



Fact Sheet: A Portrait of Alberta Seniors

January 2006



Table of Contents

Highlights.....	Page 4
Introduction.....	Page 6
Alberta’s Aging Population	Page 6
Gender.....	Page 9
Marital Status	Page 10
Location of Residence.....	Page 11
Housing	Page 13
Living Arrangements	Page 17
Income	Page 19
Expenditures	Page 23
Labour Force Characteristics	Page 24
Unpaid Housework	Page 28
Aboriginal Seniors	Page 29
Seniors Born Outside of Canada	Page 29
Migration	Page 31
Language.....	Page 32
Education.....	Page 33
Health.....	Page 35
Community Contributions	Page 36
Religion	Page 37

Highlights

Shifting Demographics

- Seniors currently make up 10 per cent of Alberta's total population. It is anticipated that by 2031, one in five Albertans will be a senior.
- The seniors population is growing at a faster rate than the rest of the Alberta population, resulting in an aging population. The aging of the population should be relatively gradual until 2011. The rate of growth will then accelerate, as baby boomers will begin to turn 65.
- Alberta attracted the second highest number of senior interprovincial net migrants after British Columbia from July 2003 to June 2004. Since 1984, more seniors have moved into Alberta from other parts of Canada than moved out.
- In 2001, female seniors accounted for 56 per cent of the seniors population, whereas males made up 44 per cent of the population. Female seniors are more likely to be single than men because they have a higher life expectancy and therefore outlive their husbands.

Living Arrangements

- The majority of seniors live in urban areas. As seniors age, the percentage who live in urban areas increases.
- Most seniors own their homes (78 per cent). Approximately four out of five seniors who own their own homes have paid off their mortgage.
- Approximately 11 per cent of seniors are renters, 7 per cent live in provincial housing programs and 4 per cent are in long-term care.
- In general, seniors live in smaller and older homes but are more likely to assess their dwellings as requiring only regular maintenance.
- Approximately 13 per cent of Alberta households headed by a senior have children living in the home.

Income and Expenditures

- Senior families' average pre-tax income went up from 2002 to 2003. From 1984 to 2003, senior families' average pre-tax income increased by over \$7,000 (in 2003 constant dollars).
- According to the 2001 Census, seniors' average income was \$26,336 in 2000. This is approximately \$5,000 lower than the average income for Alberta's population in general.
- Seniors receive income from a variety of sources. Almost all Alberta seniors receive some income from government transfer payments but the majority of seniors' income comes from non-government sources.

- Alberta seniors’ spending patterns are different than those of the overall Alberta population. For instance, in 2003, seniors spent an average of \$1,166 per person on health care. This is approximately \$440 more per person than the amount spent by non-seniors.

Heritage

- Seniors are more likely to have been born outside of Canada than the Alberta population in general. This is particularly true among those aged 90 and over. Seniors who were born outside of Canada come from many parts of the world.
- The mother tongue of almost one-third of Alberta seniors is neither English nor French, however the vast majority are able to converse in English.
- There are over 5,000 Aboriginal seniors in Alberta. Overall, Aboriginal seniors are younger than the general senior population with a higher percentage in the 65 to 69 age category and a lower percentage in the 70 to 84 age category.

Labour and Education

- In 2003, 11.2 per cent of Alberta residents over the age of 65 participated in the provincial workforce. Alberta seniors are more active in the labour force than other Canadian seniors. Employed seniors are more likely to work in the farming industry, part-time, from home or be self-employed than other Albertans.
- Just over half (55.5 per cent) of seniors have less than a high school education. Almost 5 per cent (4.6 per cent) of seniors have trade credentials, 8.2 per cent have a college certificate or diploma and 9.9 per cent have university qualifications. In all, 25.8 per cent of seniors have qualifications beyond high school. Educational outcome varies by gender.

Health and Community Involvement

- The majority of seniors rate their health as excellent, very good or good. It is believed that today’s seniors are healthier than previous generations of seniors.
- Seniors are involved in their communities. Approximately one in five seniors participated in some form of volunteer work in 2000 and over 80 per cent made financial donations to charities in 2000.

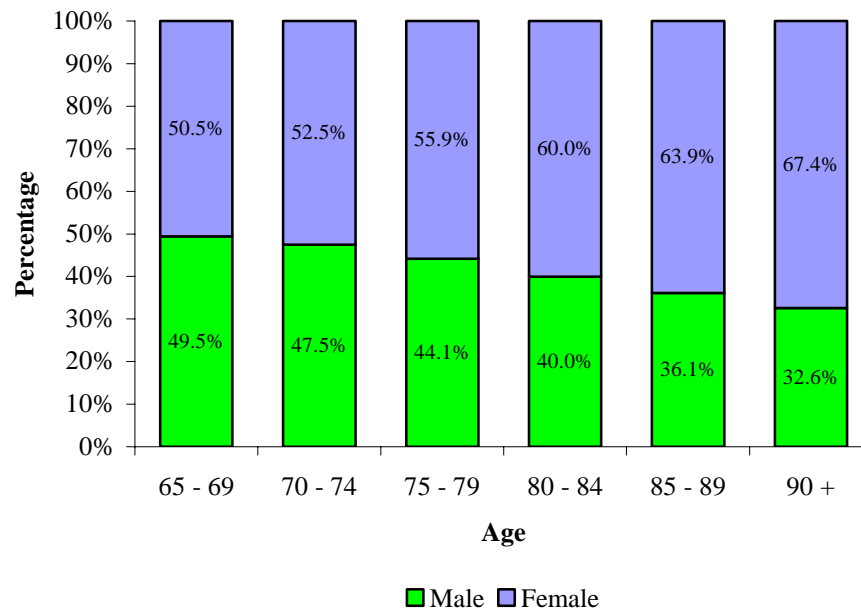
Gender

Gap Narrows, But There Are Still More Females Than Males

- In 2001, there were 171,845 female seniors in Alberta, accounting for 56 per cent of the seniors population. At the same time, there were 136,560 male seniors in Alberta, accounting for 44 per cent of the seniors population³. The seniors age group is unique, as Alberta's overall male to female ratio is approximately equal.
- According to Statistics Canada, the disparity in life expectancy between the sexes has been narrowing for the past two decades in Canada and Alberta. The more rapid increase in life expectancy at birth for males will continue to reduce some of this disparity. For example, in 1979 Alberta males' life expectancy at birth was 71.9 years, which was 7.2 years less than females' life expectancy of 79.1. In 2003, males' life expectancy had gone up to 77.5 years compared to females' 82.2 years, a difference of only 4.7 years. However, female seniors will continue to outnumber male seniors in the future.

The difference between male and female life expectancy is shrinking.

Chart 5
Ratio of Females to Males Increases with Age



Source: Statistics Canada, 2001 Census of Canada Custom Tabulations

³ According to 2001 Census data.

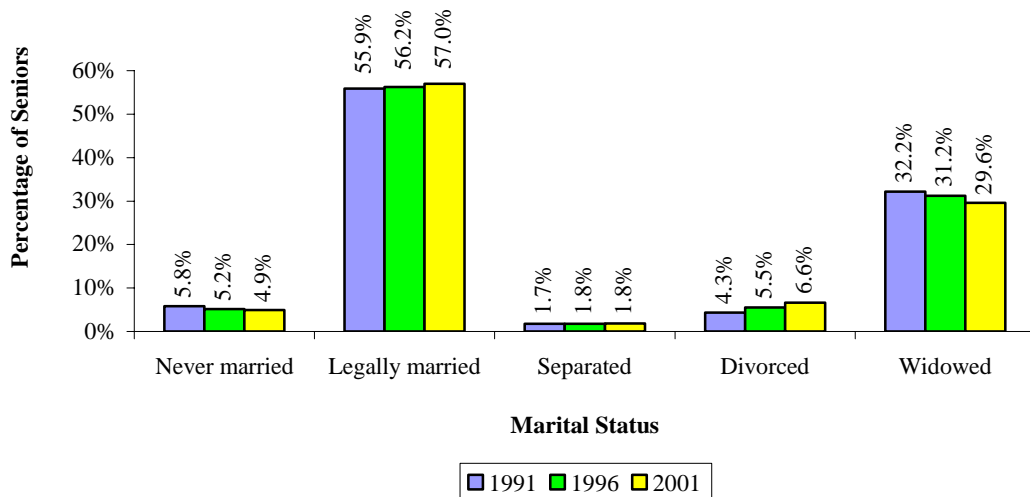
Marital Status

Women More Likely to be Widowed Than Men

Female seniors are as likely to be widowed as they are to be married.

- In 2001, the majority of seniors (57 per cent) were married, almost one third of seniors were widowed (29.6 per cent) and the remainder were divorced (6.6 per cent), separated (1.8 per cent) or were never married (4.9 per cent).
- Almost three-quarters of Alberta males aged 65 and older were married, and 12 per cent were widowed.
- The picture for female seniors was dramatically different. An equal percentage of female seniors in Alberta were married (44 per cent) and widowed (44 per cent). Beyond the age of 80, the majority of senior women were widowed, and the likelihood of being widowed increased steadily with age.
- It was only at 90 years and older that men were as likely as women to be married or widowed.
- Women are more likely to be widowed than men because they have a higher life expectancy and tend to be younger than their husbands. They therefore outlive their husbands.
- From 1991 to 2001, the number of widowed seniors decreased by 2.6 per cent and the number of legally married seniors dropped by approximately 1 per cent. The number of divorced seniors more than doubled in number, from 9,965 in 1991 to 20,360 in 2001.

Chart 6
Variations in Seniors' Marital Status Evident



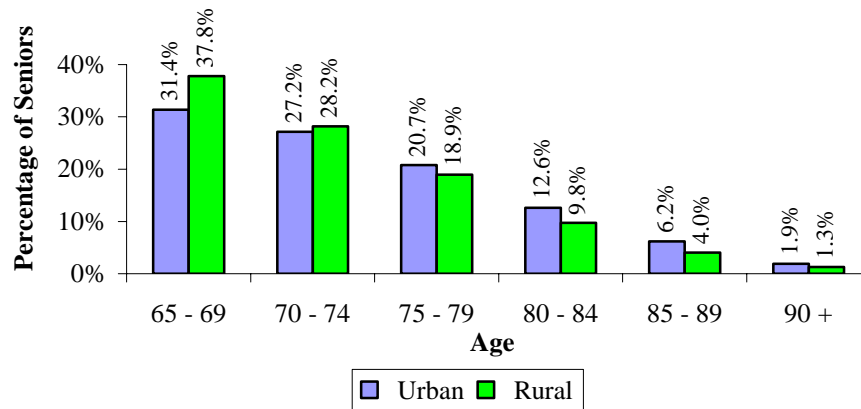
Source: Statistics Canada, 1991, 1996 and 2001 Census Data

Location of Residence

More Seniors in Urban Areas

- In 2001, 60 per cent of Alberta's seniors lived in the two Census Metropolitan Areas (CMAs)⁴ of Edmonton and Calgary. Seniors accounted for 11 per cent of the population in the Edmonton CMA and 9 per cent of the population in the Calgary CMA.
- Overall, 81 per cent of Alberta's seniors were located in urban areas in 2001.⁵
- A greater proportion of the urban seniors population is comprised of older seniors. In 2001, 20.7 per cent of urban seniors were aged 80 years and older, compared to 15.1 per cent of rural seniors.

Chart 7
Urban Areas Have Fewer Younger Seniors and More Older Seniors



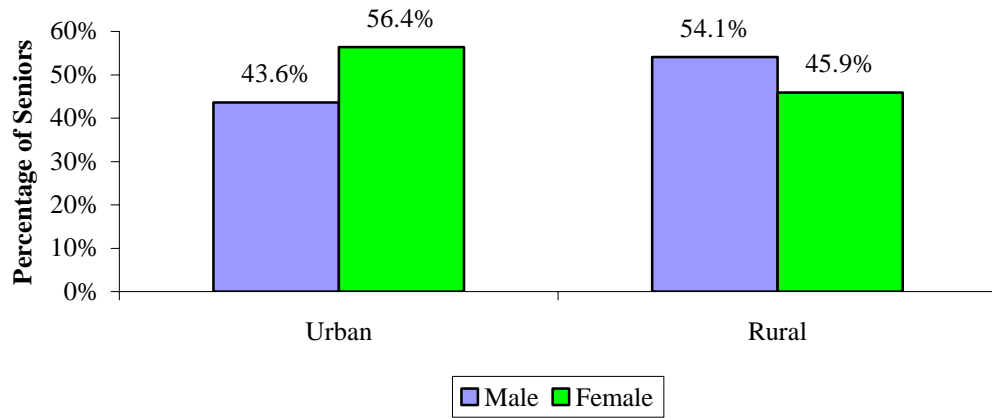
Source: Statistics Canada, 2001 Census of Canada Custom Tabulations

- The proportion of male seniors was also greater in rural areas; female seniors made up the majority of urban seniors. For instance, in 2001, 54 per cent of seniors in rural areas were male. In urban areas, 44 per cent of seniors were male (see Chart 8).

⁴ Statistics Canada defines a Census Metropolitan Area as being a very large urban area that is combined together with adjacent urban and rural areas and an urban core population of at least 100,000 based on the previous Census.

⁵ As defined by Statistics Canada, urban areas have a population of 1,000 or more and a population density of at least 400 people per square kilometre. Rural areas include all territory lying outside urban areas. Rural population includes all those living in the rural fringes of Census Metropolitan Areas (CMAs) and Census Agglomerations (CAs), as well as population living in rural areas outside CMAs and CAs.

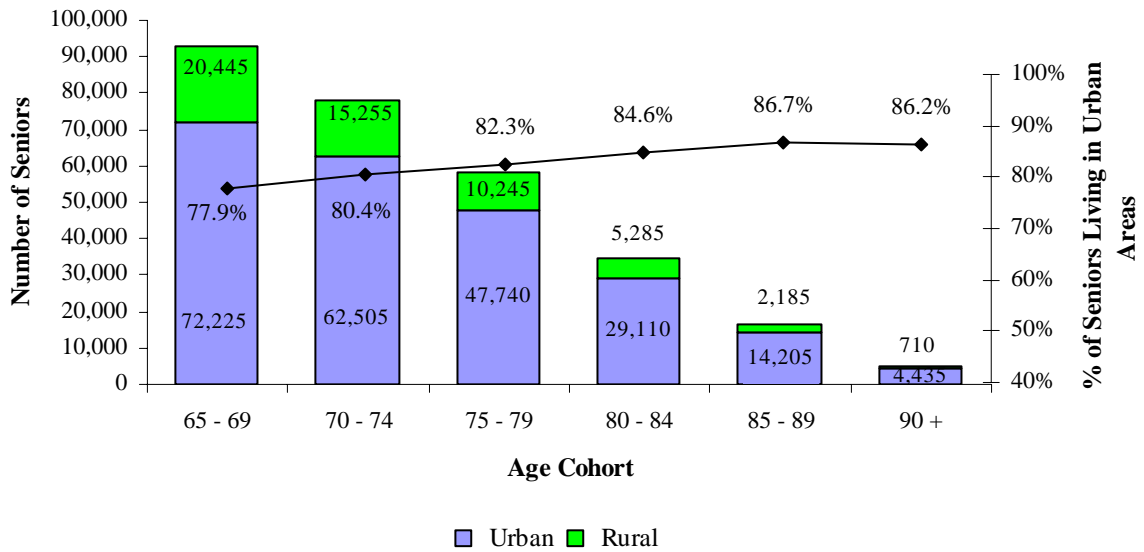
Chart 8
Male Seniors Make Up Larger Proportion of Rural Seniors



Source: Statistics Canada, 2001 Census of Canada Custom Tabulations

- As seniors age, the percentage who live in urban areas increases.

Chart 9
A Higher Percentage of Older Seniors Live in Urban Areas



Source: Statistics Canada, 2001 Census of Canada Custom Tabulations

- As a percentage of the total population, the Camrose (20 per cent) and Wetaskiwin (18 per cent) Census Agglomerations⁶ (CAs) had the highest percentage of seniors, followed by the Lethbridge (15 per cent) and Medicine Hat (14 per cent) CAs. Northern Alberta, for example the Wood Buffalo area (2 per cent), had the lowest percentage of seniors.
- The age distribution of seniors also varies by CA and CMA. For instance, in 2001, one-third (32.6 per cent) of seniors in Alberta were between 65 to 69 years. In comparison, 52.9 per cent of the seniors in the Wood Buffalo CA were between 65 to 69 years old. Almost 8 per cent (7.6 per cent) of Alberta's seniors were 85 or older. Lloydminster, Camrose and Wetaskiwin CAs had the highest percentage of 85 year olds, at 11.4 per cent, 10.5 per cent and 9.8 per cent respectively.

Housing

Most Seniors Live in Private Housing

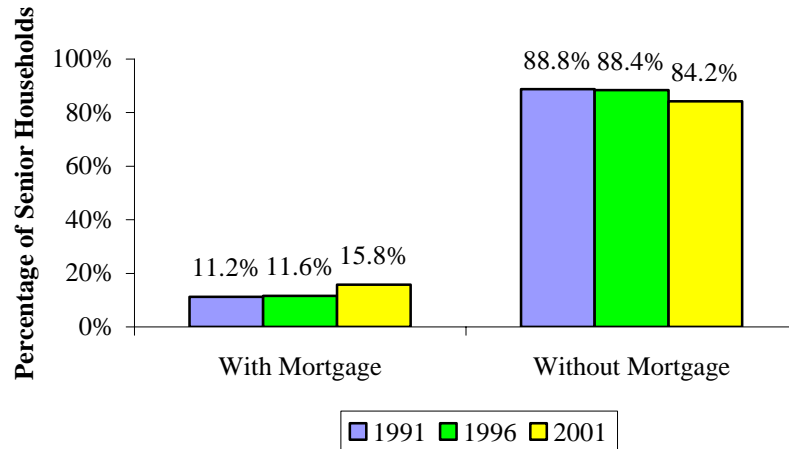
More seniors own their home than Albertans in general.

- In 2001, the vast majority of Alberta seniors lived in private housing. Where the primary homeowner⁷ was over 65, approximately 78 per cent of households owned their homes and approximately 10 per cent of senior households were renters (see Chart 11).
- The percentage of senior homeowners (78 per cent) was higher than for all Albertans in general. It also represents an increase in ownership from 1996 and 1991, when 75 per cent and 73 per cent of senior households owned their homes.
- Home ownership was linked to location, with a higher proportion of rural seniors being owners and a higher percentage of urban seniors renting.
- Of the seniors who own their homes, 15.8 per cent had a mortgage in 2001. The remaining 84.2 per cent had no mortgage. In comparison, almost 60 per cent (59.8 per cent) of Alberta homeowners had a mortgage. While seniors are more likely to be mortgage free than other Albertans, the percentage of seniors with a mortgage increased from 11.6 per cent in 1996 to 15.8 per cent in 2001 (see Chart 10).

⁶ Statistics Canada defines a Census Agglomeration as an area that is combined with other municipalities that has an urban core of at least 10,000 people.

⁷ The primary homeowner is the first person in the household identified as being the household maintainer. It will normally be the person who contributes the greatest amount towards the payments for shelter expenses.

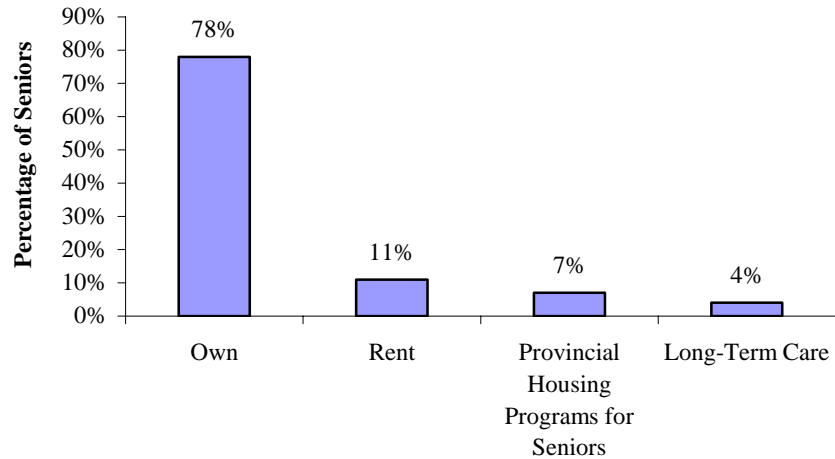
Chart 10
Increase in the Number of Senior Homeowners With A Mortgage



Source: Statistics Canada, 1991, 1996 and 2001 Census Data

- Older seniors are less likely to have a mortgage. One in ten (10.3 per cent) homeowners aged 75 years or over had a mortgage compared to one in five (19.6 per cent) people aged 65 to 74 years.
- The majority of senior households (64.6 per cent) in private housing lived in single-family detached houses, as did the Alberta population as a whole. However, seniors were more likely to live in a high-rise apartment building than non-seniors. One-fifth (22.8 per cent) of senior households lived in an apartment; either an apartment building that has fewer than five storeys (14.1 per cent), more than five storeys (7.6 per cent) or a detached duplex apartment (1.1 per cent). The remaining senior households lived in a semi-detached house (4.5 per cent), a row house (5.2 per cent) or a movable dwelling (2.9 per cent).
- As seniors age, the percentage who live in an apartment building increases while the percentage who live in a house declines.
- Approximately 7 per cent of seniors accessed provincial housing programs in 2004. This included almost 15,000 seniors in self-contained subsidized rental accommodations and over 9,400 seniors in the lodge and cottage programs (see Chart 11).
- Approximately 13,000 seniors lived in long-term care facilities, which represents 4 per cent of seniors (see Chart 11).

Chart 11
Majority of Seniors Own Their Home

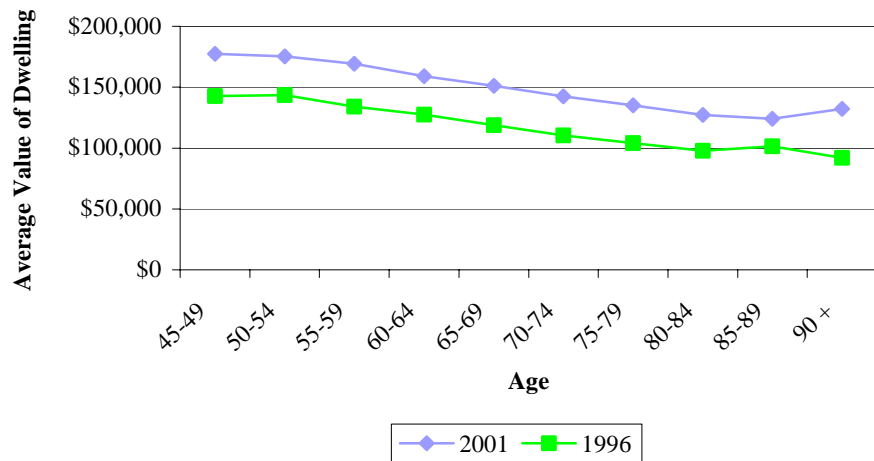


Source: Statistics Canada, 2001 Census of Canada Custom Tabulations, Alberta Health and Wellness and Alberta Seniors updated to 2004

Dwelling Value and Costs

- In 2001, senior household owners believed that they would receive, on average, \$140,413, if their dwelling were to be sold. This is up from \$109,602 in 1996.
- The perceived average value of Alberta seniors’ dwellings was lower than the value of all Albertan’s dwellings, which was estimated at \$159,698 in 2001.
- The perceived average dwelling value was lower for older age cohorts. This trend was evident in both 1996 and 2001.

Chart 12
Perceived Average Value of Dwelling Lower for Older Age Groups



Source: Statistics Canada, 2001 and 1996 Census Data

- The average monthly major payment⁸ for owner occupied private non-farm, non-reserve seniors dwellings in 2001 was \$459. The gross rent⁹ of tenant occupied private non-farm, non-reserve senior dwellings was \$576 per month; more than \$100 higher than the average owner occupied dwellings payment.

Dwelling Size and Age

Seniors Live in Smaller and Older Homes

- Census data indicates that older people have homes with fewer rooms than younger people.
- Alberta's seniors lived in homes that were generally older than housing in the province overall. For instance, 47 per cent of Alberta's seniors lived in homes built before 1971, compared to 34 per cent of the total provincial population.

Need for Repair

Seniors Less Likely to See Need For Minor Repairs

- Approximately 70 per cent of senior households judged that their dwellings require only regular maintenance such as furnace cleaning or painting. The remaining seniors either believed that their dwellings required minor repairs (23.2 per cent) or major repairs (7.7 per cent). Minor repairs include the repair of loose floor tiles, brick or shingles, defective steps, railing or siding. Major repairs include the repair of defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- Despite the fact that they lived in older than average homes, seniors were more likely to assess their dwellings as requiring only regular maintenance, and were less likely to feel that minor repairs were needed than the Alberta population in general. The percentage of seniors who felt that major repairs were needed was similar to that of the overall Alberta population.
- In 2003, 37 per cent of senior households reported maintenance, repair and replacement expenditures on owned living quarters compared to 40 per cent of non-senior households. The average expenditure per senior household was \$348 whereas non-senior households' average expenditure was \$544.
- From April 2004 to March 2005, 3,671 home repairs were funded through the Special Needs Assistance for Seniors program¹⁰. A total of \$4.8 million of the

⁸ Owner's major payments include payments for electricity, oil, gas, coal, wood or other fuels, water and other municipal services, monthly mortgage payments, property taxes and condominium fees.

⁹ Gross rent for tenant occupied dwellings includes payments for fuel, water and other municipal services, and monthly cash rent.

¹⁰ The Special Needs Assistance for Seniors program, run through the Ministry of Alberta Seniors and Community Supports, is an income-based, lump-sum cash payment program intended to assist low-income seniors who are experiencing financial difficulty in paying extraordinary, one-time personal expenses and have expended other resources.

program's expenditures in 2004/2005 went to assist seniors with their home repairs.

- Annually, approximately 30 per cent of the Residential Access Modification Program¹¹ (RAMP) applications are received from senior wheelchair users. RAMP provides grants, for low-income to moderate-income severely disabled persons of all ages who require a wheelchair, to make permanent modifications that will increase the mobility into and within their homes.

Living Arrangements

Number of Senior Households Rises With Growth in the Number of Seniors

- The 2001 Census reported 188,780 private Alberta households in which the primary homeowner¹² was aged 65 years or older. This is an increase of approximately 15 per cent from 1996 (164,335 households) and of almost 35 per cent since 1991 (140,320 households). The growth in senior households mirrored the 34 per cent increase in the number of seniors from 1991 to 2001.

Household Family Status

- In 2001, the majority of senior households (55.4 per cent) consisted of one-family households or non-family households (43.5 per cent)¹³. The remaining 1.2 per cent senior households had two or more families occupying the same dwelling. The number of one-family households increased from 52.8 per cent in 1996 and the number of non-family households decreased from 46.3 per cent in 1996.
- Just under one-quarter (22.6 per cent) of female senior households were one-family households whereas four out of five (78.3 per cent) male senior households were non-family households. The proportion of male one-family households remained virtually unchanged since 1996, whereas the proportion of female one-family households increased from 17.2 per cent in 1996 to 22.6 per cent in 2001. This may have been caused by males' increasing life expectancy, which means that females are more likely to remain married, and thus part of a family household, for a longer period.

¹¹ The Residential Access Modification Program was formerly called the Home Adaptation Program (HAP).

¹² The primary homeowner is the first person in the household identified as being the household maintainer. It will normally be the person who contributes the greatest amount towards the payments for shelter expenses.

¹³ According to Statistics Canada: **Family household** refers to a household that contains at least one census family, that is, a married couple with or without children, or a couple living common-law with or without children, or a lone parent living with one or more children (lone-parent family). **One-family households** refers to a single census family (with or without other non-family persons) that occupies a private dwelling. **Non-family household** refers to either one person living alone in a private dwelling or to a group of two or more people who share a private dwelling, but who do not constitute a census family.

- There were fewer non-family households in rural areas (34.4 per cent) than in urban areas (45.6 per cent).
- Across CAs, the percentage of multiple-family households varied between 0 per cent and 1.8 per cent, except for the region of Wood Buffalo. In Wood Buffalo, approximately 9.3 per cent of households were multiple-family households. This may be the case because of housing shortages and the higher cost of housing in the Wood Buffalo area. Wood Buffalo also had the highest percentage of one-family households (60.8 per cent) and the lowest ratio of non-family households (27.8 per cent). The opposite occurred in Wetaskiwin with only 43.4 per cent of households being one-family and 56.6 per cent being non-family.

Presence of Children

One-Tenth of Seniors Live With Children

- While not all grandparents are seniors, the majority of Canadian seniors are grandparents. Approximately 80 per cent of senior women and 74 per cent of senior men in Canada were grandparents in 2001. The average age of Canadian grandparents was about 65.
- In 2001, approximately 13 per cent of Alberta households headed by a senior had children living in the home¹⁴.
- According to Statistics Canada, 3.2 per cent of Alberta children aged 0 to 14 shared a home with a least one grandparent in 2001. Almost one percent of Alberta children lived in skip-generation households, where they lived only with their grandparents without a middle generation.

Household Size

As Age Increases, Household Size Decreases

- Almost all senior households consisted of one or two person households (90 per cent), while 44 per cent of all Alberta households were larger than that. In 2001, the average senior household was home to 1.7 people, compared to 2.6 in the average Alberta household.
- Household size declined with age. Among women, the decline occurred more rapidly in the younger age categories, stabilizing at 80 to 84 years. Among men the decline was more gradual. These trends are influenced by the death of seniors' spouses.
- A higher percentage of rural senior households compared to urban senior households are two-person households. About 56.7 per cent of rural senior

¹⁴ According to Statistics Canada, children refer to blood, step- or adopted sons and daughters, regardless of age or marital status and grandchildren in households where there are no parents present. Sons and daughters who are living with their spouse or common-law partner, or with one or more of their own children are not considered to be members of their parent's household, even if they are in the same household.

households are two-person households compared to 46.6 per cent of urban households.

- The average size of senior households varied between 1.6 and 1.9 people for all CAs except for the Wood Buffalo CA which had, on average, 2.3 people per senior household.

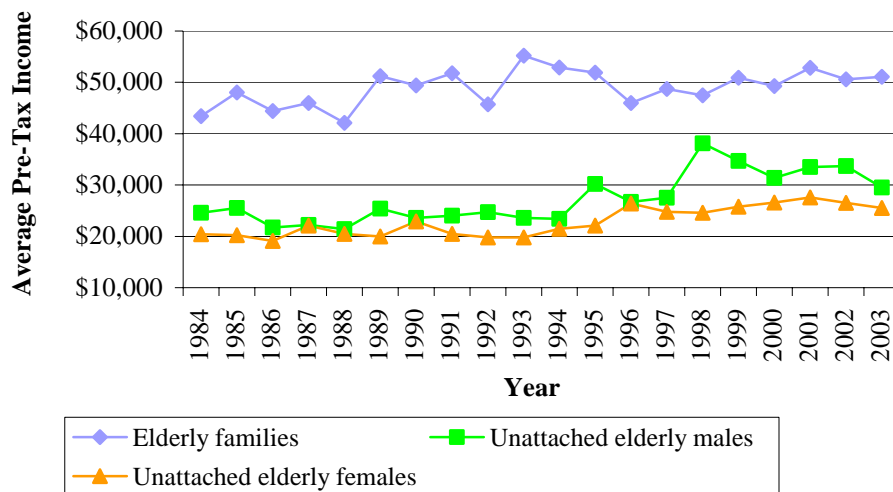
Income¹⁵

Household Income

2003 Average Income Up From 2002

- The average pre-tax income of senior families in Alberta was \$51,100 in 2003. This is up from \$50,600 in 2002 and from \$43,400 in 1984 (based on 2003 constant dollars).

Chart 13
Seniors' Average Pre-tax Income Up From Two Decades Ago
(2003 Constant Dollars)



Source: Statistics Canada, *Income Trends in Canada 1983 – 2003*

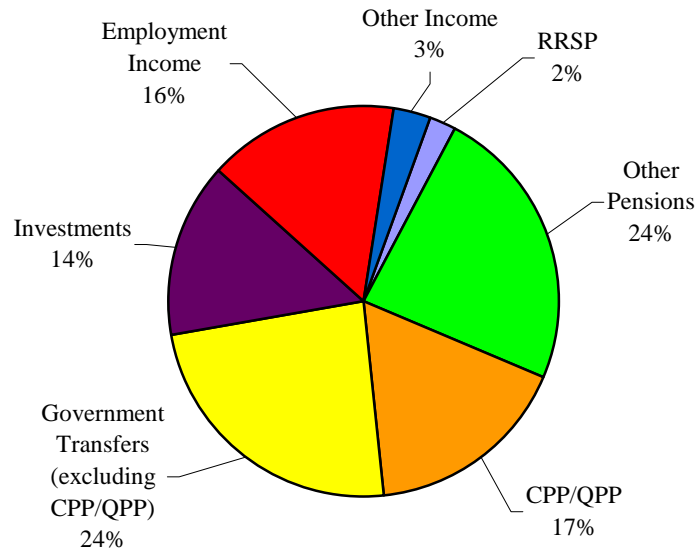
- In 2003, the average pre-tax income of unattached senior males was \$29,500. The comparable figure for females was \$25,500.
- According to the 2001 Census, seniors' average income was \$26,336 in 2000. This is \$5,014 lower than the average income for Alberta's population in general.

¹⁵ This section includes recent information on income from Statistics Canada and Social Development Canada. The information presented on income comes from various years. Wherever possible, the most current information has been used.

Sources of Income

- Alberta's seniors' income comes from a variety of sources including government transfers and a variety of non-government sources.

Chart 14
Alberta's Seniors Receive Income from a Variety of Sources (2003)¹⁶



Source: Statistics Canada, Small Area and Administrative Data Division

Government Transfer Payments

Almost All Seniors Receive Government Transfers

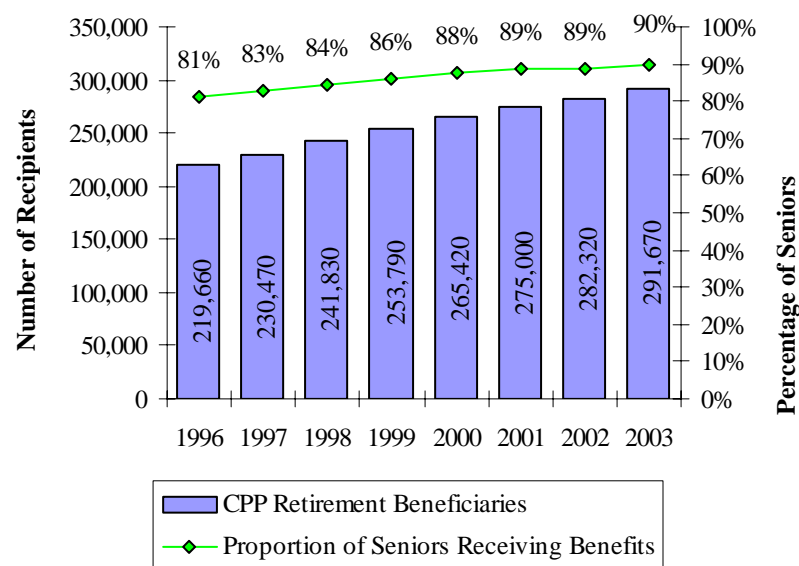
- In 2003, almost all (99 per cent) of Alberta seniors received some income from government transfer payments. Approximately 41 per cent of Alberta seniors' average total income was composed of government transfers, which include Old Age Security (OAS), Guaranteed Income Supplement (GIS), social supports (including the Alberta Seniors Benefit), Canada Pension Plan (CPP) payments and Goods and Services Tax Credits.
- In March 2005, 328,045 Alberta seniors received monthly OAS payments, averaging \$454 per person.
- From 1971 to 2004, the number of Alberta seniors receiving OAS payments varied between 96 per cent and 98 per cent. The average annual OAS payment steadily increased in the same time period, from \$933 to \$5,442. OAS payments are reviewed quarterly and adjusted to reflect the country's cost of living increases as measured by the Canadian Consumer Price Index.

¹⁶ Chart 14 represents the seniors population as a whole.

Over half of Alberta seniors receive the Alberta Seniors Benefit.

- Since 1989, higher-income OAS recipients have had to pay back some or all of their OAS benefits. In the 2005 tax year, full benefits will be provided to seniors with net incomes up to \$60,806, and partial benefits to seniors with incomes up to approximately \$98,660, regardless of family status. In 2000, there were 18,590 OAS repayments in Alberta, and the average annual repayment was \$2,826. These repayments are normally deducted each month from the pension payment.
- While the number of Alberta seniors receiving GIS payments increased between 1986 and 2005 (from approximately 87,000 to 115,000), the percentage of Alberta seniors receiving GIS payments declined from 45 per cent to 34 per cent. This change is likely a reflection of seniors' rising incomes. The average monthly amount received from GIS in March 2005 was \$338.
- The Alberta Seniors Benefit (ASB) program provides a monthly cash benefit for eligible seniors whose income is within the qualifying thresholds. In March 2005, approximately 142,600 Alberta seniors (42 per cent) received a monthly cash benefit under the ASB program.¹⁷ In 2004-05, eligible seniors received a monthly cash benefit, averaging approximately \$149 per household (consisting of one or two seniors).
- In 2003, 90 per cent of Alberta seniors (291,670) received retirement benefits from the CPP. A CPP retirement pension is paid to people who have contributed to the Canada Pension Plan. Of those receiving CPP, the average amount received in 2003 was \$479. The percentage of seniors receiving CPP increased by 9 per cent from 1996 to 2003.

Chart 15
Number and Percentage of Seniors Receiving CPP Increasing



Source: Statistics Canada, *Annual Demographic Statistics, 2004* and the Small Area and Administrative Data Division

¹⁷ For a complete description of the ASB program, please refer to the *Seniors Programs and Services Information Guide*.

Non-Government Sources of Income

Majority of Seniors' Income Comes From Non-Government Sources

- In 2003 approximately 60 per cent of Alberta seniors' average total income came from non-government sources. The majority of non-government income was comprised of private pensions, investments and employment earnings.
- Approximately 62 per cent of Alberta seniors (202,350) had some form of investment income¹⁸ in 2003. About 14 per cent of seniors' average total income was received from investments. For those receiving investment income, the average annual amount received was approximately \$7,000.
- In 2003, almost 54 per cent of Alberta seniors (174,960) received income from other pensions¹⁹. Approximately 24 per cent of seniors' average total income was received from private pensions. Private pension plan recipients received an average of \$13,275 from their private pensions in 2003.
- Approximately 24 per cent of Alberta seniors (76,690) had some form of employment income. The percentage of average total income received from employment earnings was almost 16 per cent. The average annual amount received by employment income earners was approximately \$20,183. Of those seniors who had self-employment income, the average self-employment income was \$6,147 and of those seniors who had income from wages, salaries and commission, the average income derived from wages, salaries and commission was \$30,970.
- In 2003, 21 per cent of Alberta seniors (69,400) received "other income"²⁰. Three percent of seniors' average total income was received from "other income." For those receiving "other income," the average annual amount received from this source was \$4,516.
- In 2003, 10 per cent of Alberta seniors (32,460) received income from Registered Retirement Savings Plans (RRSPs). Approximately 2 per cent of seniors' average total income was received from RRSPs. RRSP income recipients received an average of \$6,312 in 2003 from this source. RRSP income has remained stagnant since 1994 when it made up 3 per cent of seniors' average total income. In 1994, 12 per cent of seniors received income from RRSP for an average amount of \$5,391.
- According to Statistics Canada, in 2003, 30 per cent of savers in Alberta were seniors and their interest income made up 53 per cent of all interest income in Alberta. Seniors also represented 24 per cent of all investors. Seniors who received investment income made up 34 per cent of those who received investment income.

Seniors represent one third of all Alberta savers.

¹⁸ Investment income includes interest income and dividend income.

¹⁹ Other pensions include pension benefits (superannuation and private pensions) other than Old Age Security and Canada/Quebec Pension Plan benefits.

²⁰ As defined by Statistics Canada, "other income" includes net rental income, alimony, income from a limited partnership, retiring allowances, scholarships, amounts received through a supplementary unemployment benefit plan, payments from income-averaging annuity contracts, as well as all other taxable income not included elsewhere.

Expenditures

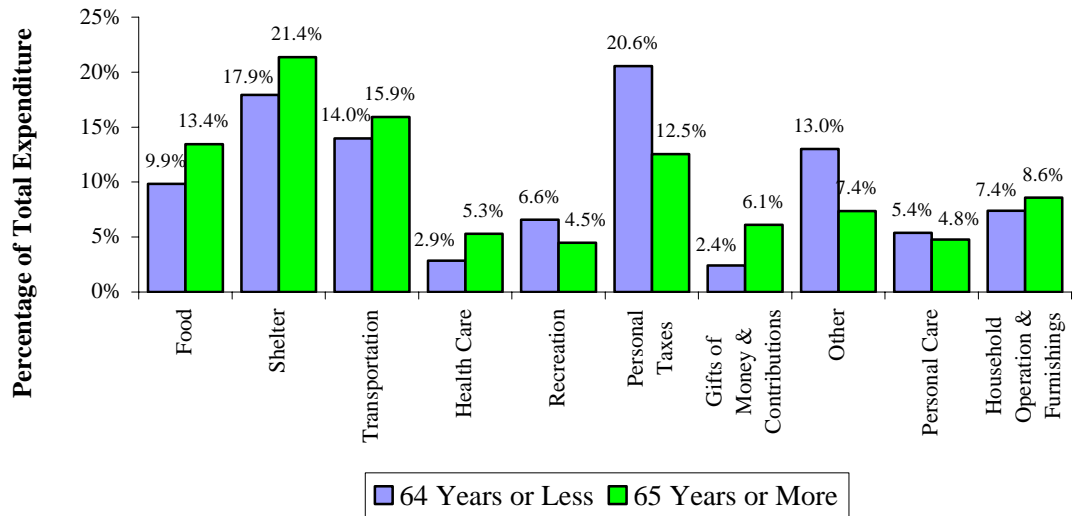
Spending Patterns Unique

Shelter expenses make up senior households' largest expense.

- Alberta seniors' spending patterns are different than those of the overall Alberta population (see Chart 16).
- According to Statistics Canada, senior households' average total expenditure was \$34,541 in 2003 compared to \$72,646 for Albertans under 65.
- Approximately 80 per cent of senior households' average total expenditure (\$27,495) went towards consumption expenditures compared to 71 per cent (\$51,616) for other Albertans. The difference between average total expenditures and consumption expenditures is made up of personal taxes; personal insurance payments and pension contributions; and gifts of money and contributions.
- Senior households' largest expense in 2003 was shelter, accounting for 21 per cent of seniors' overall total expenditures. Personal taxes were the largest expense for those under 65, accounting for approximately 21 per cent of total expenditures.
- Transportation was senior households' second largest expense, constituting 16 per cent of all senior households' overall spending.
- In 2003, seniors spent an average of \$1,166 per person on health care. This is approximately \$440 more per person than the amount spent by non-seniors.
- Seniors spent considerably less on recreation than Albertans under 65 in 2003. Seniors spent almost \$980 per person on recreation, compared to \$1,670 for non-seniors.
- Seniors spent significantly more on gifts of money and support payments given to individuals and charities. In 2003, seniors spent an average of \$1,340 per person on such contributions, in comparison to the \$410 spent by non-seniors.

Seniors spend more on gifts of money and support payments than non-seniors.

Chart 16
Alberta Seniors' Expenditure Patterns Different²¹



Source: Statistics Canada, *Survey of Household Spending 2003*

Labour Force Characteristics

Retirement Age and Labour Force Participation

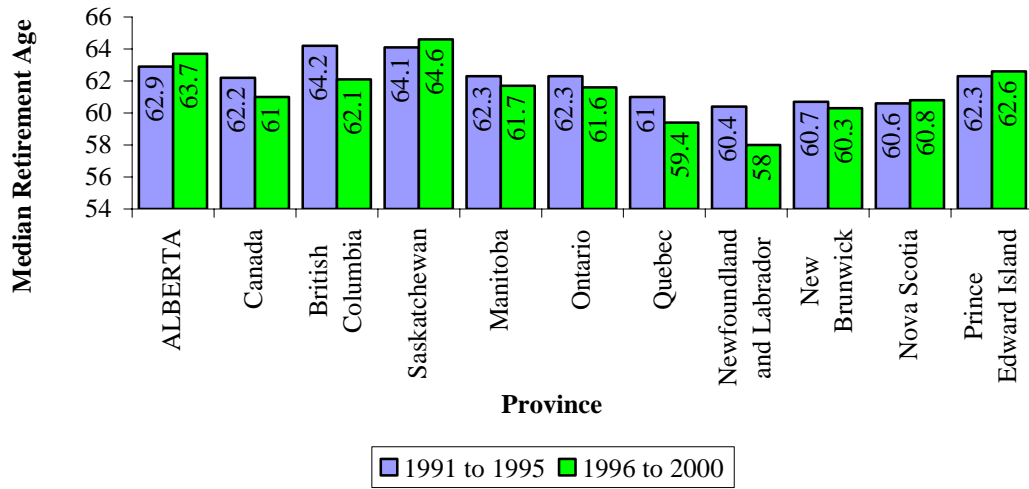
Retirement Age Increased in Last Decade

- The median retirement age in Alberta increased from 62.9 years in the 1991 to 1995 period to 63.7 years in the 1996 to 2000 period. Alberta's median retirement age demonstrated the highest increase of all provinces. Overall, Canada's median retirement age decreased by 1.2 years in this time period.
- Alberta had the second highest median retirement age in the 1996 to 2000 period, behind Saskatchewan (see Chart 17).

Alberta's median retirement age is the second highest in Canada.

²¹ 'Other' includes reading material and other printed matter, education, tobacco products and alcoholic beverages, games of chance, personal insurance payments and pension contributions and other miscellaneous expenditures. 'Personal Care' includes clothing and personal care.

Chart 17
Alberta's Retirement Age Second Highest in Canada



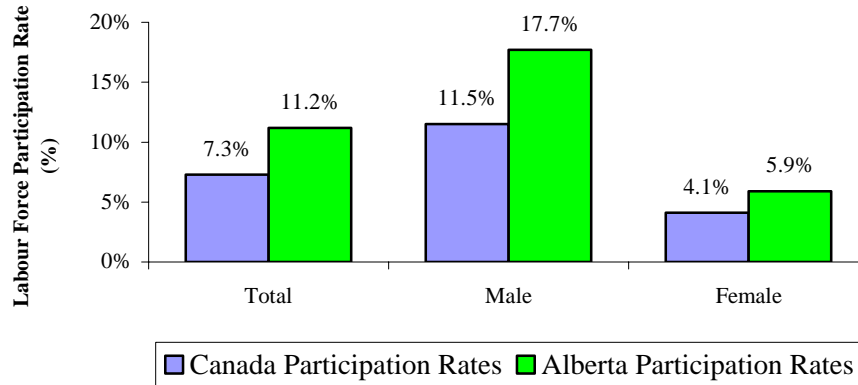
Source: Statistics Canada, *Perspectives on Labour and Income*, Fact-Sheet on Retirement, Summer 2002

Alberta Seniors More Active in the Labour Force Than Canadian Seniors

- In 2003, there were 33,800 seniors in the Alberta labour force²². Approximately 33,200 of the seniors in the labour force were employed. The remaining 600 seniors were actively seeking work.
- Workers aged 65 and over accounted for 2 per cent of the total provincial workforce.
- In 2003, 11.2 per cent of Alberta residents over the age of 65 participated in the provincial workforce. Senior men were more likely than their female counterparts to be part of the workforce; 17.7 per cent of male seniors and 5.9 per cent of female seniors were in the workforce in 2003 (see Chart 18).
- In 2003, Alberta's male and female seniors were more active in the labour force than seniors in Canada, as a whole.
- In April 2005, approximately 740 Alberta seniors received employment insurance benefits.

²² Labour force participants are those individuals who are employed and those who are actively seeking work.

Chart 18
Alberta Seniors More Active in Labour Force Than Other Canadian Seniors



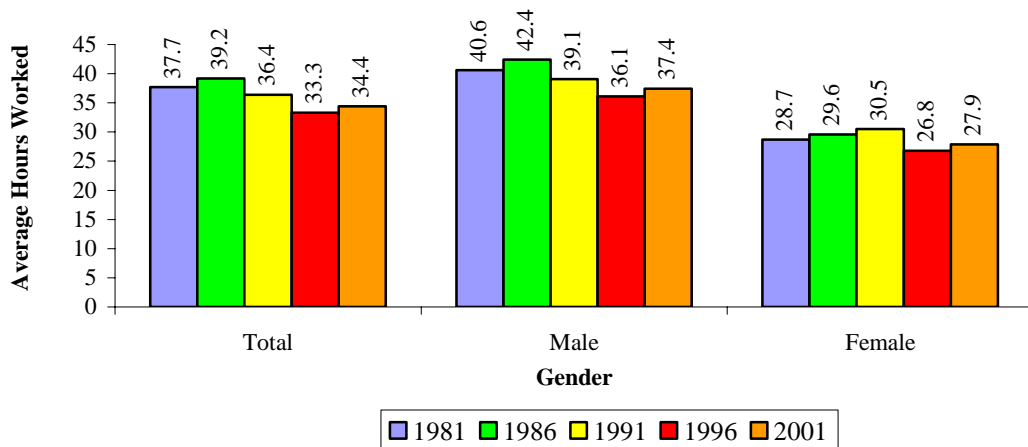
Source: Statistics Canada, *Labour Force Historical Review, 2003*

Employed Seniors More Likely to Work Part-Time, From Home and be Self-Employed

There are key differences between seniors' labour force characteristics and those of the general population.

- In Alberta, approximately 58 per cent of all employed seniors worked full-time in 2003. This is lower than the general population in Alberta (82 per cent). The comparable figure for Canadian seniors was 56 per cent.
- As with many other age groups, senior women were more likely to work part-time than men. While 62 per cent of Alberta senior women in the labour force worked part-time, only 32 per cent of senior men did.
- Employed Alberta seniors worked, on average, 34.4 hours in the week prior to the Census. Despite an increase from 1981 to 1986 and another from 1996 to 2001, it appears that the average hours worked is declining, decreasing by 3.3 hours from 1981 to 2001.

Chart 19
Overall Decline in Average Hours Worked From 1981 to 2001



Source: Statistics Canada, 2001, 1996, 1991, 1986 and 1981 Census Data

- In 2001, male seniors worked, on average, over ten hours more than females (37.4 hours versus 27.9 hours) in the week prior to the Census. While the average hours worked has declined for male seniors, it appears to have remained stable for female seniors (see Chart 19).
- In 2001, more Alberta seniors worked from their homes than the general population. Almost half (49 per cent) of employed seniors worked from home, in comparison to only 10 per cent of Alberta's overall employed population.
- Of the seniors participating in the labour force, 46 per cent of them were employees. The remaining senior workers were either self-employed (51.4 per cent) or were unpaid family workers²³ (2.6 per cent). The prevalence of farming as an occupation among Alberta seniors may be a contributing factor to the number of self-employed seniors over 65.
- From 1981 to 1996, the percentage of senior employees in the labour force decreased from 59.2 per cent to 40.5 per cent and then increased to 46 per cent in 2001. The percentage of self-employed seniors has gone in the opposite direction; from 1981 to 1996, the percentage of self-employed senior workers increased from 39 per cent to 56.3 per cent and then decreased to 51.4 per cent in 2001.
- A higher percentage of female seniors are employees or unpaid family workers. Employed male seniors are more likely to be self-employed than females.

One-quarter of Seniors in Labour Force Work in Farming Industry

- Of the senior workforce, 26 per cent worked as farmers or farm managers in 2001. In contrast, only 3 per cent of the entire Alberta labour force worked in this industry.
- As time goes on, fewer seniors are involved in the farming industry. In 1991, 34 per cent of seniors in the labour force worked as farmers or farm managers compared to 26 per cent in 2001.
- After farming, sales and service occupations (17 per cent) were the most common occupations for seniors. Despite the fact that the sales and service occupations are the second most popular occupation type for seniors, the percentage of seniors working in these types of jobs is approximately 7 percentage points lower than the Alberta labour force aged 15 to 64.
- A higher percentage of female seniors worked in business, finance and administration, health and sales and service occupations. A higher proportion of male seniors worked in the primary industry, trades and transportation and management.
- In May 2001, 31.6 per cent of rural seniors participated in the labour force. In comparison, the participation rate for urban seniors was 10.2 per cent.

²³ Unpaid family workers are persons who worked without regular money wages for a relative who is a member of the same household. Unpaid family workers mainly contribute to the operation of a business, farm or professional practice, owned or operated by the relative.

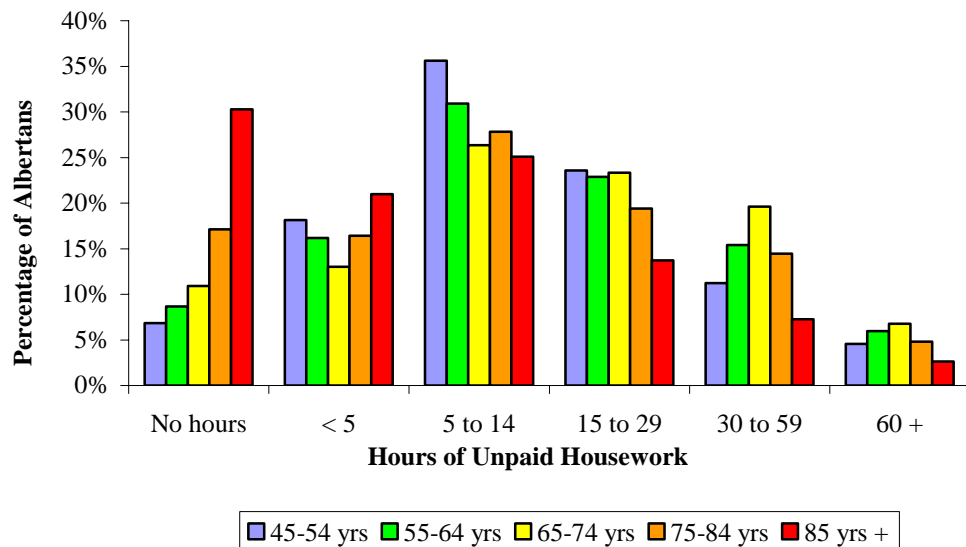
- Urban senior workers were more likely to be employees. Rural employed seniors were almost twice as likely to be self-employed, which is likely linked to the higher percentage of seniors in rural areas who are farmers. The percentage of rural seniors who were unpaid family workers is also three times higher than that of urban seniors.

Unpaid Housework

Of All Seniors, Those Aged 65 to 69 Spend Most Time Doing Unpaid Housework

- Overall, 85.6 per cent of seniors spent some time doing housework in the week prior to the 2001 Census. Approximately one quarter of seniors (26.7 per cent) performed between five and 14 hours of unpaid housework; one fifth of seniors (21.3 per cent) provided 15 to 29 hours; and 14.7 per cent provided less than five hours.
- The number of hours of unpaid housework varied by age, gender, location and marital status:
 - Younger seniors, especially those aged 65 to 74, contributed a significant number of hours to housework.
 - A higher percentage of rural seniors spent 30 hours or more on housework in a week. Rural seniors are also less likely to provide 29 hours or less of housework.
 - Female seniors were more likely to spend a greater amount of time doing housework.

Chart 20
Hours of Unpaid Housework Vary Significantly by Age



Source: Statistics Canada, 2001 Census Custom Tabulations

Aboriginal Seniors

Aboriginal Seniors Younger Than General Seniors Population

Alberta's Aboriginal seniors report higher average incomes than those in the rest of Canada.

- As of the 2001 Census, there were 5,130 Aboriginal seniors in Alberta, which is less than two percent of the seniors population.²⁴ This figure is up by 47 per cent from 1996 when there were 3,500 Aboriginal seniors. Trend analysis for Aboriginal peoples is difficult, as enumeration of Indian Reserves and Indian Settlements was incomplete in 1996 and 2001.
- It is projected that the number of Aboriginal seniors will increase to 7,100 in 2006 and 13,600 in 2017; an increase of over 150 percent from 2001 to 2017.
- In 2001, 48 per cent of Aboriginal seniors were Métis and 49.4 per cent were North American Indian.
- The Aboriginal seniors population is somewhat younger than the non-Aboriginal seniors population, with a higher percentage in the 65 to 69 age category and a lower percentage in the 70 to 84 age category.
- Female Aboriginal seniors outnumbered males by 115 to 100 in 2001. As with Alberta's seniors in general, females outnumbered males in every age category, except in the oldest group, 90 and over.
- Of all Aboriginal seniors, 47.2 per cent lived in rural areas and 52.8 per cent lived in urban areas in 2001. A higher percentage of Aboriginal seniors in older age groups lived in rural areas. For instance, 37.5 per cent of Aboriginal seniors aged 65 to 69 lived in rural areas compared to 71.4 per cent of Aboriginal seniors aged 90 years and over.
- In 2000, Alberta's Aboriginal seniors had higher average incomes than Canada's Aboriginal seniors (\$19,964 versus \$18,788) but lower average incomes than other Alberta seniors (\$26,336).

Seniors Born Outside of Canada

Seniors More Likely to Have Immigrated to Canada Than Other Albertans

Senior immigrants come from many parts of the world.

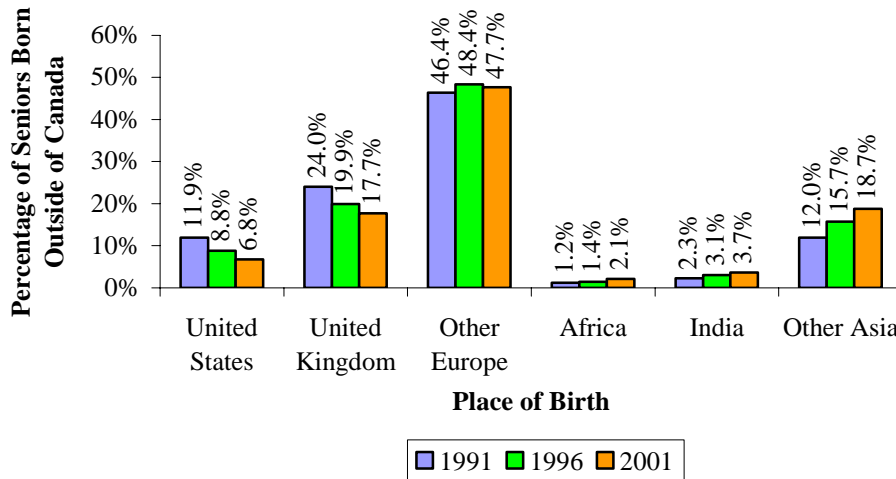
- Findings from the 2001 Census indicate that Alberta's seniors were more likely to have been born outside of Canada than the Alberta population in general. This was particularly true among those aged 90 and over.
- In 2001, 48 per cent of seniors aged 90 years and over were born outside of the country. In younger age categories within the 65 and over group, the percentage

²⁴ As in previous Censuses, enumeration of Indian Reserves and Indian Settlements was incomplete in 2001. Caution should be exercised in analyzing trends for Aboriginal peoples based on previous Census data. Over time, patterns in Aboriginal self-identification have changed. In recent years, a growing number of people who had not previously identified with an Aboriginal group are now doing so. Changes in Aboriginal participation in the Census over time also result in comparability issues.

born outside of the country varied between one-quarter and one-third, almost twice as high as the 15 per cent found in the total Alberta population (see Chart 22).

- Alberta seniors born outside of Canada came from many parts of the world. The majority of these seniors were from continental Europe (48 per cent), Asia, excluding India (19 per cent), and the United Kingdom (18 per cent).
- In 2001, a higher percentage of seniors born outside of Canada were born in Asia, India or Africa than in 1996 and 1991. There has been a decrease in the percentage of senior immigrants being born in the United States or the United Kingdom.

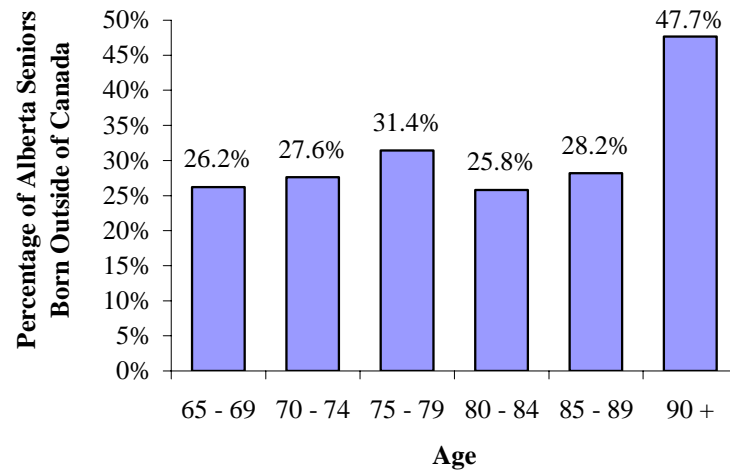
Chart 21
The Place of Birth of Seniors Born Outside of Canada is Changing



Source: Statistics Canada, 2001, 1996 and 1991 Census Data

- Almost all Alberta seniors (96.8 per cent) are Canadian citizens.
- In 2001, over half of all seniors born outside of Canada (55 per cent) had received their landed immigrant status prior to 1961.
- The percentage of seniors born outside Canada residing in urban areas is almost twice that of rural areas (30.9 per cent versus 16.1 per cent). The Calgary and Edmonton areas have the highest percentage of seniors born outside of Canada, at 37.2 per cent for Calgary and 33.3 per cent for Edmonton.

Chart 22
Seniors 90 Years and Over More Likely to be Born Outside of Canada



Source: Statistics Canada, 2001 Census of Canada Custom Tabulations

Migration

Mobility within the province

- The majority of Alberta seniors had not moved in the year prior to the 2001 Census (94.1 per cent). This number declines to 77.6 per cent of seniors when using a five-year reference period. The percentage of seniors who moved in the year prior to the Census decreased from 6.6 per cent in 1991, to 6.2 per cent in 1996 and 5.9 per cent in 2001. For the five-year reference period, this figure remained constant at approximately 22 per cent for the 1991, 1996 and 2001 Censuses.
- Of the seniors who moved in the year prior or in the five year period prior to the 2001 Census, over half (58 per cent), moved within their census subdivision²⁵.

Interprovincial Migration and Immigration

Alberta Continues to Attract Seniors From Other Provinces

- From July 1, 2003 to June 30, 2004, 353 more seniors moved into Alberta than moved out. Among provinces and territories, Alberta had the second highest number of senior interprovincial net migrants, after British Columbia.

Alberta attracts more seniors than any other province.

²⁵ A census subdivision is the general term used by Statistics Canada for municipalities (as defined by provincial legislation) or areas treated as municipal equivalents for statistical purposes such as Indian reserves.

- In every year since 1984, more seniors moved into Alberta from other parts of Canada than moved out. Since 1984, Alberta averaged a net interprovincial immigration of 715 seniors per year.
- Over the last three Censuses, the number of senior interprovincial migrants to Alberta has been more than twice as high as the number of seniors moving to Alberta from another country.
- Over 2,200 seniors moved from another province to Alberta in the year prior to the 2001 Census. The number of seniors who moved in the last three Censuses increased but the percentage they made up of the Alberta seniors population did not. This was the same case for seniors who moved in the five years prior to the Censuses.
- About 830 seniors moved to Alberta from another country in the year prior to the Census and 2,310 in the five years prior to the Census.

Percentage* of Alberta Seniors who Moved to Alberta Remained Constant

		1991 Census	1996 Census	2001 Census
Moved to Alberta from another Province	Within Year Prior to Census	1,715 (0.8%)*	1,900 (0.8%)	2,200 (0.8%)
	Within Five Years Prior to Census	6,970 (3.3%)	7,875 (3.2%)	9,500 (3.3%)
Moved to Alberta from another Country	Within Year Prior to Census	755 (0.4%)	670 (0.3%)	830 (0.3%)
	Within Five Years Prior to Census	3,295 (1.6%)	3,645 (1.5%)	2,310 (0.8%)

* Percentages in the above table refer to the percentage that seniors, who moved from another province or country, make up of the total Alberta seniors population.

Source: Statistics Canada, 2001, 1996 and 1991 Census Data

Language

Seniors More Likely to Speak Non-official Languages at Home Than Other Albertans

- According to 2001 Census data, the mother tongue of almost one-third (30.8 per cent) of Alberta seniors was neither English nor French. English was the mother tongue for 64.7 per cent of seniors and French was the mother tongue for 2.9 per cent of seniors.
- The vast majority was able to converse in English (96 per cent). Seniors were also more likely than Albertans of other ages to speak a non-official language at home.
- The oldest seniors, those over 85, had the highest percentage of non-English speakers.

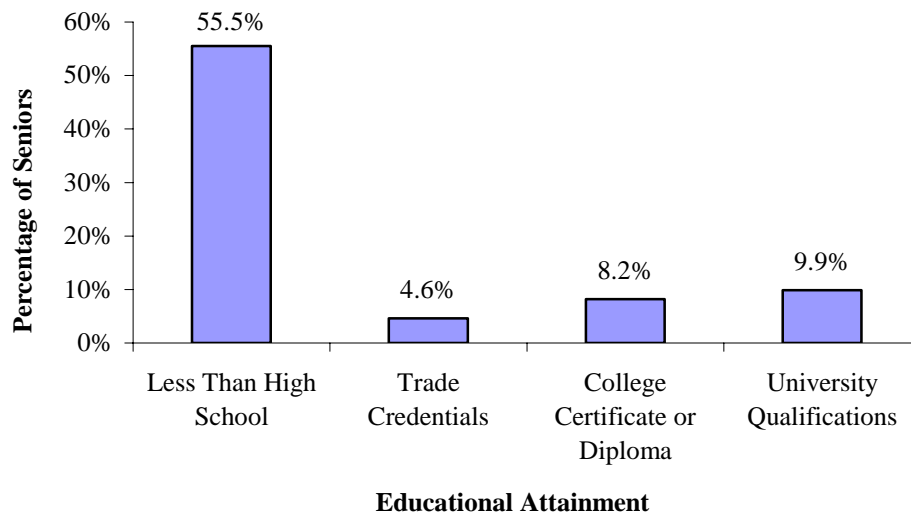
Almost all seniors can converse in English.

Education

Educational Attainment Higher Among Males and Younger Seniors

- In 2001, just over half (55.5 per cent) of seniors had less than a high school education, with 24 per cent having less than a grade nine education. Almost 5 per cent (4.6 per cent) of seniors had trade credentials, 8.2 per cent had a college certificate or diploma and 9.9 per cent had university qualifications. In all, 25.8 per cent of seniors had qualifications beyond high school.

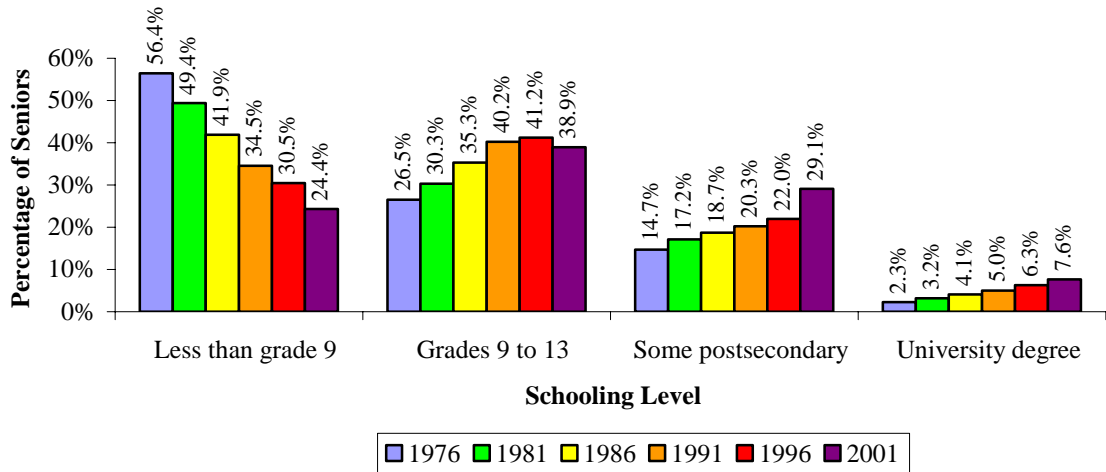
Chart 23
Most Alberta Seniors Have Less Than High School Education



Source: Statistics Canada, 2001 Census Custom Tabulations

- Educational outcome varies by gender. For instance, 28.8 per cent of male seniors had qualifications beyond high school compared to 23.3 per cent of female seniors. Male seniors were over three times as likely to have trade credentials than females (7.5 per cent of males versus 2.2 per cent of females). Almost 12 per cent of males had university qualifications compared to 8.2 per cent of females. Females were almost twice as likely to have a college certificate or diploma.
- In general, the levels of educational attainment were lowest among seniors aged 90 and over and highest among seniors aged 65 to 69.
- The highest level of educational attainment of Alberta seniors is increasing (see Chart 24). For instance, in 1976, over 50 per cent (56.4 per cent) of seniors had less than a grade nine education and only 2.3 per cent of seniors acquired a university degree or higher. In 2001, the number of seniors who acquired less than grade nine as their highest level of education dropped to 24.4 per cent and the number of seniors with a university degree more than tripled to 7.6 per cent.

Chart 24
Current Seniors Possess Higher Levels of Schooling Than Previous Seniors



Source: Statistics Canada, 2001, 1996, 1991, 1986 and 1981 Census Data

- From September 2000 to May 2001, one half of one percent of seniors attended school full or part time. Only 360 seniors attended school full time, while 1,185 seniors attended school part time. During the same time period, almost 5.2 per cent of Albertans aged 25 to 64 attended school part time, and almost 3.4 per cent attended full time²⁶.
- More highly educated seniors were more likely to attend school. For instance, 0.2 per cent of seniors with less than a high school graduation certificate attended school full or part time. The same figures for seniors with a college certificate or diploma and seniors with a doctorate were 1.1 per cent and 3.8 per cent, respectively.
- School attendance for seniors is similar for males and females and has remained under 0.7 per cent since 1981.

²⁶ These numbers likely underestimate school attendance, as they do not include courses taken for leisure, recreation or personal interest.

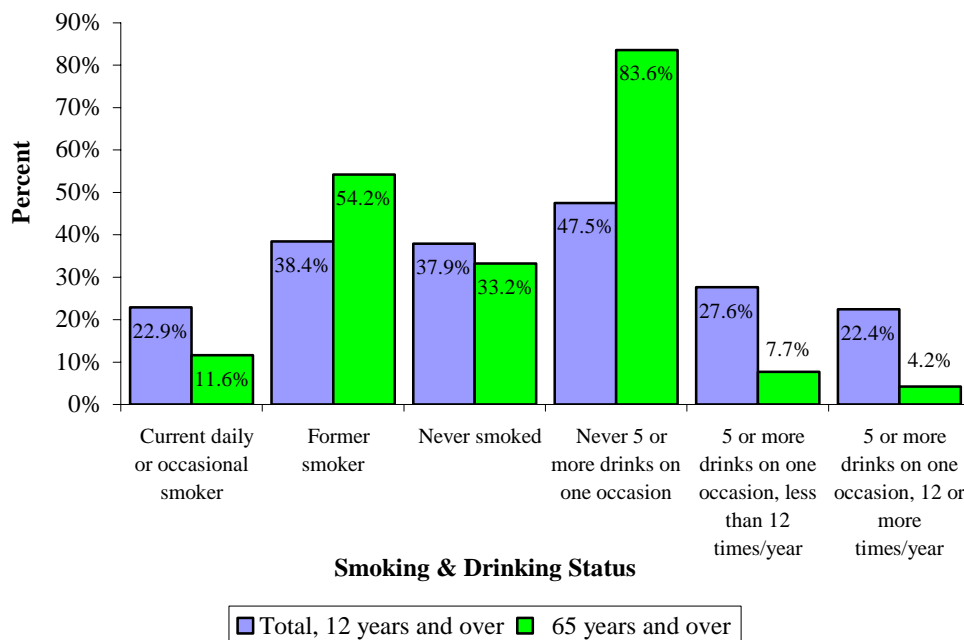
Health

Seniors Reported Good Health Despite Increased Risk of Some Health Conditions

- A survey²⁷ conducted in 2004 indicates that 78 per cent of Alberta seniors reported that they enjoy excellent, very good, or good health.
- According to data from Statistics Canada’s Canadian Community Health Survey:
 - smoking and drinking are less common among seniors. Approximately 12 per cent of seniors considered themselves daily or occasional smokers, compared to 23 per cent of the total provincial population. In 2003, 84 per cent of seniors and 48 per cent of people over 12 years stated that they never drink five or more drinks on one occasion.
 - in 2003, 39 per cent of Alberta seniors were physically active or moderately active and 53 per cent were inactive. Four out of ten senior men and 37 per cent of senior women reported that they were physically active.
 - 28 per cent of surveyed Albertans over the age of 65 reported experiencing no stress, as compared to 10 per cent of all adult Albertans in 2003.
 - seniors in Alberta, especially senior men, were more likely than the general population to report that they have low social support. The percentage of Alberta seniors reporting low social support increased from 1.4 per cent in 1996 to 4.6 per cent in 2000.

Almost one in three seniors report experiencing no stress.

Chart 25
Smoking and Drinking Less Common Among Seniors



Source: Statistics Canada, *Canadian Community Health Survey, 2003*

²⁷ Source: *The 2004 Public Survey About Health and the Health System in Alberta*, Alberta Health and Wellness

- In 2001, 44 per cent of Alberta seniors reported they had a disability, that is, their everyday activities were limited because of a health-related condition or problem. In comparison, only 11 per cent of 15 to 64 year old Albertans reported that they had a disability. Of the seniors who reported a disability, 34 per cent reported that their disability was severe or very severe. Senior's disabilities most commonly affected their mobility (32 per cent), agility (29 per cent), pain (28 per cent) and hearing (18 per cent)²⁸.
- According to the Alberta Centre for Injury Control and Research, the rate of injuries from falls increases with age. In 1999/2000, seniors accounted for over half of the hospital admissions due to falls in Alberta.
- The probability of dementia increases with age. The rate for Canadians aged 65 to 74 is approximately 2 per cent compared with around 33 per cent for people over the age of 85.
- According to Alberta Health and Wellness, approximately 32,700 Alberta seniors received long-term home care in 2002/03 and comprised 41 per cent of all home care clients. This represented roughly 10 per cent of all Alberta seniors.
- Data from Statistics Canada show that today's seniors are healthier than previous generations of seniors.²⁹ Research shows that mortality rates are declining, as is the incidence of heart disease, high blood pressure and activity limitations. The rate of obesity has also fallen, especially among female seniors. However, there has been an increase in the rate of diabetes, especially among senior men (this may be the result of better screening and diagnostic measures). The study concluded that improvements in health are primarily attributable to increases in the amount of educational attainment and income.

Community Contributions

Seniors are Involved in Their Communities

The majority of seniors make financial donations to charities.

- According to Statistics Canada, 21 per cent of Alberta's seniors participated in some form of volunteer work in 2000. This was higher than the 2000 national average of 18 per cent³⁰.
- Although fewer Alberta seniors volunteer than other Albertans (21 per cent of seniors versus 39 per cent of Alberta residents), seniors contribute more hours on average (273 hours³¹ per year versus 139 hours per year).
- Eighty-two percent of Alberta seniors made financial donations to charities in 2000, with an average annual donation of \$350³².

²⁸ Source: Statistics Canada, *A Profile of Disability in Canada, 2001*

²⁹ Source: Chen, Jiajian and Wayne J. Millar. "Are recent cohorts healthier than their predecessors?" *Health Reports*, Volume 11, No. 4, Statistics Canada, May 2000.

³⁰ Source: Statistics Canada, *National Survey of Giving, Volunteering and Participating, 2000*

³¹ Sample size limitations affect the reliability of this estimate.

³² Sample size limitations affect the reliability of this estimate.

- Fewer Canadian seniors (77 per cent) made financial donations to charities in 2000 than Alberta seniors. Canadian seniors made an average annual donation of \$308. Fewer Canadian seniors aged 75 and older made donations, but they contributed more on average than younger seniors.
- According to the 2001 Census, 18 per cent of Alberta seniors provided unpaid care to other seniors, and 16 per cent of Alberta seniors provided unpaid childcare.

Religion

- In 2001, over half of Alberta's seniors were Protestant (55 per cent), in comparison to 39 per cent of Albertans overall. Catholics comprised the second most common religion for seniors (25 per cent), followed by Christian Orthodox (3 per cent).
- Seniors were less likely to state that they have no religious affiliation than Albertans in general (12 per cent versus 24 per cent).