

## **FACT SHEET:** **THE NEXT GENERATION OF ALBERTA SENIORS**

To begin to understand the next generation of seniors, Seniors Policy and Programs, Alberta Community Development purchased Census data on Albertans aged 45 to 64 years of age.<sup>1</sup> This fact sheet provides a snapshot of this group at one point in time, and describes their circumstances in 1996 in Alberta.

As 45 to 64 year olds are a diverse group, the data was analyzed using the following 5-year age categories: 45-49, 50-54, 55-59, and 60-64 years. Individuals in the 45-49 age category were born in the high fertility period in the post-World War II era. The age categories 50-54, 55-59, and 60-64 years were born during the period following the Great Depression, which included the World War II years from 1939 to 1945.

45 to 64 year olds have lived and aged in different time periods, whether they were born in Alberta or elsewhere in Canada or in the world. Their place in history has afforded them different opportunities, challenges and choices that in part, explain who they are today, and what they may expect in the future.

This data is a starting point for the work that must be done in the coming years to build a profile of Alberta's future seniors. With the aging of the population, researchers are looking at ways to help better predict the needs and expectations of this group. New Canadian studies<sup>2</sup> are being done that follow trends among cohorts (i.e. people born in the same time period). Some interesting findings are starting to emerge from these studies, and Seniors Policy and Programs is monitoring them as we continue to make projections and plans for the future.

### **Age, Gender, Location of Residence, and Marital Status**

- In 1996, there were approximately 534,000 persons between the ages of 45 and 64 living in Alberta.

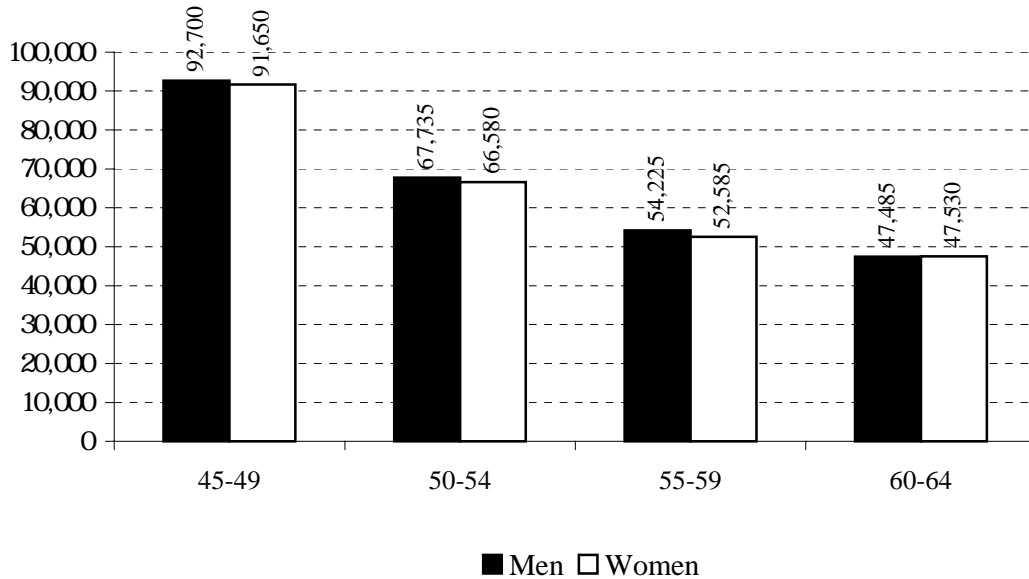
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<sup>1</sup> The gaps in Census data, particularly in the health area, have been supplemented with data from other Statistics Canada sources as well as data from Alberta Health and Wellness.

<sup>2</sup> Chen, Jiajian and Wayne J. Millar. "Are recent cohorts healthier than their predecessors?" Health Reports, Volume II, No. 4, Statistics Canada, May 2000.

- Within the 45 to 64 age range, each younger five-year age cohort was larger than the one before it. The leading edge of the baby boom generation<sup>3</sup>, Albertans 45 to 49 years old, represented 35% of the total 45-64 year-old population.
- Most Albertans aged 45-64 in 1996 (77%) lived in urban areas<sup>4</sup>, with those 45-49 years old the most likely to be urban dwellers.

### The Ratio of Males to Females Begins to Equalize in the 60 to 64 Age Group



Source: Custom Data from the 1996 Census

- Overall, men in this age range slightly outnumbered women. Between the ages of 60-64, however, the number of women was equal to the number of men.
- After the age of 50 the number of women exceeded the number of men in urban areas. However, in rural areas, the ratio of men to women increased.
- Most (77%) Albertans between the ages of 45 and 64 were married. This percentage declined from 78% of 45-49 year-olds to 74% of 60-64 year-olds.

<sup>3</sup> “Baby boomers” were born between 1947 and 1966, and would have been between 29 and 49 years of age in 1996. The 45 to 64 age group studied here captures only the oldest of the baby boomers, those people aged 45 to 49 years of age.

<sup>4</sup> Urban areas are defined by Statistics Canada as being those areas that have a population of 1,000 or more and a population density of 400 people per square kilometer.

- The percentage of single (never married) Albertans decreased slightly with age, while the percentage of separated, divorced, and widowed Albertans (especially women) increased.
- Residents of rural areas were more likely to be married than residents of urban areas. Across the province as a whole and in urban areas, men were more likely to be married than women. In rural areas, women were more likely to be married until the age of 60-64.

## **Citizenship and Place of Origin**

- Almost all Alberta residents in the age range 45-64 (19 out of 20) were citizens of Canada, with only slight variations by age and gender.
- Many Albertans who were 45-64 years old in 1996 originated somewhere else. While three-quarters were Canadian born, only 42% were born in Alberta.
- The percentage of the 45-64 year-old population originating from outside Alberta was larger in urban than rural areas. Seventy-two percent of urban residents were born in Canada, with approximately equal numbers born in Alberta and other provinces. In contrast, 88% of rural residents were born in Canada (62% in Alberta).
- The most common places of origin of Canadian immigrants aged 45-64 living in Alberta in 1996 were Europe, Asia, and the United Kingdom. A much smaller proportion of rural than urban immigrants came from Asia.
- The largest number of these immigrants came to Canada before their thirtieth birthdays. The decade from 1971 to 1980 was a particularly strong period for immigration.
- Immigrants 45-64 have tended to settle in urban parts of Alberta.

## **Aboriginal People**

- In 1996, Alberta had 14,220 people aged 45-64 who reported aboriginal ancestry.
- Aboriginals in the 45 to 64 year age range were somewhat younger than the Alberta population overall. 38% of Aboriginals in this age group were between the ages of 45 and 49 compared to 35% of the general population.
- The number of aboriginal women was equal to, or exceeded, the number of men in each five-year age cohort.

- Aboriginal people in the age range 45 to 64 were more likely than the Alberta population overall to live in a rural area. Nevertheless, slightly more of these aboriginal people resided in urban than rural Alberta (53% vs. 47%). Persons of North American Indian ancestry were more likely to live in rural areas, while persons of Metis ancestry were more likely to live in urban areas.

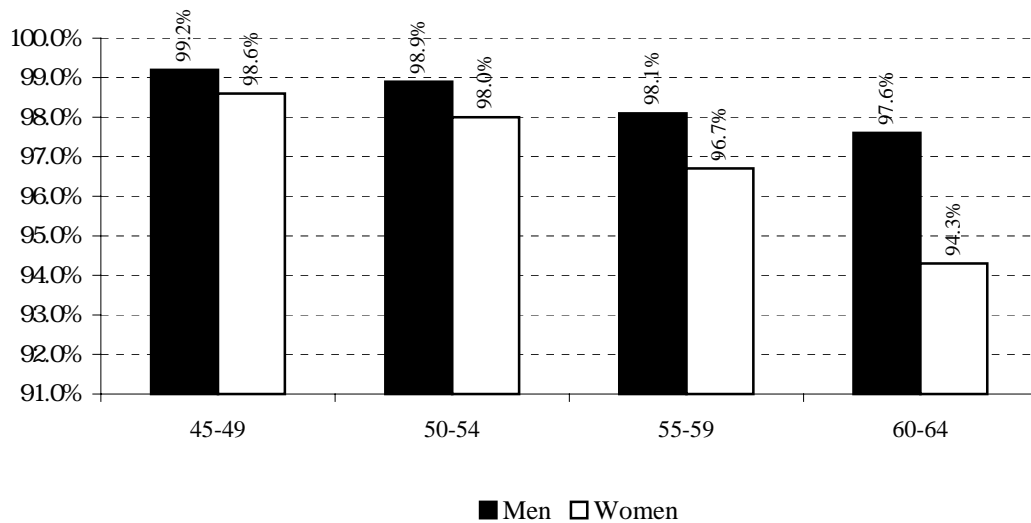
## Ethnicity

- After English, the second most common ethnic origin Albertans aged 45-64 named in response to the 1996 Census question was Canadian.
- The largest non-majority ethnic groups in the 45 to 64 population were persons of Chinese, Southeast Asian, and aboriginal origin. Aboriginal people were the largest non-majority ethnic group in rural Alberta.

## Language

- Almost three-quarters of Albertans aged 45-64 learned English as a mother tongue. Almost all Albertans in this age range (98%) said they understood English well enough to carry on a conversation. Among rural Albertans, knowledge of English was virtually universal.

### Most Future Seniors Understand English



Source: Custom Data from the 1996 Census

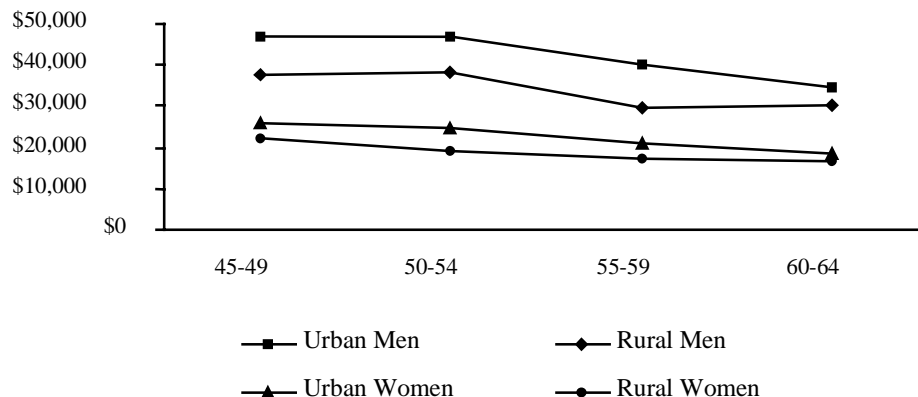
- Next to English, German, Chinese, French, and Ukrainian were the most commonly reported mother tongues of Albertans aged 45-64 in 1996. The language other than

English Albertans aged 45-64 most commonly reported speaking at home was Chinese, followed by French, German, and Punjabi.

## Personal Income

- The vast majority of Albertans 45-64 years old (96%) had some form of personal income. Those who were most likely to say they had no income of their own were married women, with 10% overall (13% in the 55-59 age cohort) entirely dependent on their husbands for support. The percentage of Albertans reporting no personal income was lower in the younger age cohorts.
- Employment was the main source of income for men aged 45-64 years old. Married men received a higher proportion of their total income than unattached men from earnings and less from government sources.
- Employment was also the main source of income for women aged 45-64, but it accounted for a lower percentage of women's than men's total income. Similar to married men, married women received the highest proportion of their personal income from employment earnings (80%). However, single women received almost as much of their income from employment as married women, while separated, divorced, and widowed women received proportionately more of their income from government sources. Single (never married) women received *less* of their income from government sources than their single male counterparts.
- Employment decreased and government transfers increased in importance as a source of income for both men and women with age, a shift that became noticeable in the age cohort 55-59. This shift from employment earnings to other sources of income was more pronounced for urban than rural Albertans, especially among those 60-64 years old.

**Employment Earnings Decline with Age**



- Albertans and Canadians save much less for their retirement through Registered Retirement Savings Plans than the maximum allowed by the federal government. The likelihood of contributing to an RRSP increases with income. Half of those making a withdrawal from their RRSP before the age of 65 in the year 1997 were under the age of 45, the other half were 45-64 years old. The average amount received was \$5,341, and most of this income was in the form of cash withdrawals.
- Median personal income was observed to decline with age for both genders. However, the median income of men 45-64 years old was considerably higher than that of women at every age level.
- In addition to age, median personal income was also associated with marital status. Married men had the highest median income but married women had the lowest. Being single (never married) was associated with a higher median personal income for women but a lower median personal income for men.
- According to Census data, one-fifth of 45-49 year-olds had personal pre-tax (1995) incomes under \$10,000. This rose to one-third of 60-64 year-olds.
- By the time they reached age 60-64, more than twice as many women as men (46% vs. 20%) had personal incomes of less than \$10,000.
- Urban residents aged 45-64 were less likely than rural residents to have incomes under \$10,000, and more likely to have incomes above \$50,000.
- Men out-earned women by a considerable margin, while urban Albertans in this age group out-earned rural Albertans.
- There were similar gender gaps in the earnings of full- and part-time workers but the urban-rural difference was smaller for those who worked part-time than full-time.
- The lowest-earning men but the highest-earning women were single (never married).

## **Household Income**

- The median household income of Albertans aged 45-64 exhibited an age-related decline similar to that of median personal income.
- Households with married male heads had the highest median income. As a group, married women had the lowest median personal income but – because of their husbands’ incomes – higher median household income than unattached women. This was true regardless of which spouse headed the household.

- Households headed by women (the majority of whom were single, separated, divorced, or widowed) tended to be at the low end of the income distribution.
- Households headed by married persons tended to be at the high end of the household income distribution.
- Older, unattached persons had lower household incomes than younger, unattached Albertans.
- The percent of unattached persons with incomes below \$10,000 was lower among those aged 60-64 than those 55-59 years of age.
- Relative to men, unattached women between the ages of 45 and 54 were more likely to have a household income under \$10,000. After the age of 55, unattached men were at greater risk of low-income.
- The incomes of two or more person households also declined with age. However, Albertans 45-64 years old living with family members were less likely than unattached individuals to experience low-income. Two or more person households with married heads were at an income advantage over other households.
- Households headed by single, separated, divorced, or widowed persons aged 45-64 were more likely to experience low-income as defined by the Statistics Canada Low Income Cut-off. The group with the highest percentage falling below the LICO was single men aged 55-59.
- Low-income households headed by a person aged 45-64 were more prevalent in the Edmonton Census Metropolitan Area.

### **Persons Living in Collective Dwellings and Institutions**

- The majority of Albertans aged 55-64 who lived in collective dwellings occupied service collective dwellings<sup>5</sup> (56%) as opposed to hospital or long term care institutions. However, 1250 persons in this age range were institutional residents.

### **Education Levels Attained**

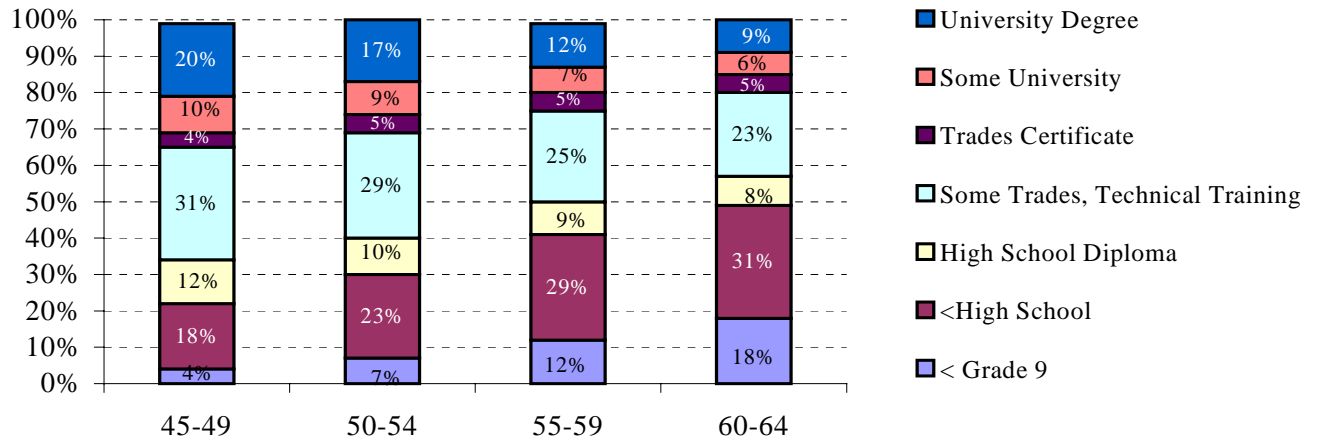
- Almost half of those who were 60-64 years old in 1996 had not attained a high school education. This fell to 22% among 45-49 year-olds. The percentage with a university degree increased from 9% of 60-64 year-olds to 20% of 45-49 year-olds.

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<sup>5</sup> Service collective dwellings refer to hotels, motels, rooming houses etc.

- Men aged 45-64 tended to have more formal education than women. However, the size of the gender-related education gap was smaller in the younger age cohorts.

### Younger Age Groups Have Higher Levels of Education



Source: Custom Data from the 1996 Census

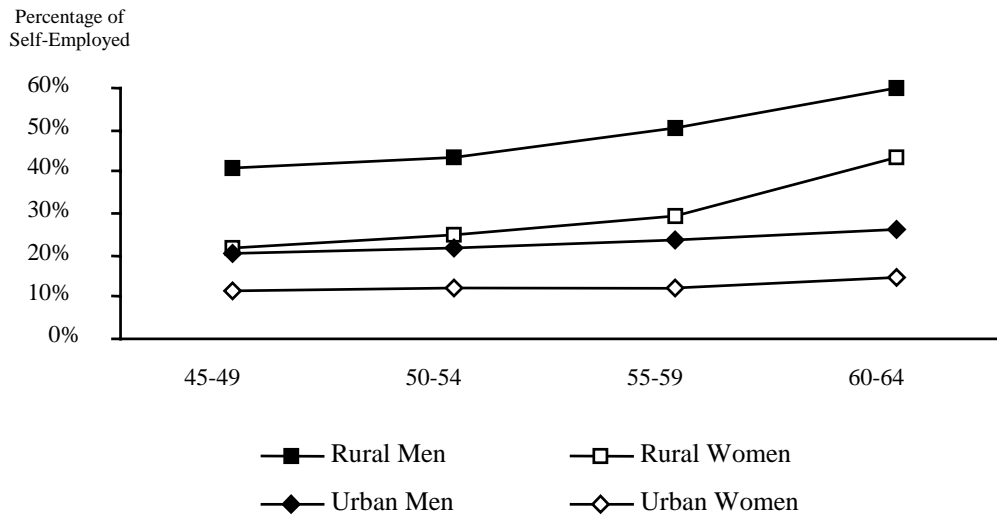
- Urban residents were more likely than rural residents to have completed high school and university.

### Labour Force Participation

- In 1996, men aged 45-64 were more likely to be labour force participants and to stay in the labour force longer than women. After the age of 50-54, the labour force participation of both genders declined.
- Urban residents aged 45-64 tended to leave the labour force earlier than rural residents.

- In 1996, the unemployment rate for those aged 45-64 was higher in urban areas and higher for men than women. Urban men who remained in the labour force experienced an age-related increase in unemployment.

### The Incidence of Self-Employment Increases With Age



Source: Custom Data from the 1996 Census

- The percent of workforce participants who were self-employed and part-time employed as opposed to working full-time for an employer increased with age.
- Self-employment was more common among rural residents.
- Part-time work was more common among women.

### Mobility

- As Albertans aged 45-64 got older, they were less likely to move their households. In general, rural residents in this age range were even less likely to move than their urban counterparts.

## **Housing**

- In 1996, 80% of households headed by a 45-64 year-old lived in a single detached house, a percentage that did not vary much across the five-year age cohorts.
- Households headed by married persons were more likely than those headed by single, separated, divorced, or widowed persons to live in a single detached house.
- More rural than urban, and more male-headed than female-headed households, lived in houses.
- Albertans in the age range 45 to 64 were more likely to be home owners than renters. The percent of home owners increased slightly with age, from 78% of 45-49 year olds to 82% of 55-64 year olds.
- Married persons were more likely to own their homes.
- The homes occupied by male-headed households and rural residents were more likely to be single detached houses, and owned rather than rented.
- Most of the dwellings occupied by Albertans 45-64 years old (93%) were reported to be in good condition or in need of only minor repairs.
- Gender and marital status of the household head exhibited a weak association with condition of the dwelling. Dwellings occupied by households with married male or single female heads were slightly less likely to be in need of repairs. Rural dwellings were more likely to be in need of repairs than dwellings located in urban areas.
- More of the households headed by a person aged 45-64 occupied dwellings constructed during the period 1971-80 than any other period.
- Households with older heads were more likely to occupy dwellings built before 1971, while households with younger heads were more likely to occupy dwellings built after 1980.
- Proportionately more rural households lived in dwellings 50 or more years old.

## **Health Status**

- Overall, the majority of Albertans 45-64 reported themselves to be in excellent or very good health.

- However, ratings of health declined with age. Men were slightly less likely to give their health positive self-ratings.
- In contrast to self-ratings of health, positive self-ratings of health habits increased with age. Men were also slightly less likely to give their health habits positive self-ratings.
- The percentage of Albertans indicating they had recently made, or planned to make, changes to their habits and lifestyles to improve their health decreased as they got older. Women were more likely to report making or planning a change to health habits.
- The percentage of Albertans reporting chronic health problems requiring regular health services increased with age.
- Approximately 24% of Albertans aged 45 to 64 reported themselves as being regular smokers in the National Population Health Survey (NPHS).
- Also, 73% of Alberta seniors reported consuming an alcoholic beverage at least once a week.
- A recent cohort analysis (see Footnote 2) shows substantial positive health trends among the next generation of Canadian seniors. These trends include: declining rates of mortality, heart disease, high blood pressure, arthritis, and activity limitations; and, improving rates of healthy habits such as decreases in smoking and obesity. A less positive trend shows an increase in the rate of diabetes, although this may be the result of better screening and diagnostic measures. The study concluded that Canadians today are healthier than previous generations, and this trend is primarily attributed to higher levels of education and income.

### **Health Service Needs**

- Two-thirds of 45-64 year-olds described their personal need for health services in the past year as “low”. However, women aged 45-64 were slightly more likely than men of the same age to describe their need for health services as “moderate” or “high”.

### **Health Care Support**

- Albertans aged 45-64 were the most likely of any age group to report having provided health care support to others in the past six months.

## **Transportation**

- In 1996, the vast majority of Alberta workers aged 45-64 used private automobiles to get to work. Although women were somewhat less likely than men to drive and more Alberta workers living in urban areas used other forms of transportation, the automobile was by far the preferred mode of work-related transportation.

## **Unpaid Child and Senior Care**

- The proportion of persons 45-64 years old who reported performing unpaid child care ranged from 45% of the 45-49 age cohort to 22% of the 60-64 age cohort.
- Fewer men than women provided unpaid child care. Rural women were most likely to provide it.
- Fewer Albertans aged 45-64 reported providing unpaid senior care than child care.
- The percent who performed no hours of senior care increased slightly from the 45-49 to the 60-64 age cohort (from 77% to 80%) while the percent reporting having provided 5 or more hours of senior care remained fairly constant at around 9%.
- Similar to the pattern for child care, women provided more care to seniors, and rural women reported providing the most senior care.

## **Unpaid Housework**

- In contrast to child and senior care, the majority of Albertans 45-64 years old reported performing some hours of unpaid housework.
- The percent reporting no unpaid housework increased from 8% of 45-49 year olds to 12% of 60-64 year olds. The percent reporting 15 or more hours of unpaid housework also increased, from 40% of 45-49 year olds to 46% of 60-64 year olds.
- Overall, women reported doing more unpaid housework than men. Rural women tended to do the most unpaid housework.