## Demographic Profile of Older Manitobans

February 2023



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#### Introduction

As we age, we become more diverse. The many factors that contribute to our health, well-being, happiness and success compound over time. This means that the needs and interests of older people can be even more varied than other groups. This Demographic Profile of Older Manitobans is intended to represent many of those factors, and it is important to remember that additional layering – for example: employment, education level, income, ethnicity, location, or language – can change the demographic view.

This document references Manitoba-specific data wherever possible. In a few cases, national-level data is referenced where Manitoba-specific data is not available. There are also limitations to data quality in terms of access to and age of information.

Finally, this paper refers to "older Manitobans", "older adults" and "seniors" and usually identifies the exact age of the cohort in reference. Generally, this means 55+ years or 65+ years depending on the data available and the definition used by the original researchers.

### Summary

#### Population

There are 229,050 Manitobans aged 65 or older living in the province, representing 17.1 per cent of the total population. Of that group, 29,255 are aged 85 or older. The proportion of women outnumbers the population as age increases.

Portage la Prairie census metropolitan region (CMA) has the highest proportion of older residents (23.2 per cent), including the highest proportion of individuals 85 years and older (3.1 per cent). Thompson (CMA) has a comparatively low population of older adults (7.7 per cent), especially aged 85 and older (0.3 per cent). Winnipeg (CMA) has a proportion of older adults of 19 per cent and a proportion of individuals 85 years and older of 2.2 per cent.

#### Health and Well-being

Over half (51.2 per cent) of Manitobans over the age of 65 self-rated their health as "excellent or very good". However, 54-62 per cent of Manitobans over 55 years are inactive (i.e., walking less than half an hour a day).

Approximately one quarter (24.4 per cent) of Manitobans over 65 feel isolated from others "often", which is a higher proportion than any other province in Canada. Indigenous seniors are considered at high risk of experiencing social isolation due to factors such as racism, marginalized language, culture, poverty and historic negative experiences.

Driving a personal vehicle is the primary mode of transportation for Canadians age 45 and older. With age, the sex disparity of drivers increases, with the largest difference among those aged 75+ (men: 86.0 per cent vs. women: 62.2 per cent).

#### Home and Community

Roughly 13 per cent of Manitobans over age 55 are visible minorities. The same sample shows an additional 10 per cent of Manitobans over age 55 are of Indigenous identity as defined by Statistics Canada, of which 52 per cent are Metis, 46 per cent are First Nations, 1 per cent hold multiple Aboriginal identities and another 1 per cent represent other identities. Less than 1 per cent are Inuk (Inuit).

Looking at the language spoken most often at home, 98 per cent of Manitobans over 55 years speak one language. Bilingual Manitobans over 55 years are more likely to speak English and a non-official language than English and French or French and a non-official language. The most common languages spoken by recent immigrants to Manitoba are Punjabi (14.0 per cent), Chinese (13.1 per cent) and Tagalog (10.0 per cent).

Over one third (35.3 per cent) of Manitobans over 65 always have someone help with daily activities (housework, preparing meals, managing daily medications or shopping), more than any

other province. The majority (73 per cent) of Manitobans are married or living common law when they enter their senior years.

In Canada, living arrangements vary considerably among the major mother tongue groups, including the likelihood of living in multigenerational households with adult children and grandchildren. Multigenerational households tend to consist mostly of immigrants from Southern, Eastern and Southeastern Asia.

#### Finances, Employment and Retirement

The median total income for Manitobans aged 65+ in 2021 was \$34,800 and the average was \$45,880. Those living with others who were not their partner or child had an income approximately 23 per cent lower than the average. For comparison, the median total income for all Manitoba households was \$79,500. In 2019, the total average assets for this age group was just over \$101,122 and the total net worth was \$97,781.

One in five Manitobans is between 55-64 years old – the typical retirement age in Canada. However, people are working longer than in the past. Men tend to continue working later into life than women. Furthermore, a higher educational attainment correlates with working later in life.

Of Manitobans 65 and older, 8.7 per cent more than the Canadian average lost a job or source of income, including a reduction in retirement or pension plan payments, because of the COVID-19 pandemic. Relatedly, 6.9 per cent used up all or most of their savings because of the COVID-19 pandemic, while 1.5 per cent report not having any savings to start with.

Manitobans aged 65 and older donate higher amounts to charitable organizations than other age groups, as well as compared to other Canadians in this age group. Based on the reported tax amounts in 2020, Manitobans 65 and over donated \$1,240 more than Manitobans aged 35-44, or roughly 40 per cent more.

#### Education and Literacy

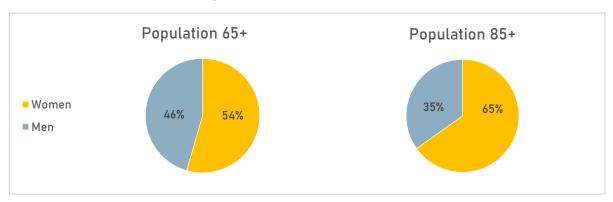
Manitobans at the younger end of the seniors demographic have attained higher levels of education than Manitobans at the older end of the demographic. Similarly, the average literacy score by age group declines in the later years.

Workers over the age of 55 have continued interest in job-related training: 27.6 per cent participated in training that year, while an additional proportion wanted to take training but could not due to cost, being too busy at work or with other responsibilities, and other barriers.

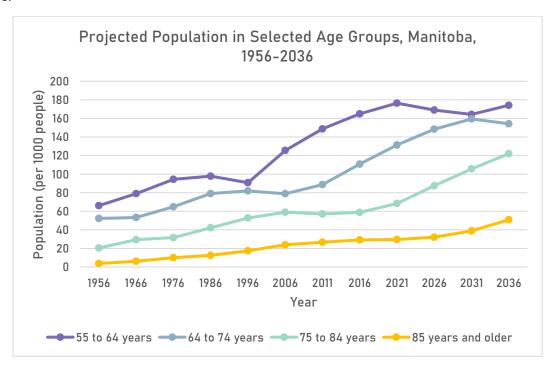
Manitobans over age 65 use the internet for a variety of activities, including research (85 per cent), to check the weather (76 per cent), wayfinding and directions (67 per cent), news (67 per cent), banking (58 per cent), and entertainment.

## **Population**

There are 229,050 Manitobans aged 65 or older living in the province, representing 17.1 per cent of the total population. Of that group, 29,255 are aged 85 or older. The proportion of women outnumbers the population as age increases.<sup>1</sup>

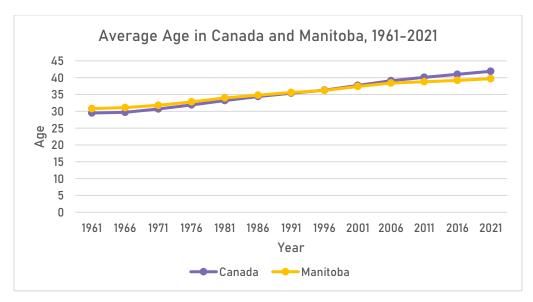


Population trends through 2036 project a larger and older population of Manitobans than ever before:

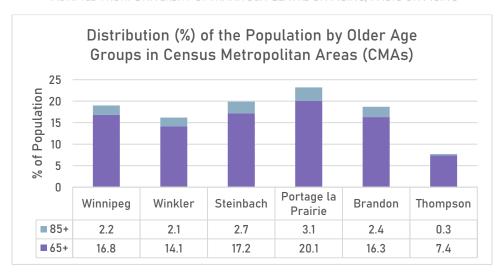


<sup>&</sup>lt;sup>2</sup>Adapted from University of Manitoba Centre on Aging, Facts on Aging

Still, Manitoba has a younger population than Canada overall. Compared to Canada, Manitoba has a slightly lower proportion of people aged 65 or older (MB = 17.1 per cent, CAN = 19.0 per cent). The average age in Manitoba (39.7 years) is slightly lower than the rest of Canada (41.9 years):



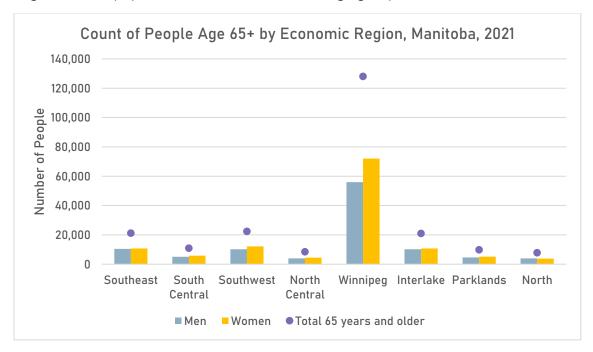
<sup>3</sup>ADAPTED FROM UNIVERSITY OF MANITOBA CENTRE ON AGING, FACTS ON AGING



<sup>4</sup>Census Profile, 2021 Census Of Population

Portage la Prairie census metropolitan region (CMA) has the highest proportion of older residents (23.2 per cent), including the highest proportion of individuals 85 years and older (3.1 per cent). Thompson (CMA) has a comparatively low population of older adults (7.7 per cent), especially aged 85 and older (0.3 per cent).

Another way to view the distribution of older Manitobans is by looking at Manitoba's <u>economic</u> regions (ER). This broader segmentation captures rural populations along with a region's major population centres. Over half (56 per cent) of Manitobans 65 or older live in the Winnipeg ER. This aligns with the population distribution across all age groups in Manitoba.



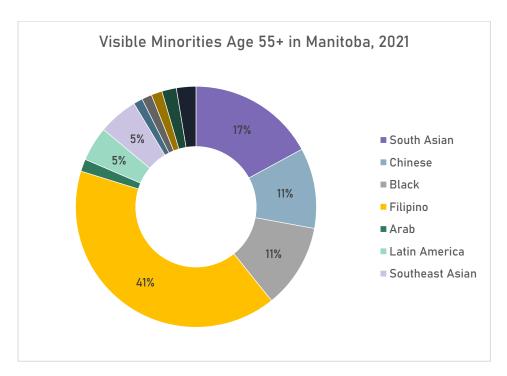
<sup>5</sup>Census Profile, 2021 Census of Population

FOR MORE INFORMATION ON MANITOBA'S ECONOMIC REGIONS VISIT: HTTPS://WWW.GOV.MB.CA/JEC/LMI/REGIONALPROFILES.HTML

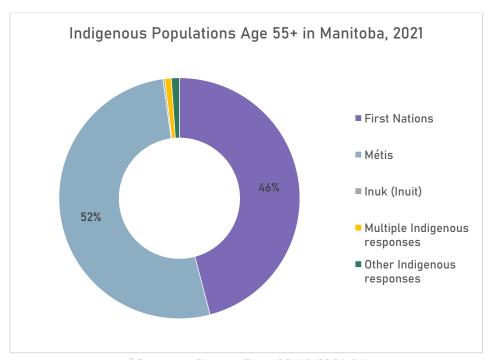
Roughly 13 per cent of Manitobans over age 55 are **visible minorities**. Note that "visible minority" refers to whether a person belongs to a visible minority group as defined by Canada's Employment Equity Act. The Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." In Manitoba, the highest proportion of older visible minorities are Filipino (41 per cent), South Asian (17 per cent), Chinese and Black (11 per cent) followed by Latin American and Southeast Asian (5 per cent). Other visible minorities represent 1-2 per cent each of the visible minority population, based on a 25 per cent sample of the 2021 census information.

The same sample shows an additional 10 per cent of Manitobans over age 55 are of **Aboriginal identity** as defined by Statistics Canada, of which 52 per cent are Metis, 46 per cent are First Nations, 1 per cent hold multiple Aboriginal identities and another 1 per cent represent other identities. Less than 1 per cent are Inuk (Inuit).

## Demographic Profile of Older Manitobans

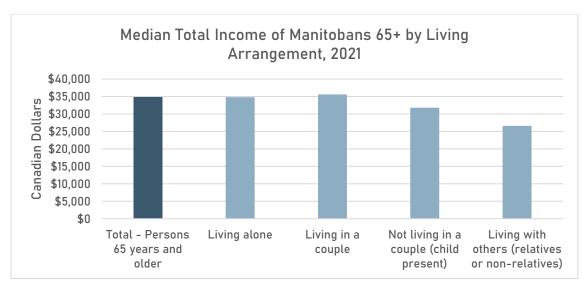


<sup>6</sup> STATISTICS CANADA. TABLE 98-10-0308-01



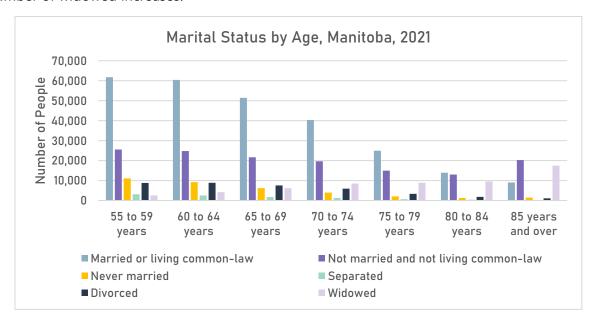
<sup>7</sup> STATISTICS CANADA. TABLE 98-10-0264-01

The median total **income** for Manitobans aged 65+ in 2021 was \$34,800 and the average was \$45,880. Those living with others who were not their partner or child had an income approximately 23 per cent lower than the average. For comparison, the median total income for all Manitoba households was \$79,500.8



<sup>9</sup> STATISTICS CANADA. TABLE 98-10-0251-01

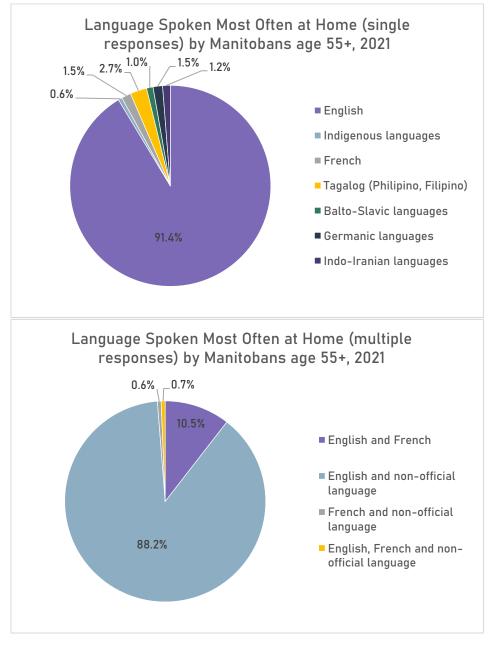
The majority (71 per cent) of Manitobans are married or living common law when they enter their senior years. In 2021, nearly 62,000 Manitobans aged 55-59 were married or living common law with a partner. Understandably, into older ages this number decreases and the number of widowed increases.



<sup>10</sup> STATISTICS CANADA. TABLE 98-10-0125-01

Looking at the **language** spoken most often at home, 98 per cent of Manitobans over 55 years speak one language. Of that group, 91 per cent speak English at home. The next most common languages spoken at home are Tagalog (at 3%), Germanic languages and French (nearly exactly as common as the other), followed by Indo-Iranian, Balto-Slavic and Indigenous languages.

**Bilingual** Manitobans over 55 years are more likely to speak **English and a non-official language** than English and French or French and a non-official language. A small number speak English, French and a non-official language.



<sup>&</sup>lt;sup>11</sup> STATISTICS CANADA. TABLE 98-10-0192-01

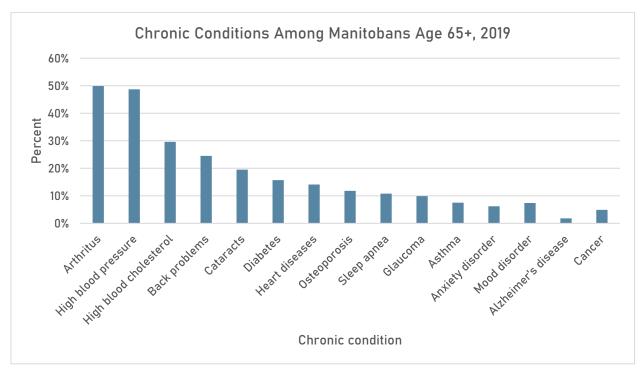
### Health and Well-being

Over half (51.2 per cent) of Manitobans over the age of 65 **self-rated their health** as "excellent or very good". <sup>12</sup> Despite its subjective nature, self-rated health is proven to be a good predictor of future health care needs and mortality. <sup>13</sup>

The average **life expectancy** is 77.7 years for men and 82.1 for women.<sup>14</sup> The average **life expectancy for First Nations** people is roughly ten years shorter for both sexes; First Nations women live on average to age 72 and First Nations men live on average to age 68. The **premature mortality rate** (dying before 75 years) is three times higher for First Nations than other Manitobans – a rate that was two times higher in the early 2000s and has worsened over time.<sup>15</sup>

In 2019, the **leading cause of death** for both men and women was cancer, followed by diseases of the heart and unintentional injuries (e.g. falls). In 2020, COVID-19 replaced unintentional injuries as the third highest leading cause of death for both men and women.<sup>16</sup> Over half (52.3 per cent) of people over 65 have two or more **chronic conditions**, and 29.3 per cent have one.<sup>17</sup>

Manitobans 65 years and older are more than twice as likely (43.9 per cent) than Manitobans aged 15 to 64 years (20.6 per cent) to have a disability. The most common chronic conditions for older Manitobans are arthritis (49.9 per cent), high blood pressure (48.7 per cent), high blood cholesterol (29.6 per cent), back problems (24.5 per cent), cataracts (19.5 per cent) and diabetes (15.7 percent). All other chronic conditions have a rate less than 15 per cent.<sup>18</sup>



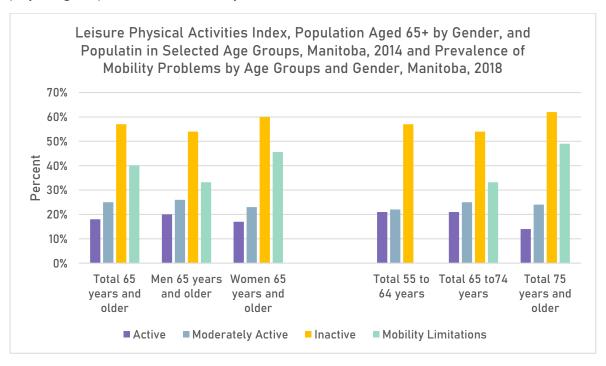
## Demographic Profile of Older Manitobans

**Mental health** is an important consideration for all ages. In 2021, over 17 per cent of older Manitobans experienced **emotional distress** such as anxiety or great sadness which they found difficult to cope with by themselves. <sup>20</sup> Historic trauma has a considerable impact on mental health. First Nations Manitobans are four times more likely to attempt or die by suicide. <sup>21</sup> Mental health responses must be culturally appropriate and trauma informed. Additional information on isolation is covered under the Home and Community section.

Almost all older Manitobans (96.8 per cent) have a **regular doctor or place of care**. Last time they were sick, 21.8 per cent could get an appointment on the same day or next day (9 per cent). In 2021, 68.3 per cent had appointments with a doctor or other health care professional over the **telephone or through video**.<sup>22</sup>

Part of aging includes planning for **end of life**. In Manitoba, 42 per cent have a written plan or document describing the health care treatment they want at end of life, and 52 per cent have a written document that names someone who would make treatment decisions for them if they are unable to make decisions for themselves. <sup>23</sup> However, while the majority of Canadians aged 65 and older have wills (95 per cent) and have designated powers of attorney (68 per cent), more than half have not updated their wills (53 per cent) or powers of attorney (57 per cent) in the last 5 years. This is a concern because some may have a will or power of attorney that no longer reflects their wishes.<sup>24</sup>

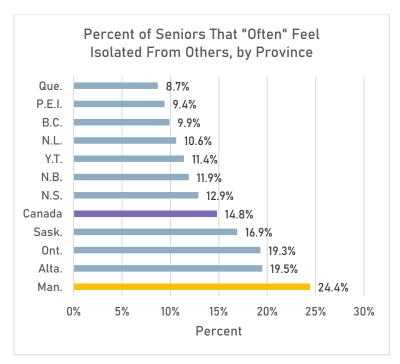
Older Manitobans participate in a range of **physical leisure activities**, including: general leisure activities (like walking, pleasure driving and bird watching), exercising, arts and hobbies, gardening/plant care, organized sports, and outdoor sports and activities.<sup>25</sup> However, 54-62 per cent of Manitobans over 55 years are **inactive** (i.e., walking less than half an hour a day). Men are slightly more active than women. **Mobility limitations** may influence activity levels. Women display a higher prevalence of mobility limitations than men.



<sup>26</sup>Adapted from University of Manitoba, Facts on Aging

### Home and Community

The Canadian Institute for Health Information explains "[a] senior's **social network** is important to their health and well-being. It helps them to stay active and eat better. These are important things for seniors because **94 per cent of seniors in Canada who experience anxiety, depression and other mental health problems also have chronic physical conditions**" (CIHI, 2017).<sup>27</sup>



<sup>28</sup>Canadian Institute for Health Information (2022)

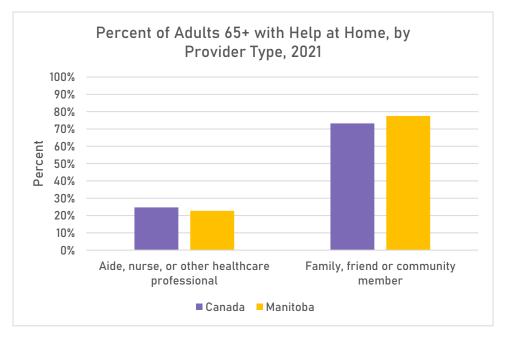
According to the International Federation on Ageing, "the number one emerging issue facing seniors in Canada is keeping older people socially connected and active.<sup>29</sup> The proportion of Canadian seniors who reported **feeling isolated** often or some of the time more than doubled in 2021 (37 per cent), compared with 2017 (17 per cent).<sup>30</sup> This is especially true in Manitoba: 24.4 per cent of Manitobans over 65 feel isolated from others "often", which is a **higher proportion than any other province in Canada**. It is 10 per cent higher than the Canadian average and 5 per cent higher than the next highest provinces, Ontario and Alberta.<sup>31</sup>

**Indigenous seniors** are considered at high risk of experiencing **social isolation** due to factors such as racism, marginalized language, culture, poverty and historic negative experiences.<sup>32</sup> Language plays a vital role in preserving cultural and traditional teachings among Indigenous communities while enhancing pride and identity. At the same time, language and culture have been noted as protective factors against health crises and social isolation in Indigenous communities.<sup>33</sup>

In Canada, over half (56 per cent) of gay men aged 65 and older were living alone, almost **three times** as likely as their heterosexual counterparts (19 per cent). 39 percent of bisexual men aged 65 and older are likely to live alone. There was no statically significant difference observed between the proportions of heterosexual women (37 per cent), lesbian or gay women (39 per cent) or bisexual women (38 per cent) aged 65 and older living alone. The lesbian, gay and bisexual (LGB) population 65 and older face unique challenges related to social isolation with risk factors including not living as part of a couple, living alone, experiencing loneliness, and having few or no children. The lesbian is part of a couple, living alone, experiencing loneliness, and having few or no children.

**Technology** can be a useful tool for improving social connection. Nearly half (44.3 per cent) of Manitobans over 65 use the internet on a computer, tablet, smartphone or other electronic device to connect with friends, family or others in their community on a **daily basis**. <sup>36</sup> (See Education and Literacy for more on internet use.)

In Manitoba, 35.3 per cent of people over 65 always have someone **help with daily activities** (housework, preparing meals, managing daily medications or shopping), more than any other province. <sup>37</sup> Most people receive help of some kind some times. It can be provided by aides, nurses and healthcare professionals, as well as by friends, family and community members.



<sup>38</sup>Canadian Institute for Health Information (2022)

Many older people move from living in private dwellings to living in **collective dwellings** such as seniors' residences, nursing care facilities and long-term care facilities, where they can receive care and support. In 2021, almost 238,000 Canadians aged 85 and older were living in these collective dwellings, representing close to 3 in 10 people (28 per cent) in this age group. The

proportion of people living in collective dwellings increases rapidly with age, from one in five among the 85-to-89 age group to more than half of centenarians. Moreover, almost three-quarters of residents of collective dwellings aged 85 and older were women, increasing to 85 per cent among centenarians.<sup>39</sup>

Statistics Canada (2021) researchers found living arrangements varied considerably among the major mother tongue groups, including the likelihood of living in **multigenerational households** with adult children and grandchildren.

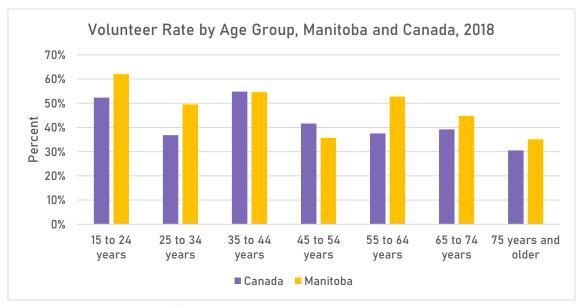
About two-thirds of those with Punjabi as their **mother tongue** lived in multigenerational households. This was in contrast with less than 5 per cent of seniors in some groups with European-origin mother tongues. Other groups with a high prevalence of multigenerational coresidence included those who reported Tamil and Urdu (over 50 per cent), Mandarin, Tagalog, Gujarati, Hindi, and Vietnamese mother tongues. These groups consist mostly of immigrants from Southern, Eastern and Southeastern Asia. <sup>40</sup> This finding is **important for Manitoba**, as the top languages spoken by recent immigrants to Manitoba are Punjabi (14.0 per cent), Chinese (13.1 per cent), Tagalog (10.0 per cent), Arabic (6.6 per cent), and English (5.4 per cent).

Older people are also **caregivers themselves**. They provide support to friends, family, neighbours and people older or younger than themselves (e.g. grandchildren or their own parents). Caregivers perform a variety of tasks that range in level of intensity and in degree of emotional and physical demands.

Studies consistently show that women are more likely to be caregivers than men. In 2018, **women** accounted for 54 per cent of all Canadian caregivers. Additionally, caregivers in continuous-care arrangements (e.g. month-after-month with no break in responsibility) are older on average than caregivers in on-and-off arrangements. **Just over half** (51 per cent) of caregivers that provided continuous care to another person over a two-year period were **55 years and older**.<sup>42</sup>

The Canadian Longitudinal Study on Aging (CLSA) Report on Health and Aging in Canada found that in comparison to heterosexual participants of the same sex, **lesbian**, **gay and bisexual** (LGB) participants were more likely to be involved in **the provision of care**. Approximately half (i.e., 49.8 per cent) of lesbian and bisexual females and 46.4 per cent of gay and bisexual males reported providing care in the last 12 months (compared to 48.2 per cent of heterosexual females and 40.4 per cent of heterosexual males).<sup>43</sup>

Manitobans of almost all ages participate in a higher rate of volunteering than other Canadians. **Volunteerism** tends to decrease with age, however, an increase does occur around the typical age of retirement (55-64 years). Health issues are a major reason for not being able to volunteer.

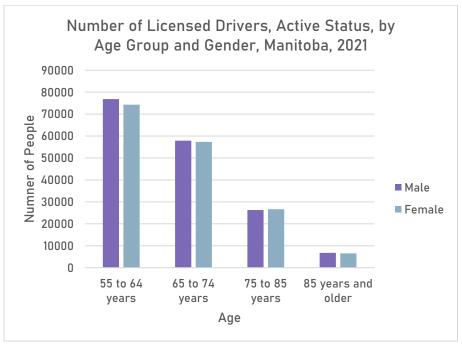


44STATISTICS CANADA. TABLE 45-10-0039-01

Driving a personal vehicle is the **primary mode of transportation** for Canadians age 45 and older. With age, the sex disparity of drivers increases, with the largest difference among those aged 75+ (men: 86.0 per cent vs. women: 62.2 per cent).<sup>45</sup>

In Manitoba, there are 181,483 drivers over the age of 65 with active licenses.<sup>46</sup> Relative collision involvement (per 10,000 drivers) by drivers over the age of 55 has been lower than all other age groups over the last decade.<sup>47</sup> However, in 2021, the proportion of suspended drivers aged 75 or older was three times the proportion of suspended drivers under age 75, due to medication conditions.<sup>48</sup>

## Demographic Profile of Older Manitobans



<sup>49</sup>Manitoba Public Insurance, 2021 Traffic Collision Statistics Report

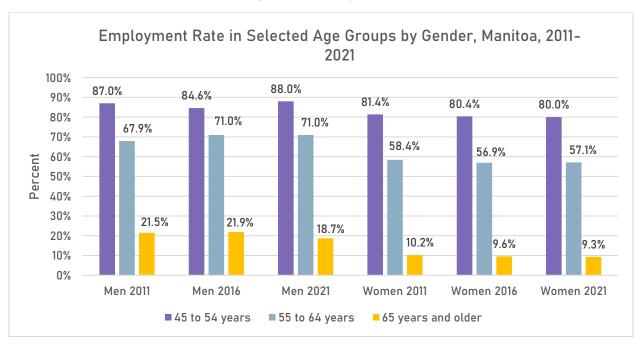
MAIN FORM OF TRANSPORTATION BY PROVINCE							
	Driving Own	~	Public	Taxi	Accessible	Walk or	Wheelchair
	Vehicle	in Vehicle	Transit		Transit	Bike	or Scooter
MB	82.8	6.2	5.2	0.1	0.3	5.2	0.2

<sup>50</sup>Raina, P., Wolfson, C., Kirkland, S. and Griffith, L. (2018). The Canadian Longitudinal Study on Aging (CLSA)

## Finances, Employment and Retirement

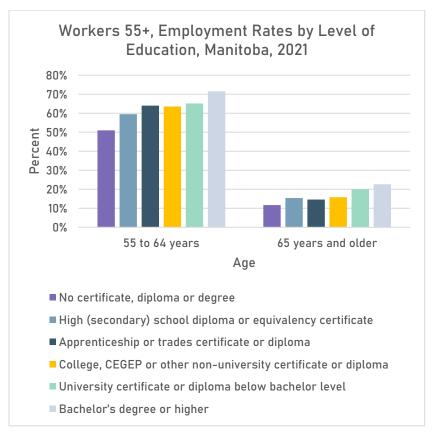
One in five Manitobans is between 55-64 years old – the typical retirement age in Canada. <sup>51</sup> However, people are **working longer** than in the past.

**Men tend to continue working later into life than women**. Generally, the reasons men continue working longer than women are because of one or more of: a full-time working spouse, low job strain, high work time control, no pain, and no partial retirement option. <sup>52</sup> Part-time retirement is often provided to encourage employees to remain in the workforce, however, women, more often than men, may choose part-time retirement because they are engaged in caregiving of their parents or grandchildren. Other reasons part-time retirement may be chosen is due to health reasons or pain limiting work capacity. <sup>53</sup>



<sup>54</sup>STATISTICS CANADA. TABLE 14-10-0375-01 & TABLE 37-10-0197-01

Jobs that require lower inputs and higher rewards are more likely to keep people working longer. <sup>55</sup> For example, a senior position in an office environment where the person has considerable tenure. People who work in physical or manual jobs are likely to retire at a younger age. This could also be because these jobs are more likely to be unionized and have pension plans, or because of less positive psychosocial effects of the work. Furthermore, a **higher educational attainment** correlates with working later in life.



<sup>56</sup> STATISTICS CANADA. TABLE 98-10-0445-01

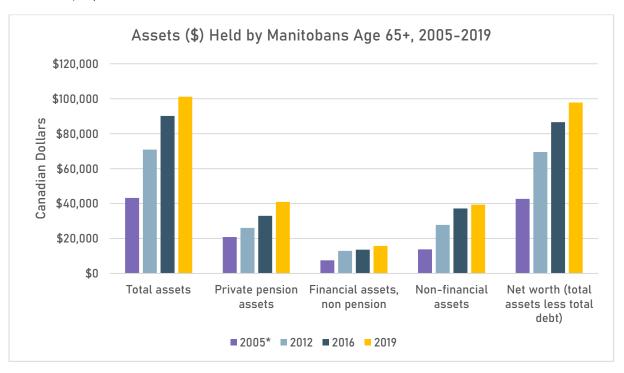
The timing of a **spouse's retirement** is also a consideration. In male-female baby boomer relationships, there is often an age difference where the male is older than the female. <sup>57</sup> If it is desirable for partners to retire at or around the same time, this would also explain why women retire younger than men. Additional analysis is needed to examine the timing of retirements in same sex relationships.

Many "late boomers" have not reached age 65 yet. If the pattern working into older age continues, late boomers would work more than earlier generations in their late 60s and early 70s. The **COVID-19 pandemic** might have affected the retirement decision of baby boomers, as well. For some, it may have been a reason to retire sooner. For others, it may have been a reason

to extend their careers, especially with opportunities to **work from home**. It may also be difficult to leave a job because of the high demand for labour in the pandemic recovery period.<sup>58</sup>

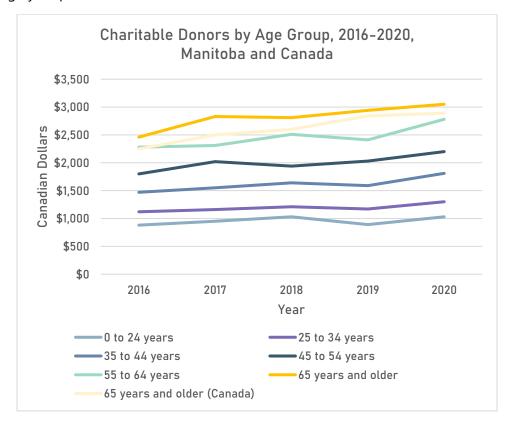
The COVID-19 pandemic had disparate affects on finances for older adults. Of Manitobans 65 and older, 8.7 per cent more than the Canadian average **lost a job or source of income**, including a reduction in retirement or pension plan payments, because of the COVID-19 pandemic.<sup>59</sup> Finance-wise, 6.9 per cent **used up all or most of their savings** because of the COVID-19 pandemic, while 1.5 per cent report not having any savings to start with.<sup>60</sup>

Since 2005 the value of **assets** held by Manitobans over 65 years has increased across all types. In 2019, the total average assets for this age group was just over \$101,122 and the total net worth was \$97,781.



\*2005, USE DATA WITH CAUTION
61STATISTICS CANADA. TABLE 11-10-0016-01

Manitobans aged 65 and older **donate higher amounts to charitable** organizations than other age groups, as well as compared to other Canadians in this age group. This amount is calculated from tax filers. It is possible that Manitobans aged 65 and older are also more likely to submit charitable donation amounts through their taxes than other age groups. Based on the reported tax amounts in 2020, Manitobans 65 and over donated \$1,240 more than Manitobans aged 35-44, or roughly 40 per cent more.



<sup>62</sup>STATISTICS CANADA. TABLE 11-10-0130-01

The Financial Consumer Agency of Canada provides the following insights on **financial literacy** and **financial wellbeing** of older adults, drawn from *Canadians and their Money: Key Findings* from the 2019 Canadian Financial Capability Survey. While the following information is based on all Canadians, these insights are also applicable to older Manitobans:

Canadians aged 65 and older are more likely to **seek advice** from a financial advisor or planner (51 per cent) or a bank (41 per cent) rather than younger cohorts who are more likely to ask friends or family members (59 per cent) or use the Internet (51 per cent). Those in this older age group are much less likely to look for financial advice on the Internet (13 per cent).

Only one third of Canadians aged 65 or older engaged in **financial learning** over the past 5 years (32 per cent). Seventeen percent of seniors did so by reading a book or other printed materials. Only 7 per cent of persons in this age group participated in online financial learning.

Most Canadians will hold a mortgage at some point in their lives. In fact, almost 9 in 10 Canadian homeowners aged 25 to 44 (88 per cent) have a mortgage. In comparison, only about 17 per cent of Canadian seniors aged 65 or older have a **mortgage.** Among those who have an outstanding balance on their mortgage, the median amount owing is \$200,000. In fact, the median mortgage debt of Canadian families has more than doubled since 1999, even after adjusting for increases in salaries and the cost of living (i.e., inflation).<sup>63</sup>

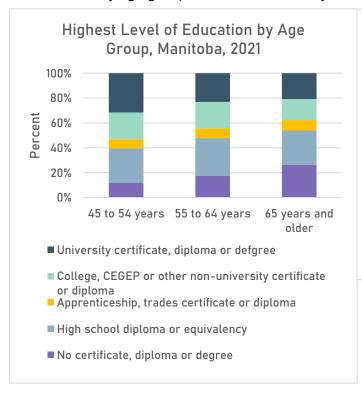
About 7 in 10 Canadians (69 per cent) who are not yet retired are **preparing financially for retirement** either on their own or through a workplace pension plan. A recent survey by the Canadian Payroll Association showed that Canadian employees estimate that they need to save a median amount of \$500,000 to \$1,000,000 for retirement (CPA, 2018). Those with lower levels of financial knowledge, less education and lower incomes are least likely to be aware of what they will need to save to retire comfortably.<sup>64</sup>

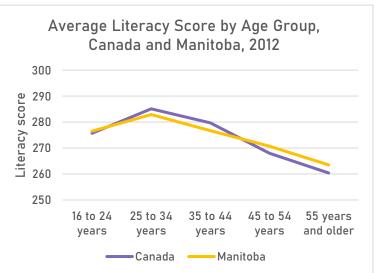
Among non-retired Canadians, the majority (58 per cent) expect that their **primary source of income in retirement** will be their own retirement savings, whether through a workplace pension (28 per cent) or personal savings in registered retirement savings plans (RRSPs), tax-free savings accounts or other non-registered savings accounts (30 per cent). Among those who say they are preparing for their retirement, 92 per cent are doing so using either their workplace pension or an RRSP. At the same time, government pension benefits, such as Old Age Security and the Canada Pension Plan (as well as the Québec Pension Plan in that province) remain crucial—particularly for those who do not yet have a plan to save for their retirement, since more than half (52 per cent) expect this to be their primary source of income in retirement.

Finally, about 10 per cent of Canadians plan to **continue working** or to rely mainly on **rental income or business income** as their main source of income in retirement. Statistics Canada indicates that the share of seniors aged 65 and older who report working (mostly in part-year or part-time work) has almost doubled since 1995 for both men and women (Statistics Canada, 2017). For many Canadians who do not have a plan to save for retirement, many anticipate having to work longer into their retirement years (19 per cent vs. 7 per cent for those with a plan to save for retirement). <sup>65</sup>

### **Education and Literacy**

Manitobans at the younger end of the seniors demographic have attained higher levels of education than Manitobans at the older end of the demographic. Similarly, the average literacy score by age group declines in the later years.





<sup>66</sup>REPRINTED FROM FACTS ON AGING: LIFELONG LEARNING, BY THE CENTRE ON AGING, RETRIEVED FROM <a href="https://umanitoba.ca/centre-on-aging/facts-on-aging/lifelong-learning">https://umanitoba.ca/centre-on-aging/facts-on-aging/lifelong-learning</a>

<sup>67</sup>STATISTICS CANADA. TABLE 98-10-0384-01

Manitobans over age 65 **use the internet** for a variety of activities, including research (85 per cent), to check the weather (76 per cent), wayfinding and directions (67 per cent), news (67 per cent), banking (58 per cent), watching video content (42 per cent), buying goods or services (37 per cent), listening to music (32 per cent), streaming services (27 per cent), and video games (21 per cent).<sup>68</sup>

Internet usage correlates with characteristics such as education, health status and living arrangements, meaning that more advantaged seniors are more likely to use the internet. Within the senior population, internet use also progressively declines at older ages. This is most likely because the internet is a relatively newer technology that would not have been a major part of older people's lives. Naturally, it is likely that as people that are currently middle-aged enter into older adulthood, the prevalence of internet use by seniors will increase.<sup>69</sup>

A 2012 survey shows that workers over the age of 55 have continued interest in **job-related training**: 27.6 per cent participated in training that year, while an additional proportion wanted to take training but could not due to cost, being too busy at work or with other responsibilities, and other barriers.<sup>70</sup>

10, 11, 10, 10, 10

<sup>&</sup>lt;sup>1</sup> Statistics Canada. Table 98-10-0020-01. Age (in single years), average age and median age and gender: Canada, provinces and territories, census metropolitan areas and census agglomerations with parts. doi: https://doi.org/10.25318/9810002001-eng.

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<sup>&</sup>lt;sup>5</sup> Census Profile, 2021 Census of Population, Table 98-401-X2021008, Economic Regions.

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<sup>&</sup>lt;sup>11</sup> Statistics Canada. Table 98-10-0192-01. First official language spoken by language spoken most often at home: Canada, provinces and territories, census metropolitan areas and census agglomerations with parts. doi: https://doi.org/10.25318/9810019201-eng.

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