

***Gifts of a Lifetime: The Contributions of Older Canadians***

*Final Report*

*By:*

*Zhaowen Mei, M.Sc, University of Alberta*

*Janet Fast, PhD., University of Alberta*

*Jacque Eales, MSc., University of Alberta*



*In Partnership with:*

*Seniors Association of Greater Edmonton (SAGE) Advocacy Committee*



*September 23, 2013*

## Foreword

The SAGE\* Advocacy Committee gratefully acknowledges its collaboration with the Department of Human Ecology, University of Alberta. The opportunity to participate in an important piece of 'knowledge transfer', where the academic talent and research skills were generously made available to a community agency, was very much appreciated.

The Advocacy Committee had expressed its concern, that because of the increasing number of 'baby boomers' who were turning 65, older Canadians were being frequently stereotyped as a burden to our society, and a perceived threat to the sustainability of our health care system, our pension plans, and our income support programs. It was therefore suggested that the committee, in order to refute the stereotype, should plan a workshop to explore the many contributions that older Canadians make to Canadian society, as caregivers, as volunteers and donors, and as employees and taxpayers.

Dr. Janet Fast in the Department of Human Ecology offered to work with the Advocacy Committee and provided reports and papers on previous research that she and her colleagues had conducted on the contributions of older Canadians. As part of the collaboration Dr. Fast proposed that a series of 'fact sheets' would be prepared by Masters candidate Zhaowen Mei and Research Manager Jacquie Eales, members of the department's Research on Aging, Policies and Practice research team. In order to update the research findings on the contribution of older Canadians Zhaowen Mei also willingly accepted the challenge of conducting the new research and preparing this monograph as part of her requirements for her M.Sc. in Aging!

The Advocacy Committee wish to congratulate Zhaowen on the completion of her Masters degree and to thank her for the excellent research, the quality of writing in the monograph, and her significant contribution to the senior's community in Alberta. The Committee looks forward to further successful collaborations with Dr. Janet Fast and Jacquie Eales on other aging issues of concern to the researchers and the community.

September 2013

\* Seniors Association of Greater Edmonton

**Table of Contents**

**Introduction** .....4

**Contributions in the Family Domain** .....6

    As caregivers .....6

    As parents .....7

    As grandparents .....8

**Contributions in the Community Domain** .....10

    As volunteers .....10

    As charitable donors .....12

**Contributions in the Market Domain** .....13

    As employees .....13

    As consumers .....16

**Contributions in the State Domain** .....19

    As citizens .....19

    As taxpayers .....21

**Conclusion** .....21

**References** .....22

**List of Figures**

Figure 1: Welfare/Well-Being Diamond model .....6

## Gifts of a Lifetime: The Contributions of Older Canadians

### Introduction

We live in a society where ageism still exists. The negative stereotypes and discrimination that result can be detrimental for older people: they are disadvantaged in obtaining the same opportunities as younger people in the labour market; they become the victims of scorn, contempt and even abuse; and they are unfairly accused of devouring the lion's share of health care, desiccating the Canada Pension Plan and Old Age Security, and consuming tax dollars that should be used for education, infrastructure and investment capital (Mackay, 2013). More importantly, ageism affects us all, as employers, policymakers, caregivers, relatives and friends of older adults – and personally, as we ourselves age (Lozon & Barratt, 2012). The next generation of older adults in Canada consists of the first wave of baby boomers born between 1946 and 1965 (Olazabal, 2010), and many of them are performing multiple roles simultaneously in their lives: as a worker, a parent, a grandparent, a friend and a volunteer (Guberman, Lavoie, Blein & Olazabal, 2012). Boomers are unlikely to accept being treated differently because of their age, looking instead for an experience far different from that of their parents or grandparents (Lozon & Barratt, 2012).

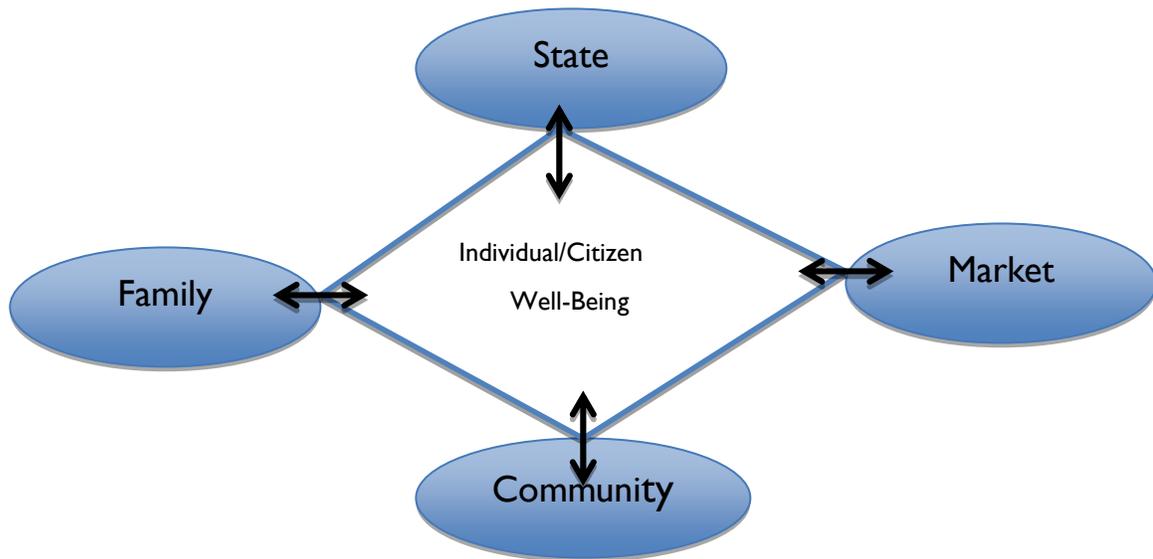
In addition to overcoming ageism in society, it is also crucial to recognize the value of older adults, because their contributions to different aspects of society bring tremendous benefits, including cost savings to the health and continuing care systems and other social programs (Victorino & Gauthier, 2005), as well as more positive societal perceptions of aging and older persons' place in society (McPherson, 2004). In sharp contrast to the current preoccupation with dependence of the aging population, older adults are in fact increasingly contributing to society in diverse and often hidden ways, and their contributions do

not end when they are no longer paid employees (Dosman, Fast, Chapman & Keating, 2006; Robb, Denton, Gafni, Joshi, Lian, Rosenthal & Willison, 1999). The purpose of this article is to summarize the literature that investigates the various contributions made by Canadian older adults.

The body of literature that helps us better understand older adults' contributions is large, varied and complex. To help us make sense of the literature, we have chosen as our organizing framework a modified version of the Welfare Diamond model (see Figure 1) developed for the Canadian Policy Research Network by Jane Jenson (2004). This model was developed to identify policy levers for maintaining and enhancing individual well-being and social welfare. It identifies the main contexts that influence well-being, recognizes the ways in which they influence it, and helps identify when and how the contexts "fail" to maintain well-being. While Jenson's conceptualization casts individuals almost exclusively as receivers of resources from the market, state, community and family contexts, allowing for the two-way exchange of resources enhances the use of the model for examining individuals' contributions (e.g., the purchase of goods and services from and supply of labour to the market; payment of taxes to the state; social engagement in the community; and provision of unpaid labour to one's family) (Fast, Charchuk, Keating, Dosman & Moran, 2006).

In the following sections, we use this modified model to organize the evidence about the contributions of Canadian older adults in the family domain, community domain, market domain, and state domain.

**Figure 1. Welfare/Well-Being Diamond Model**



### **Contributions in the Family Domain**

#### ***As caregivers***

Older adults are not solely recipients of care. Many older adults provide support or care to others, kin and non-kin alike (Lindsay, 1999; Robb et al., 1999). This includes caring for adults (including adult children) with long-term health problems or disabilities, and for grandchildren.

According to Statistics Canada's General Social Survey (GSS), among Canadians aged 45 and older who provided care to adults with long-term health problems in 2007, 24% were over the age of 65. In other words, nearly 1 million Canadian older adults provided care to others; 82,000 of them were Albertans. While the majority of these caregivers were aged 65-74 (65%), more than one-third was over the age of 75 (35%). The gender gap was surprisingly small: 56% of older adult caregivers were women and 44% were men (Statistics Canada, 2009; Turner & Findlay, 2012). Older adults cared for friends and neighbors (38%), a spouse or partner (20%), parents or parents-in-law (15%), and siblings/siblings-in-law (13%). While the majority (62%) of older adult caregivers cared for one person, more than one in four cared for 2 or 3 people, and 10% cared for 4 or more. On average, older adults spent 14 hours per week providing care to others. However, 10% spent 35 hours or more per week caring, the equivalent of a full-time job (Fast, Dosman, Lero &

Lucas, 2013). Based on the data from the 2002 GSS, the majority of time was spent on meal preparation and clean-up, house cleaning, laundry and sewing, followed by assistance with personal care, tasks that often are needed on a daily basis. A couple of hours per week were also spent shopping for groceries and other necessities, providing transportation, helping with banking, and doing home maintenance and outdoor work (Hollander & Liu, 2008). This care often is a long-term commitment: 25% of older adult caregivers had been caring for someone for one or two years, but 23% had been caring for 3 to 5 years, and 17% for 6 to 10 years (Fast et al., 2013).



The market value of care provided by older Canadians was \$3.9 billion (in 2007 dollars).

Older adults' unpaid care work is valuable unto itself. Based on the 2002 GSS, Hollander & Liu (2008) estimated that the annual market value of care provided by caregivers aged 65 and older was almost \$3.9 billion (in 2007 dollars). Overall, older adults' caregiving contributes substantially to the social fabric of Canada. Providing care strengthens the relationship between older adult caregivers and those who receive the care. Moreover, the care and assistance provided by these caregivers helps older adults remain in their homes, thereby reducing burden on the health and continuing care system (Armstrong, Armstrong & Fuller, 2000; Turner & Findlay, 2012).

### ***As parents***

Contrary to what many people believe, older parents provide more support to children than they receive (Turcotte & Schellenberg, 2007). Older parents continue to provide their adult children with financial and emotional support (Neysmith & Reitsma-Street, 2009). Common types of financial assistance provided by older parents include the purchase of a home or a car, gifts of money, wedding expenses, living expenses and education (Ploeg, Campbell, Denton, Joshi & Davies, 2004). Older parents also transfer their wealth to children through

inheritance (Campbell, Ploeg, Kemp & Rosenthal, 2007). Studies show that older parents give more money to their children than vice versa (Ploeg et al., 2004; Stone, Rosenthal & Connidis, 1998). Motivated by love and commitment to family, older parents seek to support their children as a way to help them build and rebuild secure lives and futures, when their children start to establish their own families or careers, or when they have crises or difficult transitions, such as divorce, illness or loss of employment (Ploeg et al., 2004). Moreover, many older adults share their home with adult children, who delay leaving home or return home in adulthood, and continue to perform care tasks for their children, such as cooking or doing laundry (Beaupré, Turcotte & Milan, 2006).

A particular demanding case of ongoing support occurs for older parents of adult children with chronic illnesses or disabilities. The 2007 GSS indicates that for 7% of older adults in Canada (58,116 of them), parenthood extended far beyond the normal time frame and became a lifelong responsibility caring for adult children with disabilities (Fast et al., 2013). And this figure is increasing with rising rates of survival and greater longevity of children with congenital birth defects and childhood injury and illness (Jokinen, 2006; Minnes, Woodford, Carlson, Johnston & McColl, 2010; Weeks, Nilsson, Bryanton & Kozma, 2009). Parents of dependent adult children often have to deal with their child's illness for long periods of time, and become physically and emotionally drained by their responsibilities for monitoring medication compliance, moods and behavioural problems, and for physical care (Greenberg, Seltzer, Krauss & Kim, 1997). As they grow older, parents are concerned about who will care for their dependent adult children when they are no longer able to do so. Further, older adults who care for adult children with disabilities receive little outside assistance, and spend more time on care tasks than other parents (Roeher Institute, 1996).

### ***As grandparents***

Older adults not only care for friends and family members with long term health problems, but many also take care of their (healthy) grandchildren. The majority of Canadians aged 65 and older are grandparents, and they engage in a variety of activities with their grandchildren while also providing both material and non-

material resources, such as gifts, child care, and instilling family and social values (Rosenthal & Gladstone, 2000). According to the 2003 GSS, 22% of Canadians aged 65-74 and 9% of those aged 75 and older helped with child care (Turcotte & Schellenberg, 2007). Collectively in 2006, older Canadians spent more than 4 million hours on unpaid child care each week, and grandmothers spent more time than grandfathers on child care (Statistics Canada, 2011a). Grandmothers typically talk with their grandchildren about emotional and interpersonal issues, while grandfathers offer advice on education, job seeking and finances (Rosenthal & Gladstone, 2000). Grandparents also provide valuable respite care, help with transportation, medical and therapeutic interventions, and financial assistance to parents of children with disabilities (Trute, Worthington & Hiebert-Murphy, 2008). These grandparents unconditionally love and accept grandchildren with disabilities and provide hope to families.

Among some sub-populations in Canada, particularly in ethnic minority and aboriginal families, extended family ties are highly regarded, and grandparents feel obligated to provide child care to grandchildren. Chinese grandparents, for example, who are either new immigrants or temporary visitors to Canada, provide a wide range of support to their children and grandchildren, including child care, housework, shopping for groceries and snow shoveling. Many of these grandparents described their unpaid care work as more than a full-time job. These grandparents face multiple challenges in Canada, such as language barriers, lack of independence, and age and cultural gaps. However, they make numerous sacrifices to come to Canada to support their children and alleviate their stress (Zhou, 2012). Additionally, in a study with Aboriginal grandmothers in Manitoba, grandmothers were found to be taking responsibility for raising their grandchildren, providing cultural transmission, care and a safe environment for grandchildren (Eni, Harvey & Phillips-Beck, 2009).



Photo: Health Canada/Santé Canada

Collectively, older Canadians spent more than 4 million hours on unpaid child care each week.

Caring for grandchildren is an even bigger commitment for some older adults. In 2011, more than 75,000 grandchildren lived with their grandparents with no parents present in the household. In Alberta, about 9,400 grandchildren lived in the same situation (Statistics Canada, 2013a). These figures are increasing every year (Fuller-Thomson, 2005; Statistic Canada, 2011b). Grandparents who raise their grandchildren were more likely to be female, First Nation heritage and unemployed, and grandmothers were found to be more disadvantaged than grandfathers in that they were poorer, less likely to be married, more likely to be unemployed, and more than twice as likely to provide 60 or more hours per week of unpaid child care compared to grandfathers (Fuller-Thomson, 2005).

### Contributions in the Community Domain

#### *As volunteers*

Given better health and prolonged life expectancy, older adults today are far more likely to continue to engage in social worlds (Dowd, 2012). In contrast to the current belief that the growing population of older adults is a drain on society, older Canadians in fact make considerable contributions through active participation in volunteer work and charitable donations.



36% of older Canadians were volunteers in 2010, devoting on average 223 hours per year.

According to the Canada Survey of Giving, Volunteering and Participating (CSGVP), 36% of older adults were volunteers with formal voluntary organizations in 2010, devoting on average 223 hours to their volunteer work each year – the equivalent of at least 5½ weeks of full-time paid work (Vézina & Crompton, 2012). The picture is similar in Alberta: more than 40% of older adults volunteered in 2007, devoting on average 216 hours annually (Government of Alberta, 2010). These figures do not include those who provide unpaid help on their own rather than working through a group or organization.

While the likelihood of volunteering tends to decrease with age, the number of hours volunteered tends to increase (National Seniors Council, 2010). In fact, the 2010 CSGVP indicates that those aged 65-74 spent the most time volunteering (235 hours) among Canadians aged 15 and older. Older adults also are more likely than younger adults to be “top volunteers” – the 25% of volunteers who contribute the most hours to volunteer activities. In 2010, 13% of older adults were top volunteers, compared to 12% of those aged 15-24 and 9% of those aged 25-34. Older adults generally have more time to devote to volunteer work, and have higher levels of involvement than younger adults, which make them more likely to be top volunteers (Vézina & Crompton, 2012).

The volunteer contributions of foreign-born older adults also are valuable. Contrary to the stereotype that foreign-born older adults are less likely than their native-born counterparts to volunteer, the volunteer rates among foreign-born and native-born Canadian older adults are comparable. According to the 2007 CSGVP, the volunteer rate among foreign-born Canadians aged 65 and older was 36%, compared to 39% among the native-born of the same age group (Lasby, 2011).

The value of older adults' volunteer contributions is tremendous. In market terms, the economic value of Canadian older adults' volunteer contributions amounts to over \$5 billion annually (Robb et al., 1999). Many non-profit and charitable organizations consider older adults to be a valuable, reliable, eager and at times untapped source of volunteers, and praise them for their work ethic, patience, empathy, and their broad knowledge of social issues, which were described as valuable instrumental skills that are attained with age and wisdom (Dosman et al., 2006; McPherson, 2004; Narushima, 2005).

Older adults tend to concentrate their volunteer activities in several key areas. On average, older adults give more hours to religious and social service organizations and hospitals than younger volunteers. They also spend considerable time doing administrative work, providing health care and support, and canvassing (National Seniors Council, 2010). For example, some older adults volunteer as unpaid board or committee members; some canvas, fundraise or lobby for charities and other non-profit organizations; and some support others by tutoring or mentoring local children in day care centres and schools, preparing and delivering food to shut-ins, and even preparing tax returns (Lindsay, 1999; McPherson, 2004).

There are various motivations for older adults to volunteer. The majority (95%) volunteer because they value the importance of contributing to their community. Others volunteer because they want to remain in contact with their friends, meet new people and build social networks, or because they want to use their skills and experiences productively (National Seniors Council, 2010). For many older adults, the opportunity to volunteer may also serve as an important coping mechanism, helping them to ease into the new role of retiree with less formal responsibility and more free time (Narushima, 2005).

While older adults' volunteer work benefits their communities, they also benefit from improved quality of life (Cattan, Hogg & Hardill, 2011), health and well-being (Gilmour, 2012). Volunteering and helping others (not including family or friends) have been found to be positively associated with perceived happiness and life satisfaction among older adults (Theurer & Wister, 2010). In addition, doing volunteer work was found to be associated with lower levels of depression among men aged 65 and older (Mechakra-Tahiri, Zunzunegui, Prévaille & Dubé, 2010).

### ***As charitable donors***

Older adults not only contribute to their community through volunteering, they also make significant charitable donations. Older adults are more likely to donate and donate larger amounts than younger adults. Based on the 2007 CSGVP, 88% of Canadians aged 65 and older made at least one financial contribution to a charitable organization, compared to 71% for those aged 15-24 (Hall, Lasby, Ayer & Gibbons, 2009). Furthermore, 25% of charitable donors were aged 65 and older, donating on average \$2,000 in 2011. In Alberta in the same year, 19% of charitable donors were aged 65 and older, but the average annual donation of \$3,200 for Alberta older adults was higher than the national average. Both the average individual and the aggregate annual donations made by Canadian and Albertan older adults exceed those of every other age group in the population and are increasing every year (Statistics Canada, 2013b).

The likelihood of being "top donors" (the 25% of donors who donate the largest amount) also increases with age. Based on the 2007 CSGVP, 31% of Canadians aged 65 and older were top donors, compared to 14% of those aged 25-34 and

26% of those aged 45-54. While the older adult top-donor group comprised only 5% of the total population, they donated 20% of the total value of all donations received. Those who were widowed were more likely to be top donors than those who were not, with 30% of widows and widowers being top donors (compared to only 11% of those who had never been married, and 25% of those who were married or common-law) (Hall et al., 2009).

Foreign-born older adults also make up a large proportion of charitable donors. According to the 2007 CSGVP, among Canadians aged 65 and older, 89% of the native-born and 90% of the foreign-born were charitable donors (Lasby, 2011). The longer they have lived in Canada, the more likely they are to donate (Hall et al., 2009).

Donating is a way for older adults to give back to society, and several factors motivate them to donate. Older adults make charitable donations because they feel compassion for those they are helping, they have been personally affected by an organization, they feel they owe something to the community, or because they want to fulfill religious obligations (Hall, McKeown & Roberts, 2001).

## Contributions in the Market Domain

### *As employees*

Although there was a long-term trend toward early retirement in Canada, due to downsizing in the public and private sectors, this trend slowed in the mid-1990s and reversed in the late 1990s (Kieran, 2001; McDonald & Donahue, 2011). Today, many Canadians continue to work in the paid labour force after the age of 65. Older adults' decisions to retire are now influenced by pension income (especially employer-provided pensions), wealth, personal health issues, caregiving responsibilities and work situations (Humble, Keefe & Auton, 2012; Schirle, 2010; Schroeder, MacDonald & Shamian, 2012).



Average retirement age is increasing, particularly among men.

Photo: Health Canada/Sante Canada

Between 2008 and 2012, the average retirement age increased slowly but steadily from 61.4 to 62.9; the median retirement age also rose from 60.8 to 62.6 during the same time period. On average, men tend to retire later than women (Statistics Canada, 2013c). Compared to the national average (age 61.9), older adults in Alberta tend to retire slightly later, at the age of 64 in 2009 (Government of Alberta, 2011). As older adults' health status and education continue to improve (Schellenberg, Turcotte & Ram, 2005) and the age of eligibility for the Old Age Security and the Guaranteed Income Supplement increases from age 65 to 67 in 2029 (Service Canada, 2012), the retirement age is expected to continue to rise.

Retirement is no longer a fixed event for Canadian older adults but is increasingly a process involving gradual withdrawal from and movement in and out of the labour force over a period of several years (Duchesne, 2004). Some older adults may remain in the labour force past "normal" retirement age or return to paid work after retirement, because they enjoy their work, need the social and intellectual stimulation of the workplace, are attracted by an interesting work opportunity or financial incentive offered, or simply because they dislike retirement (Park, 2011; Pignal, Arrowsmith & Ness, 2010). There are also more alternatives to retirement open to older adults now, which include returning to work after retirement (bridge employment) (Hebert & Luong, 2008; Schellenberg et al., 2005), slowly cutting back the number of paid work hours (flexible retirement), and working part-time (PRI, 2005). Both older adults and governments favor these alternatives as they ease the transition to retirement, encourage older adults to stay in the paid labour force longer, and may ease the anticipated skilled labour shortage due to population aging (Walsh, 1999).

Over the last decade, the labour force participation rate<sup>1</sup> almost doubled among older Canadians. Between 2000 and 2011, labour force participation rates increased from 16% to 30% among Canadian men aged 65-69, and increased from

---

<sup>1</sup>Labour force participation rate in this context refers to the proportion of Canadians aged 65 and older who are employed or who are unemployed but looking for a job.

<sup>2</sup>Employment rate in this context refers to the proportion of Canadians aged 65 and older who are employed.

7% to 18% among Canadian women of the same age. Among those aged 70 and older, participation rates also increased steadily from 6% to 10% for men and from 2% to 4% for women (MacEwen, 2012). The labor force participation rate of older adults was even higher in Alberta (18.3%) than the national average (12%) in 2011 (Alberta Enterprise and Advanced Education, 2012).

Employment rate<sup>2</sup> also climbed. According to the Labour Force Survey conducted by Statistics Canada, employment rate among Canadians aged 65 and older increased from 9.8% to 11.3% between 2008 and 2011 (Statistics Canada, 2013d). In 2011, more than half (58%) of these older adults were employed full-time and 42% were employed part-time (MacEwen, 2012). Full-time late life employment also is more common in Alberta than the rest of Canada: among the 17.6% (67,800) of older adults in Alberta who were employed, 60% worked full-time, and 40% worked part-time in 2011 (Alberta Enterprise and Advanced Education, 2012). Self-employment is even more common among older workers than their younger counterparts, with 40% of older workers opting for this work arrangement. In fact, the number of self-employed older Canadians has increased by more than 100,000 since the 2008 economic downturn (LaRochelle-Côté, 2010). As with other retirement alternatives, the independence and flexibility of self-employment may make it another desirable option for many older adults.

There are gender differences in work arrangement preferences as well: older men are more likely than older women to be full-time employees (65% versus 46% in 2011) and self-employed (47% versus 30% in 2011), whereas older women are more likely than their male counterparts to be part-time employees (54% versus 35% in 2011) (MacEwen, 2012). Although historically men have been more attached to the labour force than women, older female workers are catching up with their male counterparts by being more productive and working more hours than they were in the past, and the gender gap is getting smaller. According to the Workplace and Employee Surveys (WES) conducted by Statistics Canada between 1999 and 2005, productivity declined among male workers aged 55 and older, but continued to rise among female workers of the same age group (Dostie, 2011). Moreover, Carriere & Galarneau (2011) found that the average number of working hours decreased for older men but increased for older women between 1997 and 2010.

In addition to the rising rates of labour force participation and employment, older adults also have a strong commitment to their paid work. The lowest job turnover rates were found among older workers in Canada (Picot, Heisz & Nakamura, 2001). Furthermore, a study based on the 2005 WES indicated that older workers were more likely to have a long work week (working more than 50 hours per week) than younger workers. Older workers with a long work week were more likely to be male, managers/professionals, and married/common-law. Job satisfaction among older workers with a long work week was as high as those without a long work week. While males dominated the group of older workers with a long work week, older female workers in this group were more satisfied with their job than their male counterparts (Cooke & Cooper, 2013).

Overall, older adults' participation in the paid labour force benefits society in many ways. Older workers continue to earn employment income, enhancing their financial independence. Employers retain skilled and knowledgeable workers, and mature leaders who are able to mentor younger employees. Income tax paid by older workers on their employment income contributes to government revenues while their continued employment contributes to the sustainability of the labour market and the economy (National Seniors Council, 2011).

### ***As consumers***

Consumer confidence and consumer expenditures are key elements of the health of the Canadian economy. Contrary to the stereotype that older adults have little money or the will to spend money, the economic conditions of older adults are generally improving and older Canadians are, by and large, doing well in ensuring that they have adequate disposable income and savings for retirement (Brown, 2011; Mintz, 2009; Turcotte & Schellenberg, 2007).

The real<sup>3</sup> income of Canadian older adults increased significantly between 1976 and 2007. The median real income (after tax) of older couples increased by 55% from \$33,380 to \$51,682; for single older adults, the increase was even larger

---

<sup>3</sup> Real income: income net of inflation.

<sup>4</sup> Disposable income: total personal income minus personal taxes payments.



Canada is one of the three OECD countries with the lowest poverty rates among older adults.

(79%) from \$12,076 to \$21,576 (Baldwin, 2009). In 2009, the disposable<sup>4</sup> income of Canadians aged 65 and older was 90.8% of the average disposable income of all Canadians, and this percentage ranked the third highest among 12 selected OECD countries (Mintz, 2009). Incomes also improved among Alberta older adults, with the average total real income (pre-tax) of senior families (families in which the major income earner is aged 65

and older) rising from \$46,100 to \$68,500 between 1988 and 2008. In 2008, the average real income (pre-tax) of Alberta older adults was \$32,700 (Government of Alberta, 2010). Meanwhile, the low-income rate has declined among Canadian older adults. Today, Canada is one of the three OECD countries with the lowest poverty rates among older adults, likely due to the introduction and enhancements of Old Age Security and the Canada/Quebec Pension Plan (Brown, 2011; Mintz, 2009; Whitehouse, 2009).

Improvements in the economic well-being of older adults are reflected not only in their higher incomes but also in the growth of their wealth. The net worth of older Canadians continued to rise from 1999 to 2005 (Statistics Canada, 2005). According to Statistics Canada's Survey of Financial Security, the mean total net worth of Canadians aged 65 and older was \$485,148 in 2005 (Davies, 2009). For many Canadians, home equity remains the largest component of their assets. Between 1981 and 2001, the proportion of older Canadians residing in owned accommodation increased from 66.1% to 75.4% among households headed by Canadians aged 65-74 and from 57.5% to 68.4% among households headed by those aged 75-84. Most older adults who own their home were mortgage-free (Turcotte & Schellenberg, 2007). The picture is similar in Alberta. In 2006, there were 214,760 private households in Alberta owned by individuals aged 65 and older, an increase of approximately 14% over 2001 (Government of Alberta, 2010).

Wealth accumulates with age. Canadian families headed by someone aged 55 and older control a disproportionate share of the wealth, and have the highest average net worth and private pension savings (Maser & Dufour, 2001). As the proportion of older adults in the total population grows, and as their financial situation continues to improve, older adults are becoming an important target market. Moreover, the upcoming cohort of retiring baby boomers strengthens the potential for the growth of the older adult market. It is predicted that these baby boomers will be healthier and wealthier than previous generations, and thus have more time and money after retirement to spend on goods and services (McPherson, 2004).

According to Statistics Canada's Survey of Household Spending, total expenditures among older adults have been on the rise since the mid-1990s, though they declined slightly in 2009 after the 2008 economic downturn. Households headed by older adults tend to spend a larger share of their income on necessities, such as shelter, transportation and food, than younger households. For example in 2009, older couples (both 65+) had a total expenditure of \$54,104, from which they spent \$10,133 on shelter, \$7,881 on transportation, and \$6,853 on food (Statistics Canada, 2010). In Alberta, the average total expenditure of senior households was \$44,927 in 2008. Like other Canadian senior households, the largest expense for Alberta senior households was shelter, accounting for 21.2% of the total expenditures. Transportation was the second largest expense (13.9%), followed by personal taxes (13.8%), food, recreation, health care and household operation (Government of Alberta, 2010).

Older adults' spending patterns have changed over time. A study with a cohort of Canadians who were in their late 40s at the beginning of 1980s and in their 70s in the late 2000s found that as the cohort aged, they tended to spend a smaller proportion of their incomes on personal security and income taxes, and a slightly larger proportion on goods and services consumption. Although total consumption varied little over time, its composition changed: older adults tended to devote a larger share of their consumption to housing expenditures, but a smaller share to food, clothing and personal care items than when they were younger. Spending on health care increased over time but still accounted for a relatively small portion of the overall consumption (LaFrance & LaRoche-Côté, 2011).

## Contributions in the State Domain

### *As citizens*

In addition to their substantial contributions to society as caregivers, volunteers and employees, older adults contribute to the welfare of the state as voters, political representatives, social and political activists or supporters. Civic participation, including voting, attending government or public meetings, and becoming involved in the political process by joining political parties and running for office, has been shown to increase with time and knowledge – in essence it grows with age (Pammett & LeDuc, 2003). In Canada, this sense of civic involvement or duty was found to be more evident among older adults who are more likely than younger citizens to vote in all levels of government elections. According to Elections Canada (2012), voter turnout increased steadily with age from 38.8% among Canadians aged 18-24 to 75.1% among those aged 65-74, and then declined to 60.3% among those aged 75 and older in the 2011 federal general election. In Alberta in the same year, estimated voter turnout for the federal election was 72.2% among those aged 65-74, and 66.6% among those aged 75 and older (Elections Canada, 2012). The same patterns were apparent for provincial and municipal elections (Turcotte & Schellenberg, 2007).

Older adults also are interested in other forms of political participation. In 2003, 89% of older Canadians reported that they followed news and current affairs on a daily basis, compared to 68% of Canadians aged 25-54. Older adults, particularly those aged 65-74, actively expressed their views through contacting a newspaper or a politician, and attended public meetings (Turcotte & Schellenberg, 2007). They also engage in public debates on radio and television shows, in protest marches and sit-ins in order to bring public attention to their concerns. Older adults provide money, time and skills to the



Older Canadians are more likely than younger citizens to vote in all levels of government elections.

political process and increasingly are assuming roles as political candidates, members of political organizations and political activists (McPherson, 2004). In fact it is worth noting that the average age of Canadian Members of Parliament is almost 52 and that 75% of Canadian Senators are over the age of 60 (Parliament of Canada, 2013).

Older adults felt that getting older made them take a greater interest in politics as they experienced a concern for future generations, a desire to make contributions to society, or a discovery that politics stimulated their interests (Pammett & LeDuc, 2003). Older adults have more motivation to vote than younger citizens because many are long time residents of their communities, have an understanding of the current issues and have a long-standing identification with political parties. An increase in older adults' civic involvement over their life course can also be attributed to period effects as they tend to be concerned with such policy issues as health care, pension benefits, taxes and inflation (McPherson, 2004), all of which have been prominent on the policy agenda in recent years.

Although older men are more likely than older women to vote, sign petitions and attend public meetings (Turcotte & Schellenberg, 2007), older women are catching up with their male counterparts. They actively participate in groups that promote public discussion on issues that relate to security and justice for older women, advocate for policies to address these issues, campaign for more say for women in government and community decision-making bodies, and challenging negative gender and age stereotypes (Neysmith & Reitsma-Street, 2009). A good example of older women's activism is the famous "Raging Grannies". Established in 1987 in Victoria, British Columbia, Raging Grannies is a voluntary and grassroots activist organization designed by and for older women (Hutchinson & Wexler, 2007; McHugh, 2012). These older women engage in social activism by dressing up as grannies and altering lyrics in traditional songs to communicate political messages. Their activities are primarily focused on social and political protests and challenging ageist and sexist stereotypes (Sawchuk, 2009). Older women's activism improves their own lives, lives of other women, and the communities to which they belong (McHugh, 2012). They embrace the aging process and their status as elders (Sawchuk, 2009). By engaging in political activism, older women obtain personal empowerment, which contributes in turn to better health outcomes (Hutchinson & Wexler, 2007).

***As taxpayers***

Older Canadians, especially those with low incomes, benefit from several forms of tax relief that reduce their tax burden (Keenay & Whitehouse, 2003). As a result, older adults on average pay less tax (at least in absolute dollars) than younger taxpayers. Yet the proportion of income paid in taxes does not differ greatly across age groups. According to the 2009 Survey of Household Spending, personal taxes paid by older couples (both 65+) amounted to \$7,604, representing 14% of their total expenditures, compared to 20% for all Canadian households (Statistics Canada, 2010). However, older adults with higher incomes pay as much income tax as the younger working population.

**Conclusion**

Our review of the literature has illustrated the many ways in which older adults continue to contribute to and participate in Canadian society. Research has also provided evidence establishing that these activities are on the rise among older adults while passive behaviours such as watching television are on the decline (Fast, Dosman & Moran, 2006; Victorino & Gauthier, 2005). Such personal characteristics as gender, health status, family income and education all have been found to be associated with levels of participation in activities that contribute to aging well. It is likely then that the above-noted increase in contributions and positive participation may be associated with improved educational attainment and health, and may point to a continuation of the upward trend in engagement as these conditions continue to improve for future generations (Fast, Dosman, Chapman & Keating, 2005).

## References

- Alberta Enterprise and Advanced Education. (2012). *Alberta labor force profiles, aged 45 and older 2011*. Retrieved from <http://eae.alberta.ca/documents/LMI/LMI-LFP-profile-45older.pdf>
- Armstrong, P., Armstrong, H. & Fuller, C. (2000). *Health care, limited: The privatization of medicare*. A synthesis report prepared by the CCPA for the Council of Canadians, with guidance from CCPA research associates Pat Armstrong, Hugh Armstrong, and Colleen Fuller, and in collaboration with the Canadian Health Coalition. Ottawa: Canadian Centre for Policy Alternatives, 2000. Retrieved from <http://www.policyalternatives.ca/sites/default/files/uploads/publications/National Office Pubs/health care ltd.pdf>
- Baldwin, B. (2009). *Research study on the Canadian retirement income system: Final Report*. Toronto, Ontario, Canada: Ministry of Finance, Government of Ontario. Retrieved from <http://www.ontla.on.ca/library/repository/mon/24003/299660.pdf>
- Beaupré, P., Turcotte, P. & Milan, A. (2006). Junior comes back home: Trends and predictors of returning to the parental home. *Canadian Social Trends*, 82, 28-34.
- Brown, R., L. (2011). Economic security in an aging Canadian population. *Canadian Journal on Aging*, 30(3), 391-399.
- Campbell, L. D., Ploeg, J., Kemp, C. L. & Rosenthal, C. (2007). *Who gets grandma's silver tea service?: The passing on of cherished family possessions*. Paper presented at the 36<sup>th</sup> Annual Scientific and Educational Meeting of the Canadian Association on Gerontology, Calgary, Alberta, November 1-3, 2007 (and additional unpublished data from the Campbell et al. Family Inheritance Study).
- Carriere, Y., & Galarneau, D. (2011). Delayed retirement: A new trend?. *Perspectives on Labour and Income*, 23(4), 17-29.
- Cattan, M., Hogg, E. & Hardill, I. (2011). Review: Improving quality of life in ageing populations: What can volunteering do? *Maturitas*, 70(4), 328-332.
- Cooke, G. B. & Cooper, T. (2013). 50 + among the 50+: Who works long work-weeks among older workers in Canada?. *Community, Work & Family*, 16(1), 39-45.
- Davies, J. (2009). *Efficiency and effectiveness of savings instruments design*. Ottawa, Ontario, Canada: Department of Finance. Retrieved from <http://www.fin.gc.ca/activty/pubs/pension/ref-bib/davies-fra.asp>

- Dosman, D., Fast, J., Chapman, S. & Keating, N. (2006). Retirement and productive activity in later life. *Journal of Family and Economic Issues*, 27(3), 401-419.
- Dostie, B. (2011). Wages, productivity and aging. *De Economist*, 159(2), 139-158.
- Dowd, J. J. (2012). Aging and the course of desire. *Journal of Aging Studies*, 26(3), 285-295.
- Duchesne, D. (2004). More seniors at work. *Perspectives on Labour and Income*, 16(1), 55-67.
- Elections Canada. (2012). *Estimation of voter turnout by age group and gender at the 2011 federal general election*. Retrieved from [http://www.elections.ca/res/rec/part/estim/estimation41\\_e.pdf](http://www.elections.ca/res/rec/part/estim/estimation41_e.pdf)
- Eni, R., Harvey, C. D. H. & Phillips-Beck, W. (2009). In consideration of the needs of caregivers: Grandparenting experiences in Manitoba First Nation communities. *First Peoples Child & Family Review*, 4(2), 85-98.
- Fast, J., Charchuk, M., Keating, N., Dosman, D. & Moran, L. (2006). *Participation, roles and contributions of seniors*. A report to Social Development Canada Knowledge and Research Directorate. Research on Aging, Policies, and Practice, Edmonton, AB.
- Fast, J., Dosman, D., Chapman, S. A. & Keating, N. (2005). *Retirees are aging well by staying engaged*. FACTS, Research on Aging, Policies, and Practice, Edmonton, AB.
- Fast, J., Dosman, D., Lero, D. & Lucas, S. (2013). *The intersection of caregiving and employment across the life course*. Final report to Human Resources and Skills Development Canada, Gatineau, PQ. Research on Aging, Policies, and Practice, Edmonton, AB.
- Fast, J., Dosman, D. & Moran, L. (2006). Productive activity in later life: stability and change across three decades. *Research on Aging*, 28(6), 691-712.
- Fuller-Thomson, E. (2005). *Grandparents raising grandchildren in Canada: A profile of skipped generation families*. Unpublished manuscript, retrieved from <http://socserv.mcmaster.ca/sedap/p/sedap132.pdf>
- Gilmour, H. (2012). Social participation and the health and well-being of Canadian seniors. *Health Reports / Statistics Canada, Canadian Centre for Health Information*, 23(4), 23-32. Retrieved from <http://www.statcan.gc.ca/pub/82-003-x/2012004/article/11720-eng.pdf>

- Government of Alberta. (2010). *A profile of Alberta seniors*. Retrieved from <http://www.health.alberta.ca/documents/Seniors-Profile-2010.pdf>
- Government of Alberta. (2011). *Engaging the mature worker: An action plan for Alberta*. Retrieved from <http://eae.alberta.ca/documents/RRM/RRM-BI-mature-workers.pdf>
- Greenberg, J. S., Seltzer, M., Krauss, M. & Kim, H. (1997). The differential effects of social support on the psychological well-being of aging mothers of adults with mental illness or mental retardation. *Family Relations*, 46(4), 383-394.
- Guberman, N., Lavoie, J., Blein, L. & Olazabal, I. (2012). Baby boom caregivers: Care in the age of individualization. *Gerontologist*, 52(2), 210-218.
- Hall, M., Lasby, D., Ayer, S. & Gibbons, W. D. (2009). *Caring Canadians, involved Canadians: Highlights from the 2007 Canada survey of giving, volunteering and participating*. Ottawa, ON: Statistics Canada, 2009. Retrieved from <http://www.statcan.gc.ca/pub/71-542-x/71-542-x2009001-eng.pdf>
- Hall, M., McKeown, L. & Roberts, K. (2001). *Caring Canadians, involved Canadians: Highlights from the 2000 national survey of giving, volunteering and participating*. Ottawa, ON: Statistics Canada. Retrieved from <http://www.statcan.gc.ca/pub/71-542-x/71-542-x2000001-eng.pdf>
- Hebert, B. & Luong, M. (2008). Bridge employment. *Perspectives on Labour and Income*, 20(4), 39-46.
- Hollander, M. & Liu, G. (2008). *Unpaid care givers in Canada: Replacement cost estimates*. Policy Research Directorate, Human Resources and Social Development Canada. Retrieved from [http://www.hollanderanalytical.com/Hollander/Reports\\_files/HRSDC\\_Unpaid\\_Caregivers\\_Fin.pdf](http://www.hollanderanalytical.com/Hollander/Reports_files/HRSDC_Unpaid_Caregivers_Fin.pdf)
- Humble, A. M., Keefe, J. M. & Auton, G. M. (2012). Caregivers' retirement congruency: A case for caregiver support. *International Journal of Aging and Human Development*, 74(2), 113-142.
- Hutchinson, S. L. & Wexler, B. (2007). Is "raging" good for health? Older women's participation in the raging grannies. *Health Care for Women International*, 28(1), 88-118.
- Jenson, J. (2004). *Canada's new social risks: Directions for a new social architecture*. Ottawa, Ont.: Canadian Policy Research Networks.
- Jokinen, N. S. (2006). Family quality of life and older families. *Journal of Policy & Practice in Intellectual Disabilities*, 3(4), 246-252.

- Keenay, G. & Whitehouse, E. (2003). *Financial resources and retirement in nine OECD countries: The role of the tax system*. Paris, France: Organisation for Economic Co-operation and Development.
- Kieran, P. (2001). Early retirement trends. *Perspectives on Labour and Income*, 13(4), 7-13.
- LaFrance, A. & LaRochelle-Côté, S. (2011). *Consumption patterns among aging Canadians*. Ottawa, Ont.: Statistics Canada, Economic Analysis Division, c2011. Retrieved from <http://www.statcan.gc.ca/pub/75-001-x/2011002/pdf/11417-eng.pdf>
- LaRochelle-Côté, S. (2010). Self-employment in the downturn. *Perspectives on Labour and Income*, 22(2), 5-13.
- Lasby, D. (2011). The giving and volunteering of the foreign-born in Canada. *The Philanthropist*, 24(1), 65-69.
- Lindsay, C. (1999). *A portrait of seniors in Canada*. Ottawa: Statistics Canada, Housing, Family and Social Statistics Division, 1999. Retrieved from <http://www5.statcan.gc.ca/bsolc/olc-cel/olc-cel?catno=89-519-X&CHROPG=1&lang=eng>
- Lozen, J. C. & Barratt, J. (2012). *Revera report on ageism*. Revera Inc. in partnership with Leger Marketing.
- MacEwen, A. (2012). *Working after age 65: What is at stake?* Ottawa, Ontario, Canada: Canadian Centre for Policy Alternatives, 2012. Retrieved from <http://login.ezproxy.library.ualberta.ca/login?url=http://search.ebscohost.com/login.aspx?direct=true&db=cat00362a&AN=neos.5639639&site=eds-live&scope=site>
- Mackay, B. (2013, March 22). Seniors' hidden works suggest they are assets, not liabilities. *Edmonton Journal*. Retrieved from <http://www2.canada.com/edmontonjournal/news/letters/story.html?id=b11eceb7-7c7f-4f75-b1fb-9628191c4424>
- Maser, K. & Dufour, T. (2001). *The assets and debts of Canadians. Focus on private pension savings*. Ottawa, ON: Statistics Canada, Income Statistics Division.
- McDonald, L. & Donahue, P. (2011). Retirement lost?. *Canadian Journal on Aging*, 30(3), 401-422.
- McHugh, M. C. (2012). Aging, agency, and activism: Older women as social change agents. *Women & Therapy*, 35(3), 279-295.

- McPherson, B. D. (2004). *Aging as a social process: Canadian perspectives*. Don Mills, Ont.: Oxford University Press, 2004.
- Mechakra-Tahiri, S., Zunzunegui, M. V., Prévile, M. & Dubé, M. (2010). Gender, social relationships and depressive disorders in adults aged 65 and over in Québec. *Chronic Diseases in Canada*, 30(2), 56-65.
- Minnes, P., Woodford, L., Carlson, P., Johnston, J. & McColl, M. A. (2010). The needs of aging parents caring for an adult with acquired brain injury. *Canadian Journal on Aging*, 29(2), 185-192.
- Mintz, J. M. (2009). *Summary report on retirement income adequacy research*. Ottawa, Ontario, Canada: Department of Finance, Canada.
- Narushima, M. (2005). 'Payback time': Community volunteering among older adults as a transformative mechanism. *Ageing & Society*, 25(4), 567-584.
- National Seniors Council. (2010). *Report of the National Seniors Council on volunteering among seniors and positive and active aging*. Retrieved from [http://www.seniorscouncil.gc.ca/eng/research\\_publications/volunteering/page07.shtml](http://www.seniorscouncil.gc.ca/eng/research_publications/volunteering/page07.shtml)
- National Seniors Council. (2011). *Report on the labour force participation of seniors and near seniors, and intergenerational relations*. Human Resources and Skills Development Canada. Retrieved from [http://publications.gc.ca/collections/collection\\_2011/rhdcc-hrsdc/HS4-111-2011-eng.pdf](http://publications.gc.ca/collections/collection_2011/rhdcc-hrsdc/HS4-111-2011-eng.pdf)
- Neysmith, S. M. & Reitsma-Street, M. (2009). The provisioning responsibilities of older women. *Journal of Aging Studies*, 23(4), 236-244.
- Olazabal, J. I. (2010). Intergenerational relations in aging societies: Emerging topics in Canada. *Journal of Intergenerational Relationships*, 8(1), 105-107.
- Pammett, J. H. & LeDuc, L. (2003). *Explaining the turnout decline in Canadian federal elections: A new survey of non-voters*. Ottawa, Ont.: Elections Canada, 2003.
- Park, J. (2011). Retirement, health and employment among those 55 plus. *Statistics Canada Catalogue no. 75-001-X. Perspectives on Labour and Income*. Retrieved from <http://www.statcan.gc.ca/pub/75-001-x/2011001/pdf/11402-eng.pdf>
- Parliament of Canada. (2013). *Members of the house of common – average age*. Retrieved from <http://www.parl.gc.ca/parlinfo/lists/ParliamentarianAge.aspx?Menu=HOC-Bio&Chamber=03d93c58-f843-49b3-9653-84275c23f3fb>

- Picot, W. G., Heisz, A. & Nakamura, A. (2001). *Job tenure, worker mobility and the youth labour market during the 1990s*. Ottawa: Statistics Canada, Analytical Studies Branch, 2001. Retrieved from <http://login.ezproxy.library.ualberta.ca/login?url=http://search.ebscohost.com/login.aspx?direct=true&db=cat00362a&AN=neos.2479039&site=eds-live&scope=site>
- Pignal, J., Arrowsmith, S. & Ness, A. (2010). *First results from the survey of older workers*. Statistics Canada, Special Surveys Division. Retrieved from <http://www.statcan.gc.ca/pub/89-646-x/89-646-x2010001-eng.pdf>
- Ploeg, J., Campbell, L. D., Denton, M., Joshi, A. & Davies, S. (2004). Helping to build and rebuild secure lives and futures: Financial transfers from parents to adult children and grandchildren. *Canadian Journal on Aging*, 23(Supplement I), S131-S143.
- PRI (Policy Research Initiative). (2005). *Encouraging choice in work and retirement: Project report*. Ottawa: PRI. Retrieved from [http://www.horizons.gc.ca/doclib/PR\\_LC\\_Encour-Choice\\_200510\\_E.pdf](http://www.horizons.gc.ca/doclib/PR_LC_Encour-Choice_200510_E.pdf)
- Robb, R., Denton, M., Gafni, A., Joshi, A., Lian, J., Rosenthal, C. & Willison, D. (1999). Valuation of unpaid help by seniors in Canada: An empirical analysis. *Canadian Journal on Aging*, 18(4), 430-446.
- Roeher Institute (1996). *Disability, community and society: Exploring the links*. North York, Ontario, Canada: Roeher Institute.
- Rosenthal, C. J. & Gladstone, J. (2000). *Grandparenthood in Canada*. Ottawa, ON: Vanier Institute of the Family. Retrieved from <http://www.vanierinstitute.ca/include/get.php?nodeid=1246>
- Sawchuk, D. (2009). The raging grannies: Defying stereotypes and embracing aging through activism. *Journal of Women & Aging*, 21(3), 171-185.
- Schellenberg, G., Turcotte, M. & Ram, B. (2005). Post-retirement employment. *Perspectives on Labour and Income*, 17(4), 14-17.
- Schirle, T. (2010). Health, pensions, and the retirement decision: Evidence from Canada. *Canadian Journal on Aging*, 29(4), 519-527.
- Schroeder, B., MacDonald, J. & Shamian, J. (2012). Older workers with caregiving responsibilities: A Canadian perspective on corporate caring. *Ageing International*, 37(1), 39-56.
- Service Canada. (2012). *Age of eligibility for old age security benefits from 2023 to 2029*. Service Canada People Serving People. Retrieved from [http://www.servicecanada.gc.ca/eng/isp/oas/changes/oasgis\\_age\\_chart.shtml](http://www.servicecanada.gc.ca/eng/isp/oas/changes/oasgis_age_chart.shtml)

Statistics Canada. (2005). *The wealth of Canadians: An overview of the results of the Survey of Financial Security*. Ottawa, ON: Statistics Canada, Pension and Wealth Surveys Section.

Statistics Canada. (2009). *2007 General Social Survey: Care tables*. Statistics Canada Catalogue no. 89-633-X. Retrieved from [http://publications.gc.ca/collections/collection\\_2008/statcan/89-633-X/89-633-x2008001-eng.pdf](http://publications.gc.ca/collections/collection_2008/statcan/89-633-X/89-633-x2008001-eng.pdf)

Statistics Canada. (2010). *Spending patterns in Canada*. Catalogue no. 62-202-X. Retrieved from <http://www.statcan.gc.ca/pub/62-202-x/62-202-x2008000-eng.pdf>

Statistics Canada. (2011a). *Unpaid work*. Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-559-XCB2006007. Retrieved from <http://www12.statcan.gc.ca/census-recensement/2006/dp-pd/tbt/Rp-eng.cfm?LANG=E&APATH=3&DETAIL=0&DIM=0&FL=A&FREE=0&GC=0&GID=0&GK=0&GRP=1&PID=92100&PRID=0&PTYPE=88971,97154&S=0&SHOWALL=0&SUB=0&Temporal=2006&THEME=74&VID=0&VNAMEE=&VNAMEF=>

Statistics Canada. (2011b). *Census of Population*. Statistics Canada catalogue no. 97-553-XCB2006025. Retrieved from <http://www12.statcan.gc.ca/census-recensement/2006/dp-pd/tbt/Rp-eng.cfm?LANG=E&APATH=3&DETAIL=0&DIM=0&FL=A&FREE=0&GC=0&GID=0&GK=0&GRP=1&PID=89035&PRID=0&PTYPE=88971,97154&S=0&SHOWALL=0&SUB=0&Temporal=2006&THEME=68&VID=0&VNAMEE=&VNAMEF=>

Statistics Canada. (2013a). *Census of Population*. Statistics Canada Catalogue no. 98-312-XCB2011036. Retrieved from <http://www12.statcan.gc.ca/census-recensement/2011/dp-pd/tbt-tt/Rp-eng.cfm?>

[TA-BID=1&LANG=E&A=R&APATH=3&DETAIL=0&DIM=0&FL=A&FREE=0&GC=01&GID=906040&GK=1&GRP=1&O=D&PID=102322&PRID=0&PTYPE=101955&S=0&SHOWALL=0&SUB=0&Temporal=2011&THEME=89&VID=0&VNAMEE=&VNAMEF=&D1=0&D2=0&D3=0&D4=0&D5=0&D6=0](http://www12.statcan.gc.ca/census-recensement/2011/dp-pd/tbt-tt/Rp-eng.cfm?TA-BID=1&LANG=E&A=R&APATH=3&DETAIL=0&DIM=0&FL=A&FREE=0&GC=01&GID=906040&GK=1&GRP=1&O=D&PID=102322&PRID=0&PTYPE=101955&S=0&SHOWALL=0&SUB=0&Temporal=2011&THEME=89&VID=0&VNAMEE=&VNAMEF=&D1=0&D2=0&D3=0&D4=0&D5=0&D6=0)

Statistics Canada. (2013b). *Charitable donors*. CANSIM-tables 111-0001 and 111-0002. Retrieved from <http://www5.statcan.gc.ca/cansim/a03?lang=eng&pattern=111-0001..111-0003>

Statistics Canada. (2013c). *Labour force survey estimates (LFS), retirement age by class of worker and sex*. Table 282-0051. Retrieved from <http://www5.statcan.gc.ca/cansim/pick-choisir?lang=eng&p2=33&id=2820051>

Statistics Canada. (2013d). *Labour force survey estimates (LFS), by sex and detailed age group*. Table 282-0002. Retrieved from <http://www5.statcan.gc.ca/cansim/a26>

- Stone, L. O., Rosenthal, C. J. & Connidis, I. A. (1998). *Parent-child exchanges of supports and intergenerational equity*. Ottawa: Statistics Canada, Family and Community Support Systems Division, 1998.
- Theurer, K. & Wister, A. (2010). Altruistic behaviour and social capital as predictors of well-being among older Canadians. *Ageing & Society*, 30(1), 157-181.
- Trute, B., Worthington, C. & Hiebert-Murphy, D. (2008). Grandmother support for parents of children with disabilities: Gender differences in parenting stress. *Families, Systems & Health: The Journal of Collaborative Family Health Care*, 26(2), 135-146.
- Turcotte, M. & Schellenberg, G. (2007). *A portrait of seniors in Canada, 2006*. Ottawa : Statistics Canada, Social and Aboriginal Statistics Division, c2007. Retrieved from <http://www.statcan.gc.ca/pub/89-519-x/89-519-x2006001-eng.pdf>
- Turner, A. & Findlay, L. (2012). Informal caregiving for seniors. *Health Reports / Statistics Canada, Canadian Centre for Health Information*, 23(3), 33-36. Retrieved from <http://www.statcan.gc.ca/pub/82-003-x/2012003/article/11694-eng.pdf>
- Vézina, M. & Crompton, S. (2012). *Volunteering in Canada*. Statistics Canada Catalogue no. 11-008-X, Canadian Social Trends. Retrieved from <http://www.statcan.gc.ca/pub/11-008-x/2012001/article/11638-eng.pdf>
- Victorino, C. C. & Gauthier, A. H. (2005). Are Canadian seniors becoming more active? Empirical evidence based on time-use data. *Canadian Journal on Aging*, 24(1), 45-56.
- Walsh, M. (1999). Working Past Age 65. *Perspectives on Labour and Income*, 11(2), 16-20.
- Weeks, L. E., Nilsson, T., Bryanton, O. & Kozma, A. (2009). Current and future concerns of older parents of sons and daughters with intellectual disabilities. *Journal of Policy & Practice in Intellectual Disabilities*, 6(3), 180-188.
- Whitehouse, E. (2009). *Canada's retirement-income provision: An international perspective*. Ottawa, Ontario, Canada: Department of Finance. Retrieved from <http://www.fin.gc.ca/activty/pubs/pension/ref-bib/whitehouse-fra.asp>
- Zhou, Y. R. (2012). Space, time, and self: Rethinking aging in the contexts of immigration and transnationalism. *Journal of Aging Studies*, 26(3), 232-242.