

SENIORS' STATISTICAL PROFILE 2005




Seniors'
Secretariat

Giving Nova Scotia's Seniors a Voice

SENIORS' STATISTICAL PROFILE 2005



The Nova Scotia Seniors' Secretariat

The Secretariat facilitates the planning, development, and coordination of policies, programs, and services for seniors in partnership with government departments, seniors, and voluntary seniors groups. It also serves as a single entry point to Government, providing information on programs and services for seniors and responding to seniors' issues and concerns.

The Nova Scotia Seniors' Secretariat consists of the Minister of Health, Minister of Community Services, Minister of Education, Minister of Service Nova Scotia and Municipal Relations, and Minister of Health Promotion. The Minister of Health serves as the Chairperson of the Secretariat and is Nova Scotia's Minister Responsible for Seniors. The Secretariat is staffed by an Executive Director and six permanent staff.

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As the title suggests, *Seniors' Statistical Profile 2005* provides clear and accurate information about older Nova Scotians. The report enables Nova Scotians of all ages to develop a better understanding of the characteristics of the province's older population and promotes a realistic picture of later years. The report will be of interest to anyone wanting to learn more about Nova Scotia seniors. This includes seniors, seniors' organizations and clubs, educators, researchers, planners, and entrepreneurs. The publication will also raise awareness and understanding of seniors' issues.

The data is drawn from a variety of sources, including Statistics Canada, Social Development Canada, the Nova Scotia Department of Health, and the Nova Scotia Department of Finance. The efforts of the Department of Health's Health Economics Division and Performance Measurement and Health Informatics Division and the Department of Finance's Nova Scotia Statistical Agency deserve a special note of appreciation for producing customized data for this report.

The report covers the following 10 topics: population characteristics, health, diversity, living arrangements, education and literacy, employment, finances, income security, caring, and leisure. The *Highlights* section provides an overview of the key findings in the report.

For the purpose of this report, seniors are defined as anyone 65 years of age or older. Generally, the basis for comparison is other age groups. Since seniors are not a homogenous group, they are subdivided into more specific age groups when possible. Also, where practical and possible, statistics for women and men are separated.

Seniors' Statistical Profile will be updated regularly to incorporate the most current information.

POPULATION CHARACTERISTICS

- The number of seniors in Nova Scotia is estimated to be 132,600, or 13.9 per cent of the population (2005).
- Nova Scotia has the oldest population in Atlantic Canada and the third oldest in Canada.
- Seniors are the fastest-growing segment of the population, with 8,100 Nova Scotians celebrating their 65th birthday in 2005.
- Although the total population of Nova Scotia is expected to grow by only 3 per cent between 2005 and 2026, the seniors' population will grow by four-fifths (+80%).
- Seniors will comprise one-quarter (25%) of Nova Scotia's population in 2026.
- Because women live longer than men, the ratio of women to men increases considerably with age. In 2005, there are 103 women for every 100 men between the ages of 55 and 64. This measure increases dramatically and steadily with age so that there are 277 women for every 100 men in the 85+ group.
- Halifax, where seniors made up 11 per cent of the population (2005), is the youngest county in the province. In contrast, at 20 per cent, Guysborough County has the largest share of seniors.
- When compared to regional municipalities and rural Nova Scotia, towns have the highest proportion of seniors. In 2003, just under 20 per cent of the residents of the 31 towns were seniors. This compared to 16.6 per cent for Cape Breton Regional Municipality, 11.0 per cent for Halifax Regional Municipality, and 14.5 per cent for rural Nova Scotia.
- Six towns had more than one in four residents who were 65 or older (2003). These towns were Mahone Bay, Lunenburg, Digby, Lockeport, Berwick, and Annapolis Royal.

HEALTH

- The life expectancy of Nova Scotians has been steadily increasing since 1920. Residents born in 1920 could expect to live to 58 years, compared to 79 years for someone born in 2005—an increase of 21 years or one-third.
- Life expectancy for Nova Scotians aged 65 improved from 16 to 18 years between 1975 and 2005.
- Daily smoking rates decrease steadily with age. Just 7 per cent of both males and females over 75 were daily smokers in 2000–2001. This was considerably lower than the rates of 25 per cent for males and 23 per cent for females in the 15–54 age category.
- Physician visits to both general practitioners (GPs) and specialists increase steadily with age. For example, in 2003–2004 visits to a GP were more than four times more frequent for a 75+ male than for a male between the ages of 15 and 54.
- The use of health-care services such as emergency visits, outpatient procedures, and surgery generally increases with age.
- Almost 20,000 (19,698) male seniors and 26,240 female seniors were treated in Nova Scotia emergency rooms (2003–2004).
- Seniors accounted for over 4 in 10 (43%) adult hospitalizations in 2003–2004.
- Together, cardiovascular disease and cancer are the leading causes of death for Nova Scotia seniors. Seven in 10 (72%) deaths of Nova Scotians aged 65–74 were caused by cardiovascular disease or cancer, while 63 per cent of the deaths in the 75+ group were accounted for by these two causes (2003–2004).
- In relative terms, fewer seniors are admitted for mental health treatment than younger Nova Scotians. However, duration of stay increases steadily and dramatically with age.
- On average, seniors who benefitted from Pharmacare received 32 prescriptions during 2003–2004. Women had 34 prescriptions filled, 13 per cent more than the 30 for men.
- During 2003–2004, Adult Protection Services intervened on behalf of 916 seniors in Nova Scotia. Three-quarters (77%) of these cases involved self-neglect.

DIVERSITY

- The backgrounds of seniors in Nova Scotia tend to be less diverse than other Nova Scotians.
- In 2001 only 4 per cent of the residents of Mi'kmaq reserves were 65 or older, and 5 per cent were between the ages of 55 and 64.
- In general, Nova Scotia seniors are less knowledgeable about languages than their younger counterparts. Notable exceptions are Dutch and Gaelic. Seniors were five times more likely than those under 65 to be able to speak Gaelic and twice as likely to be able to speak Dutch (2001).

LIVING ARRANGEMENTS

- Two-thirds (68%) of Nova Scotia seniors lived with family in 2001. Six in 10 (62%) lived with their spouse and 1 in 20 (6%) were with extended family.
- Nearly one-third (30%) of seniors were alone (2001).
- In 2001, just over half (52%) of seniors were married, while 34 per cent were widowed. Relatively few had never been married (7%) or were divorced (7%).

EDUCATION AND LITERACY

- Four in 10 (39%) seniors completed high school (2001).
- In 2001, 6 per cent of Nova Scotia seniors had a university degree, with 4 per cent earning a bachelor's degree and 2 per cent a master's or doctorate.
- The educational opportunities available when today's seniors were young were considerably more limited than they are for young people today. In light of these challenges, the educational achievements of today's seniors are noteworthy.
- Two in 10 (18%) had a trade or other certificate (2001).
- Nova Scotia seniors generally have low levels of literacy. In 1994, fewer than one in five seniors had the minimum level of literacy required for coping effectively with day-to-day activities and interactions.

EMPLOYMENT

- In 2001, 5 per cent of seniors were involved in paid employment.
- In 2001, 45 per cent of the 55–64 age group were employed.
- The number of older workers increased between 1996 and 2001. The increase in workers aged 55–64 was dramatic (+28%), while employment among seniors increased more modestly (12%).

FINANCES

- Seniors tend to have lower incomes than their younger counterparts. In 2003, the average household income for the 77,000 senior households in the province was \$33,300.
- Incomes among seniors were 40 per cent lower than among the 50–64 age group, and 47 per cent below the under-50 group (2003).
- In 2003, three-quarters (74%) of seniors owned their home.
- Although 7 in 10 (71%) senior households owned a car, the rate of car ownership was lower than that of other age groups (2003).
- Younger seniors (65–74) have a somewhat higher income compared to older seniors (75+). In 2002, the average income for seniors between 65 and 74 was \$25,200 or 11 per cent more than the income of \$22,700 received by older seniors.
- Seniors aged 65–74 derived nearly half (46%) of their incomes from Old Age Security (OAS) and Canada Pension Plan (CPP), followed by private pension (35%), investments (10%), and employment (10%).
- In 2002, more than half (54%) of the income for older seniors came from public benefits, while 32 per cent came from private pensions, 13 per cent from investments, and a modest 1 per cent from employment.
- Seniors' incomes are lowest in Guysborough County and highest in Halifax County. Incomes were two-thirds higher in Halifax in 2002.

- The overall incidence of poverty for Nova Scotia seniors is comparable to the rate for younger adults in the 18–64 age group. Federal programs such as Old Age Security, Guaranteed Income Supplement, and Canada Pension Plan help ensure that most seniors are living above the poverty line. However, despite these income security programs, 3 in 20 seniors (15%), or 18,000 older Nova Scotians, were living below the low-income cut-off (LICO) in 2001.
- The poverty rate for Nova Scotia seniors has generally been improving since 1981. At that time, nearly 4 in 10 (38%) older women and one-quarter of men were living in poverty. Fortunately, the overall trend has been favourable during previous two decades. The incidence for women has declined from 38 per cent in 1981 to 20 per cent in 2001. The LICO is defined by Statistics Canada to represent the income level at which families are considerably worse off than average. In these situations, a substantial proportion of family income is going to essentials such as food, shelter, and clothing.
- Two-thirds (67%) of seniors living in economic hardship were women living by themselves (2001).

INCOME SECURITY

- In 2005, nearly 99 per cent of Nova Scotians 65 and older, or 131,000 seniors, collected Old Age Security (OAS) in Nova Scotia.
- Nine out of 20 (44%) OAS recipients also benefitted from the Guaranteed Income Supplement (GIS: additional income support for low-income seniors).
- Over the past six years, there has been a gradual, but steady decline in the proportion of OAS recipients who also benefitted from GIS.
- Six in 10 (62%) seniors who collected GIS in 2005 were single.
- Single seniors who qualify for the GIS in either HRM or CBRM are at the greatest risk of living below Statistics Canada's LICO.

CARING

- Although unpaid care is provided to seniors by persons of all ages, adults between 45 and 54 are most likely to be caring for a senior. One-third (30%) of the members of this group contributed to the care of a senior in 2001.
- Seniors are very involved in the care of other seniors. In 2001, 3 in 20 (17%) seniors provided unpaid care to another senior.
- While men are often involved, women provide most of the care for seniors. One in 4 (25%) women acted as a caregiver to a senior, compared to 17 per cent of men (2001). Women also spend more time caregiving.
- It is important to note that the provision of support in the home goes both ways. Thousands of Nova Scotia seniors provide unpaid child care. One in 10 or 12,900 seniors cared for a young child in 2001.
- Seniors are extremely generous. On average, in 2000, seniors donated \$688 to charity—considerably more than the average of \$488 for all ages.
- Seniors' generosity is even more impressive in the context of their total expenditures. Over 2 per cent (2.3%) of senior household expenditures went to charity—almost five times the rate for those under 55 (2000).
- The vast majority (86%) of senior households donated to charity in 2000.
- Of the \$154 million in personal donations made by Nova Scotians in 2000, one-third (34%) or \$52 million came from seniors.

LEISURE

- Nova Scotians continue to travel well into their later years. Seniors made 494,000 trips within Nova Scotia in 2001. Each of these trips were at least 80 kilometres away from home or involved an overnight stay.
- Older Nova Scotians are also active travellers outside the province. Seniors took 72,000 trips to other provinces in Canada (2001).
- Although pet ownership declines with age, many Nova Scotia seniors benefitted from this relationship. Slightly under half (48%) of seniors owned a pet in 2000, compared to 65 per cent in the 50–64 age group and 70 per cent of those under 50.

CURRENT POPULATION

The number of seniors in Nova Scotia is estimated to be 132,600, or 13.9 per cent of the province's total population of 949,900 (2005). The majority of these are women (58%), with men making up the remaining 42 per cent.

Nova Scotia has the oldest population in Atlantic Canada and the third oldest in Canada, behind Saskatchewan and Manitoba. The share of residents 65 and over in Saskatchewan and Manitoba was 15.1 per cent and 14.0 per cent respectively. Alberta is the youngest province, with only 1 in 10 residents 65 or older (10.1%).

**TABLE 1:
POPULATION OF SENIORS (65+)
BY PROVINCE BY SEX**

Province	Male (%)	Female (%)	Total
Saskatchewan	13.3	16.8	15.1
Manitoba	12.0	15.9	14.0
Nova Scotia	12.1	15.6	13.9
Prince Edward Island	11.9	15.4	13.7
British Columbia	12.3	14.9	13.6
New Brunswick	11.7	15.4	13.6
Quebec	11.2	15.2	13.3
Ontario	11.3	14.4	12.9
Newfoundland	11.1	13.4	12.3
Alberta	9.2	11.6	10.4
Canada	11.3	14.6	13.0

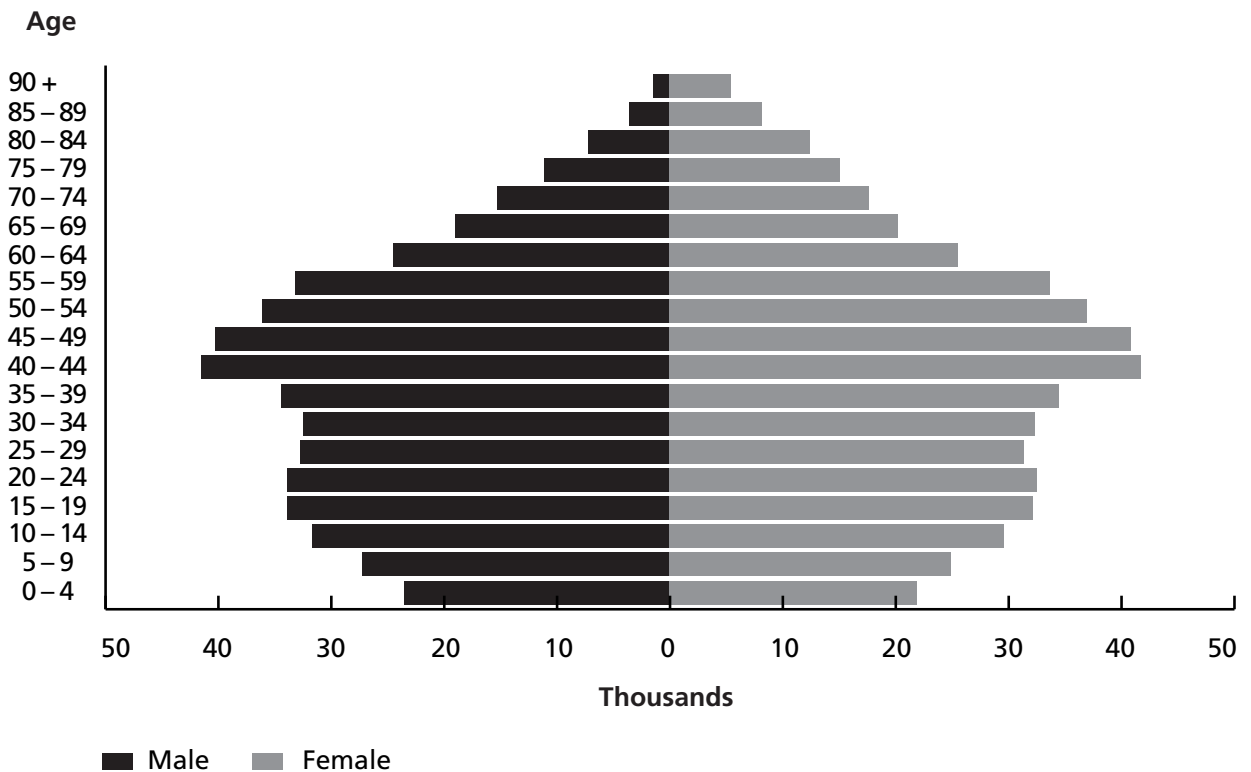
Source: 2001 Census, Statistics Canada

POPULATION PROJECTIONS

The following population pyramids dramatically show the impact of an aging baby boom generation. In 2005, the bulge or largest age group is 40–45, producing a diamond-like shape. Slightly smaller, yet still impressive in size, is the 45–49 group, followed by the 50–54 segment.

Beyond age 50, the size of the groups gets progressively smaller with age. The declining birth rate is also apparent, with fewer and fewer people in the groups below 20–24. Also illustrated is the higher life expectancy for women. In the 90+ category, women outnumber men by nearly four to one.

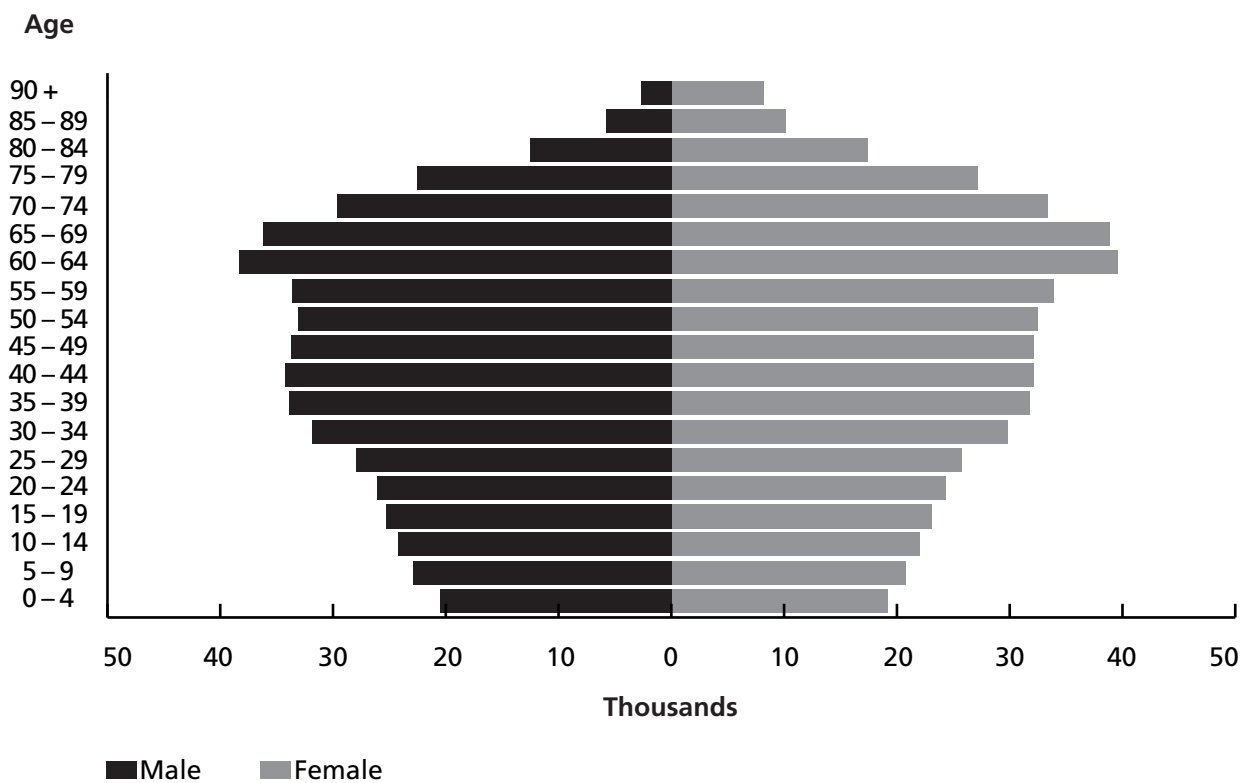
**FIGURE 1:
NOVA SCOTIA POPULATION
BY AGE AND SEX, 2005**



Source: Population Projections, Statistics Canada

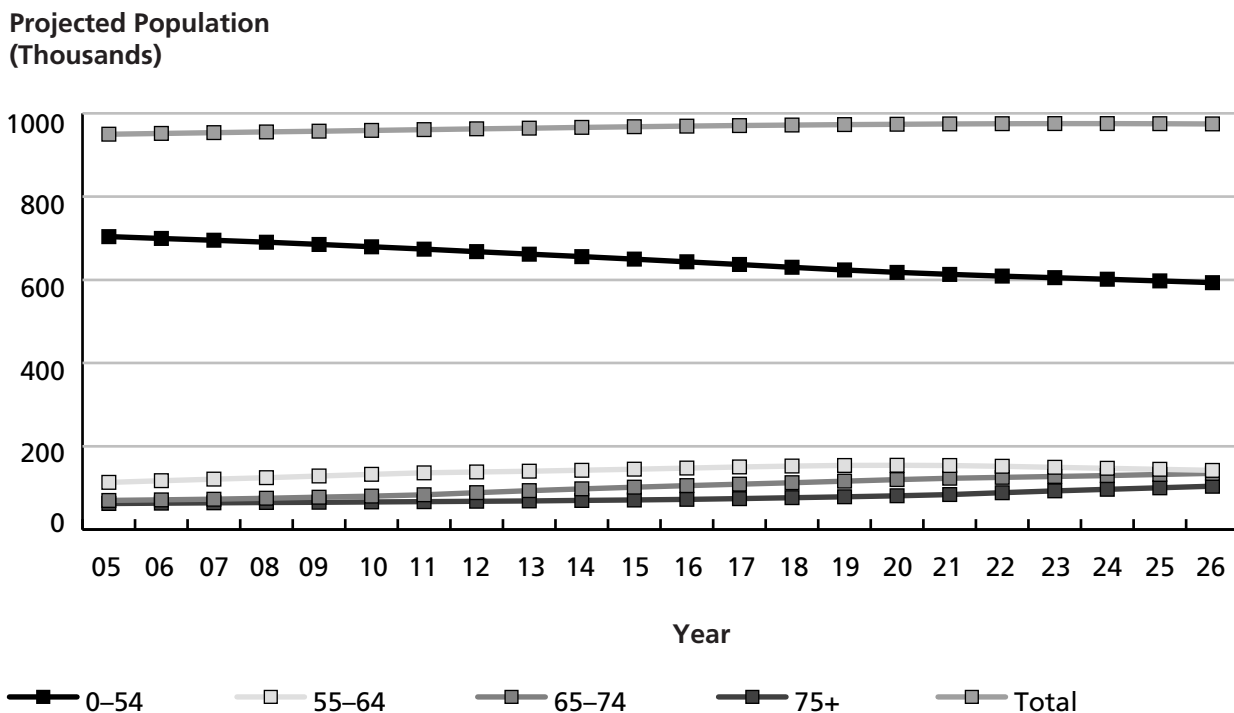
By 2026, the population bulge will move to the 60–64 group. In other words, in just 20 years 8 per cent of the population will be within five years of turning 65. The second-largest age group will be 65–69. Beyond age 69, the size of each group declines steadily and noticeably with increasing age. The size of the groups between 35 and 59 is virtually equal. Below age 35, the size of each age group declines steadily with decreasing age.

**FIGURE 2:
NOVA SCOTIA POPULATION
BY AGE AND SEX, 2026**



Source: Population Projections, Statistics Canada

**FIGURE 3:
PROJECTED POPULATION OF NOVA SCOTIA
BY AGE GROUP, 2005–2026**



Source: Population Projections, Statistics Canada

Figure 3 shows that the total population of Nova Scotia is expected to grow by only 3 per cent between 2005 and 2026. In contrast, by 2026 the seniors' population will be 238,900—an increase of 80 per cent. In 2026, one in 4 (25%) Nova Scotians will be 65 years of age or older. The over-55 age group will also experience healthy increases. The 55–64 segment will grow by 26 per cent over the next two decades. The size of this segment is expected to peak in 2020, with slight decreases after that (Figure 4, Table 3). The 65–74 group will grow steadily until about 2010 (15%), with accelerated growth to 2020 (49%), and more moderate growth after that. The 65–74 segment is projected to nearly double (+93%) by 2026. The 75+ group will grow by two-thirds (+66%) over the next quarter century.

One of the major forces behind the aging of the population is the maturing baby boom generation. Baby boomers (born between 1947 and 1966) will start turning 65 in 2012. Other factors behind the aging Nova Scotia population include increased life expectancies, declining birth rates, and low immigration.

Seniors are the fastest-growing segment of the population, with 8,100 Nova Scotians celebrating their 65th birthday in 2005. A slight majority (52%) of these new seniors will be women.

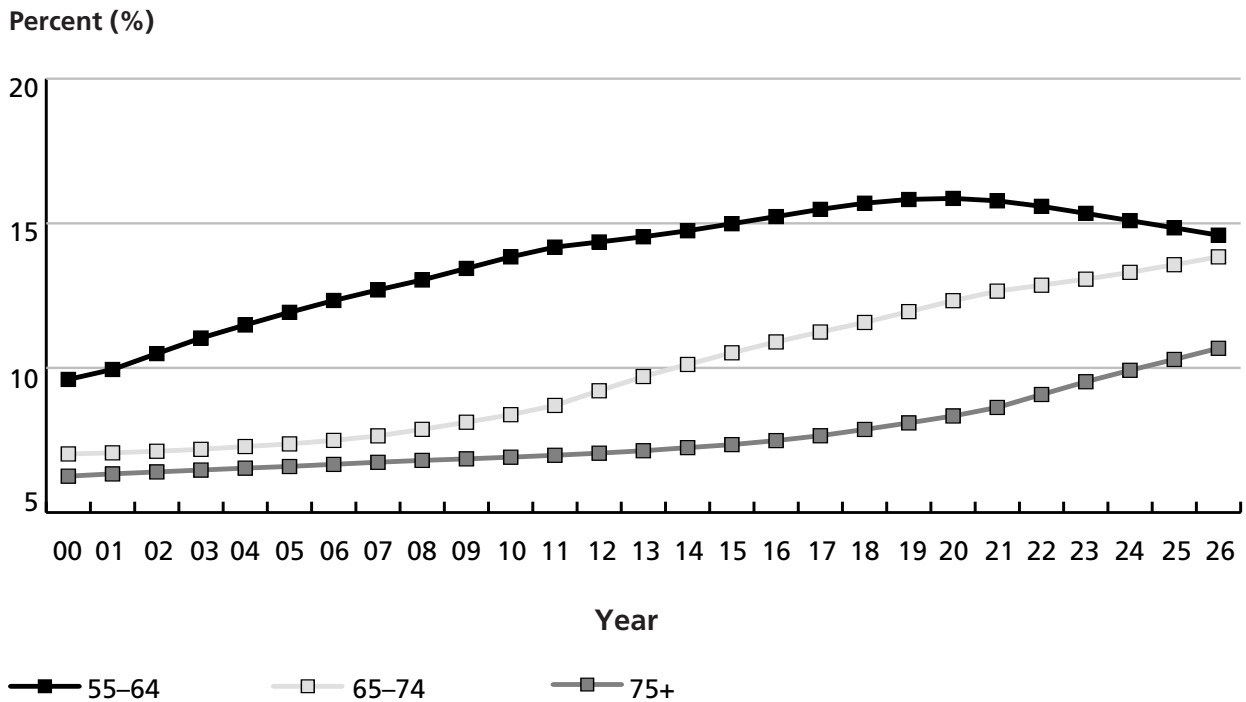
Table 2 illustrates that the percentage of older Nova Scotians will increase in all age categories during the next 20 years. The 55–64 group will grow from just under 12 per cent of the population in 2005 to over 14 per cent in 2026, peaking at 16 per cent in 2020. The 65–74 group will undergo the most dramatic growth, expanding from 7 per cent to 14 per cent. The 75+ category started at 7 per cent and will rise to almost 11 per cent.

**TABLE 2:
PROJECTED POPULATION OF NOVA SCOTIA BY AGE GROUP (TO 2026)**

Year	0–54 Years	55–64 Years	65–74 Years	75+Years	Total
2005	704,000	113,200	70,000	62,600	949,900
2006	699,600	117,300	71,300	63,400	951,700
2007	695,300	121,100	72,900	64,300	953,600
2008	690,500	124,600	75,300	65,000	955,400
2009	685,200	128,700	77,700	65,600	957,200
2010	679,600	132,700	80,400	66,300	959,000
2011	673,900	136,200	83,600	67,100	960,800
2012	667,900	138,200	88,600	67,900	962,600
2013	661,900	140,200	93,600	68,800	964,400
2014	655,900	142,400	97,700	70,000	966,100
2015	649,800	145,000	101,800	71,100	967,800
2016	643,400	147,700	105,600	72,300	969,300
2017	636,900	150,300	109,100	74,300	970,600
2018	630,400	152,500	112,400	76,500	971,800
2019	623,900	153,400	116,200	78,800	972,900
2020	618,100	154,500	120,000	81,200	973,800
2021	613,300	153,800	123,300	84,100	974,500
2022	609,100	152,000	125,400	88,500	975,000
2023	605,300	149,600	127,500	92,900	975,200
2024	601,600	147,200	129,800	96,700	975,300
2025	597,700	144,700	132,300	100,400	975,100
2026	593,500	142,200	134,900	104,000	974,600
% Growth	-16%	+26%	+93%	+66%	+3%

Source: Population Projections, Statistics Canada

**FIGURE 4:
PERCENTAGE OF NOVA SCOTIANS 55 AND OLDER
PROJECTED BY AGE GROUP, 2000–2026**



Source: 1995 Census, Statistics Canada

**TABLE 3:
PROJECTED NOVA SCOTIA POPULATION (PERCENTAGE)
BY AGE GROUP TO 2026**

Year	0–54 Years	55–64 Years	65–74 Years	75+Years
2005	74.1	11.9	7.4	6.6
2006	73.5	12.3	7.5	6.7
2007	72.9	12.7	7.6	6.7
2008	72.3	13.0	7.9	6.8
2009	71.6	13.4	8.1	6.9
2010	70.9	13.8	8.4	6.9
2011	70.1	14.2	8.7	7.0
2012	69.4	14.4	9.2	7.1
2013	68.6	14.5	9.7	7.1
2014	67.9	14.7	10.1	7.2
2015	67.1	15.0	10.5	7.3
2016	66.4	15.2	10.9	7.5
2017	65.6	15.5	11.2	7.7
2018	64.9	15.7	11.6	7.9
2019	64.1	15.8	11.9	8.1
2020	63.5	15.9	12.3	8.3
2021	62.9	15.8	12.7	8.6
2022	62.5	15.6	12.9	9.1
2023	62.1	15.3	13.1	9.5
2024	61.7	15.1	13.3	9.9
2025	61.3	14.8	13.6	10.3
2026	60.9	14.6	13.8	10.7

Source: Population Projections, Statistics Canada

**TABLE 4:
POPULATION OF NOVA SCOTIA SENIORS
BY AGE AND GENDER, 2005 AND 2026**

Age	2005		2026	
	Male	Female	Male	Female
55–64	55,800	57,400	70,500	71,700
65–74	33,200	36,800	64,400	70,500
75–84	17,800	26,700	34,400	43,500
85+	4,800	13,300	8,400	17,900

Source: Population Projections, Statistics Canada

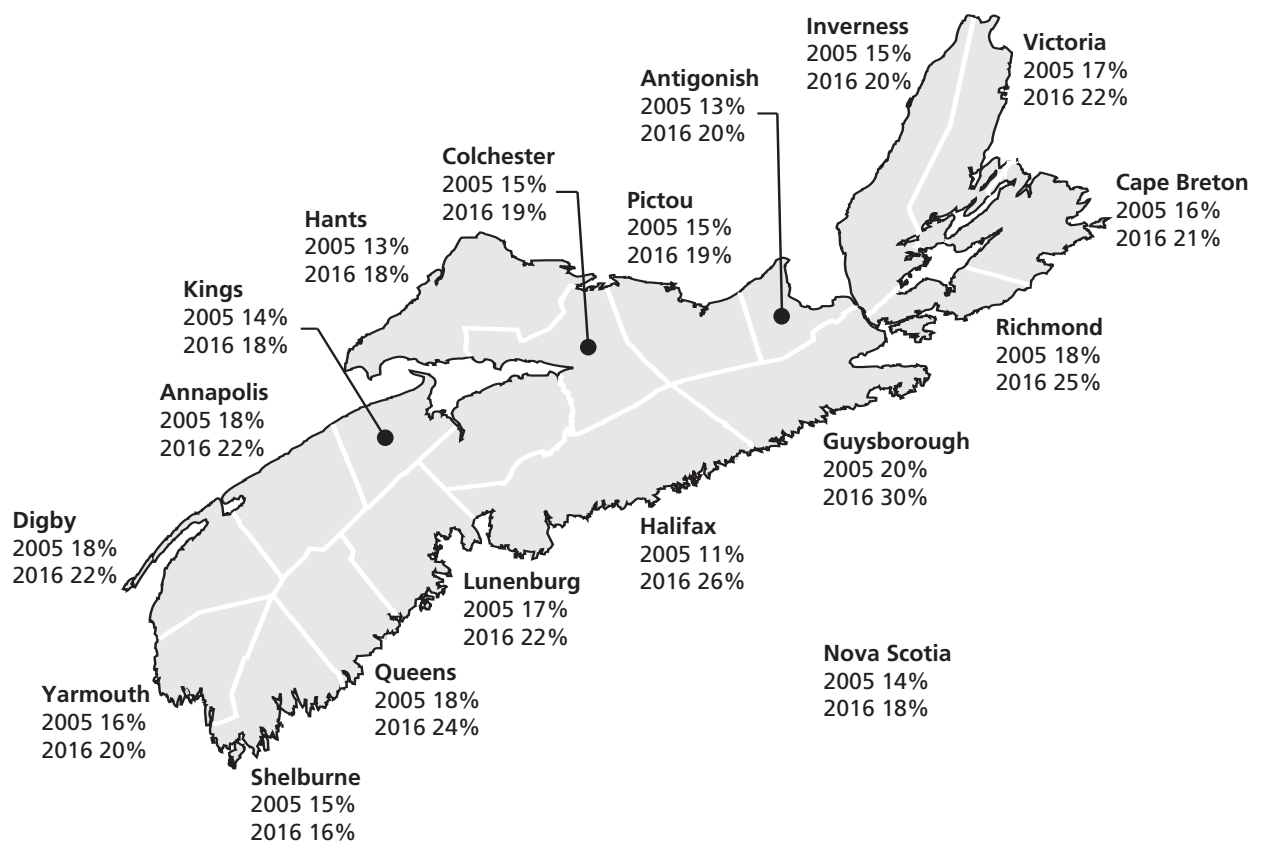
Because women tend to live longer than men, the ratio of women to men increases considerably with age. In 2005, there are 103 women for every 100 men between the ages of 55 and 64. This measure increases dramatically and steadily with age, so that there are 277 women for every 100 men in the 85+ group. In 2026, the ratio of women to men in the 55–64 category will change slightly to 102. The disparity in numbers for the 85+ category will be less dramatic in 2026, with 213 women for every 100 men.

POPULATION BY COUNTY

Halifax is the youngest county in the province (Figure 5). Seniors make up 11 per cent of Halifax County's population (2005). In contrast, 12 of the 18 counties have a seniors population that represents 15 per cent or more of the population. At 20 per cent, Guysborough County has the largest share of seniors.

On average, the share of seniors in all counties will increase by over four percentage points between 2005 and 2016. However, Guysborough will record the largest jump of 10 percentage points. In 2016, 3 in 10 (30%) Guysborough residents will be seniors.

**FIGURE 5:
PROPORTION OF SENIOR POPULATION IN NOVA SCOTIA
BY COUNTY, 2005 AND 2016**



Source: Population Projections, Statistics Canada

**TABLE 5:
POPULATION OF SENIORS IN NOVA SCOTIA
BY COUNTY, 2005 AND 2016**

County	2005		2016	
	Population of Seniors	% of Population	Population of Seniors	% of Population
Annapolis	4,192	18.4	5,010	21.8
Antigonish	2,690	13.2	3,940	18.8
Cape Breton	17,460	16.0	20,860	21.2
Colchester	7,480	14.6	9,660	18.9
Cumberland	5,800	17.8	6,620	21.4
Digby	3,700	18.0	4,410	21.9
Guysborough	1,960	20.4	2,490	30.3
Halifax	43,220	11.3	65,570	15.8
Hants	5,670	13.0	8,030	17.6
Inverness	3,090	14.8	4,060	19.7
Kings	8,860	13.8	12,380	18.4
Lunenburg	8,550	17.2	11,050	21.9
Pictou	7,470	15.1	9,550	19.4
Queens	2,060	18.2	2,390	23.7
Richmond	1,870	17.9	2,390	24.8
Shelburne	2,510	15.2	3,050	19.4
Victoria	1,360	16.5	1,730	22.0
Yarmouth	4,180	15.7	5,180	20.5
Nova Scotia	132,100	13.9	178,380	18.4

Source: Population Projections, Statistics Canada

POPULATION BY TOWN AND REGIONAL MUNICIPALITY

When compared to regional municipalities and rural Nova Scotia, towns have the highest proportion of seniors (Table 6). In 2003, 19.5 per cent of the residents of the province's 31 towns were seniors. This compared to 16.6 per cent for Cape Breton Regional Municipality, 11.0 per cent for Halifax Regional Municipality and 14.5 per cent for rural Nova Scotia. (Rural Nova Scotia is considered to be all areas outside town and city boundaries.) Six towns had more than one in four residents who were 65 or older. These towns were Mahone Bay (29.5%), Annapolis Royal (27.4%), Lunenburg (26.6%), Lockeport (26.4%), Berwick (25.6%), and Digby (25.5%).

**TABLE 6:
NOVA SCOTIA URBAN, TOWN, AND RURAL SENIORS' POPULATIONS
POPULATION OF SENIORS 65+
BY TOWN, REGIONAL MUNICIPALITY, AND RURAL AREA, 2003**

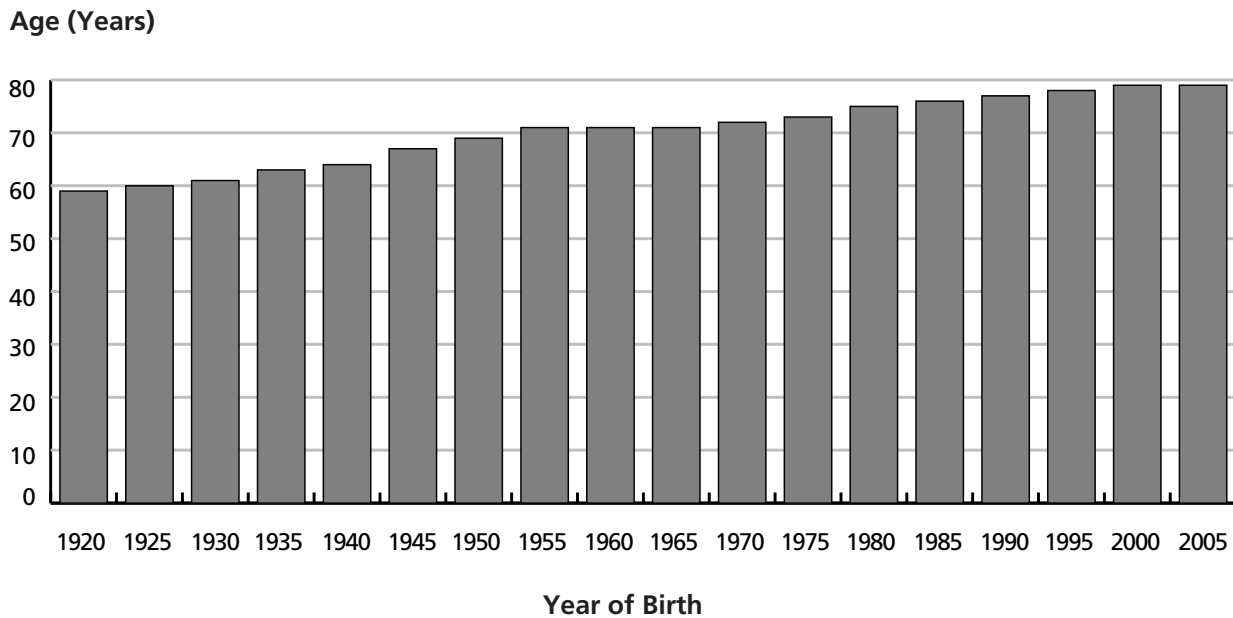
Towns Area	Population of Seniors	% Population	Towns Area	Population of Seniors	% Population
Amherst	1,874	19.3	New Glasgow	1,895	19.9
Annapolis Royal	150	27.4	Oxford	240	17.6
Antigonish	1,100	22.9	Parrsboro	354	22.9
Berwick	611	25.6	Pictou	734	18.7
Bridgetown	231	21.6	Port Hawkesbury	453	12.0
Bridgewater	1,507	19.1	Shelburne	319	15.7
Canso	169	17.6	Springhill	789	18.9
Clark's Harbour	182	18.9	Stellarton	760	15.6
Digby	544	25.5	Stewiacke	215	15.0
Hantsport	241	20.0	Trenton	422	15.0
Kentville	997	17.2	Truro	2,508	21.5
Lockeport	193	26.4	Westville	522	13.3
Lunenburg	696	26.6	Windsor	899	23.2
Mahone Bay	296	29.5	Wolfville	769	20.8
Middleton	403	23.0	Yarmouth	1,456	18.7
Mulgrave	150	16.2			
Town Total	21,679	19.5			
Regional Municipalities					
Cape Breton	17,599	16.6			
Halifax	41,603	11.0			
Rural and Non-Rural Comparison					
Non-Rural NS	80,881	13.6			
Rural NS	49,374	14.5			
Province	130,255	13.9			

Source: Statistics Canada

LIFE EXPECTANCY

The life expectancy of Nova Scotians has been steadily increasing since 1920 (Figure 6). Residents born in 1920 could expect to live to 58 years, compared to 79 years for someone born in 2005—an increase of 21 years or one-third. Much of this gain can be attributed to medical advances and improvements in living conditions.

**FIGURE 6:
LIFE EXPECTANCY OF NOVA SCOTIANS
BY YEAR OF BIRTH, 1920–2005**



Source: Population Projections, Statistics Canada

**TABLE 7:
LIFE EXPECTANCY
BY YEAR OF BIRTH
NOVA SCOTIA, 1920–2005**

Year	Life Expectancy	Year	Life Expectancy
1920	59	1965	71
1925	60	1970	72
1930	61	1975	73
1935	63	1980	75
1940	64	1985	76
1945	67	1990	77
1950	69	1995	78
1955	71	2000	79
1960	71	2005	79

Source: Canadian Vital Statistics, Statistics Canada

**TABLE 8:
NOVA SCOTIA LIFE EXPECTANCY
IN YEARS AT AGE 65,
BY GENDER, 1975–2005**

Year	Male	Female	All
1975	14	18	16
1984	15	19	17
1989	15	19	17
1995	15	20	18
2000	16	20	18
2005	17	20	18

Source: Canadian Vital Statistics, Statistics Canada

Life expectancy for Nova Scotians aged 65 also continues to increase. Life expectancy at age 65 improved from 16 to 18 years for both sexes between 1975 and 2005. Women tend to live longer than men. Females currently at age 65 can be expected to outlive their male counterparts by three years. On average, a female turning 65 in 2005 will live to 85, compared to a male who will reach 82.

SMOKING

Daily smoking rates decrease steadily with age. Seven per cent of both males and females over 75 were daily smokers in 2003. This was considerably lower than the rates of 25 per cent for males and 23 per cent for females in the 15–54 age category. The rates of occasional smokers for senior males and females are not reportable according to Statistics Canada guidelines.

**TABLE 9:
NOVA SCOTIA SMOKING RATES
BY SMOKER TYPE AND AGE, 2000–2001**

Age	% Daily Smokers		% Occasional Smokers	
	Male	Female	Male	Female
15–54	25	23	3	3
55–64	18	19	–	2
65–74	12	9	–	–
75+	7	7	–	–

– Indicates the estimate cannot be reliably reported.

Source: Statistics Canada, 2000–01 Canadian Community Health Survey

PHYSICIAN VISITS

Physician visits to both general practitioners (GPs) and specialists increase steadily with age. For example, in 2003–2004, GP visits were nearly four times more frequent for a 75+ male than for a male between the ages of 15 and 54. The increase for females was two-fold. The increase in visits with age to a specialist was almost five-fold for males and more than double for females.

When comparing rates for males and females, doctor visits are more frequent for females in the pre-senior age categories, while males 75 and older are more likely to see a doctor than women in the same age category. Total physician visits per 1,000 males 75 and older measured 11,667, compared to 11,353 for females—a modest difference of 3 per cent. Within the 65–74 age group, total physician visits were 4 per cent higher for females.

**TABLE 10:
PHYSICIAN VISITS IN NOVA SCOTIA
BY SEX AND AGE, 2003–2004**

Physician	Sex		15–54	55–64	65–74	75+
General Practitioner	Male	Visits	658,547	242,768	206,948	206,937
		Per 1,000	2,442	4,694	6,776	8,992
	Female	Visits	1,244,563	298,478	262,642	351,120
		Per 1,000	4,585	5,580	7,332	9,047
Specialist	Male	Visits	150,547	66,379	70,308	61,556
		Per 1,000	558	1,283	2,156	2,675
	Female	Visits	272,733	70,281	71,436	89,505
		Per 1,000	1,005	1,314	1,994	2,306
Total Physician	Male	Visits	809,094	309,147	291,256	268,493
		Per 1,000	3,000	5,978	8,932	11,667
	Female	Visits	1,517,296	368,759	334,078	440,625
		Per 1,000	5,590	6,894	9,326	11,353

Source: Nova Scotia Department of Health, Health Economics, 2003–2004

EMERGENCY, OUTPATIENT, AND SURGERY SERVICES

The use of physician services, such as emergency visits, outpatient procedures, and surgery, generally increases with age. In 2003–2004, the only exception was a comparatively high rate of female emergency visits in the 15–54 category. Almost 20,000 (19,698) male seniors and 26,240 female seniors were treated by a physician in Nova Scotia emergency rooms. A total of 46,295 seniors were treated by a physician as outpatients, while 64,503 seniors had surgery. Males in the 75+ group were five times more likely to require surgery than in the 15–54 age group.

**TABLE 11:
USE OF PHYSICIAN SERVICES IN NOVA SCOTIA
BY SEX AND AGE, 2003–2004**

Physician	Sex		15–54	55–64	65–74	75+
Emergency	Male	Visits	65,414	11,953	9,921	9,777
		Per 1,000	243	231	304	425
	Female	Visits	78,827	11,864	10,601	15,639
		Per 1,000	290	222	296	403
Outpatient	Male	Visits	47,560	12,785	11,546	9,480
		Per 1,000	176	247	354	412
	Female	Visits	66,587	13,704	11,524	13,745
		Per 1,000	245	256	322	354
Surgery	Male	Visits	36,704	15,165	15,299	15,379
		Per 1,000	136	293	469	668
	Female	Visits	58,501	16,451	14,573	19,252
		Per 1,000	216	308	407	496

Source: Nova Scotia Department of Health, Health Economics, 2003–2004

DAY SURGERY

Seniors make up a relatively large share of the population receiving day surgery in Nova Scotia (Table 12). Seniors accounted for over a third (35%) of all adult day surgeries in 2003–2004. Seniors were more likely to have day surgery than younger Nova Scotians. Seniors between 65 and 74 had 70 per cent more day surgeries than the 45–64 age group, while the rate was almost doubled for seniors 75 and older (93 per cent higher than the 45–64 age group).

The most common intervention for those 75 and older is eye related, followed by digestive system interventions. In fact, together these two categories comprised 66 per cent of the day surgeries for this age group. Similarly, eye and digestive interventions accounted for 61 per cent of interventions for the 65–74 group, although digestive system interventions outnumbered eye interventions for these younger seniors.

**TABLE 12:
DAY SURGERY INTERVENTIONS IN NOVA SCOTIA HOSPITALS, 2003–2004**

Intervention		15–44	45–64	65–74	75+
Eye	Interventions	449	1,858	3,240	5,597
	Per 100,000	109	790	4,887	9,381
Digestive System	Interventions	7,284	12,915	5,324	3,796
	Per 100,000	1,761	5,493	8,030	6,362
Urinary System	Interventions	2,150	4,372	2,591	2,732
	Per 100,000	520	1,860	3,908	4,579
Skin, Subcutaneous Tissue and Breast	Interventions	1,343	1,406	448	570
	Per 100,000	325	598	676	955
Cardiovascular	Interventions	244	434	267	338
	Per 100,000	59	185	403	567
Nervous System	Interventions	804	994	204	174
	Per 100,000	194	423	308	292
Musculoskeletal	Interventions	3,741	4,137	1,011	498
	Per 100,000	905	1,760	1,525	835
Respiratory	Interventions	162	483	301	210
	Per 100,000	39	205	454	352
Ear, Nose and Throat	Interventions	2,510	701	139	101
	Per 100,000	607	298	210	169
All Interventions	Interventions	24,183	29,108	13,937	14,278
	Per 100,000	5,848	12,380	21,021	23,931

Note: The methodology of data analysis for day surgery interventions is different for fiscal year 2003–2004 from fiscal year 2001–2002. Data for 2003–2004 is based on day surgery interventions performed only in main operating rooms and endoscopic rooms.

Source: Canadian Institute for Health Information, Discharge Abstract Database, 2003–2004
National Ambulatory Care Reporting System, 2003–2004.

HOSPITALIZATION

Although seniors make up less than 14 per cent of the province's population, they account for a relatively large share of hospitalizations (Table 13). In 2003–2004, seniors accounted for 4 in 10 (43%) hospitalizations of persons 15 and older. Seniors are much more likely to be hospitalized than younger Nova Scotians. The hospitalization rate for seniors between 65 and 74 was more than double that of the 45–64 age group, while the rate was almost four times higher for seniors aged 75 and older. By far, the leading cause of hospitalization for all seniors is circulatory disease. The most common reasons for hospitalization for those aged 75 and older were circulatory disease (27%), respiratory disease (9%), digestive system disease (7%), nutritional and metabolic disease (7%), and cancer (malignant neoplasms) (6%). The pattern is similar among seniors aged 65–74. The most common reasons for hospitalization of those aged 65–74 were circulatory disease (27%), cancer (malignant neoplasms) (9%), followed by digestive system disease (8%), respiratory disease (8%), and nutritional and metabolic disease (8%).

**TABLE 13:
NOVA SCOTIA HOSPITAL SEPARATIONS
BY DIAGNOSIS AND AGE, 2003–2004**

Most Responsible Diagnosis		15–44	45–64	65–74	75+
Circulatory Disease (including Cardiovascular)	Separations	760	4,315	3,498	5,621
	Per 100,000	184	1,835	5,276	9,421
Respiratory Disease	Separations	1,019	1,378	1,519	2,915
	Per 100,000	246	586	2,291	4,886
Digestive System Disease	Separations	2,787	3,123	1,524	2,216
	Per 100,000	674	1,328	2,299	3,714
Injury and Poisoning	Separations	1,875	1,529	816	1,737
	Per 100,000	453	650	1,231	2,911
Cancer (Malignant Neoplasms)	Separations	864	2,528	1,587	1,646
	Per 100,000	209	1,075	2,394	2,759
Genitourinary Disease	Separations	1,682	1,601	806	1,161
	Per 100,000	407	681	1,216	1,946
Musculoskeletal	Separations	743	1,283	932	889
	Per 100,000	180	546	1,406	1,490
Nutritional and Metabolic Disease	Separations	457	563	360	527
	Per 100,000	111	239	543	883
Nervous System Disease	Separations	234	316	194	440
	Per 100,000	57	134	293	737
All Hospitalizations	Separations	25,729	22,005	14,070	21,923
	Per 100,000	6,222	9,359	21,222	36,745

Note: A separation is defined as the discharge of a patient from a health-care facility. A single patient may account for more than one discharge.

Source: Canadian Institute for Health Information, Discharge Abstract Database, 2003–2004

CAUSE OF DEATH

Together, circulatory disease (including cardiovascular) and cancer (malignant neoplasms) are the leading cause of death for Nova Scotia seniors (Table 14). In the 65–74 group, cancer caused 616 deaths, followed by 383 circulatory disease related deaths (2003–2004). Circulatory disease overtook cancer as the leading cause of death in the 75+ category. Circulatory disease took 2,008 lives, while cancer took 1,108 lives of seniors 75 and older. About 7 in 10 (72%) deaths of Nova Scotians aged 65–74 were caused by circulatory disease or cancer, while 63 per cent of the deaths in the 75+ group were accounted for by these two causes.

Other causes of death among seniors include chronic respiratory disease, Alzheimer's disease, influenza and pneumonia, unintentional injuries, and diabetes. The death rates for the 10 diseases (identified in Table 14) that most affect seniors, increase steadily with age. For example, the death rate per 100,000 for the top 10 diseases was 532 for 45–64, 2,098 for 65–74, and 8,330 for older seniors. The death rate for seniors 75+ was four-fold that of seniors aged 65–74 and over 15 times that of those aged 45–64.

**TABLE 14:
CAUSE OF DEATH IN NOVA SCOTIA
BY AGE, 2003**

Reason		15–44	45–64	65–74	75+
Circulatory Disease (Including Cardiovascular)	Deaths	42	306	383	2,008
	Per 100,000	10	130	578	3,366
Cancer (Malignant Neoplasms)	Deaths	71	606	616	1,108
	Per 100,000	17	258	929	1,857
Chronic Respiratory Disease	Deaths	2	26	76	279
	Per 100,000	0	11	115	468
Alzheimer's Disease	Deaths	0	2	13	197
	Per 100,000	0	1	20	330
Influenza and Pneumonia	Deaths	3	13	20	175
	Per 100,000	1	6	30	293
Unintentional Injuries	Deaths	69	44	17	126
	Per 100,000	17	19	26	211
Diabetes	Deaths	6	45	57	177
	Per 100,000	1	19	86	297
Nephritis	Deaths	1	6	15	102
	Per 100,000	0	3	23	171
Parkinson's Disease	Deaths	0	2	5	35
	Per 100,000	0	1	8	59
Non-chronic Respiratory Diseases	Deaths	1	10	18	56
	Per 100,000	0	4	27	94
Total for All Causes	Deaths	314	1,250	1,391	4,970
	Per 100,000	76	532	2,098	8,330

Source: Service Nova Scotia and Municipal Relations, Vital Statistics Mortality Database, 2003

MENTAL HEALTH

In relative terms, fewer seniors are admitted to a hospital for a mental health diagnosis than their younger counterparts. However, duration of stay increases steadily and dramatically with age. In 2003–2004, the length of stay for the 65–74 and 75+ group was 59 and 39 days respectively.

These stays were considerably longer than the 17 days and 24 days for the 15–44 and 45–64 age groups. It is important to keep in mind that the average length of stay may have been distorted for all age groups by excessively long stays by some patients.

**TABLE 15:
MENTAL HEALTH HOSPITAL SERVICES FOR NOVA SCOTIA SENIORS, 2003–2004**

Age	Separations	Separations per 100,000	Total Stay (days)	Average Length of Stay (days)
15–44	2,175	526	38,050	17
45–64	1,078	459	26,317	24
65–74	177	267	10,457	59
75+	127	213	5,014	39

Source: Canadian Institute for Health Information, Discharge Abstract Database, 2003–2004

SENIORS' PHARMACARE

Nova Scotia Seniors' Pharmacare coverage is available to residents 65 or older who do not receive drug coverage through a private plan. In 2003–2004, 92,423 Nova Scotia seniors—58,517 women and 33,906 men—were enrolled in Pharmacare. On average, seniors who benefitted from Pharmacare received 32 prescriptions during the year. Women had 34 prescriptions filled, 13 per cent ahead of the 30 prescriptions for men. Prescription medication usage increases steadily with age for both men and women.

Men 85 and older filled 38 prescriptions, compared to 33 for the 75–84 age group and 27 for younger senior males. In other words, males 85+ took home 41 per cent more prescriptions than their counterparts in the 65–74 age group. The pattern is even more pronounced for female members of Pharmacare. Women 85 and older took 43 prescriptions, compared to 38 for the 75–84 age group and 29 for younger senior females. This represented a contrast of 48 per cent between younger and older senior women. Costs for prescription medications peak at age 75–84 for both men and women.

**TABLE 16:
NOVA SCOTIA SENIORS' PHARMACARE
ANNUAL PRESCRIPTION DRUG UTILIZATION
BY AGE, 2003–2004**

Gender		All Seniors	65–74	75–84	85+
Male	Prescriptions	30	27	33	38
	Cost	\$1,493	\$1,425	\$1,656	\$1,530
Female	Prescriptions	34	29	38	43
	Cost	\$1,434	\$1,334	\$1,579	\$1,429
Total	Prescriptions	32	28	37	42
	Cost	\$1,456	\$1,374	\$1,602	\$1,451

Source: Nova Scotia Department of Health, Health Economics, 2003–2004

ADULT PROTECTION

During 2003–2004, the Nova Scotia Department of Health’s Adult Protection Services intervened on behalf of 916 seniors and 190 adults aged 50 to 64 years who met the definition of “an adult in need of protection” as defined in the Adult Protection Act.

Three-quarters (77%) of these cases involved self-neglect. Caregiver neglect was the second most common issue. Neglect involving a caregiver was the reason for 139 or 13 per cent of the intakes. Other reasons for intervention included physical abuse (5%) and mental cruelty (2%).

**TABLE 17:
NOVA SCOTIA ADULT PROTECTION SERVICES
INTAKES OF OLDER NOVA SCOTIANS
BY PRESENTING PROBLEM, 2003–2004**

Problem	Intakes		
	50–64	65–84	85+
Self-Neglect	146	514	189
Caregiver Neglect	17	86	36
Physical Abuse	14	29	8
Mental Cruelty	3	18	4
Financial Abuse	8	8	8
Other	2	11	5
Total	190	666	250

Source: Nova Scotia Department of Health, Adult Protection Services, 2003–2004

MI'KMAQ POPULATION

The heritage of seniors in Nova Scotia is less diverse than other age groups in the province. For example, in 2001, only 4 per cent of residents of Mi'kmaq reserves were 65 or older, and 5 per cent were between the ages of 55 and 64. These rates were less than half the rate for the overall senior population in the province. Aboriginal Nova Scotians experience decreased life expectancies due partly to higher rates of diabetes and respiratory disease. The population of seniors ranged from a low of 3 per cent in five Mi'kmaw communities to a high of 19 per cent in Glooscap. There are 230 seniors and 320 in the 55–64 age group living on reserves in Nova Scotia (Table 19). Figures for Aboriginals with registered Indian status show a similar pattern (Table 20). Only 3 per cent of Status Indians were 65+.

**TABLE 18:
POPULATION OF OLDER NOVA SCOTIANS LIVING ON RESERVES
BY AGE, 2001**

Reserve	Population	% Population	Population	% Population
	55–64	55–64	65+	65+
Acadia	10	6	9	5
Annapolis Valley	4	5	5	6
Bear River	5	4	8	7
Chapel Island	22	5	14	3
Eskasoni	101	4	71	3
Glooscap	13	18	14	19
Indian Brook	55	5	40	3
Membertou	35	5	24	3
Millbrook	76	7	102	9
Paq'tnkek	13	4	14	4
Pictou Landing	14	3	18	4
Wagmatcook	25	5	21	4
Waycobah	33	4	23	3
Total	406	5	363	4

Source: Statistics Canada, 2001 Census

**TABLE 19:
ABORIGINALS LIVING ON/OFF RESERVE
BY AGE, 2001**

	All Ages	Under 55	55–64	65+
On Reserve	7,400	6,900	320	230
Off Reserve	9,600	8,700	520	440
Total	17,000	15,500	840	670

Source: Statistics Canada, 2001 Census

**TABLE 20:
ABORIGINALS BY REGISTERED INDIAN STATUS
BY AGE, 2001**

	All Ages	Under 55	55–64	65+
Registered Indian Status	10,900	10,000	540	390
Not Registered Indian Status	6,100	5,500	300	290
Total	17,000	15,500	840	670

Source: Statistics Canada, 2001 Census

LANGUAGE

In general, Nova Scotia seniors are less knowledgeable about languages than their younger counterparts. Seniors' ability to carry on a conversation in French, Mi'kmaq, Spanish, and Arabic is considerably lower compared to younger residents.

For example, in 2001 the rate for Mi'kmaq was about one-third and for Arabic one-fourth. Notable exceptions are Dutch and Gaelic. Seniors were five times more likely to speak Gaelic and twice as likely to speak Dutch, than younger Nova Scotians.

**TABLE 21:
KNOWLEDGE OF VARIOUS LANGUAGES, NOVA SCOTIANS
BY AGE, 2001**

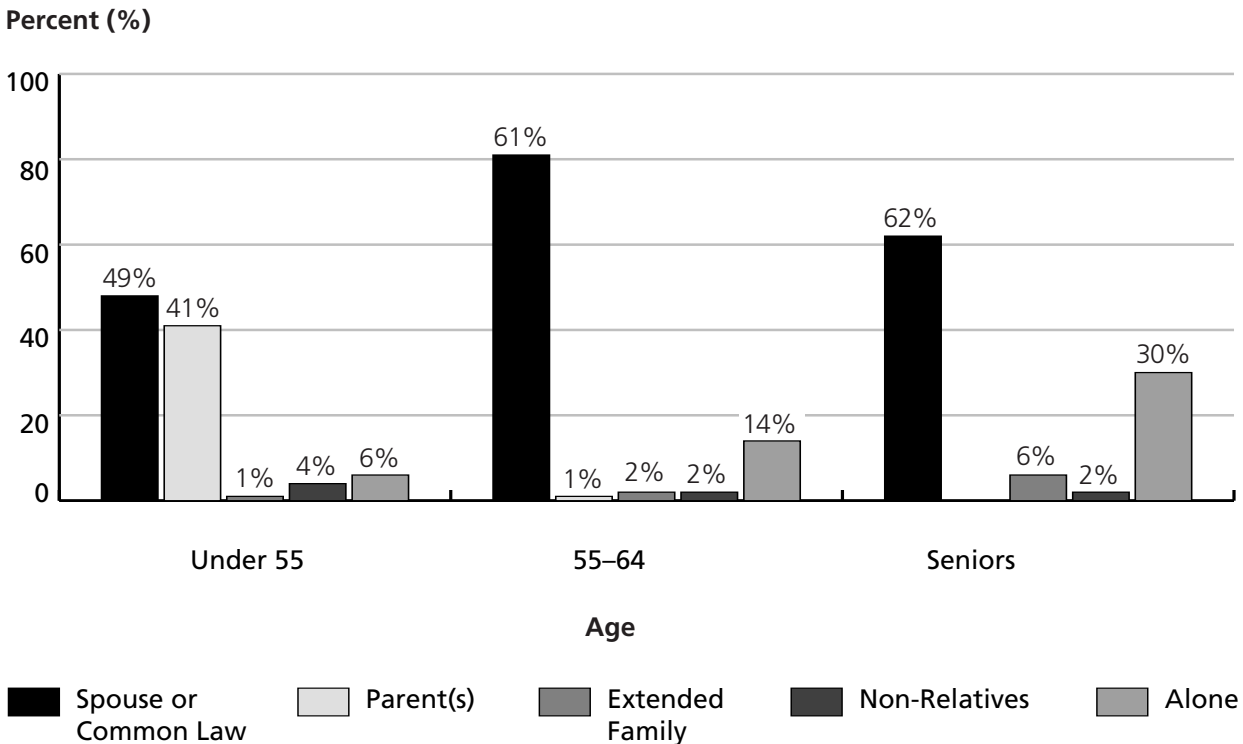
Language	All Ages	Under 55	55-64	65+
English	895,800	634,200	142,600	119,000
French	91,100	74,700	7,400	9,000
German	6,100	3,900	1,000	1,200
Arabic	5,300	4,800	300	200
Mi'kmaq	4,700	4,200	300	200
Spanish	4,400	3,700	400	300
Dutch	2,500	1,300	500	700
Italian	1,700	1,000	300	400
Chinese	1,600	1,200	200	200
Greek	1,500	900	300	300
Gaelic	1,000	300	100	600
Polish	1,000	700	100	200

Source: Statistics Canada, 2001 Census

FAMILY AND MARITAL STATUS

The large majority of seniors living in a private household live with their family (Figure 7, Table 22). This includes those living with their spouse and those living with extended family, such as a daughter or son. Two-thirds (68%) of Nova Scotia seniors lived with family in 2001. Six in 10 (62%) lived with their spouse and 1 in 20 (6%) were with extended family. While most seniors live with family, a substantial number live alone. Nearly one-third (30%) of seniors were alone. In the 55–64 age group, more than 8 in 10 (81%) were living with a spouse or common law partner. Only 14 per cent of the members of this group were living alone.

**FIGURE 7:
FAMILY STATUS OF NOVA SCOTIANS
AND LIVING ARRANGEMENTS**



**TABLE 22:
FAMILY STATUS OF NOVA SCOTIANS
AND LIVING ARRANGEMENTS**

Living Arrangements	All Ages	Under 55	55–64	Seniors
With Spouse or Common Law	481,700	334,700	73,900	73,100
Parent(s)	279,800	278,200	1,300	300
With Extended Family	16,100	6,700	2,000	7,400
With Non-Relatives	28,800	25,000	1,800	2,100
Alone	89,000	40,500	12,700	35,800
All Living Arrangements	895,300	684,900	91,700	118,700

Source: Statistics Canada, 2001 Census

Half (52%) of all seniors were married in 2001, while 34 per cent were widowed (Table 23). Relatively few had never been married (7%) or were divorced or separated (7%). Seven out of 10 (72%) members of the 55–64 group were married, while 14 per cent were divorced. Fewer than 1 in 10 fell into each of the other categories—never married (7%) and widowed (7%).

**TABLE 23:
MARITAL STATUS OF NOVA SCOTIANS
BY AGE, 2001**

Marital Status	Total	15 to 54	55-64	Seniors
Never Married	231,000	215,900	6,100	9,000
Married	381,400	248,400	67,000	66,000
Divorced	76,900	55,300	13,100	8,500
Widowed	53,800	4,200	6,400	43,200
All Marital Status	743,000	523,800	92,600	126,600

Source: Statistics Canada, 2001 Census

HOUSING ARRANGEMENTS

The vast majority of Nova Scotia seniors live at home in owned or rented accommodation. In fact, this is the case for 19 out of 20 seniors (94.8%) in 2005. A substantial majority (70.4%) of seniors live in a home owned by themselves or a family member. One in four (20.3%) rent their accommodation from the open marketplace, while non-profit seniors' apartments house 4.1 per cent of seniors. Four per cent or 5,700 of the province's seniors are living in licensed nursing homes. Just under 1 in 100 seniors (0.8%) live in licensed residential care facilities.

**TABLE 24:
HOUSING ARRANGEMENTS FOR NOVA SCOTIA SENIORS, 2005**

	Private Home	Private Rental Accommodation	Non-Profit Seniors Apartments	Licensed Residential Care Facilities	Licensed Nursing Home
Number of Seniors	93,400	26,900	5,500	1,100	5,700
Percentage of Seniors	70.4%	20.3%	4.1%	.8%	4.3%

Note: Residential care facilities are homes for individuals requiring supervisory or personal care. These facilities are licensed by the province.

Source: Statistics Canada, 2003 Survey of Household Spending; Nova Scotia Department of Health, Long Term Care Division; and Nova Scotia Department of Community

EDUCATION

Seniors have relatively low levels of formal education. For example, in 2001, 6 per cent of Nova Scotia seniors had a university degree, compared to 12 per cent of those aged 55–64 and 16 per cent of those aged 15–54. Educational attainment generally declines with an increase in age. Four in 10 (39%) of today's seniors completed high school. This compares to 57 per cent of those aged 55–64 and 72 per cent of those aged 15–54. Of the seniors who did not complete high school, 59 per cent graduated from junior high.

It is important to keep in mind that the educational opportunities available to today's seniors when they were young were considerably more limited than they are today. Considering these challenges, the educational achievements of today's seniors is noteworthy. Nearly 2 in 10 (18%) have a trade or other certificate, 4 per cent a bachelor's degree, and 2 per cent hold a master's or doctorate.

**TABLE 25:
HIGHEST DEGREE, CERTIFICATE OR DIPLOMA FOR NOVA SCOTIANS
BY AGE, 2001**

Education	All Ages	15–54	55–64	65+
Below Grade 9	65,700	22,400	13,400	29,900
Grade 9	193,300	124,500	25,800	43,000
High School Certificate	71,300	55,700	7,100	8,500
Some Post Secondary	88,700	71,500	8,000	9,200
Trade Certificate	103,200	77,900	14,000	11,300
Other Certificate	107,300	84,700	12,400	10,200
Bachelor's Degree	81,600	69,300	7,100	5,200
Master's Degree	17,500	12,800	3,000	1,700
Medical or Doctorate	3,700	2,100	1,100	500
Total	732,300	521,000	91,900	119,400

Source: Statistics Canada, 2001 Census

Some older Nova Scotians chose to go back to school. In 2001, 500 seniors returned to pursue a formal education; while 900 of those in the 55–64 age group returned to class. In addition, many older Nova Scotians were enrolled in less traditional educational programs.

**TABLE 26:
SCHOOL ATTENDANCE BY NOVA SCOTIANS
BY AGE, 2001**

	All Ages	15–54	55–64	65+
Not Attending	628,500	418,600	91,000	118,900
Attending Full Time	82,700	82,300	200	200
Attending Part Time	21,200	20,200	700	300
Total	732,400	521,100	91,900	119,400

Source: Statistics Canada, 2001 Census

LITERACY

Nova Scotia seniors generally have low levels of literacy. The 1994 Adult Literacy Survey revealed that this lower level of literacy applied to all three dimensions of literacy. In fact, more than 80 per cent of seniors scored lower than three on prose, document, and quantitative literacy. A score of three is considered to be the minimum adequacy level for coping effectively with day-to-day activities and interactions.

Just over four in five seniors (82%) scored two or lower on both document and prose literacy. The results were only slightly more encouraging for numeracy or quantitative literacy. Just over four in five (82%) seniors scored less than three on quantitative literacy. These results suggest that it is important to be aware of the many literacy challenges that exist for seniors in their day-to-day lives.

**TABLE 27:
LITERACY LEVELS OF NOVA SCOTIA SENIORS
BY LITERACY DIMENSION, 1994**

Literacy Dimension	Level 1	Level 2	Level 3	Level 4/5
Prose	58%	28%	13%	1%
Document	63%	23%	13%	1%
Quantitative	54%	28%	16%	1%

Note: The International Literacy Survey (IALS) considered three areas of literacy: prose, document, and quantitative literacy.

1. Prose Literacy: the ability to understand and use information from text such as editorials and news stories.
2. Document Literacy: the ability to locate and use information from documents such as application forms for government benefits, bus schedules, maps, and charts.
3. Quantitative Literacy: the ability to perform arithmetic functions such as scheduling medications, balancing a cheque book, or calculating a tip.

Source: Statistics Canada, Special Surveys Division, 1994 International Adult Literacy Survey

While the majority of seniors and persons aged 55–64 are not working, a substantial number in both groups are still part of the paid workforce. In 2001, 6,400 seniors or 5 per cent of Nova Scotians 65 and older were involved in paid employment. The majority of the workers in both the 55–64 and 65+ age groups were employees. Eight in 10 (80%) members of the 55–64 group were employees, while 56 per cent of seniors were employees. Self-employment was more prevalent among seniors (41%), compared to those aged 55–64 (19%).

Older workers show little sign of slowing down. Workers in the 55–64 group averaged 39 hours of work per week. Seniors in the workforce averaged 31 hours each week. The participation rate among those aged 55–64 was 45 per cent, and it was 6 per cent for those 65 and older. The participation rate is defined as the percentage of the population that is employed for a particular age group.

**TABLE 28:
NOVA SCOTIA WORKFORCE AND PARTICIPATION RATE
BY AGE, 2001**

	55–64	65+
Employees	32,500	3,600
Self-Employed	7,700	2,600
Other	300	200
Total Employed	40,500	6,400
Average Hours Worked per Week	39	31
Participation Rate	45%	6%

Source: Statistics Canada, 2001 Census

The number of older workers increased between 1996 and 2001. The increase in workers aged 55–64 was dramatic. Employment among 55- to 64-year-olds jumped by 28 per cent. The number of workers in this age group is substantially higher than at any point in the previous 20 years. Employment of seniors increased by a more modest 12 per cent since 1996. The decline for both groups was previously interrupted in 1991, when employment leveled off.

**TABLE 29:
OLDER NOVA SCOTIA WORKERS
BY AGE AND YEAR, 1981–2001**

	1981	1986	1991	1996	2001
55–64	36,700	34,000	34,200	31,700	40,500
65+	7,600	6,100	6,400	5,700	6,400

Source: Statistics Canada, Census, 1981–2001

HOUSEHOLD INCOME

Seniors tend to have lower incomes than their younger counterparts. In 2003, the average household income for the 77,000 senior households in the province was \$33,300. This compared to \$55,400 for those 50–64 and \$62,500 for households headed by someone under 50. The average income for all Nova Scotia households was \$54,300. In other words, incomes of seniors were 40 per cent lower than the 50–64 age group and 47 per cent below the under 50 group.

Three-quarters (74%) of seniors owned their homes. Home ownership by seniors was higher than the under-50 group (68%), but lower than the 50–64 segment (81%). Although 7 in 10 (71%) seniors owned a car, the rate was lower than that of other age groups. Eight in 10 (80%) of those under 50 owned a car, while 83 per cent in the 50–64 category owned a vehicle.

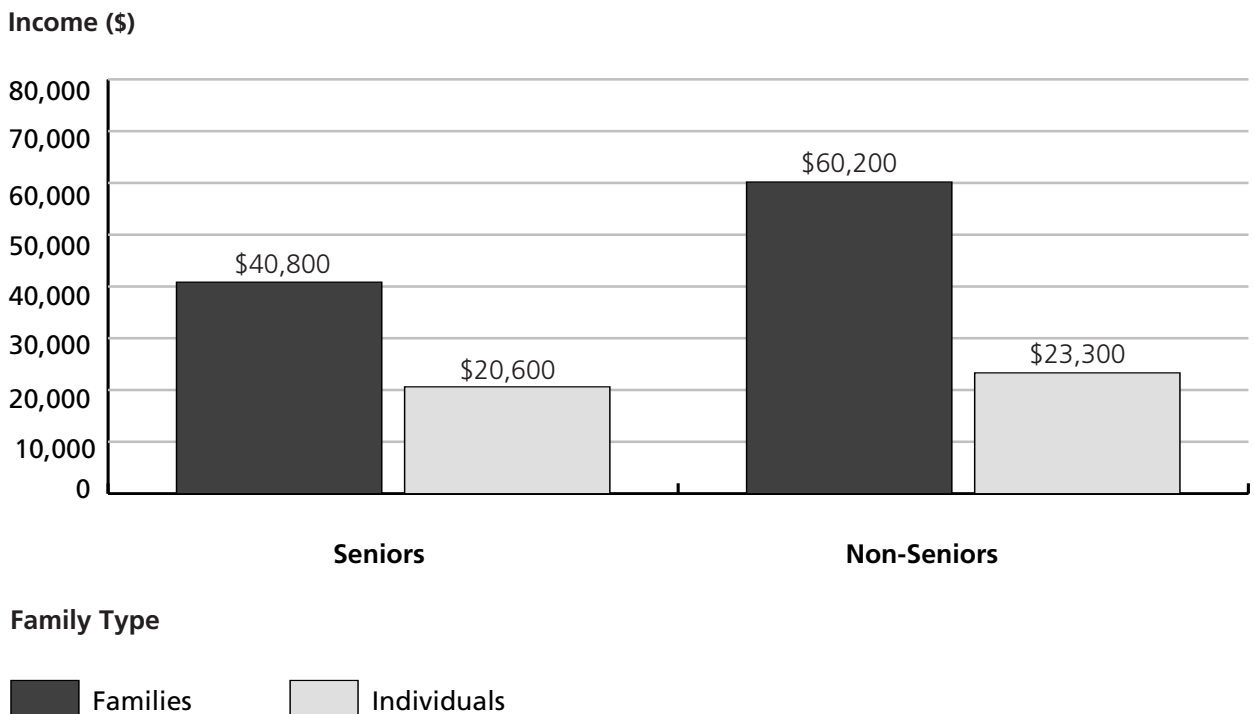
**TABLE 30:
NOVA SCOTIA HOUSEHOLD FINANCIAL PROFILE
BY AGE OF HEAD OF HOUSEHOLD, 2003**

	All Ages	Under 50	50–64	Seniors
Number of Households	361,000	184,900	99,100	77,000
Ave. Household Income (Before Taxes)	\$54,300	\$62,500	\$55,400	\$33,300
% Home Owners	73%	68%	81%	74%
% Automobile Owners	79%	80%	83%	71%

Source: Statistics Canada, 2003 Survey of Family Expenditures

Nova Scotians living alone have considerably lower incomes than those living with other family members (Figure 8). This income pattern applies to both seniors and non-seniors. However, the gap between individuals and families was smaller for seniors. The average household income for individual seniors was \$20,600 or half (50%) of the income for families of seniors (2001). Non-seniors living alone received an income that was two-fifths (39%) of non-senior families. Federal income security programs for seniors, such as Old Age Security and Guaranteed Income Supplement, are the main reason for the reduced disparity in senior incomes.

**FIGURE 8:
NOVA SCOTIA INCOMES, 2001
SENIORS AND NON-SENIORS BY FAMILY TYPE**



Source: 2001 Income in Canada, Statistics Canada

SOURCES OF INCOME

Younger seniors (65–74) have a somewhat higher income compared to older seniors (75+). Tables 30 and 31 indicate that the average income in 2002 for seniors between 65 and 74 was \$25,200 or 11 per cent more than the income of \$22,700 received by older seniors. Younger seniors benefit more from private pensions and paid employment; while older seniors enjoy higher public benefits (OAS and CPP) and investment income. Seniors aged 65–74 derived nearly half (46%) of their income from OAS and CPP, followed by private pension (35%), investments (10%), and employment (10%).

More than half (54%) of the income for older seniors came from public benefits; while 32 per cent came from private pensions, 13 per cent from investments, and a modest 1 per cent from employment. Average incomes by county for residents aged 65–74 ranged from a low of \$18,200 in Guysborough County to \$30,800 in Halifax. The range for older seniors was \$16,400 in Guysborough County to \$28,300 in Halifax.

**TABLE 31:
INDIVIDUAL INCOME BY COUNTY OF RESIDENCE AND SOURCE
FOR AGE 65–74, 2002**

	CPP/OAS	Private Pension	Employment	Investment	Total
Annapolis	\$11,100	\$8,100	\$900	\$1,500	\$21,600
Antigonish	11,500	7,800	2,200	1,600	23,000
Cape Breton	12,400	6,900	1,600	1,200	22,100
Colchester	11,400	7,800	2,100	2,100	23,400
Cumberland	11,600	6,800	1,200	1,300	21,000
Digby	11,200	5,600	1,200	1,700	19,600
Guysborough	11,800	4,500	1,000	800	18,200
Halifax	11,300	12,200	3,800	3,500	30,800
Hants	11,500	7,200	1,400	2,100	22,200
Inverness	11,800	7,400	2,500	1,400	23,200
Kings	11,100	8,900	1,600	2,300	24,000
Lunenburg	11,200	7,600	1,800	2,600	23,100
Pictou	11,700	7,800	1,800	3,100	24,400
Queens	11,300	8,400	1,100	2,900	23,700
Richmond	11,900	4,900	0	700	18,800
Shelburne	11,700	4,900	3,100	2,000	21,600
Victoria	11,300	7,000	0	1,100	21,500
Yarmouth	11,500	6,100	1,600	2,000	21,200
Nova Scotia	\$11,500	\$8,900	\$2,500	\$2,400	\$25,200

Source: Nova Scotia Department of Finance, Community Counts Division, 2002

**TABLE 32:
INDIVIDUAL INCOME BY COUNTY OF RESIDENCE AND SOURCE
FOR AGE 75+, 2002**

	CPP/OAS	Private Pension	Employment	Investment	Total
Annapolis	\$11,900	\$6,500	\$100	\$2,300	\$20,800
Antigonish	11,900	6,400	300	2,000	20,600
Cape Breton	12,800	5,800	300	1,500	20,300
Colchester	12,200	6,900	200	3,000	22,400
Cumberland	12,400	5,100	200	2,100	19,800
Digby	11,900	4,600	200	1,700	18,400
Guysborough	12,300	3,000	100	1,000	16,400
Halifax	12,000	10,900	600	4,800	28,300
Hants	12,400	5,200	300	2,300	20,100
Inverness	12,200	4,400	300	1,100	18,100
Kings	12,000	6,700	300	3,100	22,000
Lunenburg	12,200	6,000	100	3,200	21,500
Pictou	12,600	5,400	100	2,400	20,500
Queens	12,200	6,600	100	2,400	21,200
Richmond	12,600	3,000	0	600	16,600
Shelburne	12,300	4,600	500	1,400	18,800
Victoria	12,200	5,400	0	1,200	19,200
Yarmouth	12,100	4,500	400	2,100	19,100
Nova Scotia	\$12,200	\$7,200	\$300	\$3,000	\$22,700

Source: Nova Scotia Department of Finance, Community Counts Division, 2002

LOW INCOME

The overall incidence of poverty for Nova Scotia seniors is comparable to the rate for younger adults in the 18–64 age group (Table 33). Federal programs such as Old Age Security, Guaranteed Income Supplement, and Canada Pension Plan help ensure that most seniors are living above the poverty line. However, despite these income security programs, 3 in 20 seniors (15%) or 18,000 older Nova Scotians were living below the low-income cut-off (LICO) in 2001. In comparison, 88,000 or 15 per cent of non-seniors were living below the low-income cut-off.

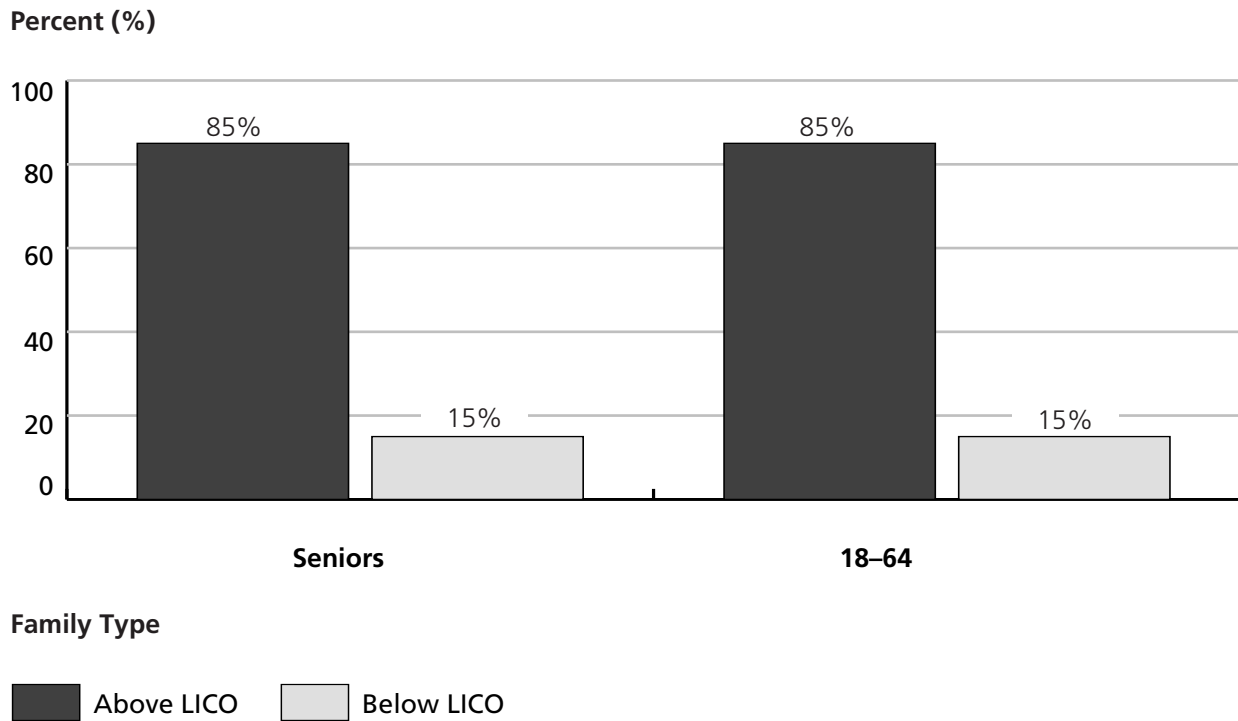
The poverty rate for Nova Scotia seniors has generally been improving since 1981. At that time, nearly 4 in 10 (38%) of older women and one-quarter of men were living in poverty. Fortunately, the overall trend has been favourable during the previous two decades. The incidence for women has declined from 38 per cent in 1981 to 20 per cent in 2001. The rate for men improved from 24 per cent to 8 per cent over the same time period. In each of the past five years, there has been a steady reduction in the poverty rate for senior women—dropping from 24 per cent in 1996.

The LICO is defined by Statistics Canada to represent the income level at which families are considerably worse off than average. In these situations a substantial proportion of family income is going to essentials such as food, shelter, and clothing. The LICO is viewed by many to be the poverty line. LICO's are set for various situations in Canada.

The size of the community is taken into account, as it is generally more expensive to live in more-populated areas. Family size is also considered in setting the LICO. The statistics used in this report are based on the before-tax version of the LICO.

Two-thirds of seniors living in economic hardship are women living by themselves (Table 33). Of the 18,000 seniors below the LICO, three-quarters (72%) or 13,000 were female (Figure 10). Senior men made up the remaining 4,000. The rate of economic hardship among senior women living alone is noteworthy. Nearly one-half (45%) of senior women living by themselves were living below the LICO.

**FIGURE 9:
NOVA SCOTIA INCOMES, 2001
ABOVE AND BELOW LOW-INCOME CUT-OFF (LICO)**



Source: 2001 Income in Canada, Statistics Canada

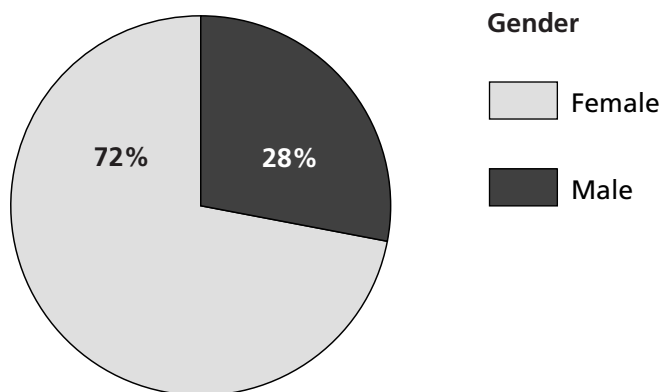
**TABLE 33:
NOVA SCOTIANS LIVING BELOW THE LOW-INCOME CUT-OFF
BY AGE AND SEX, 2001**

Age	Total		Male		Female	
	Number	%	Number	%	Number	%
18–64	88,000	15	42,000	14	47,000	15
65+	18,000	15	4,000	8	13,000	20
Living Arrangements						
65+ Living Alone	14,000	40	—	—	12,000	45
65+ Living with Others	—	—	—	—	—	—

— Indicates the estimate cannot be reliably reported.

Source: 2001 Income in Canada, Statistics Canada.

**FIGURE 10:
NOVA SCOTIA SENIORS IN POVERTY
LIVING BELOW LOW-INCOME CUT-OFF (LICO)
BY GENDER**



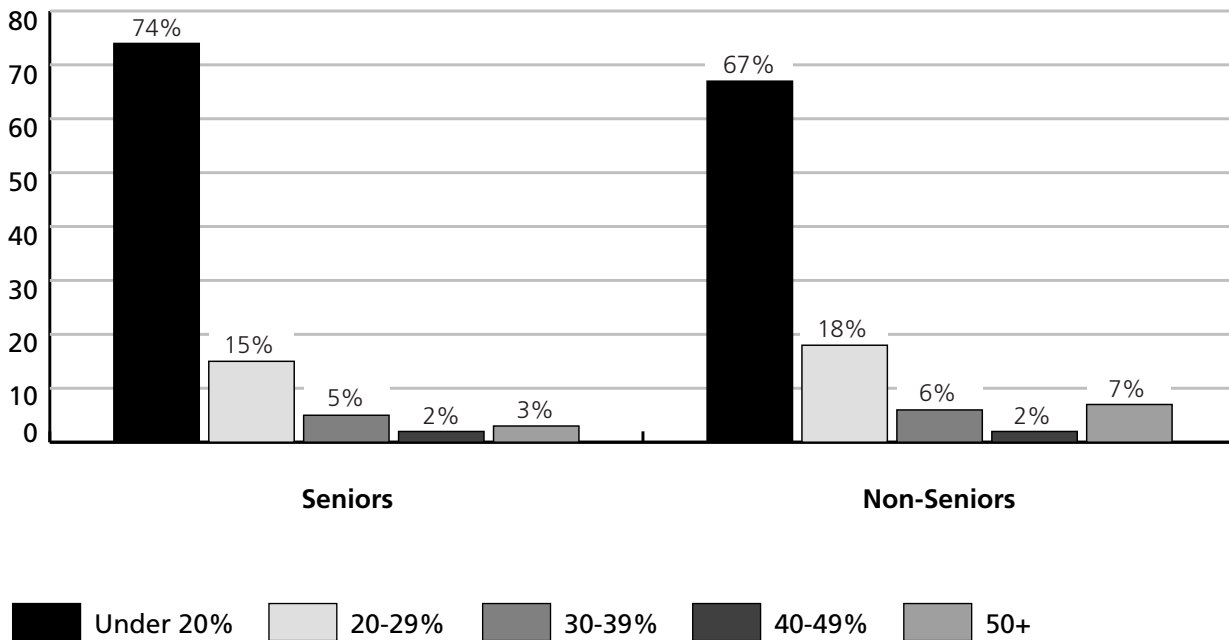
Source: 2001 Income in Canada, Statistics Canada

HOME OWNERSHIP

Seniors spend a lower proportion of their incomes for shelter than do younger Nova Scotians. For example, in 2001, three-quarters (74%) of seniors paid less than 20 per cent of their income for housing compared to 67 per cent for younger residents. On the other hand, 15 per cent of seniors paid 20–29 per cent of their income for shelter relative to 18 per cent of those under 65. Only 3 per cent of seniors were in the difficult position of directing more than half of their income to shelter compared to 7 per cent for other ages.

**FIGURE 11:
NOVA SCOTIA HOME OWNERS, 2001
PROPORTION OF INCOME USED FOR SHELTER EXPENSES**

Proportion of Income
Used for Shelter Expenses (%)



Source: 2001 Census, Statistics Canada

**TABLE 34:
PROPORTION OF INCOME USED FOR SHELTER EXPENSES
BY AGE**

Income Used for Shelter	All Ages	to 54 Years	55 to 64	65 to 74	75+
Under 20%	173,800	96,100	30,600	26,100	21,000
20–29%	44,000	28,900	5,400	4,600	5,100
30–39%	14,400	8,500	2,500	1,700	1,700
40–49%	5,900	3,400	1,100	700	700
Over 50%	14,100	8,700	3,600	1,100	700
Total	252,000	145,800	42,900	34,200	29,100

Source: Statistics Canada, 2001 Census

The vast majority of seniors are mortgage-free; while the minority of non-seniors enjoy this situation. In fact, 9 in 10 (88%) seniors had paid off their house, compared to just 4 in 10 (38%) younger Nova Scotians (2001). Interestingly, 2,000 or 7 per cent of seniors 75 and older had mortgage commitments (Figure 12).

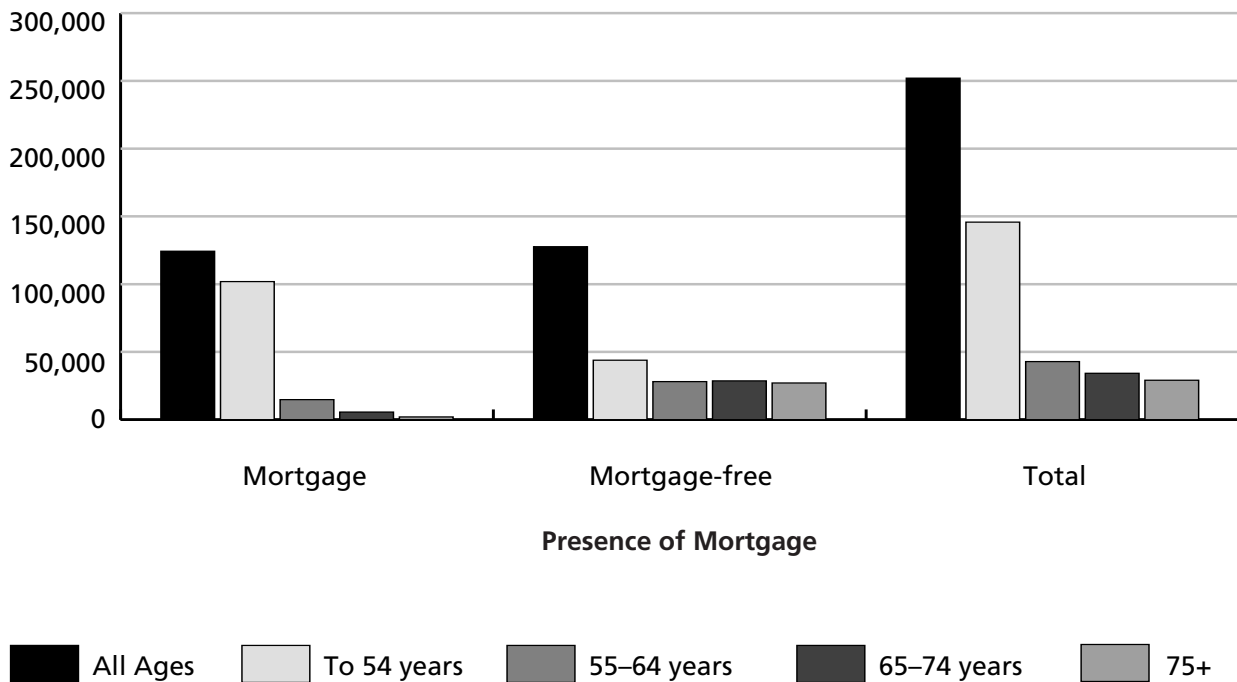
**TABLE 35: NOVA SCOTIA HOME OWNERS WITH AND WITHOUT MORTGAGES
BY AGE**

	All Ages	to 54 years	55–64years	65 to 74	75+
Mortgage	124,300	101,900	14,800	5,600	2,000
Mortgage-free	127,700	43,900	28,100	28,600	27,100
Total	252,000	145,800	42,900	34,200	29,100

Source: Statistics Canada, 2001 Census

**FIGURE 12:
NOVA SCOTIA HOME OWNERS
PRESENCE OF MORTGAGE BY AGE**

Number of Homeowners



Source: 2001 Census, Statistics Canada

FAMILY EXPENDITURES

As with the rest of the population, seniors devote a large share of their overall spending to food, shelter, transportation, and household operation (Table 36). In 2003, senior family households spent over half (55%) of their income on these essentials—somewhat more than non-senior families—50–64 (47%) and under 50 (49%). Other significant expenditures for seniors included health care (6%) and recreation (4%).

Seniors are considerably more generous than non-seniors. It is noteworthy that seniors spent 5.5 per cent of their income on gifts and charitable contributions—over five times as much as residents under 50 and double those 50–64. Although seniors' tax payments are considerable, they tend to pay less in taxes than younger people. Seniors paid 11.1 per cent of their income towards taxes, in contrast to 19.3 per cent for people 50–64 and 19.8 per cent for those under 50.

**TABLE 36:
FAMILY EXPENDITURE PROFILE (PERCENTAGE)
BY AGE OF HEAD OF HOUSEHOLD**

	All Ages	Under 50	50-64	Seniors
Food	11.3	11.0	11.0	13.5
Shelter	17.3	17.9	15.7	18.0
Household Operation	5.6	5.6	5.1	6.4
Household Furnishings	3.1	3.1	3.3	2.7
Clothing	3.9	4.1	4.0	2.9
Transportation	14.9	14.2	15.6	16.9
Health Care	3.0	2.3	3.3	5.8
Personal Care	1.4	1.5	1.4	1.4
Recreation	5.7	6.4	5.3	3.9
Reading and Education	2.2	2.5	2.4	.7
Tobacco, Alcohol, and Gaming	3.0	2.9	3.5	3.0
Personal Taxes	18.5	19.8	19.3	11.1
Insurance and Pensions	6.4	6.5	6.0	6.5
Charity and Gifts	1.8	.9	2.8	5.5
Miscellaneous	1.6	1.5	1.4	1.3
Total	100.0	100.0	100.0	100.0

Source: Statistics Canada, 2003 Survey of Household Expenditures

OLD AGE SECURITY

In 2005, nearly 99 per cent of Nova Scotians 65 and older, or 131,000 seniors, collected Old Age Security (OAS) in Nova Scotia (Table 37). The small number not benefitting from OAS likely do not qualify if they have high incomes from other sources or if they are recent immigrants to Canada. Nine out of 20 (44.4%) OAS recipients also benefitted from the Guaranteed Income Supplement (GIS). The GIS is available to lower-income seniors to reduce economic hardship.

**TABLE 37:
NUMBER OF NOVA SCOTIANS RECEIVING OLD AGE SECURITY BENEFITS
BY TYPE AND YEAR**

Year	Number of Seniors	Old Age Security Pension	GIS	Percentage of Seniors Collecting OAS	Percentage of OAS Pension Recipients Collecting GIS
2000	125,000	124,104	57,329	99.3%	46.2%
2001	126,300	125,228	56,266	99.2%	44.9%
2002	127,700	126,553	56,726	99.1%	44.8%
2003	129,200	128,197	57,664	99.2%	44.7%
2004	131,000	129,984	57,721	99.2%	44.4%
2005*	132,600	131,000	57,700	98.8%	44.4%

* Preliminary estimate

Source: Forecasting, Information and Analysis; Social Development Canada

While the proportion of seniors collecting OAS has remained quite steady over the past six years, there has been a gradual, but steady decline in the proportion of OAS recipients who also benefit from GIS. In 2005, 44.4 per cent of seniors collected GIS compared to 46.2 per cent in 2000.

GUARANTEED INCOME SUPPLEMENT

As mentioned earlier, federal GIS payments are made to low-income seniors. The majority of GIS recipients in Nova Scotia are single. Table 38 shows that 6 in 10 (62%) of the 57,996 seniors who collected GIS in 2005 were single. One in 10 (10%) seniors who receive GIS qualifies for the full supplement. Four-fifths (78%) of seniors collecting the full supplement were single.

A senior household that has no additional sources of income beyond OAS collects the maximum supplement. In 2005, a full OAS payment and full GIS provided a single senior with an income of \$12,439, and a married couple with an income of \$20,168. Over five thousand (5,728) seniors relied exclusively on OAS and GIS payments as their only sources of income. A partial supplement is paid to the point when OAS, GIS, and other income totals \$19,195 for an individual and \$29,000 for a married couple.

Table 38 also shows the low-income cut-offs (LICO) for urban and rural Nova Scotia. The LICOs range from \$13,892 for a senior living alone in rural Nova Scotia, to \$21,556 for an urban married couple (i.e., Halifax Regional Municipality or Cape Breton Regional Municipality). These levels illustrate why single seniors are at a greater risk of being economically strained. Single seniors in both rural and urban Nova Scotia receiving the maximum GIS and OAS are considered to be living below the poverty line. A single senior receiving the maximum GIS and OAS would be somewhat below (\$1,453) the LICO in rural Nova Scotia and considerably under (\$4,802) in urban Nova Scotia. Married couples are well above (\$2,804) the LICO in rural Nova Scotia and just below (\$1,383) the low-income mark (2002) in urban Nova Scotia.

TABLE 38: PROFILE OF GIS BENEFITS AND RECIPIENTS IN NOVA SCOTIA, 2005

	Single	Married	Other
Total			
Total Recipients	35,746	16,277	5,973
57,996			
Full GIS Recipients	4,473	176	1,079
5,728			
Partial GIS Recipients	31,273	16,101	4,894
52,268			
Annual OAS and GIS payments for Full GIS Recipients	\$12,439	\$20,168	—
Annual OAS, GIS, and Other Income for Partial GIS Recipients	\$12,439–19,195	\$20,168–29,000	—
Rural Low-Income Cut-off	\$13,892	\$17,364	

— Indicates the estimate cannot be reliably reported.

Source: Social Development Canada 2005 and Statistics Canada, 2004

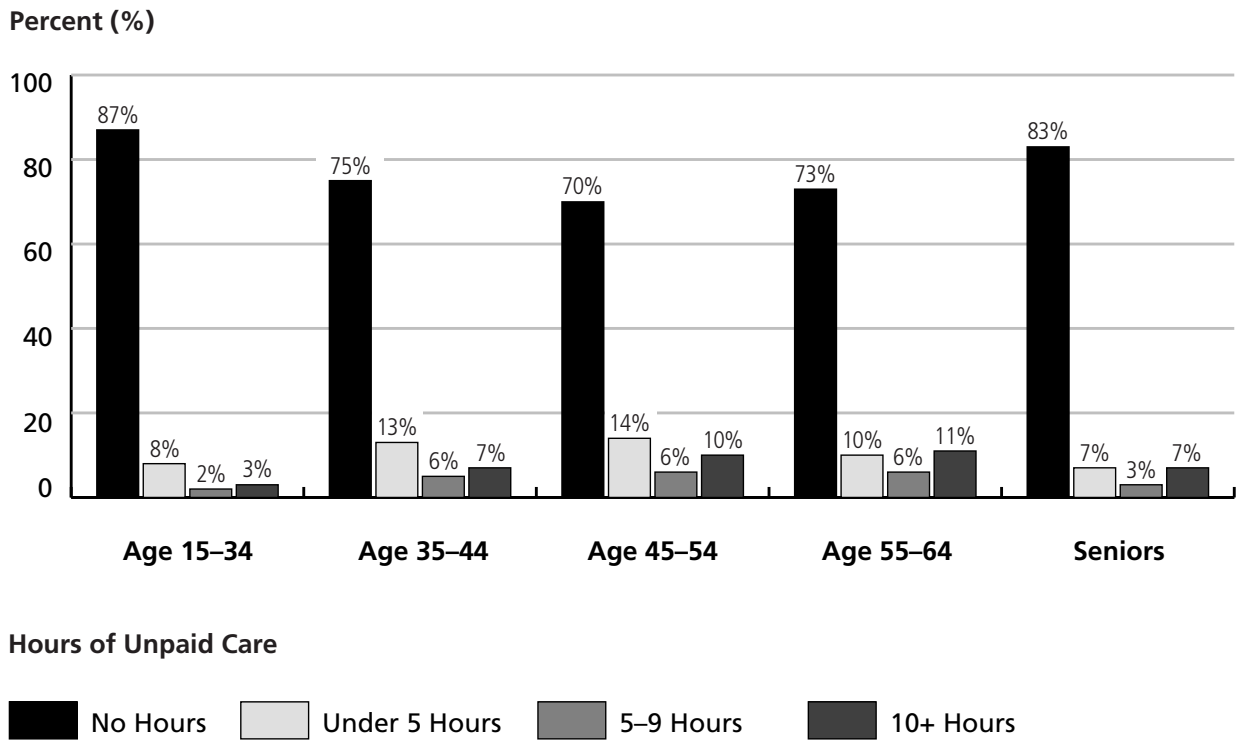
RECEIVING CARE

Most seniors spend a considerable amount of time looking after themselves and their homes. Many seniors, however, are fortunate to receive assistance with household work, personal chores, and care. Figure 13 and Table 12 show that unpaid care is provided to seniors by persons of all ages. Adults between 45 and 54 are most likely to be caring for a senior.

One-third (30%) of the members of this group contributed to the care of a senior in 2001. Fourteen per cent of the 45–54 age group provided up to 5 hours of care each week, while 6 per cent provided 5 to 9 hours of care, and 10 per cent contributed over 10 hours. Seniors are very involved in the care of other seniors. Three in 20 (17%) seniors provided unpaid care to another senior. Among other ages, the proportion providing care ranged from 13 per cent for 15- to 34-year-olds, 27 per cent for 55- to 64-year-olds, and 25 per cent for the 35–44 age group.

While men often provide care to seniors, women provide most of this assistance (Table 12). One in four (25%) women acted as a caregiver to a senior in 2001, compared to 17 per cent of men. More than twice (2.1 times) as many women assisted seniors for over 10 hours a week. The number of female caregivers was 25 per cent higher in the one- to four-hour category and 80 per cent higher for five to nine hours.

**FIGURE 13:
NOVA SCOTIANS HELPING SENIORS, 2001
HOURS OF UNPAID CARE PROVIDED TO SENIORS
BY AGE**



Source: 2001 Census, Statistics Canada

**TABLE 39:
HOURS OF UNPAID CARE TO NOVA SCOTIA SENIORS
BY AGE OF CAREGIVER, 2001**

Age	0 Hours	1 to 4 Hours	5 to 9 Hours	over 10 Hours
Male and Female				
15-34	204,000	19,400	5,300	6,700
35-44	118,400	19,700	7,600	11,800
45-54	101,200	20,800	8,600	13,900
55-64	71,200	10,100	5,500	10,300
65+	102,300	8,700	4,000	8,600
Total	597,000	78,700	31,000	51,200
Male				
15-34	102,200	8,500	6,200	2,400
35-44	60,600	8,400	2,600	3,600
45-54	52,300	9,500	3,100	4,300
55-64	37,100	4,700	2,000	3,000
65+	44,500	3,800	1,500	3,000
Total	296,700	35,000	11,100	16,400
Female				
15-34	101,800	10,900	3,300	4,300
35-44	57,800	11,200	5,000	8,200
45-54	48,900	11,200	5,500	9,600
55-64	34,000	5,400	3,400	7,300
65+	57,800	4,900	2,600	5,600
Total	300,400	43,700	19,900	34,900

Source: Statistics Canada, 2001 Census

PROVIDING CHILD CARE

It is important to note that the provision of support in the home goes both ways. Thousands of Nova Scotia seniors provided unpaid child care. One in 10 or 12,900 seniors cared for a young child in 2001. Almost half (45%) of this care was in the range of 1 to 4 hours per week, 30 per cent was between 5 and 14 hours, and the remainder (25%) exceeded 14 hours (Table 40).

**TABLE 40:
HOURS OF UNPAID CHILD CARE IN NOVA SCOTIA
BY AGE OF CAREGIVER, 2001**

Age	0 Hours	1 to 4 Hours	5 to 14 Hours	over 14 Hours
Male and Female				
15-34	145,900	18,400	14,700	53,100
35-44	54,300	12,700	23,000	61,700
45-54	85,100	16,500	16,800	19,000
55-64	71,900	8,000	6,800	5,200
65+	106,400	5,800	3,900	3,200
Total	463,600	61,300	65,200	142,300
Male				
15-34	80,500	9,200	8,300	15,600
35-44	30,100	7,800	12,900	22,700
45-54	42,300	8,900	8,100	7,700
55-64	37,200	3,800	2,600	1,800
65+	46,200	2,500	1,500	1,000
Total	236,300	32,000	33,400	49,100
Female				
15-34	65,400	9,200	6,400	37,300
35-44	24,200	5,000	10,100	38,900
45-54	42,800	7,600	8,700	11,400
55-64	34,700	4,100	4,200	3,400
65+	60,200	3,300	2,400	2,200
Total	227,300	29,300	31,800	93,200

Source: Statistics Canada, 2001 Census

GENEROSITY

Seniors are extremely generous, both in absolute and relative terms. On average, seniors donated \$749 to charity in 2003—considerably more than the average of \$451 for all ages. Seniors’ generosity is even more impressive in the context of their total expenditures. Over 2 per cent (2.3%) of senior household expenditures went to charity—almost six times the rate for those under 50. The vast majority (77%) of senior households donated to charity. While Nova Scotians as a whole tend to be generous, seniors are even more so. Of the \$163 million in personal donations made by Nova Scotians, over one-third (36%) or \$58 million came from seniors. The 50–64 age group ranked second in generosity. Three-quarters (73%) of the members of this group donated, with average donations amounting to \$539 per year.

**TABLE 41:
HOUSEHOLD CONTRIBUTIONS TO CHARITY
BY AGE OF HEAD OF HOUSEHOLD, 2003**

	All Ages	Under 50	50–64	Seniors
Average Donation Per household	451	280	539	749
Average % of Total Household Expenditures	0.8%	0.4%	1.0%	2.3%
% of Households Making a Donation	72%	70%	73%	77%
Total Donations (\$millions)	\$163	\$52	\$53	\$58
% of Total Donations	100%	32%	33%	36%

Source: Statistics Canada, 2003 Survey of Household Expenditures

PREVALENCE OF DISABILITIES

A significant portion of seniors reported difficulties carrying out activities of daily living. These individuals were considered to be living with a disability. Disability rates increase steadily with age. Adults 75 and older had the highest rate of disability. Six in 10 (61%) members of this group reported a condition that reduced the amount or kinds of activities they could participate in.

The rate of disability was comparable for males and females in all age groups. In the case of 75+ group, the rates were exactly the same (61%) for both male and female. Two in five (40%) Nova Scotians in the 65–74 age group reported a disability. The disability rate among these young seniors was five-fold the rate for the 15–44 age group.

**TABLE 42:
DISABILITY RATES FOR NOVA SCOTIANS BY AGE AND SEX, 2001**

Age Group	% Population	% Male	% Female
15–44	8	8	9
45–64	24	25	23
65–74	40	39	40
75+	61	61	61

Source: Statistics Canada, 2001 Participation and Activity Survey

Disabilities are categorized as mild, moderate, severe, and very severe. The proportion of very severe disabilities tends to increase with age. Nearly 2 in 10 (17%) adults 75 and older had a very severe disability, compared to 1 in 10 (10%) in the 15–44 age group. The exception is the 65–74 age group, where the share of very severe disabilities falls to 11 per cent. Mild disabilities are the most common in all age groups. A third (32%) of the disabilities for the 75+ group are considered mild, while 4 in 10 (42%) in the 65–74 group are mild.

**TABLE 43:
SEVERITY OF DISABILITY FOR NOVA SCOTIANS WITH DISABILITIES
BY AGE AND SEX, 2001**

Age	Total (%)	Mild (%)	Moderate (%)	Severe (%)	Very Severe (%)
15–44	100	37	29	23	10
45–64	100	30	27	30	13
65–74	100	42	24	24	11
75+	100	32	26	26	17

Source: Statistics Canada, 2001 Participation and Activity Survey

TRAVEL

Nova Scotians continue to travel well into their later years. Nova Scotians 65 and over made 543,000 trips within Nova Scotia in 2003. In fact, 9.3 per cent of all trips by Nova Scotians were made by members of this age group. Each of these trips was at least 80 kilometres away from home or involved an overnight stay. This volume of travel equated to an average of over four (4.2) trips per senior.

TABLE 44:
TRAVEL IN NOVA SCOTIA BY NOVA SCOTIAN, PERSON TRIPS BY AGE, 2003

Age Group	Person Trips	% of Person Trips
0-54	4,398,000	75.4
55-64	892,000	15.3
65-69	235,000	4.0
70+	308,000	5.3
Total	5,833,000	100.0

Source: Statistics Canada, 2003 Canadian Travel Survey

Older Nova Scotians are also active travelling outside of the province. Seniors took 95,000 trips and accounted for 8.1 per cent of all travel to other provinces in Canada.

TABLE 45:
TRAVEL BY NOVA SCOTIANS TO OTHER PROVINCES, PERSON TRIPS BY AGE, 2003

Age Group	Person Trips	% of Person Trips
0-54	967,000	82.6
55-64	109,000	9.3
65-69	41,000	3.5
70+	54,000	4.6
Total	1,171,000	100.0

Source: Statistics Canada, 2003 Canadian Travel Survey

PET OWNERSHIP

Pets are very beneficial companions for older Nova Scotians. Although pet ownership declines with age, many Nova Scotia seniors benefit from this relationship. Four in 10 (43%) of senior households owned a pet in 2003, compared to 58 per cent in the 50–64 age group and 75 per cent of those under 50.

**TABLE 46:
PET OWNERSHIP
BY AGE OF HEAD OF HOUSEHOLD, 2003**

	All Ages	Under 50	50–64	Seniors
Pet Owners	64%	75%	58%	43%

Source: Statistics Canada, 2003 Survey of Household Expenditures