



AGING WELL IN QUÉBEC

A PORTRAIT OF THE INEQUALITIES BETWEEN GENERATIONS
AND BETWEEN SENIORS

ELMER VAN DER VLUGT
VINCENT AUDET-NADEAU

SYNTHESIS REPORT



OBSERVATOIRE QUÉBÉCOIS
des **in**égalités

Évaluer • Éclairer • Éveiller

A quarter of the population will be seniors by 2030. Is Québec ready?

This synthesis of the knowledge on aging in Québec. The resulting report is a simplified, thematically divided overview with a focus on certain inequalities: those between different groups of seniors, but also those between seniors and the rest of the population. With this report, we can *evaluate* aging's evolution in Québec and its related issues based on solid data, *enlighten* those deliberating the question and making decisions on it, and *engage* society in the issues that emerge. The report is structured in four chapters.

1. **Overview** of aging;
2. **Economics**;
3. **Living Environment**; and
4. **Well-Being** of seniors.

In summary, this report demonstrates that aging has its own fair share of obstacles, affecting a significant number of people in Québec. It also reveals that inequalities experienced over a lifetime have a strong chance of being passed on into old age.

1. Overview of aging

The overview of aging, which is necessary before getting to the heart of the matter, includes the definitions of seniors as discussed in this report, the various relevant demographics of Quebec and perceptions with regard to this group.

Demographic forecasts

According to the Institut de la statistique du Québec, the number of people aged 65 and over in Québec will rise from **1.7 million** in 2020 to **2.6 million** in 2050, an increase of **53%**.

Figure 1. Share of senior men in the population

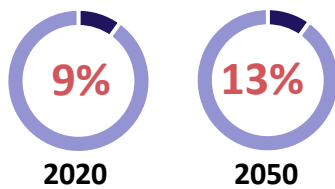
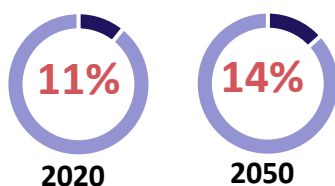


Figure 2. Share of senior women in the population



Seniors will make up a growing share of the Québec population

The figure below illustrates three scenarios: the reference scenario, or basic scenario, and two scenarios according to different hypotheses: the hypothesis of a more pronounced aging of the population (accentuated aging) and the hypothesis of one that is less so (attenuated aging). For people aged 65 to 84, the three scenarios predict that the most pronounced period of growth will occur between 2016 and 2030. After 2030, this group maintains its relative size at around 23%, or loses it again over time. As far as people aged 85 years and over are concerned, growth is slower because more years are required to reach the age of 85. Depending on the scenario, this group will make up between 5% and 10% of the population as a whole.

Figure 3. Share of the senior population in Québec, 2016-2066

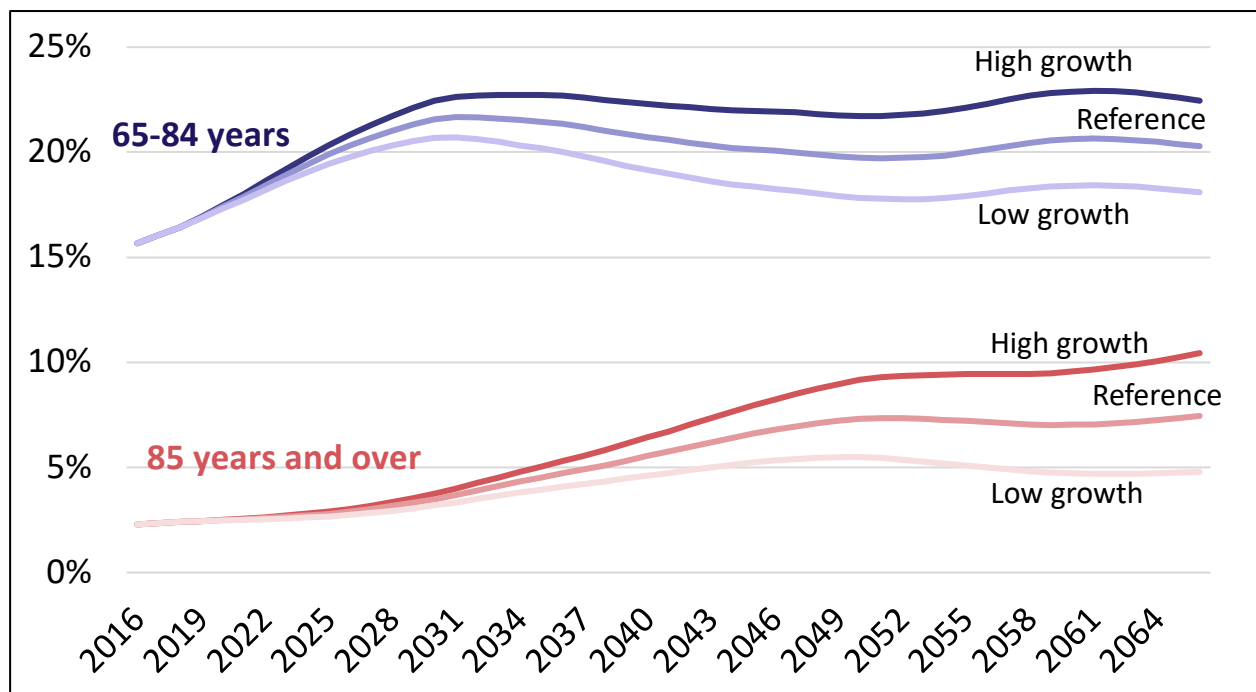


Table 1. Share of the population aged 65 and over, Québec and selected countries, 2020 and 2050

Country	2020	2050
<i>Japan</i>	28%	38%
<i>Italy</i>	23%	36%
<i>France</i>	21%	28%
Québec	20%	27%
<i>United Kingdom</i>	19%	25%
<i>Canada</i>	18%	25%
<i>Sweden</i>	20%	25%
<i>Australia</i>	16%	23%
<i>United States</i>	17%	22%
<i>Global population</i>	9%	16%

Sources: Institut de la statistique du Québec (2019) *Perspectives démographiques du Québec et des régions, 2016-2066*; United Nations Organization, Department of Economic and Social Affairs, Population Division, 2019, personalized data. [\[En ligne\]](#).

20 000

The number of seniors identifying as **Aboriginals** in Québec in 2016. This number represents **14%** of the entire Aboriginal population and **1.5%** of the total senior population of Québec.

69 000

The number of seniors who said they belonged to a visible minority in Québec in 2016. This number represents 7% of the entire population identifying as being part of a visible minority and 5% of the entire senior population of Québec.

Distribution by region

Although the populations of certain rural regions are aging faster than others, the most densely populated regions are still home to the largest number of seniors in Québec. As a result, issues relating to the aging population are present across the province, but are manifested in different ways depending on the administrative region.

Table 2. Distribution of seniors according to the Québec administrative region, 2019

	<i>Percentage of people aged 65 years and over living in the administrative region</i>	<i>Absolute number of people aged 65 years and over living in the administrative region</i>
<i>Montréal</i>	21%	336 600
<i>Montérégie</i>	19%	302 500
<i>Capitale-Nationale</i>	10%	159 800
<i>Laurentides</i>	7%	117 400
<i>Lanaudière</i>	6%	95 600
<i>Chaudière-Appalaches</i>	6%	93 900
<i>Laval</i>	5%	77 500
<i>Estrie</i>	4%	73 000
<i>Mauricie</i>	4%	68 400
<i>Outaouais</i>	4%	65 400
<i>Saguenay–Lac-Saint-Jean</i>	4%	63 500
<i>Centre-du-Québec</i>	3%	55 000
<i>Bas-Saint-Laurent</i>	3%	51 100
<i>Abitibi-Témiscamingue</i>	2%	28 400
<i>Gaspésie–Îles-de-la-Madeleine</i>	2%	24 900
<i>Côte-Nord</i>	1%	17 800
<i>Nord-du-Québec</i>	0,2%	3 800

Source : Institut de la statistique du Québec (2020). *Estimates of the populations of the administrative regions according to aged group, sex, median age and average sex, Québec, 1996 to 2019.*

*A large share of seniors live in Montréal and Montérégie,
but they are found in greater proportions in rural
environments*

2. Economics

The Economics section explores the situation of seniors in terms of their income, their wealth, and their relationship to work and retirement.

Income

Composed mainly of pensions, savings and benefits, a senior's income level is a direct result of the path they took in life. In other words, a low retirement income often stems from past experiences of deprivation and bad luck.

Highlights

- Education is an important determinant of a person's income level, even in retirement. The income of seniors with a university diploma is roughly double the income of seniors without a diploma or only a high school diploma
- Senior women belonging to a visible minority are one of the most disadvantaged groups in terms of median income, a dynamic possibly attributable to differences in private retirement income and lower benefits from the Régime de rentes du Québec
- The income of seniors has not kept up with the growth in work income over the past two decades. In 2017, the median income of seniors was nearly \$24,000, compared to \$33,000 for people aged 16 to 64
- Strong economic inequalities are observable between the general population and the senior population: half of seniors live on less than \$26,000 a year, while this is the case for only 40% of the population as a whole
- Overall, inequalities between senior households are much wider than those between households in the active population (16 to 64)
- Via taxes and transfers, redistribution by governments halves the inequalities between better-off senior households and those less better off

Wealth

A person's financial wealth is the sum of all they possess that has a financial value. These assets can include savings, a car, a real estate asset such as a home, or money held in a retirement plan. As such, wealth is the area in which economic inequalities build up most visibly, with major implications for the disadvantaged, especially households that have accumulated debt. Net wealth therefore takes both assets and debts into account. Although they may be distributed unequally, Québec and Canada have programs that encourage savings for the population as a whole, such as TFSAs and RRSPs, the latter being specifically for retirement.

Highlights

- Large wealth inequalities between seniors persist: the richest 20% have nearly two thirds of all wealth held by senior households

- With the principal residence, the most popular savings vehicles are TFSAs, RRSPs and employer pension plans
- TFSAs are popular at every income level; RRSPs and employer pension plans are used more by the middle class and, to an even greater degree, by the well-off
- Certain factors predominantly affecting women can negatively influence their savings capacity, such as parental leave, the possibility of contributing to an RRSP and the level of financial literacy
- Forty percent of senior households have debts, a growing trend in Québec and Canada
- 20% of indebted senior households in Canada have debts that represent at least twice their annual income

Work and Retirement

With a growing number of seniors returning to the labour market after having retired, or continuing to work part time after reaching the age of 65, the boundaries between career and retirement are becoming increasingly muddled. A growing share of seniors are working, in most of the age groups that compose it. Some work out of financial obligation, others by choice. In both cases, they are not immune from ageist reflexes and prejudices, which can dampen their satisfaction and willingness to stay in a job.

Highlights

- Between 2000 and 2018, the proportion of seniors on the labour market tripled
- The more educated a senior is, the higher their income level and the better their health, and the more likely they are to remain on the labour market, amplifying the economic inequalities between seniors
- The share of seniors working by choice and by necessity varies according to their age, their education level, their region and the industry
- Ageism – age-related prejudices – is an important factor that can dampen seniors' satisfaction and willingness to stay in a job
- The average retirement age has been rising steadily since the Great Recession of 2008
- Women are more likely to retire early to help a family member, at the expense of the wealth they require to maintain an acceptable standard of living
- There are marked inequalities between the different education, income and life expectancy levels: people with less education can expect a retirement of less than 18 years, compared to 21 for those with a post-secondary diploma

3. Living Environment

The Living Environment section focuses on housing, transportation and urban planning, which defines the environments in which seniors live.

Housing

Home is more than the roof over one's head, and this is especially true for seniors, who spend 80 to 90% of their time there. The prospect of having to leave it can therefore become a source of instability and concern. Many seniors have a desire to “stay at home until the end,” a deliberate choice in which the risks are fully accepted. In line with this concern, the first government policy on aging – *Vieillir et vivre ensemble, chez soi, dans sa communauté, au Québec* – was articulated around the objective of enabling seniors to feel good at home, whatever their place of residence.

Highlights

- The very large majority of seniors live in private residences, of which they are either owners or tenants
- Starting at 75 years of age, senior households are proportionately more likely than the rest of the population to dedicate over 30% of their total income before taxes on housing, a threshold beyond which a dwelling is considered unaffordable
- Government standards imposed on private residences for seniors are likely to induce them to limit admission of people who are difficult to move in case of an evacuation, and to cater to an exclusively autonomous clientele
- The wait time for a place in a long-term care centre (CHLSD) is approximately 10 months, but it varies widely depending on the region. Nearly 3200 people are presently awaiting a place in this type of residence
- The thresholds used to adjust CHSLD fees to the incomes of the people residing in them were determined in 1983 and were not adjusted to the increased cost of living until 2020. As a result, many senior households with more modest wealth were penalized

Transportation

Freedom's just another word for the possibility of travelling autonomously. For seniors, access to transportation and the ability to get around are essential factors in aging at home, in the same way housing and health services are. Knowing the ways in which seniors travel today – and knowing the means they like and the means that dissuade them from travelling – is therefore a prerequisite for improving their well-being.

Highlights

- As with other age groups, cars are seniors' predominant mode of transportation
- The urban planning choices of the last decades have encouraged car use and discouraged walking; at the same time, many seniors, as they age, are confronted with a potential inability to drive
- Persons aged 65 and over are underrepresented in road accidents, being involved in only 12% of accidents with bodily injury, although they represent nearly double the share of driver's licence holders
- Distraction at the wheel affects seniors more and increases with age. It accounts for nearly half of accidents with bodily injury by people aged 90 and over, compared to a little more than a quarter for 45-54-year-olds
- In Montréal alone, 23,000 requests for accompanied transport for medical reasons were received by community organizations. Nearly 10% of the requests were not accepted or answered.

Urban Planning

If housing and transportation can be thought of in both collective and individual terms, the way in which communities are physically organized is first and foremost *with others*, through laws, regulations and agreements shared between the generations. Circumscribed by choices that reflect specific values and interests, urban planning is the backdrop against which transportation and housing are placed.

Highlights

- In the early 1980s, seniors were more concentrated in the central districts of large cities. This concentration has diminished over time, to the benefit of the suburbs
- In Québec, the proportion of seniors is 16% in the metropolitan regions and more than 20% in certain areas
- The larger proportion of seniors outside metropolitan regions – in the so-called “*Québec des régions*” – is a trend that may grow in the years to come
- One of the obstacles suburbs and peri-urban areas face in adapting to the realities of aging is the fact that certain municipalities ban neighbourhood shops and services in residential areas
- Research highlights the importance of designing homes that can accommodate people at every stage of their lives, rather than for a specific period
- The effects of gentrification are harmful for the working classes who live in the gentrified districts, especially their older members

4. Well-Being

Finally, the Well-being section addresses the matters of health and social life concerning the situation of seniors.

Health

Not surprisingly, health is one of the primary issues associated with an aging population. Fully enjoying retirement in good health is a widely shared objective, and the fear of being struck down by illness is a major concern for seniors. Yet, physical health is not the only element to take into account. The Ottawa Charter for Health Promotion, for instance, states that social, economic, and environment aspects must also be considered as essential determinants.

Highlights

- In terms of life expectancy in good health, women are favoured over men, but it is between the different income brackets that the inequalities are the starkest
- In Québec, nearly half of the healthcare system's expenditures are on people aged 65 and over
- In the face of dissatisfaction with a healthcare system in Québec essentially focused on the treatment of disease, the scientific literature suggests instead that society's understanding of healthcare be broadened to include the views of patients and the people who support them
- The number of hospitalizations for falls by seniors affects women more than men. In Québec, over 6,000 people aged 85 and over are hospitalized each year for falls, four times more than thirty years ago

Social Life

Seniors' social participation contributes significantly to active, healthy aging. Social participation is associated with reduced mortality and disease, an improved quality of life and an increase in functional autonomy – in other words, a senior's ability to take care of themselves. Social participation also helps them better integrate into their community, contribute to it, and influence it.

Highlights

- More than a third of Québec men aged 75 and over say they do not have a single close friend
- The share of people aged 65 and over connected to the internet has risen from 60% to over 74% in the past five years

- Among seniors with an income lower than \$20,000, the share that has an internet connection is 31 percentage points below the average
- In Québec, 85% of care dispensed to seniors is provided by informal caregivers
- In Canada, mistreatment affects nearly 10% of people aged 55 and over whose cognitive abilities are unchanged.

Conclusion

Improving the living conditions of seniors in Québec is an objective that guides many organizations, foundations, and even governments. The best actions in this area are often those that precisely target the most pressing needs, or those that affect the greatest number. The situation of seniors and the obstacles they face therefore merit sustained, multidisciplinary, and accessible study. Although the Québec government's provincial policy on aging – *Vieillir et vivre ensemble, chez soi, dans sa communauté* – will end in 2023, the time seems right to give greater thought to the position Québec should take.

The aging population and the challenges posed by these demographic changes are an ambitious and complex research subject. The results of a range of studies – brought together here in a general, Québec-wide portrait – are therefore essential to the proper understanding of the issues affecting the senior population. When it is accessible and widely known, this scientific knowledge is conducive to the adoption of policies and initiatives that reduce the inequalities undermining seniors' living conditions. Each of the sections in this report brings together the most relevant and up-to-date scientific knowledge. The next paragraphs will present its principal findings.

Economics – Best practices

- Expanding benefits to seniors
- Improving financial literacy for seniors
- Evaluating and improving policies encouraging seniors to stay at or return to work

Living Environment – Best practices

- Adopting Vision Zero – the policy aimed at eliminating pedestrian accidents – throughout Québec
- Designing housing, urban planning, and transportation planning in a sustainable, participative way in order to meet people's needs at every stage of their lives

Well-Being – Best Practices

- Emphasizing the tenets of gerontology, which views seniors' well-being in biological, social, psychological, and economic terms alike
- Treating social participation as an essential determinant in people's well-being

Combining Research and Practice

This report is also a call for collaboration and consultation because it identifies subjects that will benefit from the attention of all stakeholders, both in research and in intervention. Knowledge advancements in aging and living conditions are essential to a proper understanding of the issues and the adoption of best practices. The inverse is also true: best practices yield in real time a great deal of knowledge and teachings necessary for the advancement of research, as much in terms of the problems encountered as in the most promising methods of intervention.

From this call for research, different leads for future action have emerged. In general, the ideas proposed revolve around three priorities:

- The necessity to **update statistical portraits**, particularly those concerning retirement age by province and surveys of financial security
- The necessity to build and make available **intersectional databases**, to take into account all factors and generate analyses yielding results differentiated by sex, ethnocultural origin, age, region, income, dwelling type, occupation, education level, and so on
- The relevance of **life-cycle-based research**, i.e., longitudinal studies whose samples cover a broad range of age groups, to analyze people's experiences and the factors influencing the turning points in their lives

The call for intervention is a reminder that the outlook and priorities favoured by governments in recent years have significant limitations, ones that a crisis like COVID-19 has only accelerated and amplified. Among the actions in this direction, we note:

- The necessity of devising a plan that places **home care** at the heart of the aging-at-home strategy
- The necessity of training people who work with seniors in light of the **plurality of experiences**. This perspective, better adapted to the situations of minority seniors, encompasses elements such as ethnocultural profile, gender identity, marginalization and addiction problems
- The potential of **new technology** to increase the accessibility and efficiency of certain services

Looking to the Future

In Québec as elsewhere in the world, the aging of the population will transform society in many ways. To improve the living conditions of seniors and reduce the disparities between them and between generations, highlighting and bringing together in one place scientific knowledge and the practices implemented by governments and civil society will inform decision-making. Consulting stakeholders at every stage of the decision-making process is also a good practice that merits consideration for this ambitious project.

By combining the perspectives of the different actors in aging policy, the portrait presented in this report could retain its relevance for years. Seniors will not see an improvement in their living conditions unless all stakeholders are involved and their actions are founded on the best scientific knowledge.



ÉVALUER • ÉCLAIRER • ÉVEILLER