544	5%(Q)	-	95%
70-74	430	3%(Q)	-	97%
75-79	305	2%(Q)	-	98%
80 or over	298	-	-	100%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

(Q) Users are cautioned that the sampling variability associated with this estimate is high.

(1) The sampling variability associated with this estimate is too high for the estimate to be released.





# RETIREMENT AND RETIREMENT PREPARATIONS/EXPECTATIONS

Questions referring to preparations for retirement were asked of people who had already retired and those who were planning for their retirement. Data on age of retirement (expected or actual), financial preparations for retirement, and reasons for retirement (expected or actual) were collected.

- The average age of retirement of retired Canadians aged 45 or over was close to 62 years. Those who had not yet retired stated, on average, that they expected to retire at this same age.
- In descending order, the three most probable reasons cited by non-retired persons as to why they would retire were: "wanting to stop working for pay", "having adequate retirement income", and "ill health". These same reasons were given by the retired population as their main reasons for retirement (see Table 25).
- Although 60% of non-retired men and 65% of non-retired women expected that they would retire because of a desire to stop working, approximately 10% less, that is 51% of men and 57% of women, did actually retire for that reason. Similarly, 48% of non-retired men and 43% of non-retired women expected that they would retire because they will have an adequate retirement income. However, only 36% and 27% respectively, actually retired for this reason (see Table 25).

Table 25 - Reasons why Canadians 45 years or over have retired or expect to retire\*

	Retired		Expect to Retire	
	M	F	M	F
Population ('000)	1,102	792	1,947	1,408
Wanting to stop working	51%	57%	60%	65%
Adequate retirement income	36%	27%	48%	43%
Health	31%	28%	28%	34%
Mandatory retirement policies	20%	13%	20%	25%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

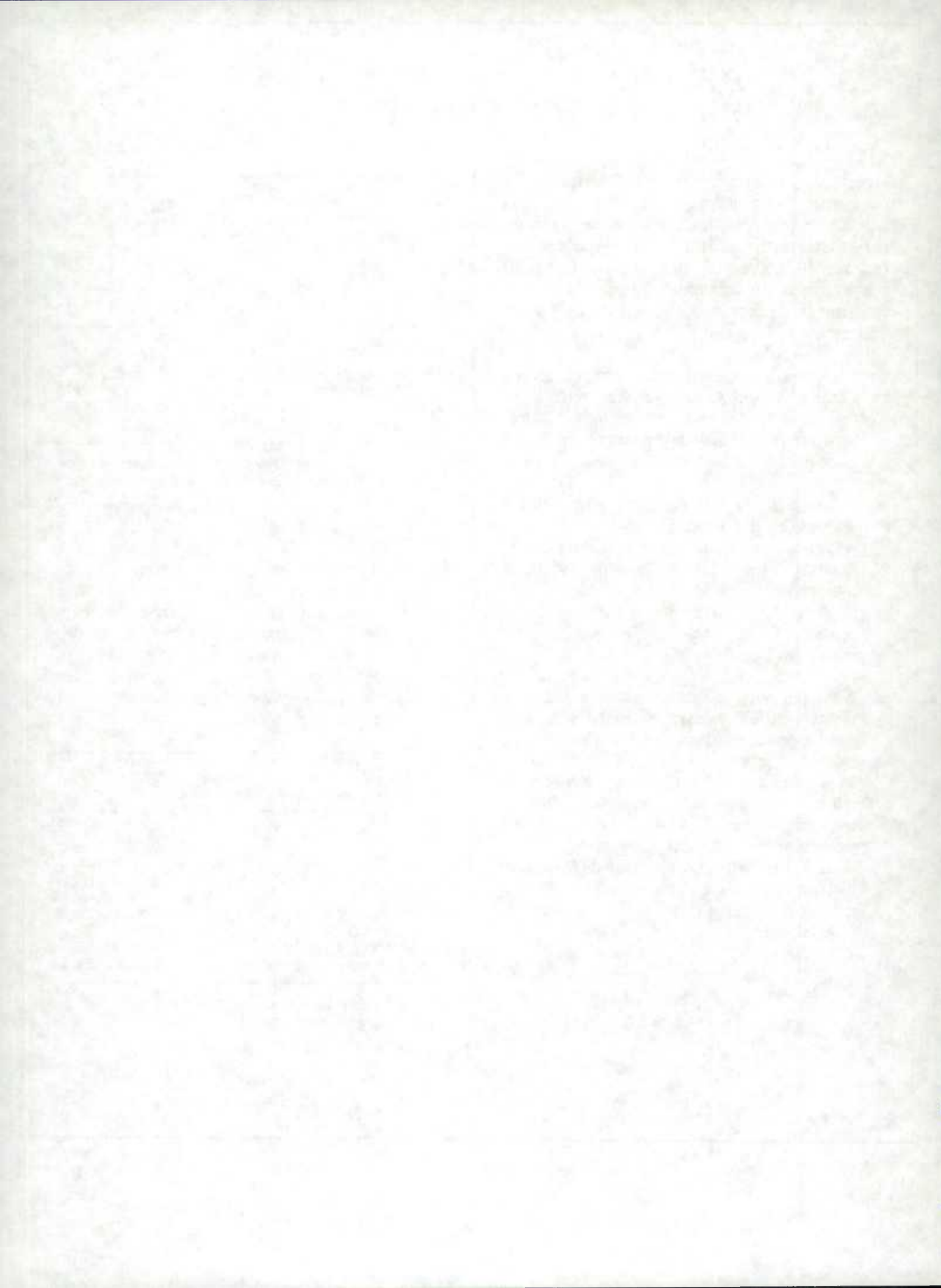
- \* Respondents may have provided more than one reason for retirement.
- One in two seniors who retired from full-time work reported having made no active preparation for this event. Forty-one percent of Canadians aged 45-64 also indicated no active preparation for retirement. In contrast, close to one in five Canadians aged 45 or over took six years or more to prepare for retirement (see Table 26).

Table 26 - Number of years of active preparation of Canadians who have retired

	45-64	65 or over
Population* ('000)	471	1,423
No preparation	41%	50%
1-2 years of preparation	25%	20%
3-5 years of preparation	14%	10%
6 or more years of preparation	20%	18%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

- \* Includes "not stated" to this question.





- Contributing to RRSP's, building up savings and avoiding debts were most often reported as the preparations made for retirement. Developing physical activities or other leisure activities or hobbies were also indicated by a substantial number of Canadians as preparations for retirement (see Table 27).

**Table 27 - Retirement preparations of Canadians who have retired and of Canadians who expect to retire**

	Retired	Expect to Retire
Population ('000)	1,894	3,356
Contributed to an RRSP	46%	63%
Built up savings	62%	59%
Paid off or avoided debts	58%	64%
Developed physical activities	24%	36%
Developed other leisure activities or hobbies	35%	37%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada*

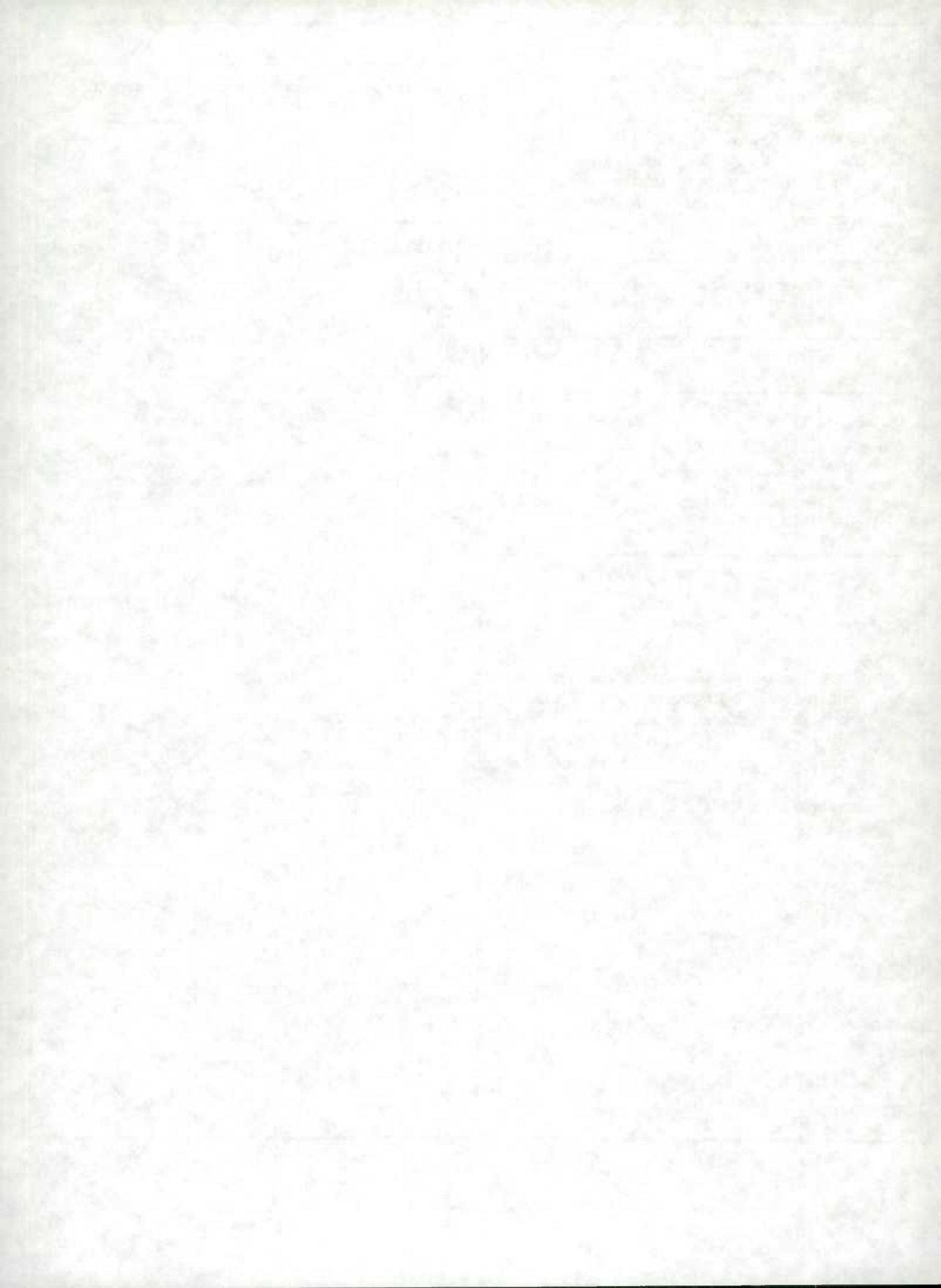
- Over 70% of today's seniors believed that their income and investments will be able to satisfy their needs either adequately or very well in the future. Among tomorrow's seniors, 67% believed in the adequacy of their future income while 21% foresaw income difficulties (see Table 28).

**Table 28 - Perception of future income adequacy of Canadians 45 years of age or over**

	Population* ('000)	Very well or adequately	Not very well or totally inadequately
45-64	4,984	67%	21%
65 or over	2,764	72%	16%
65-69	1,011	70%	19%
70-74	770	72%	17%
75-79	513	71%	15%
80 or over	470	76%	10%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

- \* Includes those who reported "not knowing" the adequacy of their future income and the "not stated" responses to this question.



## ECONOMIC WELL-BEING

Economic well-being is measured by one's income and financial situation. Details on personal income (its sources and amount) as well as household income were asked. The financial situation was assessed through a combination of measures including investments, property ownership and the presence of debts.

- The main source of personal income for persons 65 years of age or over was pensions (public and

private). However, the type of pension received varied significantly by gender. Whereas a private retirement pension was the main source of personal income for 32% of men aged 65-69, only 9% of women received such a pension. Conversely, in this same age group, government pensions were the main personal income source for 71% of women compared to 41% of men (see Table 29).

Table 29 - Main personal income source of Canadians aged 65 years or over

		Population* ('000)	Government pensions**	Private retire- ment pensions	Work	Investment	Other***
65-69	Males	467	41%	32%	12%	6%(Q)	(1)
	Females	544	71%	9%	(1)	8%	9%(Q)
70-74	Males	340	50%	25%	7%(Q)	10%	(1)
	Females	430	74%	9%	(1)	7%	9%(Q)
75-79	Males	208	53%	26%	2%(Q)	8%	(1)
	Females	305	73%	8%	(1)	6%	2%(Q)
80 or over	Males	172	55%	20%	3%(Q)	12%	(1)
	Females	298	68%	8%	(1)	12%	2%(Q)

Source: Survey on Ageing and Independence, September 1991, Statistics Canada

\* Includes respondents who reported "no income" and those who indicated "not stated" to this question.

\*\* Includes income from Old Age Security, guaranteed Income Supplement, Spouse's Allowance, Canada/Québec Pension plan.

\*\*\* Includes income from other government sources (such as Unemployment Insurance Benefits, Social Assistance, Worker's Compensation, disability insurance, family allowances, veteran's allowances), income from other family members or income from other sources (such as alimony, family inheritance, estate).

(Q) Users are cautioned that the sampling variability associated with this estimate is high.

(1) The sampling variability associated with this estimate is too high for the estimate to be released.

Table 30 - Personal income levels of Canadians aged 65 years or over

		Population* ('000)	< \$10,000**	\$10,000- 19,999	\$20,000- 39,999	≥ \$40,000
65-69	Males	376	18%	39%	41%	10%
	Females	423	48%	35%	13%	(1)
70-74	Males	258	13%	44%	30%	13%
	Females	335	46%	41%	12%	(1)
75-79	Males	153	16%	45%	31%	7%
	Females	226	48%	38%	13%	(1)
80 or over	Males	135	24%	39%	28%	8%
	Females	206	46%	42%	10%	2%(Q)

Source: Survey on Ageing and Independence, September 1991, Statistics Canada

\* Excludes those who didn't know, refused or had not stated their income.

\*\* Includes those who reported "no income".

(Q) Users are cautioned that the sampling variability associated with this estimate is high.

(1) The sampling variability associated with this estimate is too high for the estimate to be released.





**Table 31 - Household income levels of Canadians aged 65 years or over**

		Population* ('000)	< \$10,000**	\$10,000- 19,999	\$20,000- 39,999	> \$40,000
65-69	Males	313	5%(Q)	29%	41%	25%
	Females	364	15%	36%	35%	14%
70-74	Males	211	6%(Q)	35%	42%	17%
	Females	286	19%	40%	31%	9%
75-79	Males	129	7%	43%	37%	13%
	Females	185	22%	45%	27%	6%
80 or over	Males	105	15%	36%	37%	12%
	Females	174	27%	45%	21%	7%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada*

\* Excludes those who didn't know, refused or had not stated their income.

\*\* Includes those who reported "no income"

(Q) Users are cautioned that the sampling variability associated with this estimate is high.

- In terms of amount of personal income, males over 65 years of age fared better than females. Forty-eight percent of women aged 65-69 earned under \$10,000 a year while only 18% of men aged 65-69 were in this income range. The percentage of women in this income bracket was 46% for ages 80 or over, compared to 24% for men aged 80 or over (see Table 30).
- Women 65 or over also fell into lower household income brackets than did men in this age group, although the discrepancy was not as pronounced as with personal income. In this case, 51% of women aged 65-69 lived in households with revenues under \$20,000 a year while only 34% of men in the same age group were in this income range. This gap was greatest for the oldest age group - 72% of women 80 or over were in this lowest household income range, compared to 51% of men (see Table 31).

- The majority of Canadians aged 45 years or over stated that their income and investments at the time of the survey satisfied their needs. Approximately three out of four said that their income and investments satisfied them "very well" or "adequately". This percentage varied little between age and gender groups (see Table 32).

**Table 32- How well current income and investments satisfied the needs of Canadians aged 45 years or over**

	45-64		65 or over	
	Males	Females	Males	Females
Population ('000)*	2,474	2,510	1,187	1,577
very well or adequately	75%	77%	82%	82%
not very well or totally inadequately	21%	20%	12%	13%

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada.*

\* Includes "not stated" and "don't know" responses.



# SATISFACTION WITH LIFE

- The vast majority of Canadians aged 45 years or over were satisfied with their life as a whole. This fact was true of both today's and tomorrow's seniors and between men and women (see Table 33).

**Table 33 - How satisfied Canadians aged 45 years or over were with their life as a whole**

	45-64		65 or over	
	Males	Females	Males	Females
Population *('000)	2,474	2,510	1,187	1,577
Very satisfied	46%	49%	49%	49%
Satisfied or somewhat satisfied	42%	41%	40%	41%
Dissatisfied or somewhat dissatisfied	5%	5%	4%	4%
Very dissatisfied	3%(Q)	3%(Q)	2%(Q)	2%(Q)

Source: *Survey on Ageing and Independence, September 1991, Statistics Canada*

\* Includes "not stated" level of satisfaction.

(Q) Users are cautioned that the sampling variability associated with this estimate is high.

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