



A Growing Population

Seniors are one of the fastest growing population groups in Canada. In 2000, there were an estimated 3.8 million Canadians aged 65 and over, up 62% from 2.4 million in 1981. In fact, the senior population has grown about twice as fast as the overall population since the early 1980s.

As a result, more than one out of every 8 Canadians is now a senior. In 2000, 13% of

the population were seniors, up from 10% in 1981 and 8% in 1971; it was also more than two and a half times the figure in 1921, when only 5% of people living in Canada were seniors.

The rapid growth in the size of the senior population is also expected to continue well into the future, particularly when those born during the baby boom years from 1946 to 1966 begin turning age 65 early in the second decade of the new century.

Statistics Canada has projected, for example, that by 2021 there will be almost 7 million seniors, who will represent 19% of the total population, and that by 2041 there will be over 9 million seniors, who will make up an estimated 25% of the population.

The senior population, however, is not a homogeneous group. At least from a broad statistical perspective, people aged 65-74 more closely resemble those in age groups under age 65 than they do those aged 85 and over, while people aged 75-84 appear to be in a period of transition. Seniors aged 85 and over, on the other hand, are the most likely to be characterized by many of the conditions, such as ill health, associated with old age. This is particularly significant because the population aged 85 and over is the fastest growing segment of the overall senior population.

Population aged 65 and over

Year	People aged 65 and over			As a % of the Canadian population
	Men	Women	Total	
	000s			
1921	215.0	205.3	420.2	4.8
1931	294.6	281.5	576.1	5.6
1941	390.9	376.9	767.8	6.7
1951	551.3	535.0	1086.3	7.8
1961	674.1	717.0	1391.1	7.6
1971	790.3	972.0	1762.3	8.0
1981	1017.2	1360.1	2377.3	9.6
1986	1147.6	1589.3	2737.0	10.4
1991	1349.8	1867.4	3217.2	11.4
1996	1515.3	2066.7	3582.0	12.1
1998	1587.4	2142.3	3729.8	12.3
2000	1645.4	2204.4	3849.9	12.5
Projections				
2016	2521.2	3181.2	5702.4	16.6
2021	2989.6	3681.1	6670.6	18.9
2026	3515.5	4237.4	7753.0	21.4
2031	3950.2	4705.9	8656.1	23.6
2036	4132.7	4934.0	9066.7	24.4
2041	4197.1	5035.8	9232.9	24.9
2046	4231.4	5087.2	9318.7	25.2
2051	4257.5	5108.9	9366.4	25.4



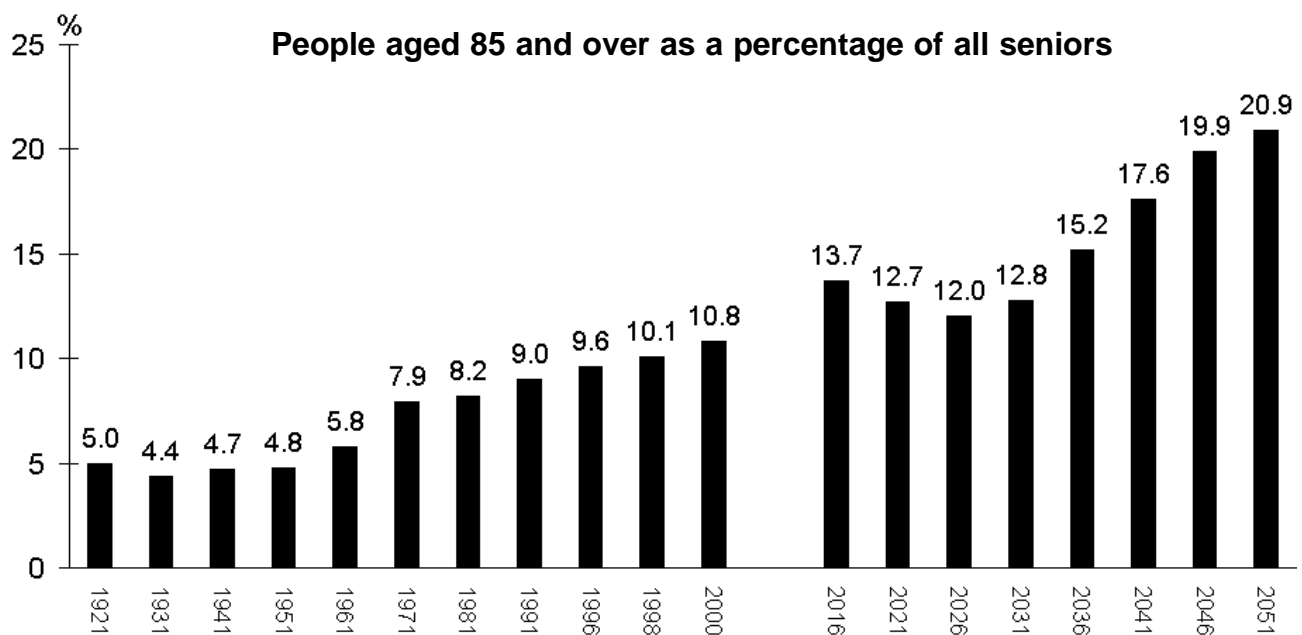
Canada's Oldest Seniors

Seniors aged 85 and over represent the fastest growing segment of the senior population. In 2000, there were over 400,000 Canadians aged 85 and over, up from 140,000 in 1971 and only 21,000 in 1921. In fact, about one in 10 Canadian seniors is now 85 or over, up from one in 20 in the early 1920's.

As with the overall senior population, the number of people in the oldest age groups is also expected to increase rapidly in the approaching decades. Statistics Canada has projected, for example, that there will be almost 2 million Canadians aged 85 and over in 2051, almost five times the current figure. In fact, by the middle of the new century, there will be more people aged 85 and over in Canada than there were aged 65 and over in the 1970s.

The largest share of those in the 85 and over category are still in their eighties. Still, in 1996, there were 85,000 Canadians aged 90-94, almost 13,000 aged 95-99, and over 3,000 aged 100 and over. As well, women represent a substantial majority of the oldest segment of the population. Indeed, women made up 70% of all people aged 85 and over in 2000, whereas they represented 60% of those aged 75-84 and 53% of the population aged 65-74.

The growth in the size of the population in the very oldest age categories is of importance because people in this age range generally have greater needs than younger seniors for such things as social support and health care. In 1996, for example, seniors aged 85 and over made up almost half (46%) of all seniors in health-related institutions, whereas they represented only about 10% of the total senior population.



Source: Statistics Canada



Many Seniors in All Provinces

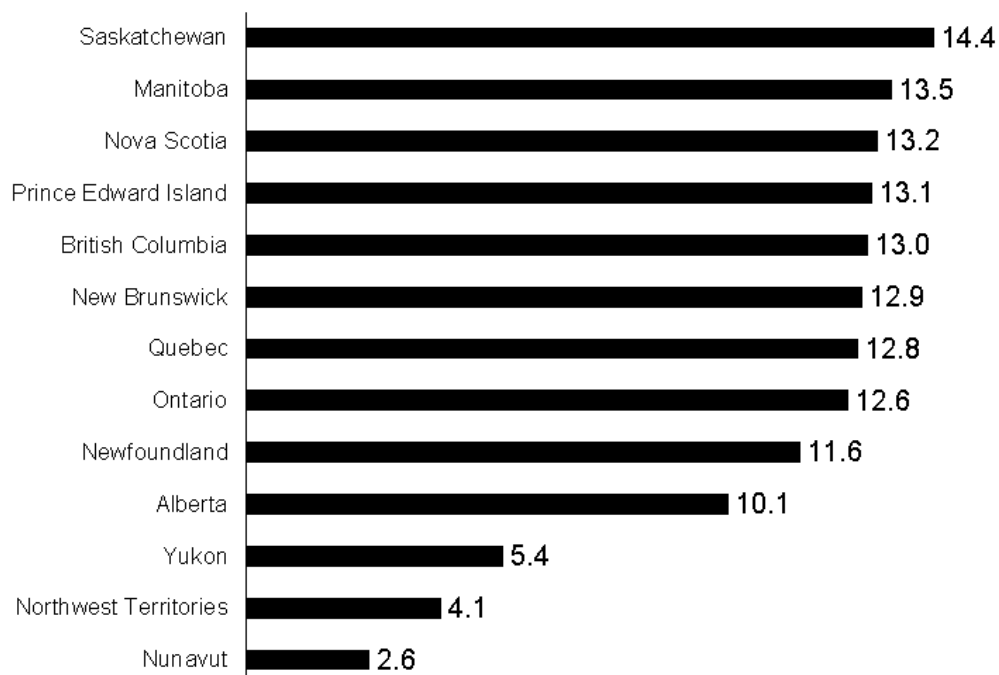
Seniors account for a substantial share of the population in all provinces. In 2000, 14% of people in both Saskatchewan and Manitoba were aged 65 and over, as were 13% of residents of each of British Columbia, Prince Edward Island, Nova Scotia, New Brunswick, Quebec, and Ontario; 12% of those in Newfoundland; and 10% in Alberta.

In terms of absolute numbers, however, most seniors live in one of the four largest provinces. In fact, in 2000, 84% of all Canadians aged 65 and over lived in Ontario, Quebec, British Columbia or Alberta.

At the same time, seniors make up somewhat smaller shares of the population in the territories. In 2000, just 5% of residents in the Yukon, 4% of those in the Northwest Territories, and 3% of those in Nunavut were aged 65 and over.

While the share of seniors in Alberta is smaller than in other provinces, Alberta is the recipient of the largest net inflow of senior interprovincial immigrants. In 1999-2000, over 650 more people aged 65 and over moved into Alberta than moved out. There was also a net in-flow of around 600 seniors into Ontario that year.

Seniors as a percentage of the population, 2000





More Women than Men

Women constitute a particularly large share of the total senior population in Canada. In 2000, 57% of all people aged 65 and over were female, whereas women made up only 51% of those aged 55-64, and less than half of the population in age groups below age 55.

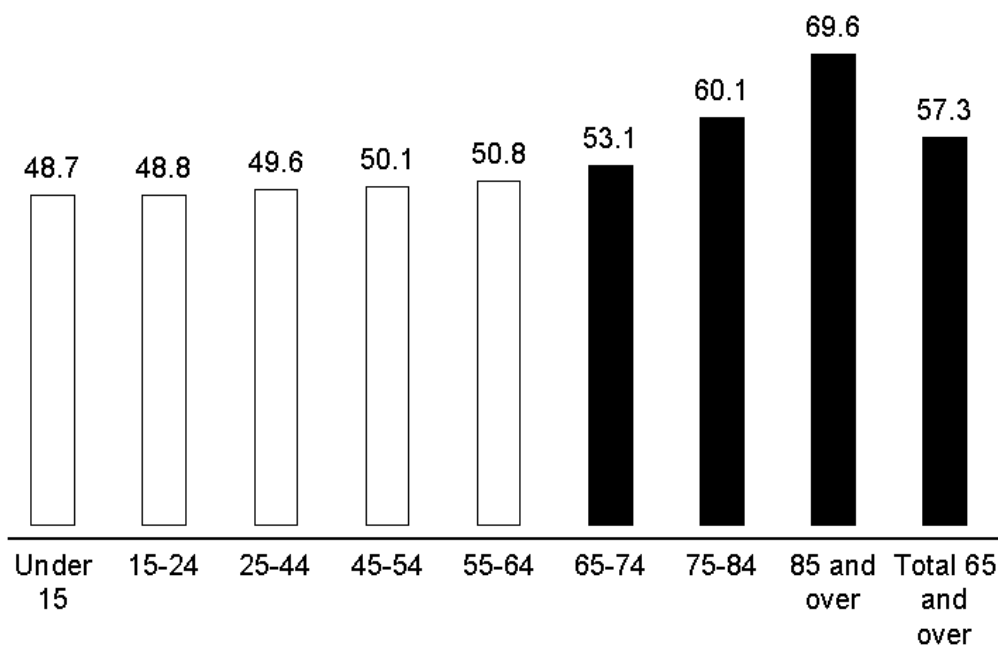
The share of the senior population accounted for by women is even higher in older age ranges. Indeed, in 2000, women made up 70% of all persons aged 85 and older and 60% of those aged 75-84, while they made up 53% of people aged 65-74.

The fact that senior women outnumber senior men, however, is a relatively new phenomenon. As recently as the 1950s, there were more senior men than women. During the 1960s and 1970s, though, the

number of women aged 65 and over grew much more rapidly than the number of men in this age range, in large part because the average life expectancy of women increased much more rapidly than did that of men in this period.

Gains in the life expectancy of senior men and women, however, have evened out in recent decades. As a result, the share of the senior population accounted for by women is expected to remain fairly stable over the course of the next several decades. In 2051, for example, women are projected to make up 55% of the overall senior population, a figure slightly below the current level.

Women as a percentage of the population, 2000





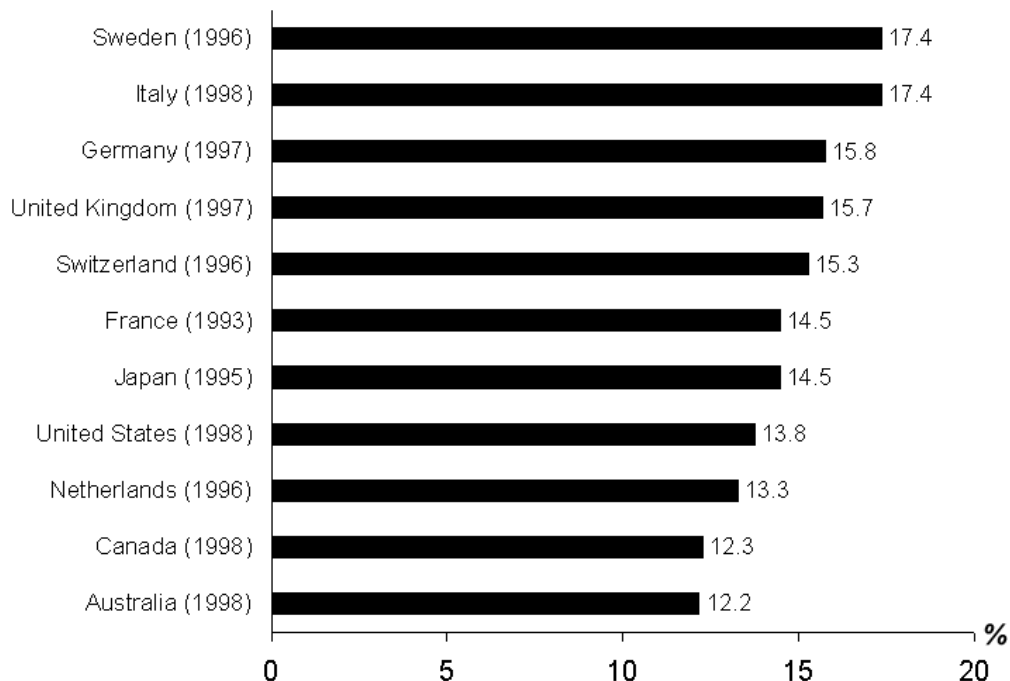
The International Perspective

While the Canadian population has aged rapidly in the past several decades, the senior population in Canada is still relatively small compared with other major industrialized countries. In the late 1990s, for example, 12% of all Canadians were aged 65 and over, compared with 13% in the Netherlands; 14% in the United States; 15% in France, Japan, and Switzerland; 16% in the United Kingdom and Germany; and 17% in Sweden and Italy.

This situation will change in the next several decades, however, because the number of Canadians nearing the age of 65 is larger than in these other countries.

Indeed, while seniors currently make up a smaller share of the Canadian population than in the United States, seniors are projected to make up 25% of the Canadian population by 2051, compared with only 20% of Americans.

Seniors as a percentage of the population in Canada and other selected countries, most recent years





In Cities, Towns and Elsewhere

The large majority - 76% in 1996 - of Canadian seniors live in an area classified as urban. Seniors, however, are more likely than younger people to live in a rural area: 24% versus 21%. Seniors are also more likely to reside in smaller urban areas.

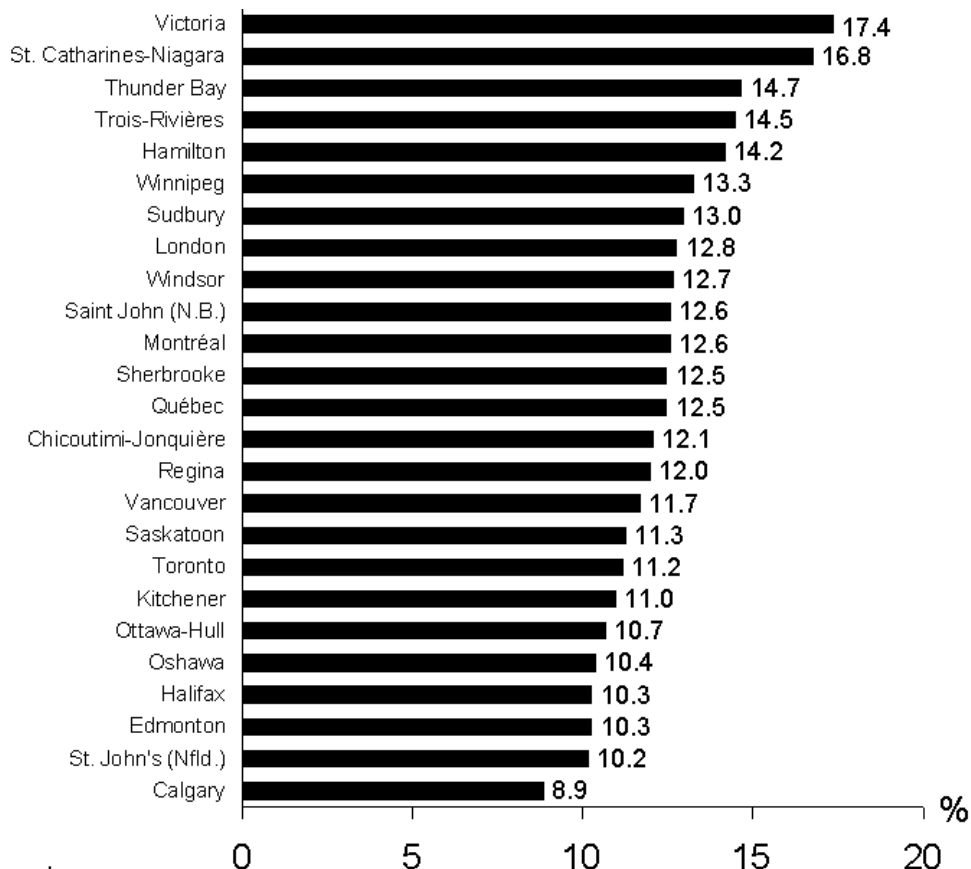
Victoria, B.C. and the St. Catharines-Niagara area in Ontario currently share the title of “Canada’s Senior Capital”, as they have higher concentrations of people aged 65 and over than all other major urban areas. In 2000, 17% of all residents of both Victoria and St. Catharines-Niagara were

seniors, while the next highest figures were 15% in Thunder Bay and Trois-Rivières and 14% in Hamilton.

At the other end of the scale, seniors made up only 10% of people in each of St. John's, Edmonton, Halifax and Oshawa and just 9% of those in Calgary.

Seniors also made up 13% of residents of Montréal, 12% of those in Vancouver, and 11% of those in Toronto in 2000. That year, 31% of all seniors in Canada lived in one of the three largest urban areas.

Seniors as a percentage of the population in census metropolitan areas, 2000



Source: Statistics Canada



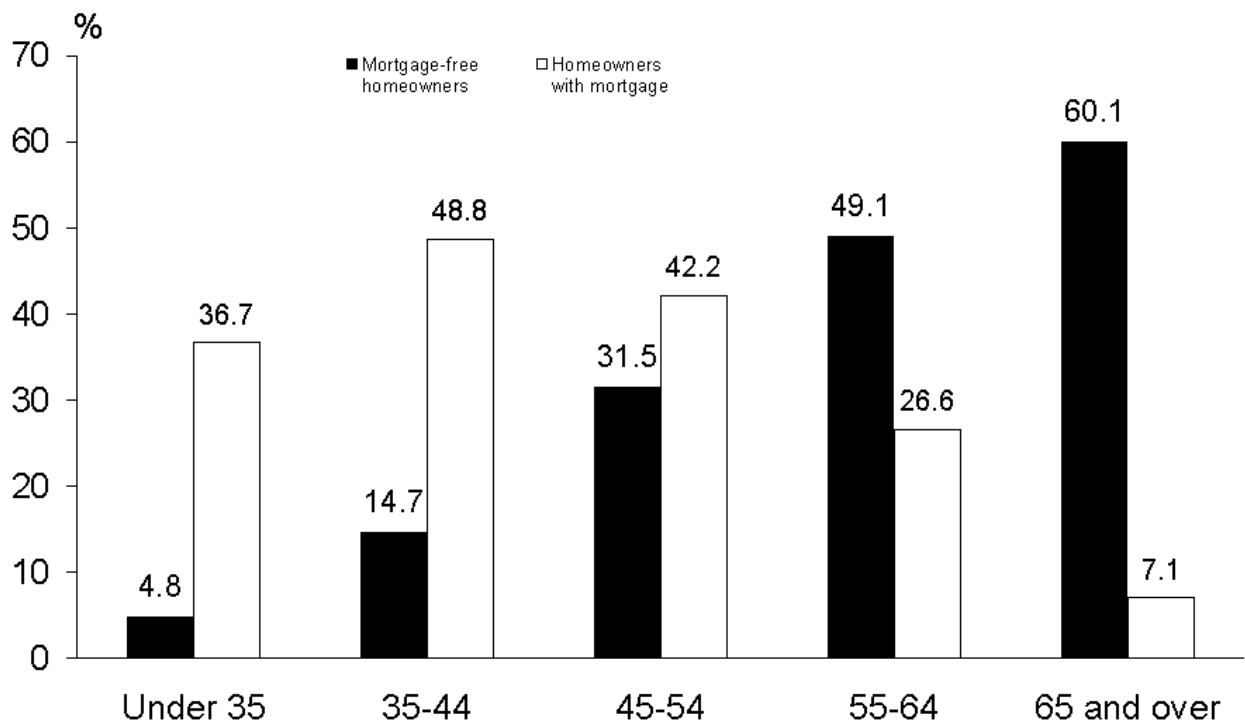
Many Homeowners

A substantial majority of seniors own their home. In 1999, 67% of all households headed by a senior were homeowners, less than figures for households headed by people aged either 55-64 or 45-54, but higher than that for households headed by those under age 45.

Among seniors, those living in a family are more likely to be homeowners than those who live alone. In 1999, 81% of families headed by a senior lived in an owner-occupied dwelling, versus 50% of unattached seniors. Of unattached seniors, 57% of men and 48% of women owned their home that year.

In addition, the large majority of senior homeowners have paid off their mortgage. In 1999, 89% had paid off their mortgage. Indeed, senior households are, by far, the most likely group to be mortgage-free homeowners.

Percentage of households owning their homes, by age of reference person, 1999



Source: Statistics Canada



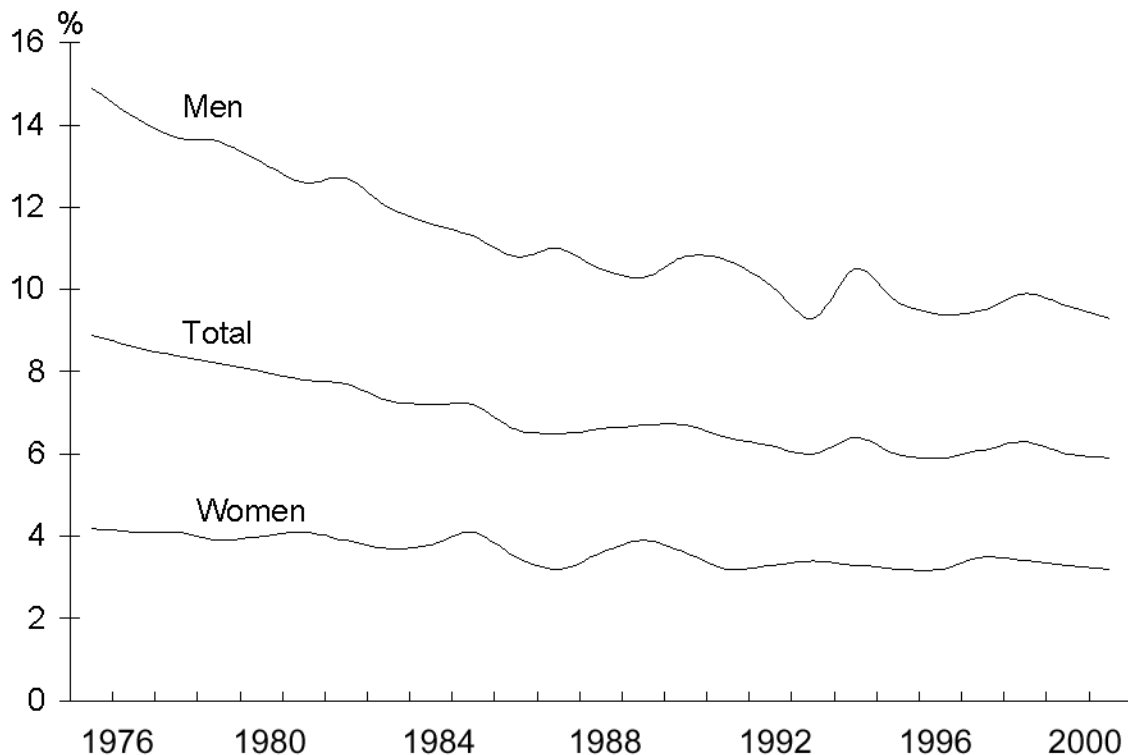
Still on the Job

While the majority of seniors are retired, a small proportion still participate in the paid workforce. In 2000, 6% of all people aged 65 and over were employed, down from 9% in 1976.

Senior men are considerably more likely than senior women to still be working outside the home. In 2000, 9% of senior men were part of the paid workforce, compared with 3% of senior women.

More than half of these seniors (60% in 2000) were self-employed and many seniors were employed on a part-time basis (43% in 2000). And, while seniors make up less than 2% of the overall workforce in Canada, they made up 10% of those employed in agriculture and 14% of those employed in religious professions in 2000.

Percentage of seniors employed, 1976-2000



Source: Statistics Canada

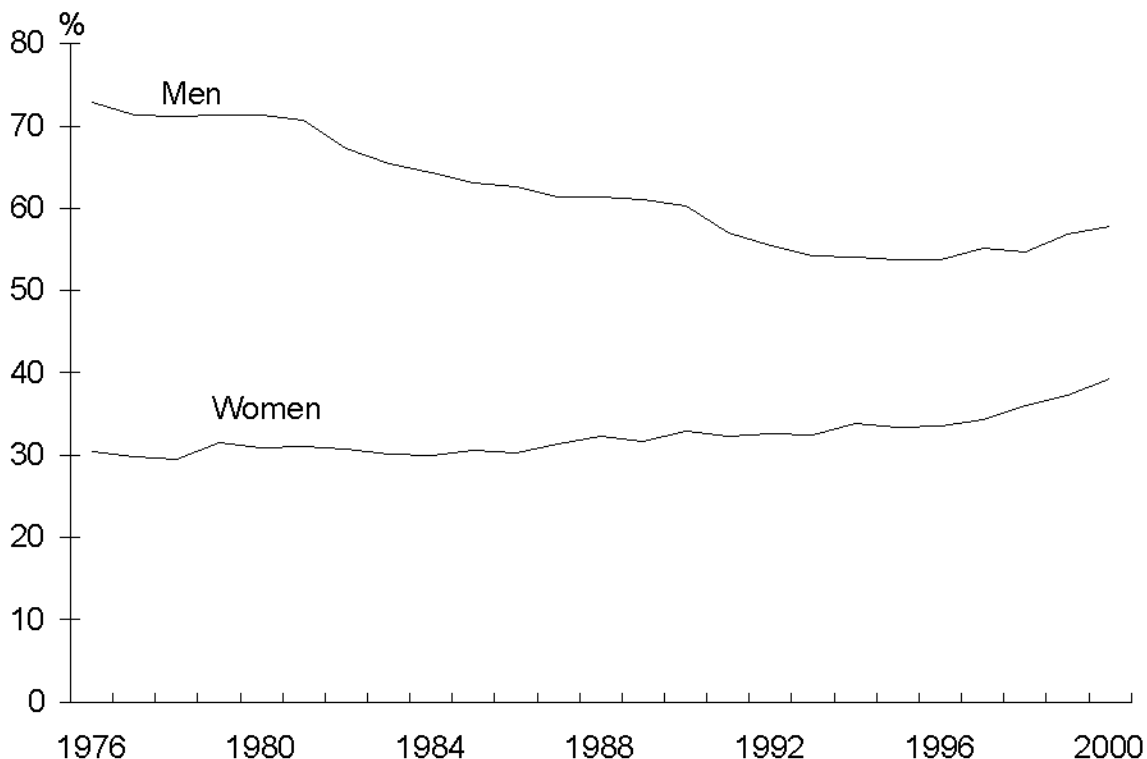


Decline in Employment Among Men Aged 55 to 64

One of the most dramatic labour force trends in Canada in the last several decades has been the decline in the work-force participation of men aged 55-64. Between 1976 and 1995, for example, the proportion of these men with jobs fell from 73% to 54%. The share of men aged 55-64 with jobs, however, has rebounded somewhat in the past few years, rising from 54% in 1995 to 58% in 2000.

In contrast to their male counterparts, the share of women aged 55-64 participating in the paid workforce has risen since the mid-1970s. In 2000, 39% of these women were part of the paid workforce, up from 30% in 1976. Women in this age range, however, are still considerably less likely than their male counterparts to be employed outside the home.

Percentage of men and women aged 55-64 employed, 1976-2000





Giving Back to the Community

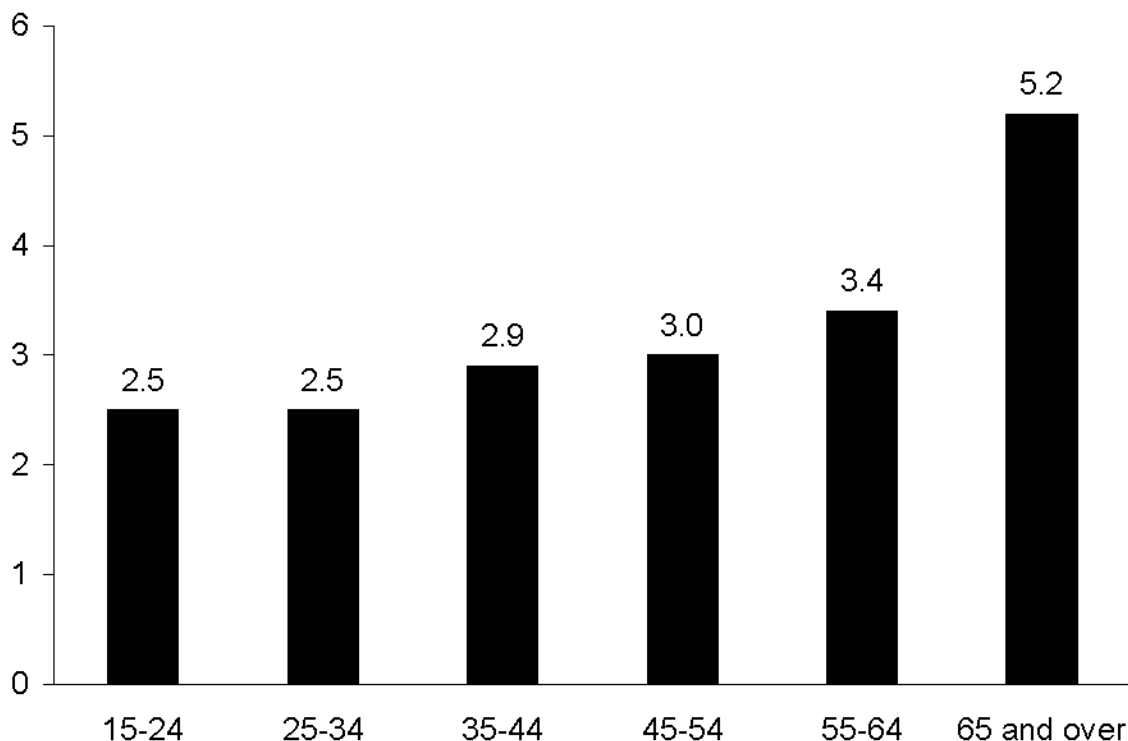
Many Canadian seniors stay active in their communities by participating in volunteer activities. The majority of seniors (58% in 1997) participate in informal volunteer activities outside their home. However, they are somewhat less likely to participate in formal volunteer activities. In 2000, close to three-quarters of a million Canadians aged 65 and over, 18% of the total senior population, participated in some kind of formal volunteer activities.

Those seniors that do engage in formal volunteering activities, however, spend considerably more time on these activities than their younger counterparts. In 2000, for

example, senior volunteers averaged over 5 hours per week on these activities, compared with only about 3 hours per week for volunteers between the ages of 35 and 54.

Many seniors also contribute to volunteer activities by making financial donations. In 2000, 77% of all seniors made at least one such contribution. That year, seniors made an average donation of just over \$300. This was about the same figure as for those aged 45-64 and well above that for those in younger age ranges.

Average hours per week volunteers spend on those activities, by age, 2000





Criminal Victimization and Fear of Crime among Canadian Seniors

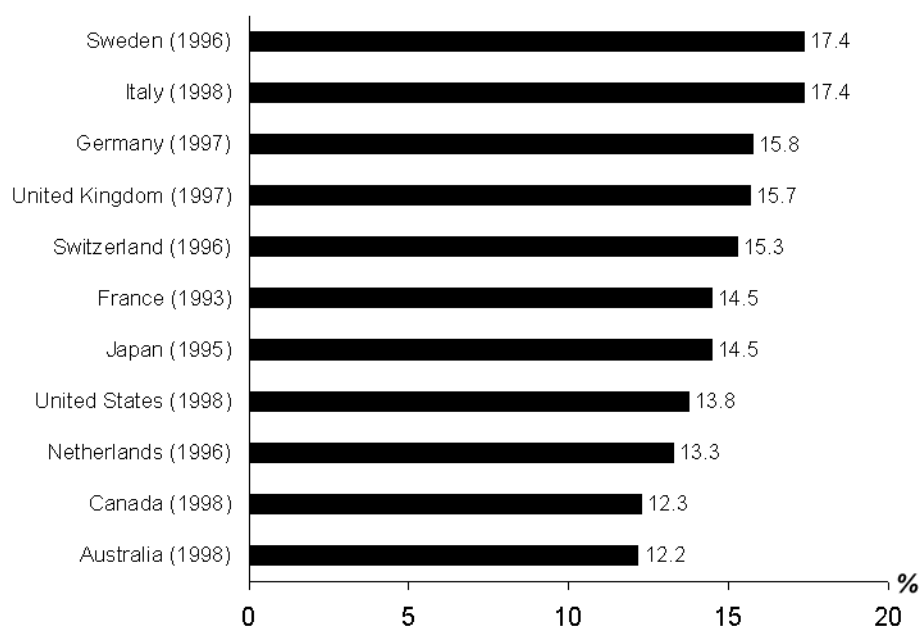
Seniors are generally much less likely than people in younger age groups to be the victims of a crime. For example, in 1999, there were 1.3 homicide victims per 100,000 people aged 65 and over, compared with 2.3 among those aged 15-24 and 2.6 among 25-44 year-olds.

While the victimization rates for seniors are lower than those for people in younger age ranges, seniors are more likely than younger people to feel vulnerable when outside their homes. In 1999, 21% of seniors who go out at night said that they felt very or somewhat unsafe when walking alone in their neighbourhood after dark, compared with 18% of those aged 45 to 64 and 16% of those in age groups under age 45.

Among seniors who go out at night, women are considerably more likely than their male contemporaries to feel unsafe when walking alone in their neighbourhoods after dark. In 1999, 32% of these women reported feeling unsafe compared with only 12% of senior men.

Seniors, on the other hand, are somewhat less concerned than their younger counterparts about being victimized when they are home alone at night. Still, in 1999, 17% of all people aged 65 and over were somewhat or very worried when they were home alone at night. Again, senior women were more likely than their male counterparts to be concerned when home alone at night: 21% versus 13%.

Percentage feeling very or somewhat unsafe when walking alone in their neighbourhood after dark, 1999





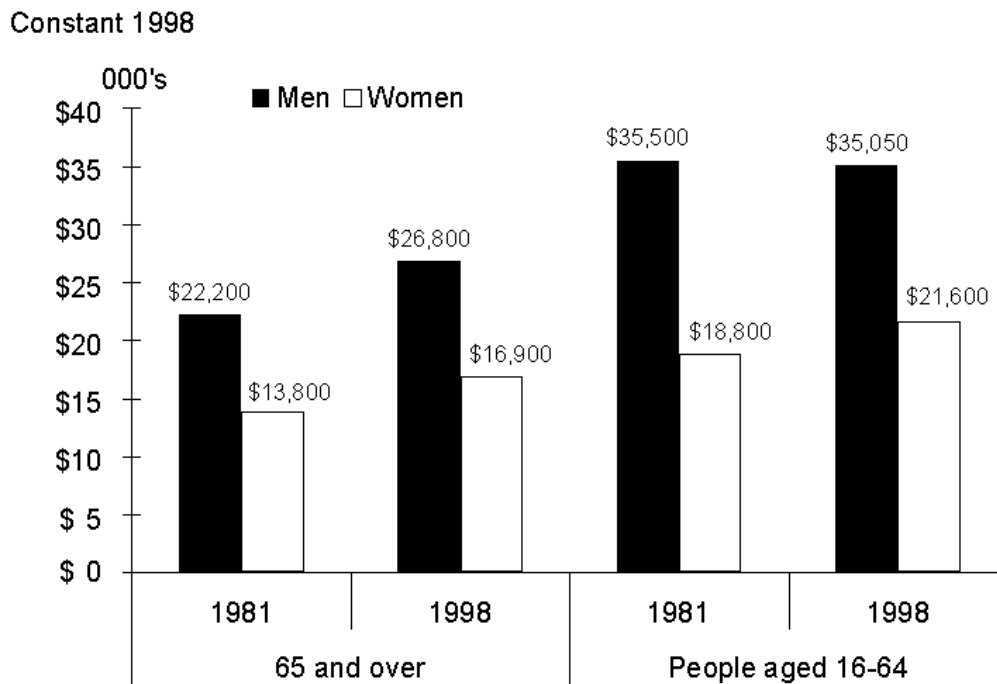
Average incomes rising

The incomes of Canadian seniors have risen faster than those of people under age 65 in the past two decades. Between 1981 and 1998, for example, the average income of seniors rose 22%, once the effects of inflation have been accounted for. In contrast, the average income of people aged 16-64 rose only 2% in the same period.

under age 65. In 1998, seniors had an average income of just over \$21,000, compared with over \$35,000 among those aged 35-54 and over \$27,000 among those in the 25-34 and 55-64 age ranges. Seniors, though, do have a higher average income than 16-24 year-olds, who averaged just over \$10,000 per person that year.

Seniors, however, still have lower incomes, on average, than people in most age groups

Average real income, 1981 and 1998





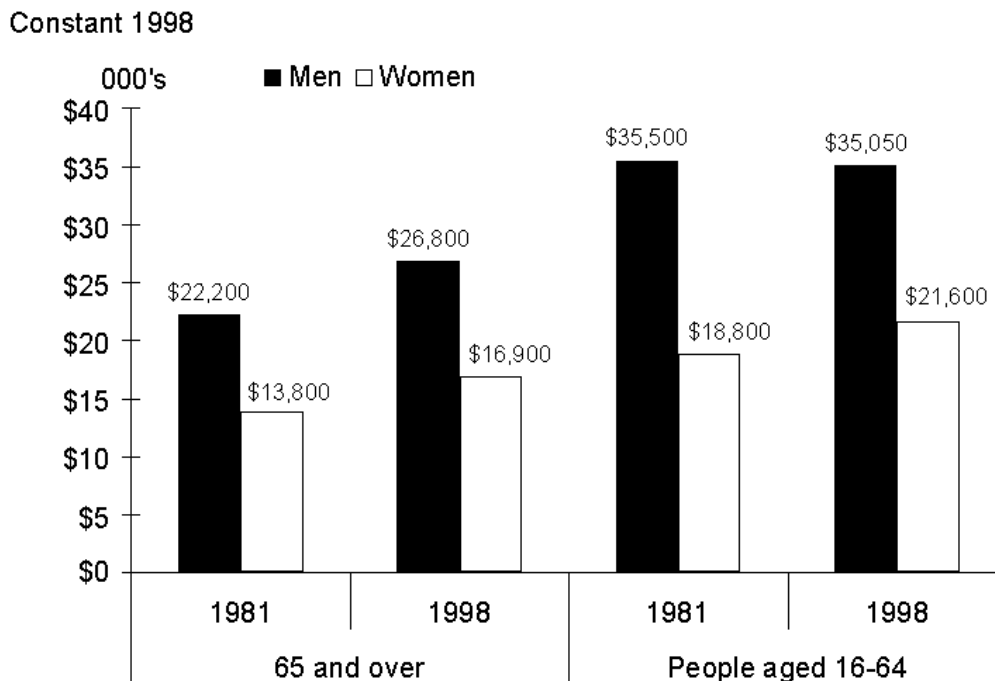
Gender differences in income

As in other age groups, senior men have higher incomes than their female counterparts. In 1998, senior men had an average income of \$26,800, almost \$10,000 more than the figure for women in this age range, who had an average income of \$16,900.

The incomes of both senior women and men, however, have risen since the early 1980s. Between 1981 and 1998, the average annual income of senior men rose 21%, once the effects of inflation have been accounted for, while the figure for senior women was up 22% in the same period.

Most of the difference in incomes of senior men and women is accounted for by those who live in families. In 1998, senior men in families had an average income of \$26,800, almost twice the figure for comparable senior women (\$14,300). In contrast, the average income of unattached senior men was only 30% greater than that of unattached senior women: \$26,500 versus \$20,400.

Average income of individuals, 1981 and 1998





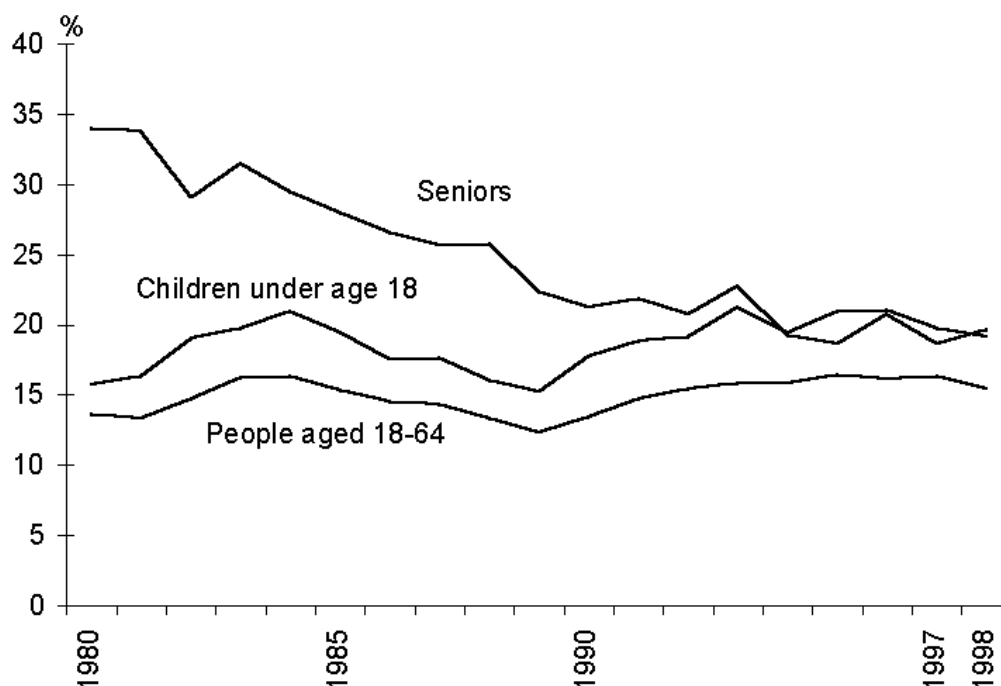
The Incidence of Low Income Falling

One in five seniors in Canada lives in a low-income situation. In 1998, 711,000 Canadian seniors, 20% of the population aged 65 and over, had incomes below Statistics Canada's Low Income Cut-offs. The proportion of seniors with low incomes, however, has fallen sharply over the past decade and a half, dropping from 34% in 1980.

While the incidence of low income among seniors has fallen since the early 1980s, it

has risen among both adults between the ages of 18 and 64 and children under age 18. As a result, seniors are currently as likely as children under age 18 to live in a low-income situation, although they are still somewhat more likely than adults under age 64 to have low incomes. Both situations, however, contrast sharply with those in the early 1980s, when seniors were more than twice as likely as both children and other adults to live in a low-income situation.

Percentage of the population with low income, 1980-1998





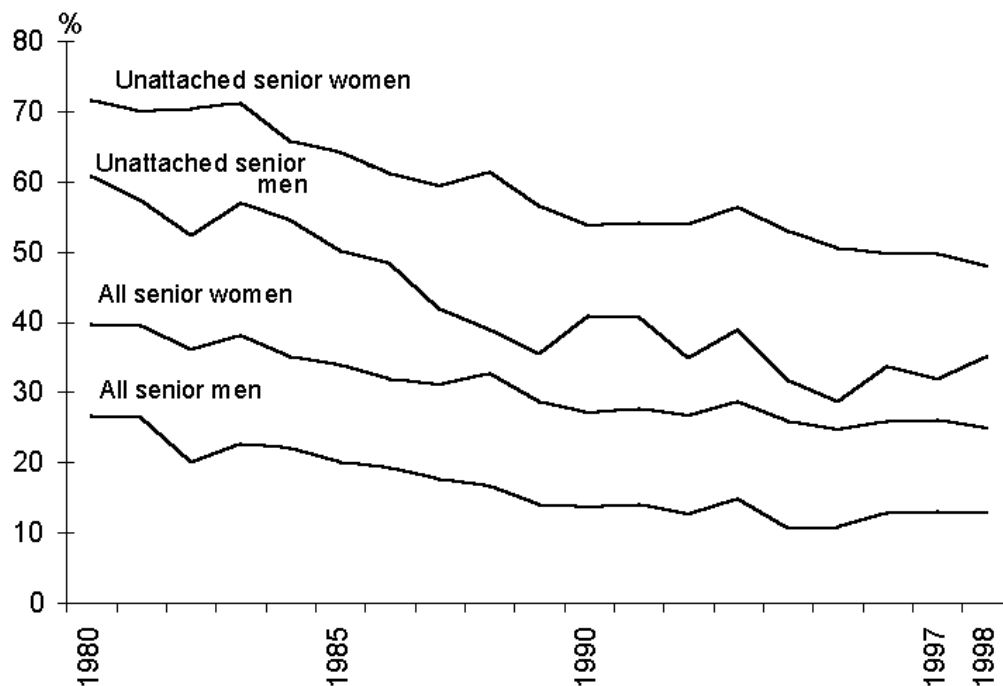
Gender differences in low income

Senior women are considerably more likely than senior men to have low incomes. In 1998, 25% of all women aged 65 and over lived in a low-income situation, compared with 13% of their male counterparts.

The incidence of low income, however, has fallen sharply among both senior women and men in the past decade and a half. Between 1980 and 1998, for example, the share of senior women with low incomes fell from 40% to 25%, while the figure for men dropped from 27% to 13%.

There is a particularly wide gap in the likelihood of unattached senior women and men having low incomes. In 1998, about half of these women (48%) lived in a low-income situation, compared with 35% of unattached senior men. The incidence of low income among both unattached senior women and men, however, has dropped sharply since the early 1980s. Among women, the figure fell from 72% to 48% between 1980 and 1998, while among men it dropped from 61% to 35%.

Percentage of senior men and women with low income, 1980-1998





Low income and family status

There is considerable variation in the incidence of low income among seniors depending on their family status.

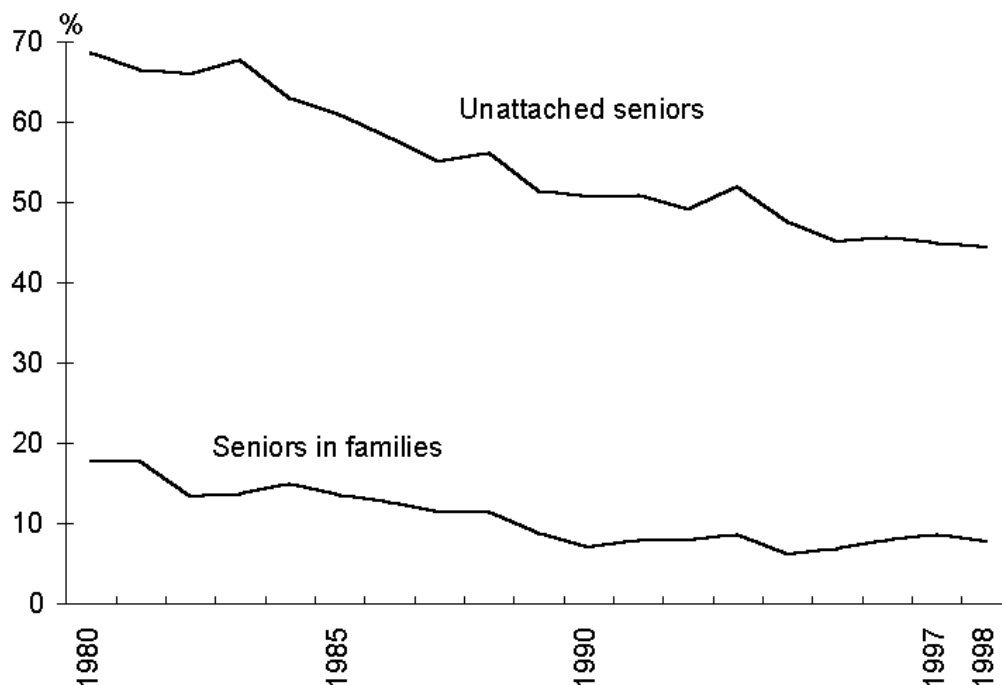
Unattached seniors are far more likely than those that live in families to have low incomes. In 1998, 44% of all unattached individuals aged 65 and over were considered to have low incomes, compared with only 8% of seniors who lived with their family.

The share of unattached seniors with low incomes has fallen sharply since the early

1980s. Indeed, while less than half of these seniors had low incomes in 1998, the figure had been over two-thirds in 1980 (69%).

The proportion of families headed by a senior experiencing low income has also fallen in the past couple of decades, dropping from 19% in 1980 to just 10% in 1998. In fact, senior families are currently less likely to have low incomes than families headed by a person under age 65.

Percentage of seniors with low income, by family status, 1980-1998





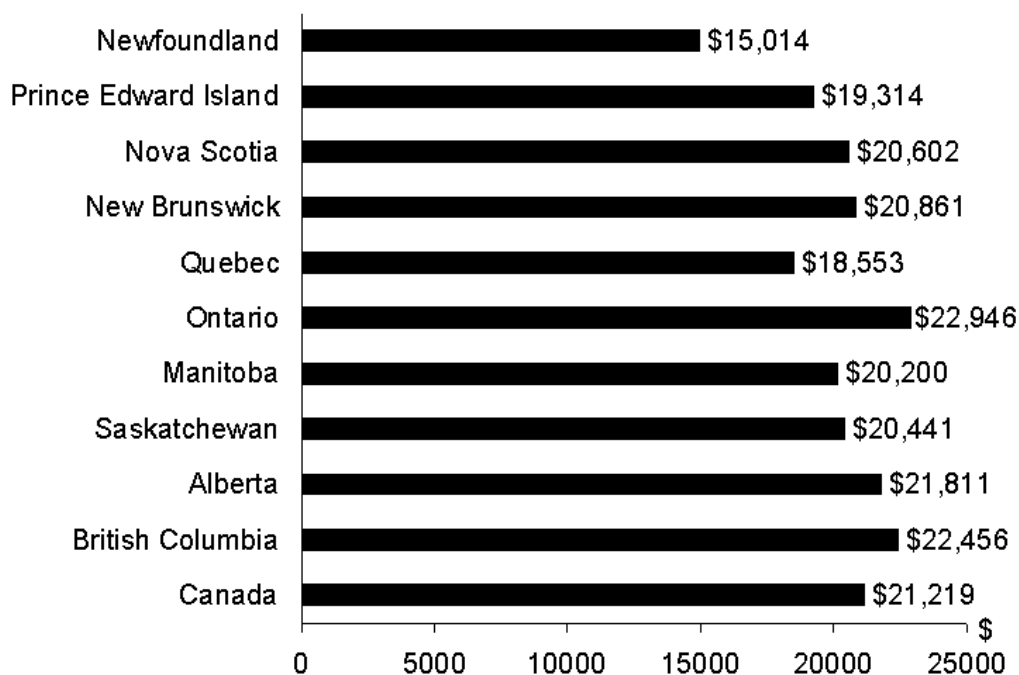
Income of seniors across the country

As with the overall population, seniors in Ontario and the western provinces have generally higher incomes, on average, than those in Quebec and the Atlantic provinces. In 1998, seniors in both Ontario and British Columbia had average incomes of over \$22,000, while the figures were just under \$22,000 in Alberta and slightly over \$20,000 in each of Saskatchewan and Manitoba. In contrast, seniors in Quebec had an average income of \$18,600 that year, while in the Atlantic Provinces the figures ranged

from \$20,900 in New Brunswick to \$15,000 in Newfoundland.

There was a corresponding pattern in the incomes of families headed by seniors (65 and over). In 1998, the average income of these families ranged from a high of \$46,700 in Ontario to less than \$30,000 in Newfoundland. At the same time, the figure among unattached seniors ranged from \$26,200 in Alberta to \$15,600 in Newfoundland.

Average income of seniors, by province, 1998



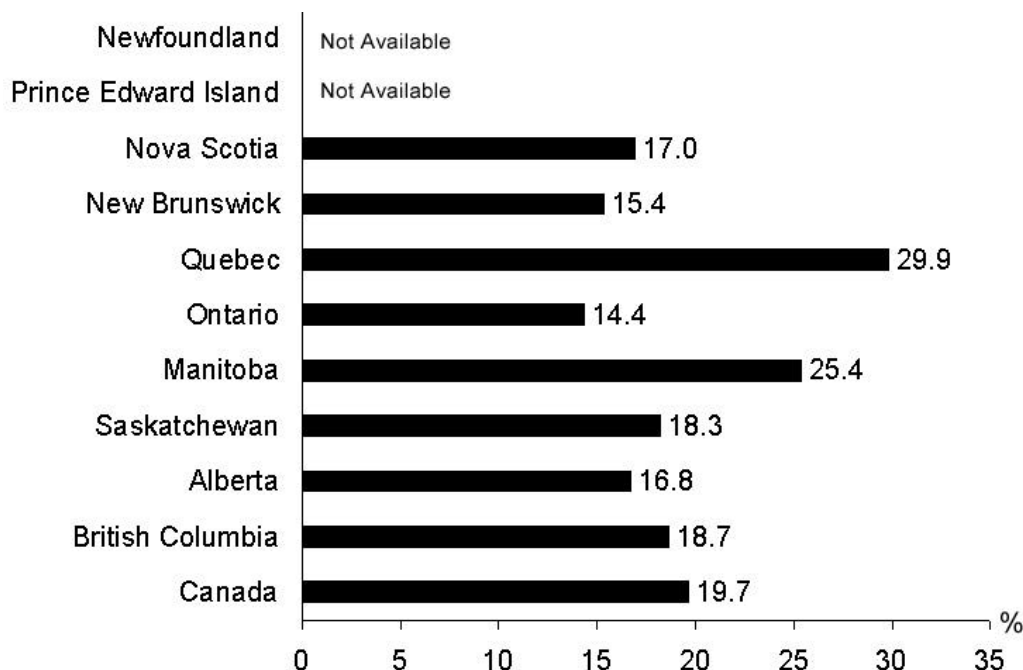


Low Income Across the Country

There is considerable variation in the proportion of seniors with low incomes in different provinces. In 1998, in the provinces in which the sample size was large enough to produce accurate estimates, the percentage of seniors with low income ranged from 30% in Quebec to 14% in Ontario, with 25% of seniors in Manitoba, 19% in British Columbia, 18% in Saskatchewan, 17% in both Nova Scotia and Alberta, and 15% in New Brunswick having incomes below the low-income cut-offs.

There was similar variation in the proportion of senior women and men with low incomes across the country. In 1998, the percentage of senior women with low incomes ranged from 18% in Ontario to 36% in Quebec, while the figures for men varied from a low of just 9% in Ontario to a high of 21% in Quebec. In all provinces, senior women were considerably more likely than their male counterparts to have low incomes.

Percentage of seniors with low income, by province, 1998



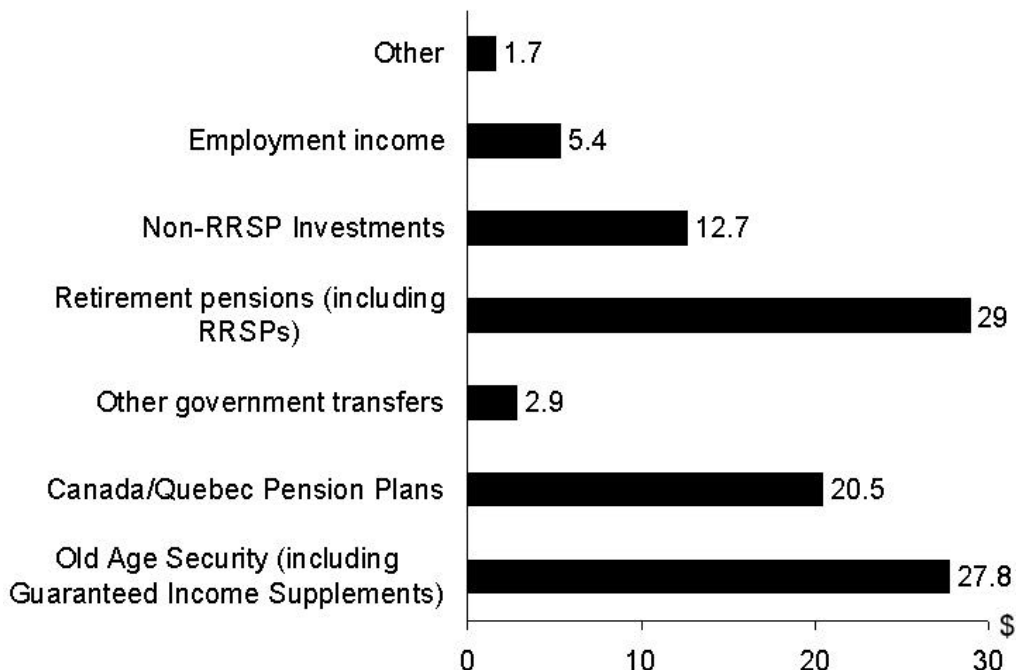


Private Retirement Pensions Largest Source of Income

The largest shares of the income of seniors come from: 1) private retirement pensions, including RRSPs; 2) the Old Age Security (OAS) program; and 3) Canada and Quebec Pension Plans (C/QPP). In 1998, 29% of all the income of seniors came from private retirement pensions, including income from RRSPs, while 28% came from OAS, including Guaranteed Income Supplements, and 21% came in the form of C/QPP benefits. For that same year, 13% of seniors' income came from investments other than RRSPs, and 5% was income from employment.

Most of the gains in the overall average incomes of seniors, however, have come from work-related pensions. Between 1981 and 1998, for example, the proportion of the income of seniors coming from C/QPP more than doubled, rising from 10% to 21%, while the share coming from private employment pensions, including RRSPs, rose from 12% to 29%. In contrast, the share of the income of seniors coming from the OAS program fell from 34% to 28% in the same period.

Income of seniors, by source, 1998



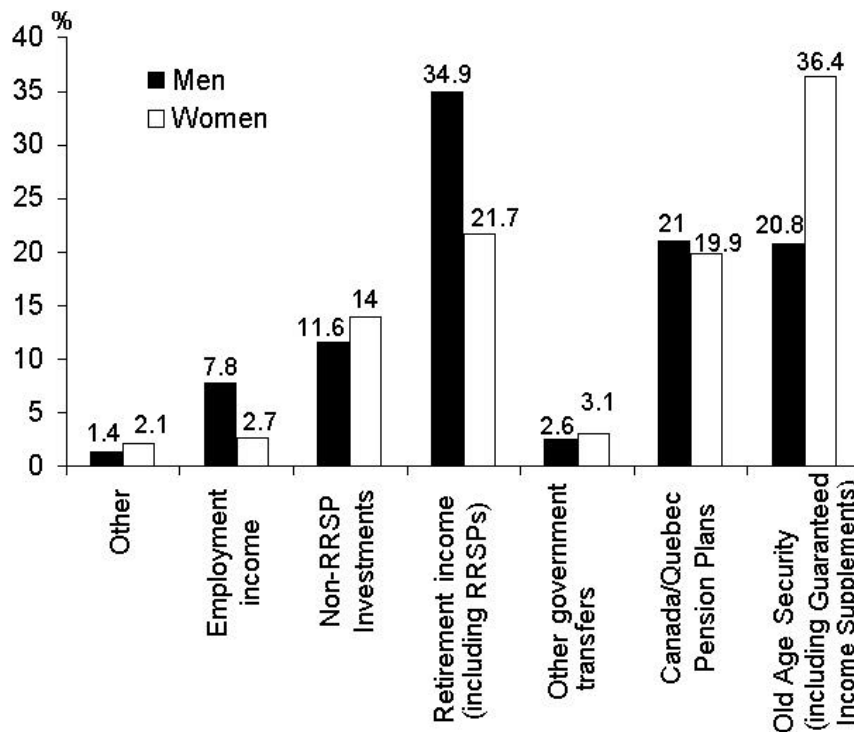


Senior Men and Women - Different Income Sources

The public income security programs represent the main source of income of senior women while the largest share of the income of senior men comes from non-governmental retirement plans and investments. Old Age Security benefits, for example, made up 36% of all income of senior women in 1998, compared with 21% of that of their male counterparts. In contrast, private employment-related retirement pensions and income from RRSPs, provided a much greater share of the income of senior men than that of senior women that year: 35% versus 22%.

At the same time, Canada/Quebec Pension Plan benefits accounted for about the same shares of the incomes of senior men and women. In 1998, 21% of all income of senior men and 20% of that of senior women came from this source. In terms of actual dollars, however, senior men received, on average, over \$2,000 more per year in C/QPP benefits than senior women that year.

Sources of income of senior men and women, 1998





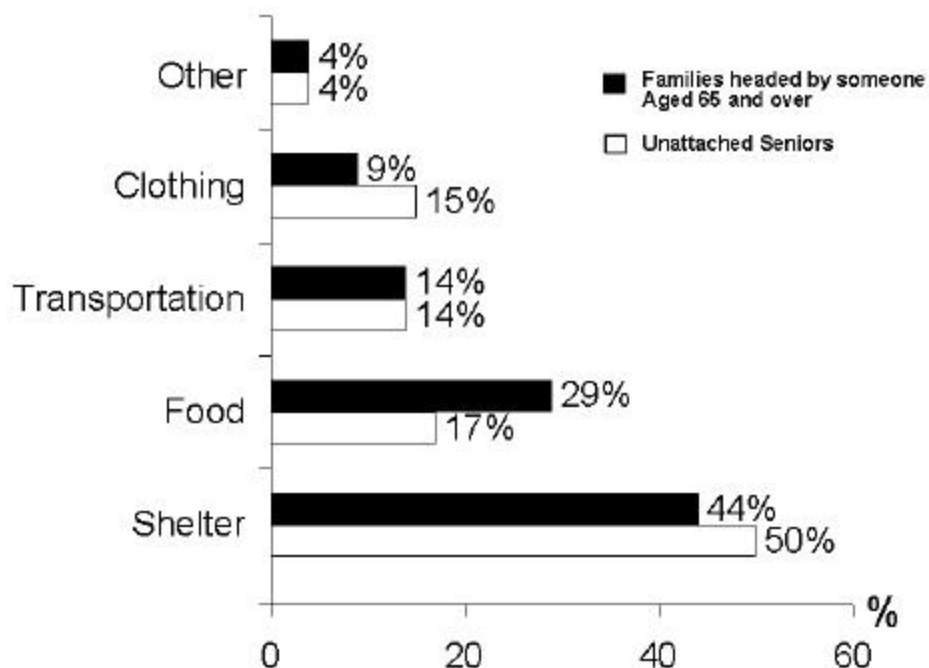
Where the Money Goes

As with the rest of the population, seniors devote a large share of their overall spending to basics such as food, shelter, clothing, and transportation. In 1999 for example, 50% of all after tax expenditures by families headed by someone aged 65 and over went into these areas, about the same figure (47%) as families with head under age 65. That year, 17% of all senior family expenditures went to shelter costs, while 15% went to transportation costs, 14% was spent on food, and 4% to clothing. The majority of the after tax expenditures of unattached seniors (56%) also went to

these basic items although, in their case, 29% of the dollars were spent for shelter.

At the same time, both senior families and unattached seniors devoted close to 10% of their total after tax spending on recreation-related activities including reading, tobacco and alcohol, and lotteries. Household operation and furnishing also accounted for close to 10%, while health and personal care made up just over 5% of their spending.

Distribution of after-tax expenditures of seniors, 1999



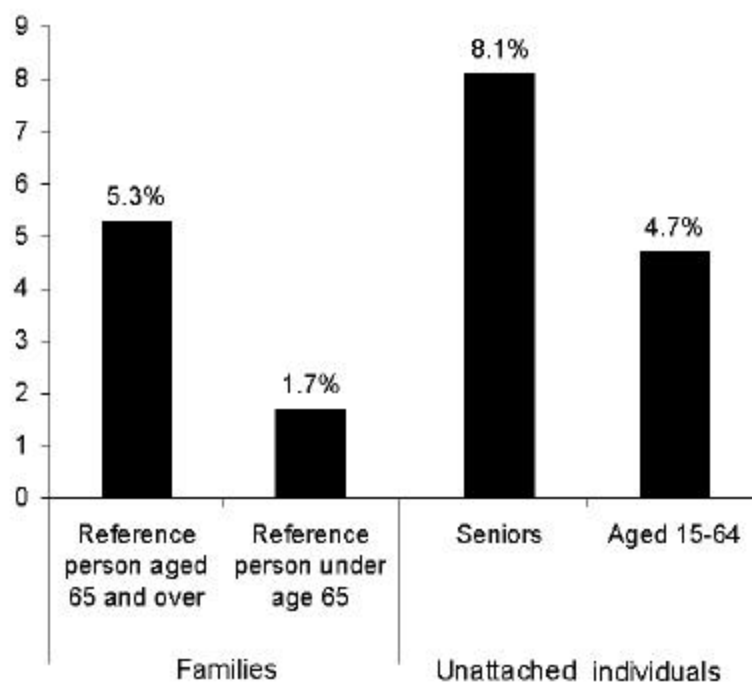


A Very Generous Group

Gifts and contributions make up a relatively large share of the overall spending of seniors. In 1999, gifts and contributions represented 5% of the total after-tax spending of families headed by seniors and 8% of that of unattached individuals aged 65 and over. These figures were both well above those of their non-elderly counterparts. Indeed, this category was the only one in which the actual dollars expended by both senior families and unattached seniors exceeded figures for people in younger age groups.

The same pattern appears when focusing more narrowly on contributions to formal charities. In 1997, 80% of all seniors made at least one charitable donation. While this was about the same figure as for age groups under age 65, seniors made larger contributions on average, than their younger counterparts. That year, seniors donated an average of \$328 to charity, compared with figures of \$313 among those aged 55-64 and less than \$300 among age groups under age 55.

Percentage of after-tax expenditures devoted to gifts and contributions, 1999





Participation in Religious Activities

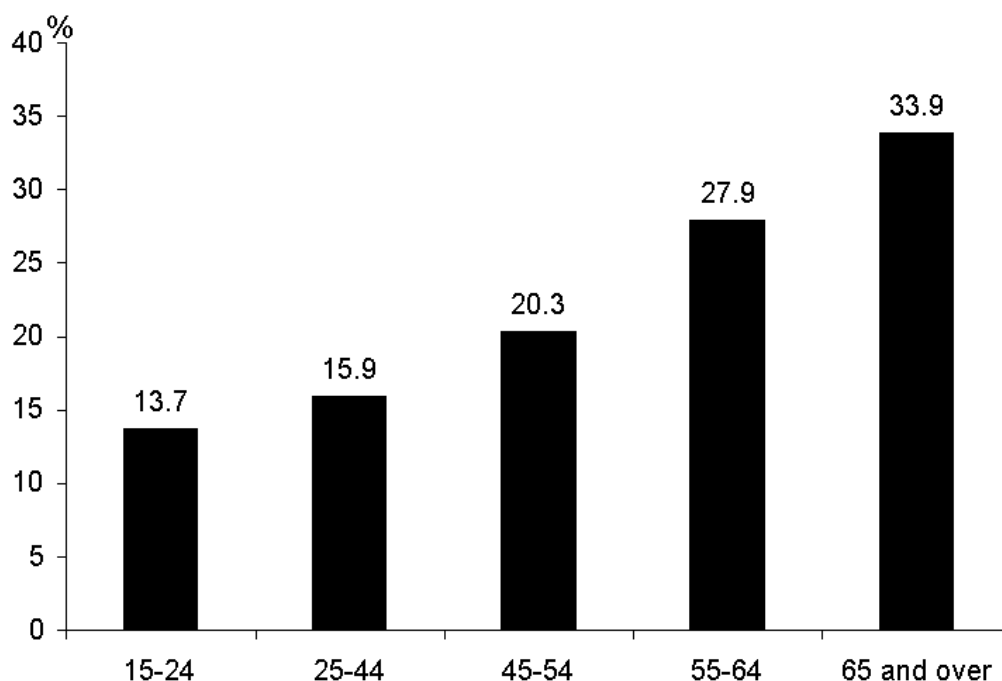
Seniors are very involved in religious activities in Canada. Firstly, seniors represent the age group most likely to attend religious functions on a regular basis. In 1999, 34% of seniors attended church or other religious functions at least once a week, well above the figures for those aged 55-64 (28%), 45-54 (20%), 25-44 (16%), and 15-24 (14%).

Secondly, seniors make up a relatively large share of those currently involved in

religious professions. Indeed, seniors represented 14% of those employed in religious professions in Canada in 2000, whereas they made up less than 2% of the overall paid workforce that year.

Also, seniors are the most likely age group to make a financial contribution to their church, synagogue or place of worship. In 1997, 40% of all seniors made such a donation.

Percentage of people attending religious activities at least once a week, 1999





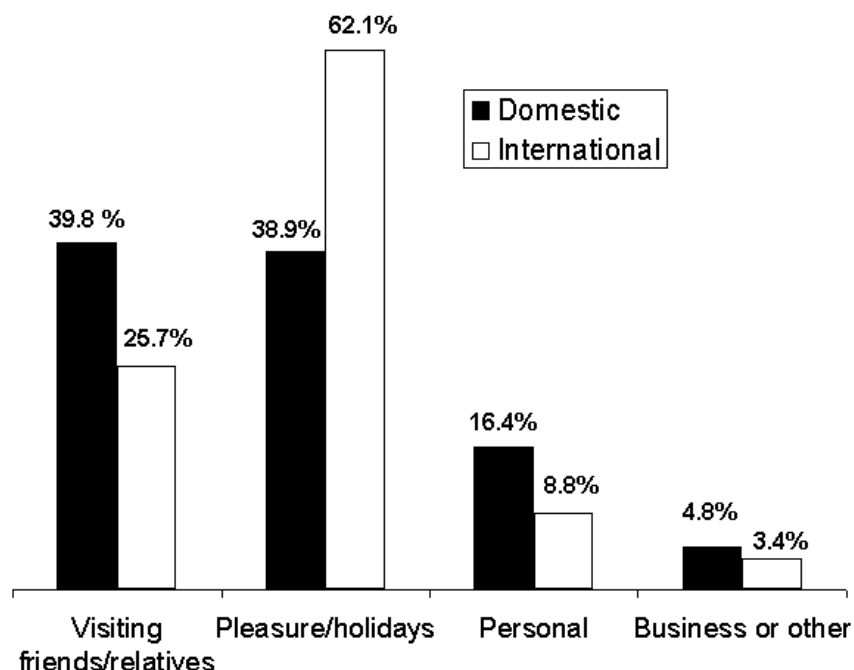
Travel in Canada and Around the World

In 1999, seniors traveled within Canada somewhat more often than they did in the past. That year, seniors made an average of over 3 trips per person within Canada. While this was down slightly from the early 1990s, it was over a full trip more per person, on average, than in the early 1980s. Also, seniors made an average of 0.6 international trips per person in 1999.

Almost all the travel undertaken by seniors is for personal reasons. For example,

95% of all domestic trips made by seniors in 1999 were for personal reasons: 40% of these trips involved visiting friends or relatives, 39% were for pleasure, and 16% were for other personal activities. Similarly, personal reasons accounted for almost all (97%) of all international trips made by seniors that same year, with 62% of these trips being holidays or vacations, 26% were to visit family or friends, and 9% were for other personal reasons.

Distribution of domestic and international trips taken by seniors, by reason for travel, 1999



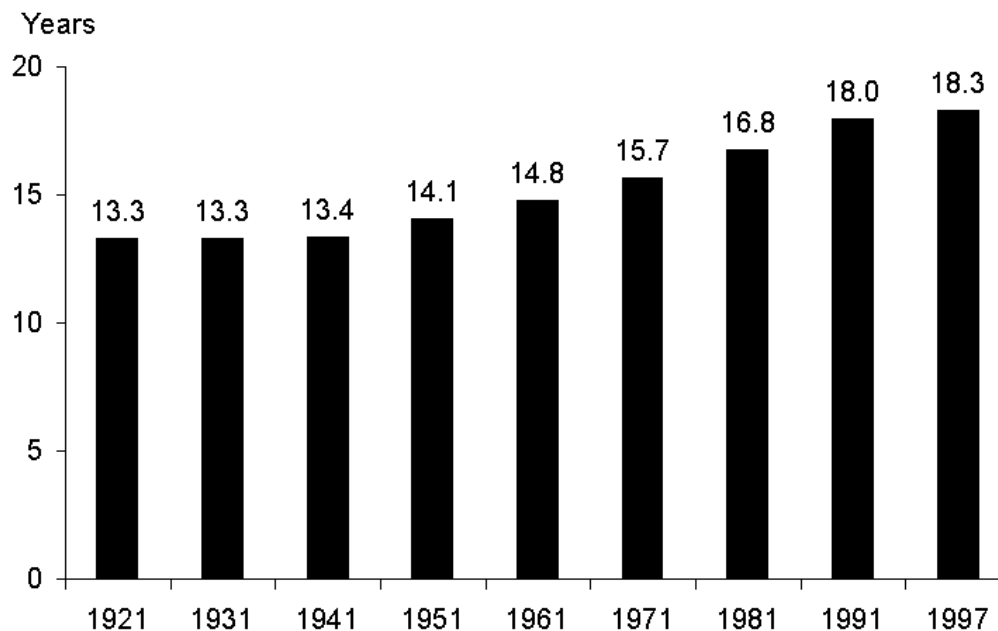


Life Expectancy Rising

The life expectancy of Canadian seniors has risen substantially over the course of the last century. As of 1997, a 65-year-old person had an estimated remaining life expectancy of 18.3 years, roughly half a year more than in 1991, three years more than in 1971, and five years more than in 1921.

The life expectancy of seniors, of course, declines with age. Still, someone aged 90 in 1997 could expect to live close to 5 more years, on average, while the figure was 6.3 years for someone in their 85th year, and almost 9 years for someone aged 80. These figures were all higher than they had been at the beginning of the 1990s, with the largest gains occurring among younger seniors.

Life expectancy at age 65, 1921-1997





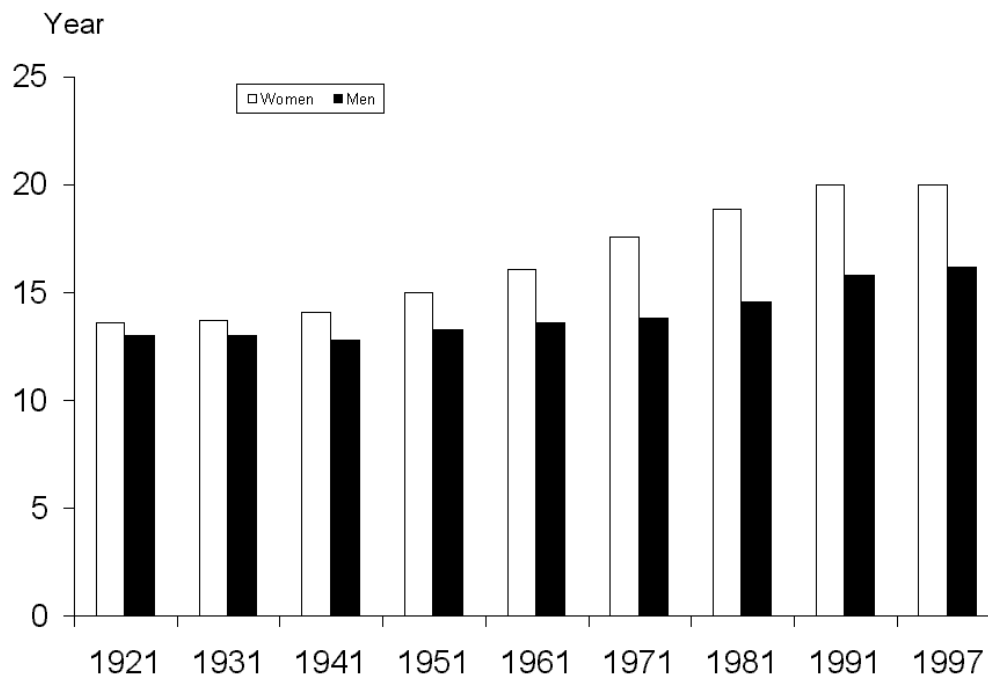
Life Expectancy Longer for Women

Senior women have a longer remaining life expectancy than senior men. A woman aged 65 in 1997, for instance, could expect to live, on average, another 20 years, almost four years longer than the figure for a man aged 65. This difference largely reflects the fact that the remaining life expectancy of senior women increased by over five years between 1921 and 1981, compared with an increase of less than two years for senior men. In the 1991-1997 period, however, the average remaining life expectancy of a 65-year-old

man rose slightly faster than that of his female counterpart.

It should also be noted that while senior women live longer than senior men, not all of this time is free of disability. Indeed, a recent study suggested that of the four years that a 65-year-old woman is expected to live longer than a senior man, only one year is projected to be free of disability, while two are expected to involve severe disabilities.

Life expectancy of women and men at age 65, 1921-1997





Hospitalization of Seniors

Seniors are generally far more likely than those in younger age groups to be hospitalized. Seniors, for example, were three times more likely than those aged 45-64 to be hospitalized in 1998-99.

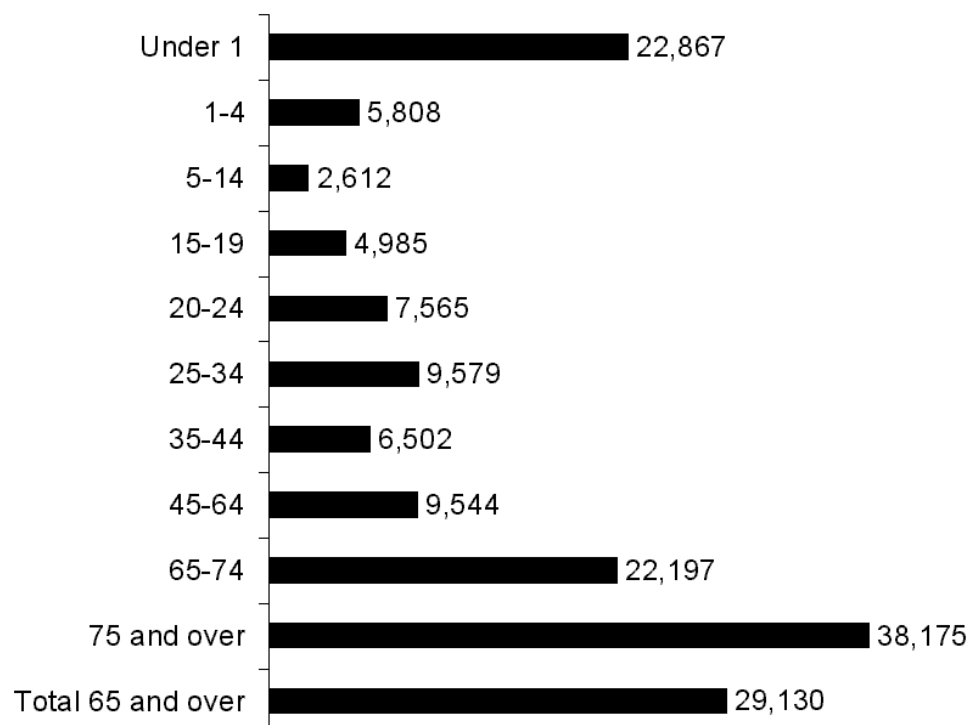
Hospitalization rates also rise substantially among older seniors, with people aged 75 and over 70% more likely than those 65-74 to be hospitalized that year.

Seniors also tend to stay in hospital for considerably longer periods than younger people. In 1998-99, the average hospital

visit of seniors lasted 14 days, compared with less than 10 days per visit among all age groups under age 65.

Older seniors stay in hospital for longer periods than their younger counterparts, with older senior women averaging the longest hospital stays. In 1998-99, women aged 75 and over stayed in hospital an average of 18 days per visit, compared with 14 days for their male counterparts.

Hospitalization rates, by age, 1998-1999





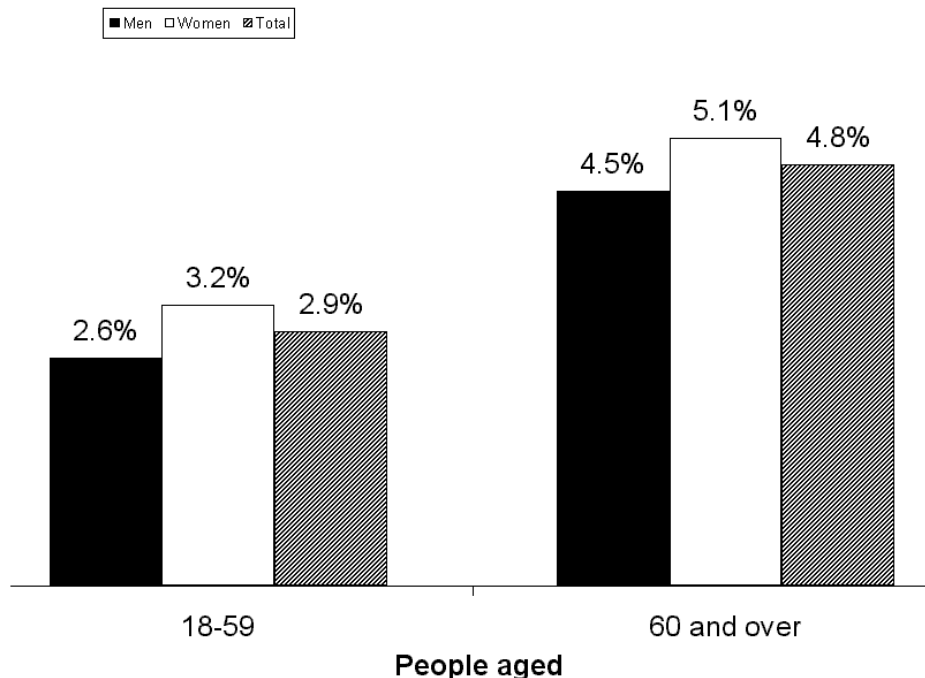
Watching Television

Television viewing accounts for the largest share of the free time of older persons. In 1999, people aged 60 and over watched television an average of 4.8 hours per day, almost two hours more per day than the figure for those between the ages of 18 and 59.

Women in older age ranges generally watch more television than their male counterparts. In 1999, women aged 60 and over averaged 5.1 hours per day watching television, compared with 4.5 hours for men in the same age range.

News and public affairs account for the largest share of the television-viewing time of older Canadians. In 1999, 34% of the viewing time of people aged 60 and over, close to 2 hours per day, was devoted to news and public affairs. In fact, people aged 60 and over were more much more likely to watch this type of programming than those between the ages of 18 and 59. Of the remaining television-viewing time of people aged 60 and over, 24% was spent watching dramas, 14% went to variety and game shows, 9% to sports, 7% went to either documentaries or instructional television and 6% was devoted to comedies.

Average number of hours per day spent watching television, 1999





Adapting to new Technologies

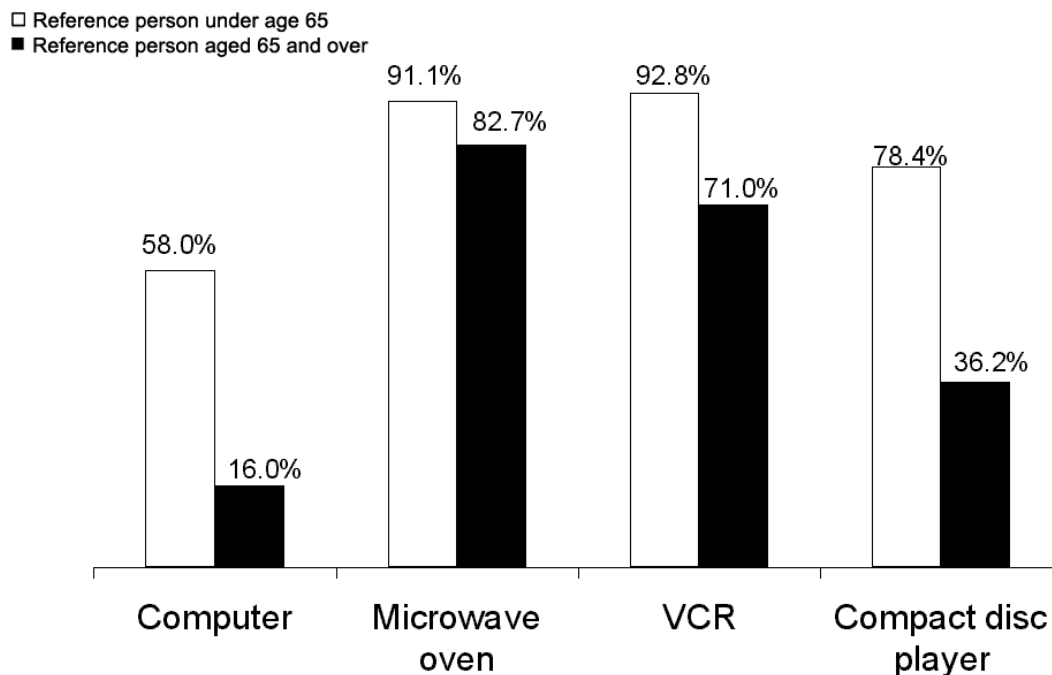
A growing number of seniors have computers in their homes. In 1999, 16% of households headed by someone aged 65 and over owned a computer, up from 5% in 1990. The proportion of senior households with a computer, though, is still well below that of households with head under age 65, 58% of which had a computer that year. As well, among senior households, families are generally more likely to have a computer than seniors who live alone: 24% versus 6%.

Seniors are also less likely than younger people to use computer communications services, such as the Internet. In 1999,

only 8% of households headed by a senior had Internet service, compared with 39% of households with head under age 65. The proportion of senior households with an Internet connection that year, however, was double what it was in 1997.

At the same time, many seniors own other technologically innovative equipment such as microwave ovens, VCRs, and CD players. In 1999, 83% of senior households had a microwave oven and 71% had a VCR. Only 36%, though, had a CD player.

Percentage of households with selected technological equipment, 1998



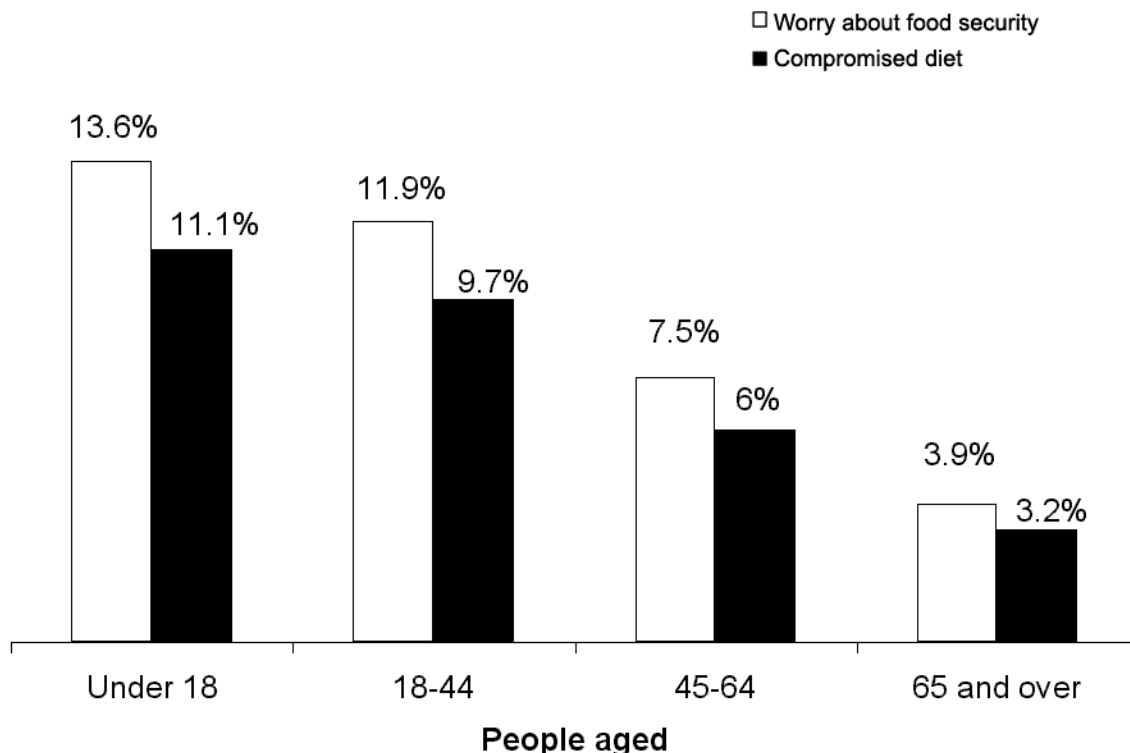


Food Insecurity Among Seniors

Very few seniors in Canada worry about not having enough to eat because of lack of money. In 1998-1999, it was the case for 4% of Canadians aged 65 and over. In contrast, that year, 14% of children under age 18, 12% of those aged 18-44, and 8% of 45-64-year-olds lived in a food-insecure household. Still, that year, close to 136,000 seniors worried about not having enough to eat.

Seniors in Canada are also less likely than younger people to have compromised diets due to lack of funds. In 1998-1999, only 3% of seniors either did not have enough food, or lacked sufficient variety or quality in their diet, as opposed to 10% or over of those under age 45 and 6% of people aged 46-64.

Percentage of people with at least one food insecurity in the past 12 months, by age, 1998-1999





Most View Health in Positive Terms

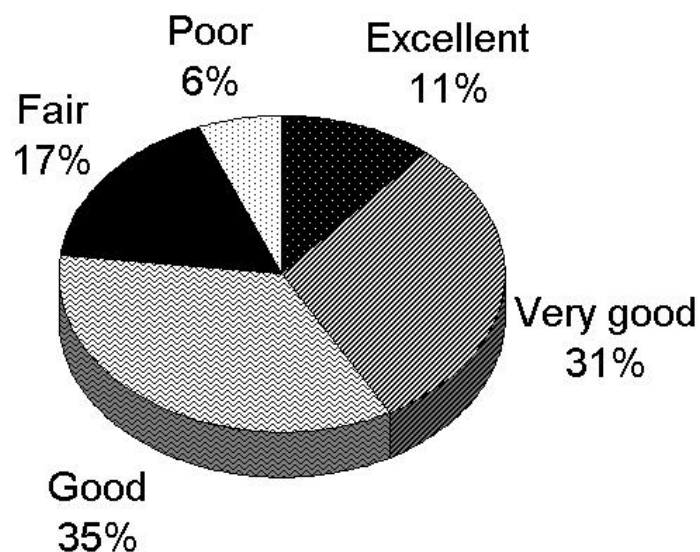
Most seniors living at home describe their general health in positive terms. In 1999, 77% said their health was either good (35%), very good (31%), or excellent (11%), while only 17% reported their health was fair and just 6% described it as poor.

Indeed, the large majority of seniors in all age groups consider themselves to be in good health. For example, in 1999, 72% of those aged 75 and over described

their health as either good, very good, or excellent, only slightly below the figure reported by those aged 65-74 (80%).

Still, those in older age groups are the most likely to describe their health as poor. That year, 8% of people aged 75 and over said their health was poor, whereas the figure among those aged 65-74 was 4%.

Percentage of seniors in 1999 describing their health as...





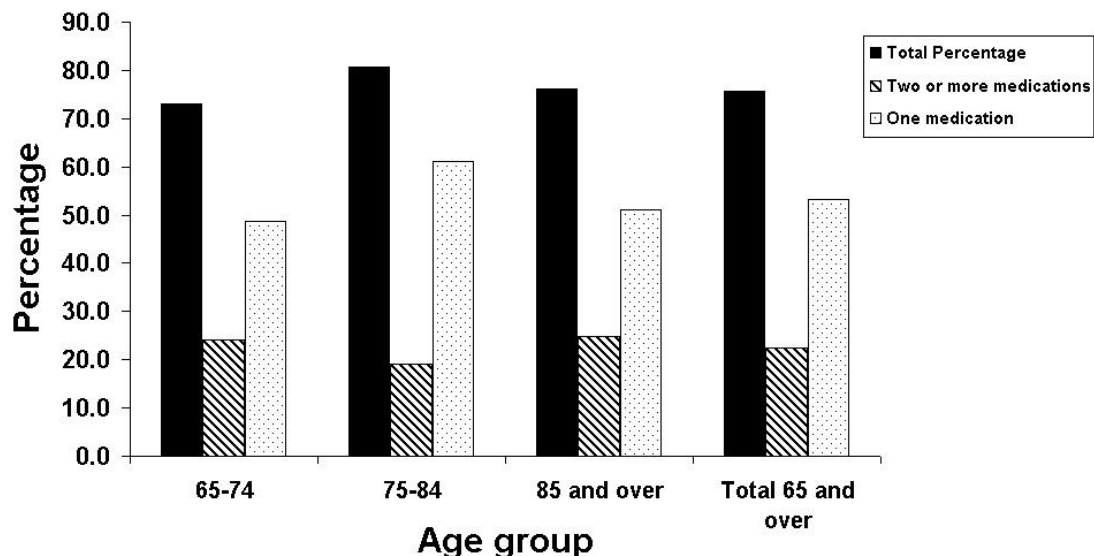
Seniors Taking Medication

The majority of seniors take some form of prescription or over-the-counter medication. In fact, in 1999, 76% of all seniors living at home took some form of medication in the two days prior to the survey, with 53% using two or more medications in this period.

Seniors aged 75-84 are generally more likely than their younger and older counterparts to take more than one medication. In 1999, 61% of those aged 75-84 took more than one type of medication in the two days prior to the survey, compared with 51% of those aged 85 and over and 49% of those aged 65-74.

Pain relievers, used by 63% of all seniors in the month preceding the survey in 1999, and tranquilizers, used by 57%, were the medication most often taken by seniors. At the same time, 36% used medication for blood pressure, while smaller shares used sleeping pills (9%), penicillin or other antibiotics (7%), asthma medication (6%), antidepressants (5%) or allergy medication (3%).

Percentage of seniors taking prescription or over-the-counter medications in the two days prior to the survey, 1999





Hospitalization of Seniors

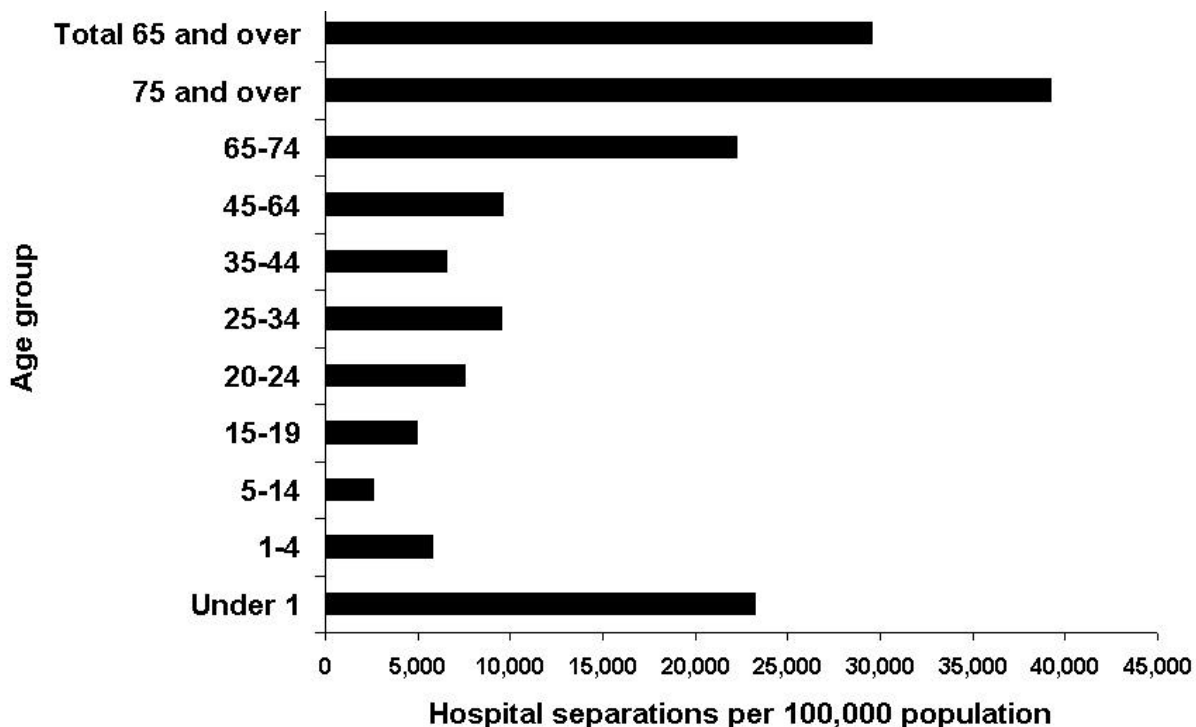
Seniors are generally far more likely than those in younger age groups to be hospitalized. Seniors, for example, were three times more likely than those aged 45-64 to be hospitalized in 1998. Hospitalization rates also rise substantially among older seniors, with people aged 75 and over 75% more likely than those 65-74 to be hospitalized that year.

Seniors also tend to stay in hospital for considerably longer periods than younger people. In 1998, the average hospital visit

of seniors lasted 14 days, compared with less than 10 days per visit among all age groups under age 65.

Again, older seniors stay in hospital for longer periods than their younger counterparts, with older senior women averaging the longest hospital stays. That year, women aged 75 and over stayed in hospital an average of 18 days per visit, compared with 14 days for their male counterparts.

Hospitalization rates, by age, 1998





Seniors Experiencing Chronic Pain

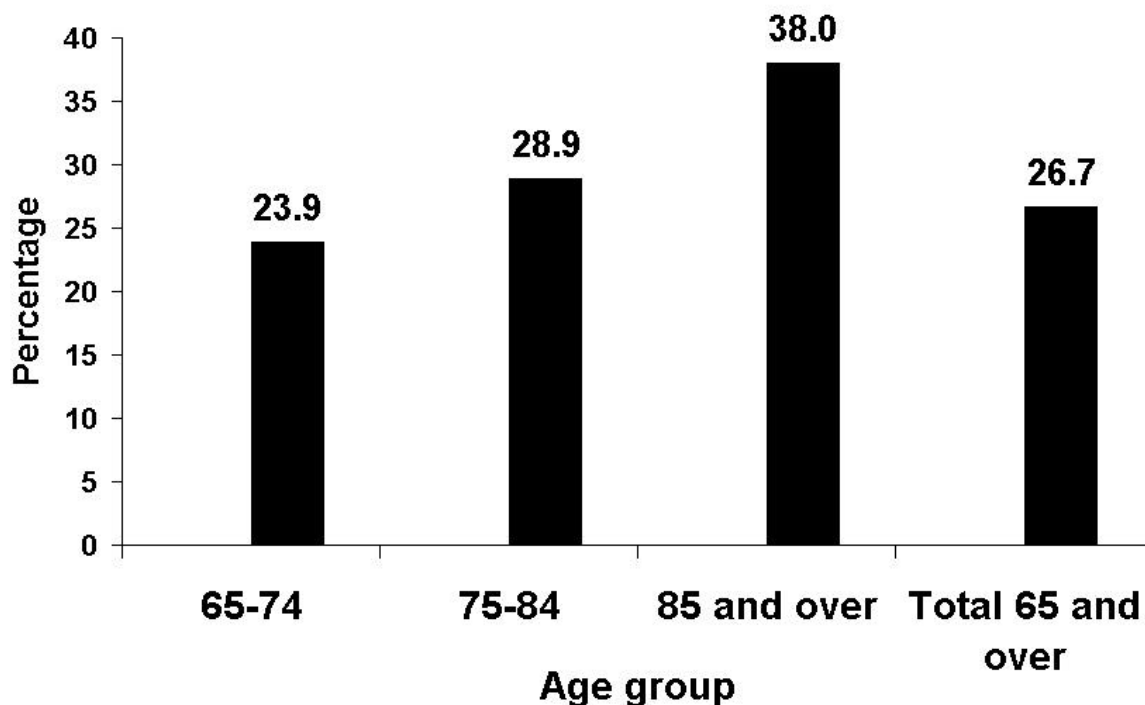
A substantial number of seniors report that they suffer from chronic pain or discomfort. In 1999, 27% of seniors living at home reported they experienced chronic pain or discomfort, compared with just over 21% of those aged 55-64 and only 13% of those between the ages of 25 and 54.

Older seniors are more likely than their younger counterparts to experience chronic pain or discomfort. In 1999, 38% of people aged 85 and over living at home suffered from chronic pain, compared with 29% of

those aged 75-84 and 24% of those aged 65-74. As well, among seniors, women are somewhat more likely than men, 28% versus 25%, to suffer from chronic pain.

For many seniors, chronic pain prevents them from participating in certain activities. In 1999, 22% of seniors suffering from chronic pain said they were unable to participate in almost all activities because of the pain or discomfort, while another quarter were restricted to some extent.

Percentage of seniors experiencing chronic pain or discomfort, 1999





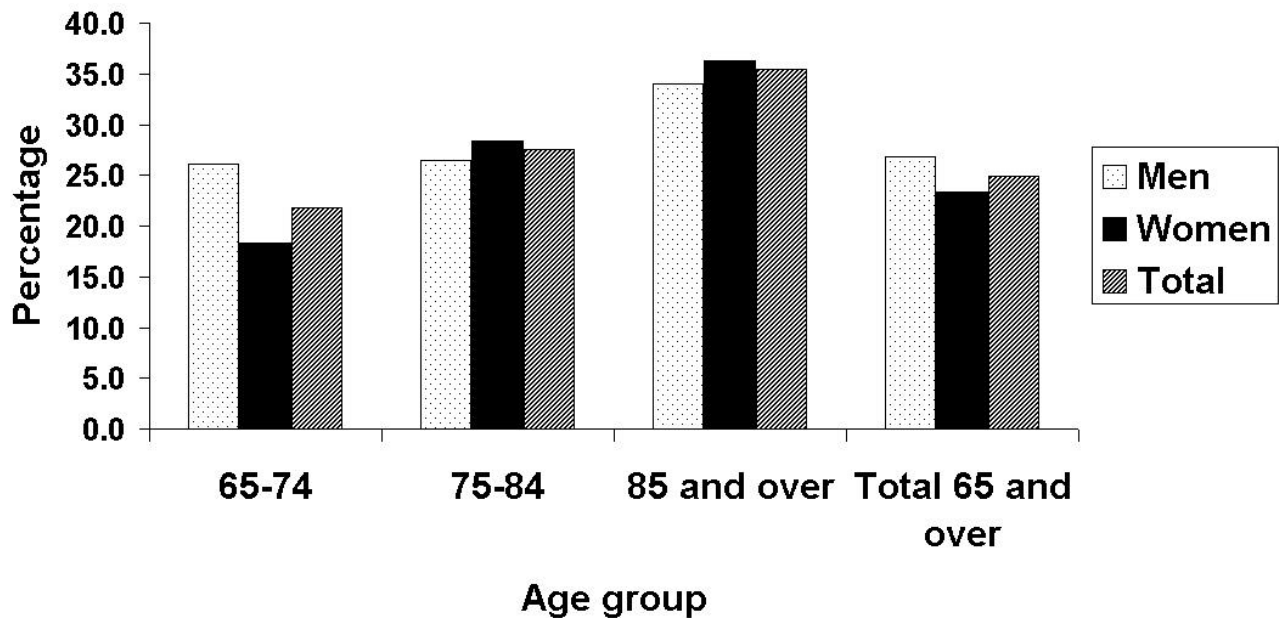
Seniors with Disabilities

One in four Canadian seniors has a long-term disability or handicap. In 1999, 25% of all people aged 65 and over living at home had such a condition, compared with 18% of people aged 55-64 and less than 10% of those between the ages of 25 and 54.

Not surprisingly, the proportion of seniors with a long-term disability rises sharply with age. In 1999, 35% of those aged 85 and over had a disability or handicap, versus 28% of those aged 75-84 and 22% of those aged 65-74.

In the 75 + group, women and men about as likely to report some level of disability. However, among those aged 65-74, women are considerably less likely than their male counterparts to have a disability. In 1999, 18% of females aged 65-74 reported some level of disability, versus 26% of males in this age range.

Percentage of seniors with a long-term disability or handicap, 1999





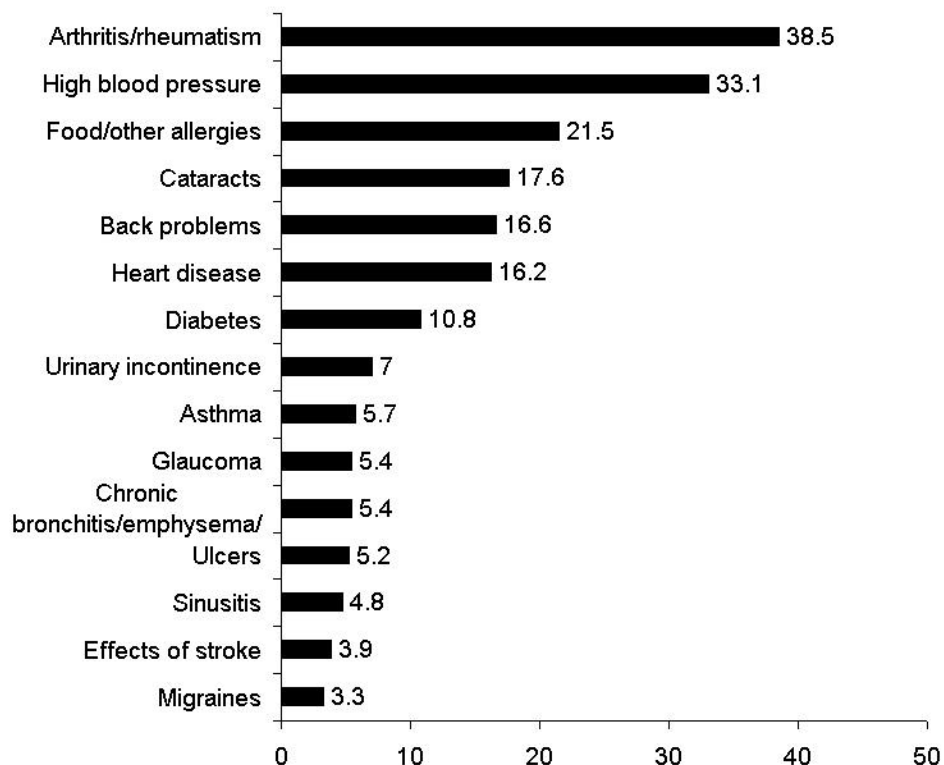
Seniors with Chronic Health Conditions

While most seniors report that their overall health is relatively good, many seniors have a chronic health condition as diagnosed by a health professional. In 1999, 83% of all seniors living at home reported they had been diagnosed with at least one chronic health condition.

Arthritis and rheumatism are the most common chronic health problems reported by seniors. In 1999, 39% of seniors had

one of these problems, while 33% had high blood pressure, 22% had food or other allergies, 18% had cataracts, 17% had back problems, 16% had chronic heart problems, and 11% had diabetes. At the same time, smaller percentages reported having urinary incontinence (7%), asthma (6%), chronic bronchitis or emphysema (5%), sinusitis (5%), ulcers (5%), glaucoma (5%), the effects of a stroke (4%), or migraine headaches (3%).

Percentage of seniors living at home who have selected chronic conditions, 1999





One in Three Physically Active

Over a third of Canadian seniors are physically active in their leisure time. In 1999 14% of all people aged 65 and over were considered to be very physically active in their leisure time pursuits, while 22% were moderately active. The majority of all seniors, though, participated only in physically inactive leisure-time activities.

Seniors are somewhat less likely than people in younger age ranges to be very physically active in their leisure time. In 1999, 14% of seniors were considered to be very physically active, whereas among younger age groups

the figure ranged from 34% of those aged 15-24 to 18% for 55-64-year-olds.

Not surprisingly, younger seniors are slightly more likely than their older counterparts to take part in physically active leisure-time pursuits. In 1999, 18% of those aged 65-74 participated in very physically active leisure-time pastimes, compared with 10% of those aged 75-84 and just 6% of those aged 85 and over. As well, senior men tend to be more physically active than senior women in all age ranges.

Percentage of people physically active on a regular basis, by age, 1999

