

Highlights¹

The Elderly and Population Aging

- The turnover rate of the population aged 65 years and over will occur at a much slower rate than in the past. In 1961, elderly people aged 65-69 accounted for 38% of the 65 and over group. Today, the proportion of seniors aged 65-69 currently stands at 30% of the elderly and should attain approximately 21% in 2041, with a slightly higher rate among men and a slightly lower one among women. The characteristics of tomorrow's elderly in terms of health, education and income for example, will not change as rapidly as in the past, although the scope of the changes also depends on the differences between the new elderly cohorts and the already aged.
- From 1961 to 2051, the growth rate of the aged is higher than that of the total population. As of 2011, the elderly population will increase even more in absolute value than the entire population as baby boomers start turning 65. Between 2036 and 2051, there will be little growth among persons aged 65 years and over as the smaller cohort born between 1971 and 1976 reaches this group and takes over from a larger cohort.
- The marked difference between the increase in elderly and in total population demonstrates the high proportion of aging population. Their proportion among the total population shifted from 5.8% in 1961 to 13.0% in 2001 and will rise to 29.7% in 2051. The current age structure, which is the product of fertility, mortality and migration levels in Québec throughout the earlier decades, explains the strong population aging to come. The baby boom generation still comprises the highest proportion of the total population and, according to foreseeable trends, will continue to do so up until an advanced age.
- The migration of the elderly lowers their numbers somewhat: their net migration rate for 1996-2001 was -0.6%, taking into account a negative interprovincial rate and a positive international rate. As for the interprovincial migration rate since birth, it attained -4.5% of persons aged 65 years and over living outside an institution in 2001.

1. INSTITUT DE LA STATISTIQUE DU QUÉBEC (2004). *Vie des générations et personnes âgées : aujourd'hui et demain. Volume 1* (The Life Course of Birth Cohorts and the Elderly: Today and Tomorrow. Volume 1), « Faits saillants », p. 19-26.

- While taking into account the decreasing mortality rate during their lifetime, the 1901-1936 birth cohorts, representing the elderly in 2001, made significant progress: with the exception of migration, their number exceeds by 84% what it would have been if mortality had not decreased since their birth.
- The numerical imbalance between men and women will subsist among future senior citizens but will attain high levels much later in life. In the 75-79 age group there are 150 women to 100 men in 2001. In 2041, this very high threshold of imbalance will be attained in the 85-89 age group.
- As for the 1911-1926 birth cohorts, which will largely live out their older years during the 1981-2021 period, they will experience the lowest demographic dependency ratio throughout the course of their old age. This ratio is calculated as follows: the number of persons under 20 and the number aged 65 and over divided by the working age population (20-64 years). The 1956-1961 cohort will reach old age in the middle of the 2020 decade with high dependency ratios. Intermediate cohorts will experience the transition of the dependency ratio during their old age.
- The ratio of elderly people versus young people draws a striking portrait of the demographic context within which cohorts live out their old age. This ratio relates the number of persons aged 65 years and over to the number of young people (0-19 years). In sixty years or so, the demographic context of elderly cohorts will have changed completely. Thus, the 1931-1936 birth cohort, who reached 65-69 years in 2001, will enter old age at a time when there will be one senior citizen for every 2 young persons; 20 years later, in 2021, when these people will be 85-89 years of age, there will be approximately one senior for one young person.

Mortality, Cause of Death and Health Status

- The first important signs of progress for survival over 65 years of age appeared around 1941 for women and 1971 for men. In addition, oldest old men (85 years and over) have seen very little progress in this respect. However, over the past 20 years, progress has increased in adult males while declining in women.
- Each new cohort born in the first half of the 20th century survives five years longer than the cohort born 10 years earlier. This explains why the 1901 cohort lived a little longer than 50 years while the 1931 cohort could live 15 years longer (62 years for men and 70 years for women).

- A larger percentage of each cohort population is reaching their 65th birthday. For the cohorts born between 1901 and 1931, this proportion shifted from 50% to 70%. Moreover, life expectancy for 65-year-olds has grown substantially, increasing from 14 to 17 years for men and from 18 to 21 years for women in these cohorts. Today, more than half of the population will see their 75th birthday (55% of the 1931 cohort).
- The 1921 birth cohort has the highest male excess mortality with male life expectancy at birth being about nine years less than that of women and five years less at age 65.
- In older cohorts, male progress has been lower than female progress for two reasons: on the one hand, men have had lower mortality reduction rates because of circulatory system diseases and on the other hand, part of the progress made was cancelled out by the strong increase of mortality caused by lung cancer and respiratory system diseases.
- The same situation has been observed but this time at the expense of women in the cohorts born in the 1930s and 1940s, which will constitute the young elderly of tomorrow and, ultimately, the oldest old.
- These important changes between cohorts and genders perfectly duplicate the variations of smoking habits between genders and cohorts. In fact, tobacco consumption – measured in years – among men attained maximum levels in the cohort of the 1920s and decreased in the following cohorts. Tobacco consumption among women, which was much lower than the men's in the cohort born at the beginning of the 20th century, increased steadily up to the cohort born in the 1950s to the point where consumption and mortality attributable to lung cancer converged among men and women born in the 1950s when these people are still young.
- This bridging trend between male and female mortality started in the 1980s and should continue over the next decades until the female cohort born in the 1960s, who have a shorter smoking history, reach a more advanced age.
- However, the increase of obesity, already visible among men at the end of their fifties, but still more significant and premature in the 1950 and 1960 birth cohorts, could lead to a new breaking point in the health of the aged in 20 years or so and slow down foreseeable progress.

- The fight against degenerative diseases achieved through controlling external factors that affect aging must therefore continue. Furthermore, very little therapeutic progress has been made with respect to many chronic diseases having a negative impact on the quality of life, such as osteoarticular diseases or cognitive problems.
- At the turn of the millennium, 40% of elderly people aged 75 years and over were afflicted by moderate to severe disabilities affecting their mobility, their ways of communicating (hearing, seeing and speech) or their psyche.
- Despite much concern over this subject, increased longevity has led to a healthier life span. The two years of life gained by the Québec population between 1986 and 1998 were in fact lived out without moderate or severe disabilities. The same can be said for the year of life gained after age 65. The most substantial decrease in moderate or severe disabilities registered during this period was observed in the 55-64 age group between the 1924-1933 and 1934-1943 birth cohorts.

Education and Learning

- Education and learning must be seen as a continuum where activities performed in times of leisure, whether during working life or retirement, serve to complete the initial education received at school and the continuing professional training received on the job.
- The level of education of the Québec population increased steadily throughout the 20th century. While close to 55% of the cohort born before 1926 (75 years and over in 2001) did not go beyond the bar of nine years of schooling, there are only 5% of these cases in cohorts born after 1956. As for bachelor degree holders, who accounted for under 5% of the cohort born before 1926, they represent close to 25% of the 1966-1976 birth cohort (21.2% of men and 27.2% of women).
- The graduation rate for certificate or diploma of collegial studies was particularly high and progressed steadily in the field of applied science techniques and trades. This rate attained 20.1% in the male cohort of 1956-1966 as opposed to 7.4% in the cohort born before 1936. For women, the graduation rate was high in areas of commerce, management and business administration (12.8% and 2.9% respectively for the same cohorts).
- The graduation rate of university certificate or degree holders in the field of commerce, management and business administration was the highest and

progressed steadily for both men and women from the cohort born before 1936 (65 years and over in 2001) as opposed to the 1956-1966 birth cohort, notably 2.3% to 6.0% and 0.4% to 5.3% respectively.

- Many Quebecers who received a postsecondary education after the education system reform in the 1960s selected fields of study that were not widely attended in the past, e.g. social studies, mathematics, computer science and physical sciences.
- There is a connection between the level of education received initially and academic attendance after age 35: the more adults have an advanced level of education, the more they return to update their knowledge and learn new skills.
- The acquisition of knowledge and learning outside the academic environment conceals an educational value. The educational and cultural habits acquired during the course of working life and that continue later on for retirees are instrumental in improving their quality of life and maintaining, indeed increasing, their reading skills. This is the case of the 1935-1945 birth cohort, representing ages 35 through 64, who maintain the habit of reading a newspaper in a proportion of 79%.
- Listening to the radio and watching television, particularly news reports and public affairs programs and using a computer that is connected to the Internet makes people more aware of the world around them and encourages their participation in community and cultural life. In 1999, the daily rate of television viewing was 3.0 hours for the 55-64 age group and 3.4 hours for persons aged 65 and over; as for Internet use, the rate for the 45-54 age group was 33.3%, followed by 21.3% for the 55-64 age group and 7.5% for persons aged 65 and over. There is every reason to believe that the habits acquired during working life will be maintained throughout retirement.
- Over and above the entertainment value that they provide, the attendance of shows and visits to museums provide cultural knowledge and promote the development of a social circle. Between 1979 and 1999, the proportion of the 1935-1945 birth cohort who attended a theatrical show increased slightly with age, shifting from 36.3% to 42.2% between the ages of 35-44 and 55-64. During the same period, museum attendance rates reached 32.9% for the 35-44 age group and 39.9% for the 55-64 age group (1935-1945 birth cohort).

Consumption

- In 2001, households with a reference person aged 40-54 had an income that was more than twice that of persons aged 65 years and over: namely \$62,811 versus \$27,837. This gap largely explains the differences in spending profiles according to age.
- From one cohort to the next, the portion of the budget used to buy food decreases: at ages 50-54, the 1921-1926 birth cohort devoted 25% of their budget to food as opposed to 18% for the 1946-1951 birth cohort.
- In 2001, households with a reference person aged 65 and over spent 20% more in restaurants than 20 years ago.
- Home ownership rates increase from one cohort to the next in the same age groups – it is higher among the older cohorts – up to the 1941-1946 birth cohort aged 45-49. The average apartment rental is also higher from one cohort to the next within the same age group, like the portion of the budget devoted to it.
- Car ownership rates vary slightly between the ages of 40 and 65 and decrease thereafter. However, from one cohort to the next, a higher number of the elderly keep their cars until a later age. Transportation expenses should mirror these changes among tomorrow's elderly even if transportation expenses have a tendency to decrease after retirement.
- Between 1976 and 1996, households devoted an average of \$1,000 per year in health care expenses while more recent figures revealed that households spent up to \$1,500, i.e. 50% more, between 1996 and 2001.
- Generally speaking, households spend more on entertainment from one cohort to the next within the same age group. Conversely, the younger cohorts spend less than previous ones in reading material in constant dollars. For example, at ages 55-59, the 1916-1921 birth cohort devoted \$1,643 to leisure and \$427 to reading whereas the 1941-1946 birth cohort spent \$2,722 and \$262 respectively; this represents a 66% increase in leisure and a 39% decrease in reading.
- The portion of the budget devoted to household operations increases from one cohort to the next. At ages 65-69, the 1916-1921 birth cohort devotes 4.8% of their budget to household operations, as opposed to 5.6% for the cohort born during the 1931-1936 period.

Sources of Income

- The income replacement level for Quebecers is slightly under the norm of 70%, particularly with respect to men. As for workers earning the maximum pensionable income (\$39,100 in 2002), the income replacement level is 68.0% for women and 61.3% for men.
- The average age of retirement from the labour market has stabilized over the past few years. Nevertheless, the length of retirement has increased by 4 years over the past 20 years.
- The benefits payable under the Old Age Security Act should represent an increasingly smaller portion of the source of income for people 65 and over in the upcoming decades.
- The increased participation of women in the labour market should generally boost the incomes of future retirees compared with the current cohorts of retirees. However, women will remain among the group of persons more at risk owing to their lower income, the irregularity of their career, the evolution of their family environment and other factors such as increased longevity.
- Private retirement savings plans should take an increasingly important place in the income portfolio of persons aged 65 and over. The proportion of income coming from RRSPs should undergo the highest rise. However, the income decrease among young cohorts of men, combined with reduced participation rates in retirement plans raise concerns about the evolution of income at retirement when compared to older cohorts.
- A smaller proportion of public retirement income security programs and a larger proportion of income coming from private retirement plans can be foreseen in the future. The risks linked to longevity and the depletion of retirement capital, the fluctuations of the financial markets and the slow deterioration of the standard of living at retirement will undoubtedly become a cause of growing concern for future cohorts of retirees.