FULL PARTICIPATION OF SENIORS IN QUÉBEC'S DEVELOPMENT

TASK FORCE

REPORT
BUILDING A QUÉBEC FOR ALL AGES

WRITTEN BY:
Monique Des Rivières and Annie Michaud
Conseil des aînés

COLLABORATORS:
Josette Lacoursière and Nancy Robichaud
Ministère de l'Emploi et de la Solidarité sociale

EDITED BY:
Direction des relations publiques et des communications
Ministère de la Famille, des Aînés et de la Condition féminine

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Ms. Carole Théberge
Minister of Families, Seniors and the Status of Women
425, rue Saint-Amable, 4th Floor
Québec City, Québec G1R 4Z1

Madam Minister,

It is with pleasure that I present you with the report of the Task Force on the Full Participation of Seniors in Québec's Development: Building a Québec for All Ages. Together with the other members of the Task Force, we travelled throughout Québec and met many seniors who proved to be very interested in the consultation theme. The question of the seniors' social participation and place in society is of considerable concern to them.

We listened to them and placed their concerns in the wider perspective of an aging Québec population. It is therefore this extended context that guided the recommendations we are submitting to you. We also want to let you know the desire, strongly expressed by all the people we consulted, that this report be made public and that the minutes of the regional meetings be attached to it.

The Task Force members and myself will be pleased to meet with you to discuss the report, if you so wish.

Yours truly,

Georges Lalande, LL.D.,
Task Force Chair

TASK FORCE MEMBERS

Georges Lalande
Task Force Chair
Chair, Conseil des aînés

Ana Gloria Blanch
Director General
Casa CAFI

Marc Boucher
Director
Sécurité du revenu et Développement social, Ville de Montréal

Ernest Boyer
President
FADOQ-Mouvement des aînés

Diane Brault
Provincial President
AFEAS, Femmes en mouvement

Jean-Claude Coallier
Director
Université du troisième âge,
Université de Sherbrooke

Russell Copeman
MNA for Notre-Dame-de-Grâce
President of Commission des affaires sociales

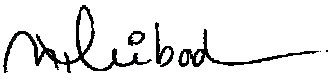
Raymond Côté President
Sports Québec

Régis Labeaume
President
Fondation de l'entrepreneurship

Paulette Lalande
Warden
MRC de Papineau

Jacques Proulx
President and Founder
Solidarité rurale du Québec

Henri Salembier
President
Association québécoise de défense des droits des personnes retraitées et préretraitées (AQDR)



Nadyn Thibodeau
Regroupement des jeunes gens d'affaires du Québec

THANKS

First of all, the members of the Task Force want to give very warm thanks to those who took part in the twenty meetings that were held in all the Québec regions. Thanks to their attendance and great generosity, we were able to enrich our knowledge of the social participation of seniors and especially suggest new approaches to the Government.

We also want to thank all those who joined us during these meetings: Mr. Raymond Verreault, from the Ministère des Affaires municipales et des Régions, who chaired the sessions with consummate professionalism; Mr. Gervais Fortier, Ms. Chantale Rhéaume, and Ms. Gaëtane Blouin, from the Direction des communications of the Ministère de l'emploi et de la Solidarité sociale, who contributed to the organization of the meetings, ensured production of the report as well as the revision of the minutes, in the case of Ms. Rhéaume; Ms. Josette Lacoursière, and Ms. Nancy Robichaud, also from the Direction des communications of the Ministère de l'emploi et de la Solidarité sociale, who attended all meetings and took the minutes. Without their devotion and competence, this tour of the regions would not have been possible.

Our thanks also go to the Conférence régionale des élus (CRÉ) of the various regions visited, whose support with the organization of the meetings was indispensable. At the organization level, the cooperation of Communication-Québec was also appreciated.

We would also like to express our thanks to Messrs. Johnny Adams, President of the Kativik Regional Government (KRG), Louis Mercier, also of KRG, and Marcel Parent, from the Secrétariat aux affaires autochtones, who made the Nunavik meetings possible.

Finally, we thank Ms. Annie Michaud, of the Conseil des aînés, who took over research and writing for the first chapter, as well as Ms. Monique des Rivières, also of the Conseil, who wrote this report.

SUMMARY

As part of the Forum des générations, the Government gave Ms. Carole Théberge, Minister of Families, Seniors and the Status of Women, the mandate to create a task force with the purpose of finding means to allow seniors to fully participate in Québec's development. This Task Force, chaired by Mr. Georges Lalande, President of the Conseil des aînés, visited all Québec regions between February 26 and June 10 to consult with both the seniors and the general population.

The seniors' social role, which involves the dignity and respect of the person, is a concern that is currently emerging in many industrialized countries that are faced, as are Québec and the rest of Canada, with an aging population and a major increase in the number of seniors.

Following a study of the seniors' situation, the report reviews the main findings of the consultation, followed by the Task Force members' recommendations.

Reality of Québec Seniors

People sometimes wonder at what age one becomes old. Until now, in a large number of industrialized countries, age, i.e., 65, is used as the criterion, independently of morbidity and mortality levels. Statistics are compiled on this basis. On the other hand, people 50 and over, who will be the seniors of tomorrow, are fairly often mentioned.

Seniors' Sociodemographic Profile

In 2004, the Québec population of 50 years old and over represented nearly 2,500,000 people, i.e., almost one third of the total population. Out of this number, some 10% may be considered weakened or more vulnerable. The percentage of people 65 and over was 13.6% in 2004. It is expected to reach 21.3% in 2021, and nearly 30% in 2051. Due to their longer life expectancy, there are more women than men among seniors, where they represent 58.2% of people 65 and over. Women even make up 77.2% of people 90 and over. The percentage of seniors varies considerably according to the regions. Nord-du-Québec is the youngest region, with 4.8% of people 65 and over, while Mauricie is the oldest.

Stereotypes and Negative Attitudes Toward Seniors

Seniors are the butt of many stereotypes, almost all negative. They are believed to be an economic burden on the other generations, old-fashioned and unable to adapt to change, alone, lonely, sick or insane. These stereotypes impair seniors' social participation, first in down playing, in the minds of others, the contributions that they could bring and, second, in diminishing the perception that seniors have of themselves and their abilities. These stereotypes are very remote from reality since seniors are actually a very heterogeneous population.

Seniors' Home Environment

Most seniors, i.e., nearly 88%, live in a natural environment and this is where they wish to remain as long as possible. They must therefore be able to find services such as places of worship, supermarkets, banks, health services, etc., near their home. They must also have access to home support services, if needed. Some seniors, nearly 8%, live in a private residence with services, while nearly 4% live in a home for the aged or in a family-type or other so-called "intermediate resource" group home.

Seniors' Health and Welfare

Increased frequency of health problems, especially long-term illnesses, can generally be expected, due to the aging population. In 1998, it was estimated that a 65 year old person could hope to live 18 more years. Half of this period was likely to be in good health, 3.4 years with a slight disability and 5.5 years with a moderate or serious disability. Women, whose life expectancy is longer than men's, are likely to live the longest with a disability.

Seniors' Economic Situation

The income of people 65 or over increased 28% between 1981 and 2000, compared with 20% for the whole 25 and over population. However, these percentages must not conceal the fact that people 65 and over have an average income of $20,000, compared with $30,000 for the whole population. Moreover, despite reduced poverty in seniors, major islands of poverty remain, especially in older women living alone.

Aging Labour Force

The job market is one of the sectors that will be specially affected by the aging population. Discrimination against workers aged 50 to 64, forced early retirement, the lack of mechanisms to foster knowledge transfers, and intergenerational tensions are some of the current problems that contribute to push aging workers away from the job market. A manpower shortage is also expected, at least in certain sectors.

A few signs provide a glimpse of changes, such as some recovery in the participation of men aged 50 to 65 during the last three years. The higher education level of baby boomers generation workers is also likely to contribute to a longer participation in the job market.

Retirement

Average age at retirement has dropped continuously since World War II. A slight increase was however noted in the last two or three years. The rigidity of the job market is often mentioned as one of the factors that push aging workers toward early retirement. Many of them are hoping for progressive retirement formulas or part-time or contract work possibilities to ease the transition from work to retirement.

Seniors' Socioeconomic Contribution

The purpose of this consultation was to help recognize and foster seniors' participation in Québec's development. Seniors are very active first of all within their family. A great number are also active in various associations and organizations, for the purpose of mutual aid toward their peers or other social groups or in defending their rights. Seniors spend more hours volunteering than the other age groups, but fewer do it.

There is a great amount of fear regarding the economic burden that seniors represent. Yet, studies on the consequences of aging often fail to consider the contribution of seniors and seem to forget that seniors consume, pay taxes of all kinds, and invest, in other words, participate as the other citizens in Québec's gross domestic product.

Nunavik's Seniors

People 60 and over only make up 3.5% of the total population of Nunavik. Their life expectancy is 66.7 years, which is considerably below the provincial average. They live most often in families of five persons or more and often have dependants. Furthermore, transfer payments represent a major part of Nunavik seniors' incomes, which do not take the particularly high cost of living in this region into account.

Regional Meetings

The twenty regional meetings allowed seniors to express their concerns relative to their participation in Québec's development. They mentioned their multiple contributions, referred to obstacles and offered suggestions about their needs. The concerns expressed sometimes seemed to exceed the framework of the consultation, which deals with seniors' social participation in Québec's development. But seniors talked about their standard of living, which involves essential elements of their social participation.

Seniors participate in society in many ways. First through their contribution to family life, whether with their children, grand-children or relatives, as helpers. Certain contributions are more like services, such as helping with homework, caretaking, financial help, health care, etc. Seniors' participation also involves handing down values or family history, or helping preserve stability within the family.

Seniors participate in great numbers in the community and cultural life of their environment. They are active within seniors and recreation associations, community organizations, etc. Others are involved in socioeconomic organizations, credit unions, municipal councils, etc. Finally, certain seniors prefer mentorship, coaching, and knowledge transfer to younger people.

Even when they are involved in the various facets of the socioeconomic life of their community, seniors mentioned difficulties in bringing together the people who want to offer time as volunteers or workers and the people, companies or organizations that could need them. Moreover, some estimate that volunteering involves expenses that often may not be reimbursed, for lack of adequate financing by the community organizations. And, especially in the regions, social and community participation may be limited by the absence of appropriate transportation.

Many seniors also mentioned biases and negative stereotypes toward them that prevent society from using them and recognizing their contribution. These biases may also lead seniors to accept limitations to their efforts or belittle what they may offer the community.

The rigidity of job market structures was often mentioned as an obstacle to the participation of seniors. Several would have liked to leave the job market progressively. Others would like to work part-time or on contract. Others finally would like to mentor within a company. All these flexible formulas remain insufficiently developed.

The Government is accused of lack of vision with regard to the aging population and seniors. Programs change frequently, lack consistency, and, above all, do not show a willingness to tackle the aging situation comprehensively.

Finally, seniors are concerned about the situation of the most vulnerable among them, the poor, the abuse victims, those who have lost all autonomy. They also worry about a lack of home care services, as well as the absence of regulations and controls for private residences, especially in the case of residences with nine persons or less.

Task Force's Recommendations

Following these meetings, the Task Force prepared several recommendations, some of which have a structuring aspect, likely to trigger changes in the way aging is taken into account in Québec.

The Task Force recommends:

1. That a government policy on aging be developed to ensure consistency in the laws and Government's actions regarding seniors and set up benchmarks that are essential to harmonize intergenerational links;

2. That, within the context of current demographic changes, this policy integrate several elements that emerged from the consultation tour, notably:
    - ethical aspect of individual and collective aging in Québec;
    - transfer of knowledge to the next generations paying special attention to mentorship, tutoring, and coaching;
    - intergenerational links;
    - role and powers of associations representing seniors;
    - organizing volunteer and aid services, using seniors' contribution especially;
    - adapting the job market to the aging labour force;
    - housing, homes, and residences for seniors;
    - collective and individual transportation between cities, towns, and villages;

3. That regional and local information crossroads be created to bring together banks of available resource seniors with people, companies or associations likely to use them; and that the seniors' issue tables be used for this;

4. That a study of ethical considerations dealing with aging in Québec be developed within the context of the work of the Conseil des aînés related to the Comité provincial d'éthique sur le vieillissement individuel et collectif;

5. That the tools intended to extend mentorship, tutoring, and coaching be implemented to facilitate the transfer of knowledge, specially on the regional, municipal, collegial, and university plans, as well as in the community organizations;

6. That the recommendations of the Opinion of the Conseil consultatif du travail et de la main-d'œuvre to foster progressive retirement be followed up;[1]

[1] These recommendations are as follows: allow the payment of part of the pension benefit and seniority accumulation for the purpose of the pension plan, simultaneously, during the progressive retirement period; allow more flexibility in the mode of payment of the pension and eliminate the obligation of a graded pension, specially in cases of progressive retirement; allow the payment of fringe benefits in cases of progressive retirement, as already allowed for early retirement; extend the qualifying period of reduced pay that can be credited to the pension plan.

7. That a mandatory accreditation program for private seniors residences be established, taking into account the building, care to be provided, quality of life, and safety of the people, as well as fire prevention, and that for this purpose the existing “Golden Rose” program be used as a benchmark; that the measures for the implementation of Residents Committees be implemented;

8. That a provincial awareness and information campaign be launched to promote a positive and realistic image of aging;

9. That for this purpose, a study of the contribution of seniors to the Québec economy be carried out to present a fair assessment of the costs and benefits attributable to them;

10. That some types of financial compensation be introduced or that taxation be modified to better take into account support to helpers in family, social, community, volunteer or training areas;

11. That the organization of sports and recreation be reviewed, specially in the municipalities, to truly foster the practice of sports, physical conditioning and physical activities by seniors;

12. That local seniors groups be used to implement programs for newcomers, such as Welcome Wagons, reception committees or advocacy committees;

13. That health and social services workers and professionals receive training in gerontology;

14. That open, media-covered estates general on aging be organized, made up notably of experts in demography and the economy, representatives of associations representing seniors and other age groups, labour, education, and health, sports and recreation, and community groups, as well as seniors from various age cohorts;

15. That the government benefits paid to Nunavik residents be increased to take into account the much higher cost of living in this region, and that the Government of Québec take steps for this purpose with the Government of Canada, which is responsible for paying the OAS and GIS.

16. That the Government of Québec, jointly with the Kativik Regional Government, ensure that Nunavik seniors be provided with sufficient administrative support to take the administrative steps required by their retirement and register for the income security programs.

17. That the Minister of Families, Seniors and the Status of Women ensure the consistency of all programs and measures introduced by the Government following this report.

PREAMBLE

Following the consultations held within the framework of the Forum des générations, nine government priorities have been established, including full participation of seniors in Québec's development.

A Task Force,[2] under the responsibility of Ms. Carole Théberge, Minister of Families, Seniors and the Status of Women, was created to examine ways that would allow seniors to fully participate in Québec's development. This Task Force, chaired by Mr. Georges Lalande, Chair of the Conseil des aînés, visited all Québec regions to meet the seniors and the general population and consult with them on the following three themes:

- aging and the pursuit of activities of seniors;
- possible forms of participation of seniors in various spheres of socioeconomic activities;
- conditions to be brought about to foster seniors' participation.

Twenty meetings[3] were held in the regions of Québec. At each meeting, three or four persons represented the Task Force. Only the Chair, Mr. Lalande, took part in all sessions. Meetings involved between thirty and sixty persons depending on the venue, and included both seniors and representatives of companies or regional joint action organizations. For three and a half hours on average, the above-mentioned three themes were covered.

Two meetings took place in the Nunavik region, more specifically in Kuujjuak and Kangiqsujuak, to include in this report certain elements of the special problems of this region's seniors.

The mandate of the Task Force was to propose to the Minister measures that could be integrated into a government action plan based on the following four objectives:

- change society's perception and image of seniors;
- play a part in the new demographic realities, and document their effects;
- encourage and support seniors' social, civic and occupational participation by creating intergenerational bridges that allow young people to take advantage of the experience of seniors and allow seniors to hand down their knowledge;
- incite and promote the contribution of seniors and future seniors under various forms and ensure the consistency of government activity in this regard.

In this perspective, the objectives of the consultation held during the last weeks were, first, to determine, with the help of the seniors themselves, the action paths that could make it possible to use their abilities and experience more effectively and, next, to improve the perceptions of all about aging.

[2] See Appendix 1 for a list of Task Force members
[3] See Appendix 2 for the calendar of consultation meetings

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INTRODUCTION

At the beginning of 2004, the Government announced its vision and action priorities for the years to come under the title “Briller parmi les meilleurs: La vision et les priorités d’action du gouvernement du Québec.” This document states the values shared by Quebeckers, as well as a vision of the Québec we are trying to build. However, before formulating the Government’s strategic orientations, the document sets forth two issues that are decisive for Québec and that must form the backdrop of all future initiatives: the Government’s budget situation and the demographic changes.

Following the presentation of “Briller parmi les meilleurs,” forums were held in the regions, followed by the Forum des générations in October 2004. The question of demographic changes was highlighted during these forums. It is in this context that the social participation of seniors was later selected as one of the Government’s priorities.

The social role of seniors, which constitutes this report, raises ethical questions inasmuch as the potential of seniors to help society is ignored and that they suffer the detrimental effects of this indifference. Reflecting on the ethical aspect of this question highlights the reasons for rejecting the poor perception that people have of seniors. At the origin of this rejection are the values, particularly that of the dignity to which seniors are entitled, a dignity likely to be adopted by all in a society based in principle on respect for the person. Given the principles and values involved, it is not surprising that concern about the social participation of seniors is also found elsewhere, i.e., in the UN, Great Britain, Germany, the Government of Canada, etc.

Beyond the ethical aspect of the question, the social participation of seniors is essential in the context of an aging population and rapid increase in the number of seniors.

Moreover, seniors themselves, of course, want to continue being an integral part of society, feel useful and fulfilled as persons. Willingness to continue to participate in the economic activity is found in the statistics, which indicate the beginning of a reversal of the trend to retire early from the job market. Others, fully or partly liberated from paying work, are available for volunteer activities, mentorship or other. It is obvious that, to continue to progress, society would be ill-advised to push aside a growing proportion of its population. It must therefore encourage and facilitate the participation of everyone according to their abilities and aspirations. Finally, young people need the seniors to transfer their knowledge and pass the torch to them.

This report therefore presents findings issued from consultations held in all the regions of Québec, as well as intervention pathways selected by the Task Force members following these consultations. The recommended orientations are based on the proposals expressed during the consultation meetings. However, these orientations will also be used to prepare for the future. The arrival of the baby boomers to retirement age is beginning slowly, but it will accelerate over the next decade. It is therefore important that society prepare right now and take the steps necessary so that each person can always have his or her place. At the same time, society must find ways to adapt to a major increase in the number of seniors. In this regard, the situations lived by seniors today may lead us to pathways that might be promising for the future.

In a first part, the report paints a short portrait of the reality of seniors. The statistics provided and the problems described are in some ways the backdrop of the work of the Task Force and of its orientations.

A second part summarizes the major findings offered by the participants in the regional meetings as well as the main ways they proposed to foster the participation of seniors in society. We should note that the concerns voiced by seniors during the regional meetings seem to exceed the strict social participation framework. Seniors also brought up their standard of living, which constitutes one of the conditions essential to their social participation.

A last part presents the Task Force members' recommendations, which follow the meetings and take into account the general problems of demographic changes and aging population. This part constitutes therefore the response of the Task Force members to the mandate that had been given to them, i.e., proposing to Ms. Carole Théberge, Minister of Families, Seniors and the Status of Women, measures that could be integrated in a Government action plan.

Chapter 1
REALITY OF QUÉBEC SENIORS

To build a Québec for all ages, it is crucial to better understand the seniors of today, while preparing to welcome those of tomorrow. The Task Force members consider it necessary therefore to recount not only the major elements associated with their reality, but also the issues associated with the aging Québec population. This part opens the way to the findings and solution pathways established during the consultations, as well as to the strategic choices presented below. Whether progressive retirement, living environment, stereotypes, etc., are involved, these questions (and many others) will be dealt with from a theoretical and statistical point of view in the first part. They will also be part of the findings and problems that the participants stressed during the consultation meetings.

The aging of the Québec population is already clearly perceptible, despite the fact that it is only starting. Québec is therefore experiencing major demographic changes that will have serious consequences for each one of its regions. These changes concern each citizen and our society as a whole. Furthermore, they require that the Government adapt the programs and public services offered to the population. For instance, an aging population must be able to count on a health and social services system able to provide the services it requires, e.g., home care. Seniors have specific needs regarding public safety, housing, transportation, culture, and education.

Drawn as an overall perspective, this portrait of Québec seniors is based on up-to-date data[4] of various types dealt with in the document of the Conseil des aînés *La réalité des aînés québécois*, 2nd edition. It includes a general survey of current stereotypes and negative attitudes against seniors. The sociodemographic characteristics of Québec seniors are then reviewed. Following this, their living conditions, economic situation, health and welfare status, labour force aging, retirement, and their contribution to the community are dealt with one after the other.

1.1 Seniors' Sociodemographic Profile

1.1.1 Who Are the Seniors?

Before anything else, it seems appropriate to ask the question: when does one become old? Until now, in a large number of industrialized countries, age, i.e., 65, has been used as the criterion, independently of morbidity and mortality levels. In doing this, however, retirement and old age have become confused.

[4] Conseil des aînés, La réalité des aînés québécois, 3rd edition (forthcoming).

The idea that 65 is the ideal age to stop working was born at the end of the 19th century (1884), when Prussian Chancellor Otto von Bismarck introduced the first pension plan. Retirement age was arbitrarily set at 65 (it should be noted that at the time very few people lived to this age, since life expectancy at birth was 37 years). This arbitrary reference continues however to dictate our way of conceiving old age. Today, retirement and old age should no longer be linked in this manner, because retirement age drops continuously while the old age threshold should increase with life expectancy.

Actually, old age no longer starts at 65 as it did earlier, since a major part of the population start to suffer functional losses much later and these are the physiological attributes of old age. The Institut de la statistique du Québec[5] suggests that socioeconomic criteria should be used to define the old age threshold. As examples of such criteria, we could mention quitting the job market or grown-up children flying the coop, two events that occur fairly early in life. According to these criteria, the old age threshold would occur at age 60, approximately. On an individual basis, however, both significant life events and physiological signs of old age may take place at various ages.

Given the fact that the age of 65 is associated with the start of certain income security programs, and that this is the age most often used in comparisons among western countries, this threshold keeps its meaning up to a point as the start of old age and can therefore be useful, but it must not conceal the lack of homogeneity of the social group commonly referred to as "the seniors."

1.1.2 Current Portrait of People 50 Years Old and Over

In 2004, the Québec population aged 50 and over represented nearly 2,500,000 people, i.e., nearly one third (32.6%) of the total population. The wave of seniors 50 to 64, which will join the seniors group in the next few years, included nearly 1,500,000 people, compared with a little more than 1 million for people 65 and over.

TABLE 1
Distribution of people 50 and 65 and over according to age group and sex, 2004

Age group	Sex					Population		
	Men		Women		Total	Total 50+	Total 65+	Total for Quebec
	N	%	N	%				7,542,760
50-54	275,200	49.4	281,914	50.6	557,114	22.7		7.4
55-59	242,224	49.1	251,181	50.9	493,405	20.1		6.5
60-64	186,503	48.6	197,322	51.4	383,825	15.6		5.1
65-69	139,681	47.3	155,688	52.7	295,369	12.0	28.9	3.9
70-74	119,115	45.0	145,619	55.0	264,734	10.8	25.9	3.5
75-79	87,454	41.4	123,614	58.6	211,068	8.6	20.7	2.8
80-84	51,724	36.2	91,149	63.8	142,873	5.8	14.0	1.9
85-89	21,209	29.9	49,817	70.1	71,026	2.9	6.9	0.9
90+	8,453	22.8	28,566	77.2	37,019	1.5	3.6	0.5
Total 50+	1,131,563	46.1	1,324,870	53.9	2,456,433	100.0		32.6
Total 65+	427,636	41.8	594,453	58.2	1,022,089		100.0	13.6

Source: Conseil des aînés, table created using data from La situation démographique au Québec, bilan 2004, of the Institut de la statistique du Québec.

[5] Institut de la statistique du Québec (2004). Vie des générations et des personnes âgées : aujourd'hui et demain, Vol. 1, 303 pp.

1.1.3 Feminization of Aging

While the whole Québec population is made up of an approximately equal number of people of both sexes, among seniors, women are a strong majority. In 2004, among Quebeckers aged 50 and over, there were 46% men and 54% women. Those 65 and over included 58% women against 42% men. This accentuates with age. Male overmortality is such that fewer men reach age 65 and starting with this age their mortality continues to be higher than that of women.

The longer a person ages, the more likely he/she is to age alone. The proportion of persons alone in all age subgroups keeps increasing. There is however a fundamental difference between the marital situation of men and women, men aged 65 and over being much more likely to live in a married couple household than women of the same age. More specifically, the spouse loss rate is much higher for women than for men. This is explained by the difference between the life expectancy at birth of men and of women.

1.1.4 Regional Distribution

The situation of seniors is very different depending on whether they live in an urban or a rural region, close to or far from large cities. The following table shows the percentage of seniors in each region, from the "oldest" (that has the greatest proportion of people 65 and over) to the "youngest" region.

TABLE 2
Population 65+ and 50+ in the Québec administrative regions, 2004

Regions	% of 65+ people in each region	% of 50+ people in each region
Mauricie (04)	17.0	38.5
Gaspésie–Îles-de-la-Madeleine (11)	16.7	39.3
Bas-Saint-Laurent (01)	16.1	37.6
Montreal (06)	15.0	32.1
Capitale-Nationale (03)	14.6	35.2
Estrie (05)	14.4	34.3
Centre-du-Québec (17)	14.2	34.0
Saguenay–Lac-Saint-Jean (02)	13.7	34.0
Laval (13)	13.7	31.6
Chaudière-Appalaches (12)	13.6	33.6
Abitibi-Témiscamingue (08)	12.2	31.1
Montérégie (16)	12.1	31.6
Laurentides (15)	11.5	30.5
Lanaudière (14)	11.3	30.7
Côte-Nord (09)	11.1	30.7
Outaouais (07)	10.7	28.9
Nord-du-Québec (10)	4.8	17.5
All of Québec	13.6	32.6

Sources: Conseil des aînés, table created using data from Statistics Canada, Demography Division, and from the Institut de la statistique du Québec, Division de la méthodologie et des enquêtes spéciales

We also show in the Appendix the projected population proportions of the 17 administrative regions of Québec, according to certain age groups, from 2001 to 2026. There are great variations in the population distribution according to age in the various regions of Québec. Moreover, it is not realistic to consider seniors as a monolithic group, given the various realities of the seniors and the regions where they live.

1.1.5 Evolution of Aging in Québec

Québec population ages at a fairly rapid rate. The first cause of this situation is a much lower birthrate during the 60s and a continued low level since then. The effect of this low birthrate is even more of a decisive factor because it followed the baby boom, the strong birthrate observed in Québec between 1946 and 1965.

The second cause of the aging population is longer life expectancy. Quebeckers' life expectancy at birth has increased significantly since the beginning of the last century. In 1931, it was 56.2 years for men and 57.8 years for women. Thirty years later, in 1961, longevity had considerably increased, 67.3 and 72.8 years respectively. The progression has still not stopped and, in 1998, life expectancy was 75.3 years for men and 81.3 years for women.

Life expectancy at birth projections by the Institut de la statistique du Québec show that in 2051 the life expectancy of women could reach 88.7 years, and that of men 84.6 years. It will be noted that the gap between the life expectancy of the two sexes is narrowing with the years due, in particular, to the life style of women that is becoming more and more similar to that of men.

TABLE 3
Projections of life expectancy at birth, Québec, 2001-2051

Years	Men (years)	Women (years)	Spread (F-H) (years)
2001	76.5	82.0	5.5
2011	78.5	83.8	5.3
2021	80.3	85.2	4.9
2031	81.8	86.4	4.6
2041	83.3	87.6	4.3
2051	84.6	88.7	4.1

Source: Conseil des aînés, table created from the 2003 edition of Perspectives démographiques, Québec et régions, 2001-2051 from the Institut de la statistique du Québec.

In examining the population projections of the Institut de la statistique du Québec more closely, we find that people 65 and over will represent more than one fifth of the Québec population in 2021, more than one quarter in 2031 and nearly one third in 2051. At the same time, there will be a marked drop in the proportion of children aged 0-14, which from 17.6% in 2001 will reach 12.8% in 2051. At the same time, the 15-64 age group, whose proportion remained stable for several decades, will drop by more than 10% between 2001 and 2051.

TABLE 4
Projected distributions of total Québec population according to certain age groups, 2001-2051

Years	0-14	15-64	65 and over
	%	%	%
2001	17.6	69.3	13.0
2011	14.9	69.1	15.9
2021	14.4	64.3	21.3
2031	13.6	59.4	26.9
2041	12.8	58.8	28.4
2051	12.8	57.5	29.7

In examining the evolution of the 50 and over group during the next decades, we find that the greatest proportion of people 50-64 will soon be reached, i.e., in 2011, and that of 65-79 in 2031, while the proportion of the 80 and over group in the Québec population will not stop increasing until 2051. This evolution is easy to understand since this is the same generation that is being followed through the population of seniors.

The strong progress of people 80 and over causes some concern, since it is well known that most health problems likely to lead to a loss of autonomy start at around 80.

It is important to understand that population aging is not a transitory demographic phenomenon that will quickly fade away following the departure of the baby boomers. The persistent weakness of the fertility rate will maintain a strong correlation between the number of seniors and the rest of the population. The lengthening of life until an advanced age will only accentuate the aging society phenomenon, and even a very strong immigration would not really change the course of things in the medium and long term.

1.2 Stereotypes and Negative Attitudes Toward Seniors

1.2.1 Stubborn Stereotypes

Aging is generally defined according to a concept of reductions or losses, not as a normal, gradual process that varies enormously from one person to another according to sex, income, education, and level of integration in the family, community, and social networks. Biases invade modern discussions on aging. Our culture has reached a point where aging and deterioration are equated, and this phenomenon is mainly associated with the second half of life.

For some people, seniors are an economic burden. Yet, as taxpayers and consumers, seniors provide a significant economic contribution. At the same time, concerns on the future solvency of pension plans and on the social costs related to aging, echoed by the media, also contribute to giving a negative image of the older population. Presented so negatively, old age appears dreadful, even threatening.

Even today, in 2005, seniors are considered by the whole population as a homogeneous group. Consequently, individuals in this group are indiscriminately classified according to many myths or wrong beliefs known as stereotypes. Following are a few examples of the major stereotypes associated with seniors:

- Seniors are rich.
- They are an economic burden on the other generations.
- They are responsible for increased health costs.
- They stubbornly maintain their habits, they are old-fashioned and unable to adapt to change.
- They live lonely lives and are lonesome.
- Most seniors are sick and need help with their daily activities.
- They are senile or insane.

1.2.2 Main Negative Attitudes

As is the case for stereotypes, negative attitudes and biases toward seniors and aging are current within the population. They are affected by multiple factors such as age, education, and the media.

Negative attitudes toward seniors are revealed in behaviours that skew relations with them. Seniors are more particularly targeted by ageism, infantilization, and gerontophobia that are found in society.

Ageism is a set of negative attitudes and biases toward seniors and aging. The motives for discrimination against seniors have their roots particularly in the North American culture that favours dynamism, productivity, energy, and company spirit. Those who do not have these characteristics are generally looked down upon. Consequently, ageism incites some people to perceive seniors as useless and worthless and encourages them to avoid contacts with seniors, victimize or harm them, deliberately or not, solely because of their age. These perceptions have very negative consequences on the health and psychological well-being of seniors and may encourage negligence and violence against them.

Infantilization is a discriminatory attitude that penalizes seniors, especially those who have lost their autonomy or have become dependent on others. This attitude generally involves using the senior's first name, childish, belittling or even overbearing language, excessive simplification of social or recreational activities, and organizing activities that do not meet the needs or ability of the seniors.

Gerontophobia is an irrational mistrust of aging and old age that leads to affective blockage and resistance to seniors. Hostile and irritating behaviour, challenge, contempt, apathy, and lack of concern regarding seniors characterize gerontophobia. Social gerontophobia could well be due to individual gerontophobia in which the fear of one's own aging can lead to condemning those that represent it.

1.2.3 Harmful Consequences

Stereotypes and negative attitudes regarding seniors are major problems, particularly because they negate the genuine abilities of seniors and affect their well-being. Without being direct causes of maltreatment, they may nevertheless create a climate favorable to the emergence of situations of violence and abuse against seniors.

Let us note, however, that biases seem to evolve with the various generations that join the seniors group. Over the years, popular beliefs have moved seniors from the status of frail and non-autonomous people to that of non-productive, well-off, idle old people living forever at the expense of the state, a major drain on public funds at the expense of other cohorts.

Moreover, these two visions, even though they are opposites, seem to coexist in the mind of many people.

It must be emphasized that the new generations of seniors will have very little in common with the previous generations. For instance, these seniors will have had very diverse histories, especially the women, whether in terms of education, job market participation, consumption, family size or freedom of any type, including financial independence.

A few elements of stereotypes and negative attitudes toward seniors can be identified:

- The population bracket considered to be the "seniors" is far from being a homogeneous social group.
- Contrary to popular belief, biases do not come solely from the youngest, since the seniors themselves have biases against one another.
- Improved knowledge through awareness and information is the key weapon in the fight against stereotypes and negative attitudes.

1.3 Seniors' Living Environment

As is the case for all, the living environment is an important element of seniors' quality of life. On the one hand, it is well known that maintaining seniors' autonomy and well-being in the community depends in great part on their housing conditions. On the other hand, it is too often forgotten that the living environment has an affective dimension: we are attached to a neighbourhood, to the places we know.

1.3.1 Natural Living Environments

Most seniors want to remain in their home as long as they can, given the fact that they have often been living there for a very long time. According to the Ministère de la Santé et des Services sociaux (MSSS), in 2004, 87.8% of seniors lived in a conventional home.[6] A few of them however make this choice with some apprehension because, to remain as long as possible in their natural environment, they realize that they will have to find the services they need.

A senior should be able to find, at acceptable distances from his/her home, services such as a place of worship, grocery, bank, post office, transportation (bus or taxi), physician, etc. At this point in time, however, especially in small towns and in remote areas, this type of services is not always to be found close by. As most seniors are women and some of them live alone, do not drive, and often have limited income, it is easy to see that if they cannot find these services near their home, they will have to move to an environment where they can find them, generally in high population density cities.

[6] Conventional home means any home with the exception of a private or public nursing home, a residence for seniors, an intermediate resource or an old age residence (Ministère de la Santé et des Services sociaux, Direction générale des services sociaux (DGSS)).

1.3.2 Alternative Living Environments

Most seniors live in private households, but some live in institutions. The MSSS estimates that in 2004, a little less than 4% of seniors lived in public old age institutions. However, some seniors who lost their autonomy must turn to the private sector for the services they need, given the shortage in adequate home support services and places in public old age institutions. For about fifteen years, private homes with services for seniors have increased considerably. A proportion estimated at 7.9% of seniors 65 and over live in private residences with services. It is estimated that more than 80,000 people live in this type of residence. Still according to the MSSS, less than 1% of seniors live in private unregistered nursing homes, intermediate resources, and old age residences.

In the future, municipalities will have to concern themselves more and more with the private old age home sector and make sure that these facilities provide their residents with a certain level of quality of services. A few municipalities have already obtained better than interesting results.

1.3.3 Financial Accessibility to Housing

A household that spends more than 30% of its income on accommodation expenses may have financial accessibility problems. The Société d'habitation du Québec[7] (SHQ) reports that financial accessibility of accommodation problems mostly involve older tenants, and that 48% of tenant households whose breadwinner is 55 or over must spend more than 30% of their income on accommodation, compared with 16% for homeowners in the same situation. This difference in financial accessibility to housing may very well affect tenant seniors' needs for support and quality of life.

The SHQ also indicates that financial accessibility problems increase with the breadwinner's age. What is more, it was found that the financial efforts of women reach higher rates than those of men. These problems, major for seniors, remind us that some seniors are poor, especially women who live alone.

It is to be expected that, in the future, some people will choose cities that offer more services, more specifically major urban centres. The exodus of seniors to the cities could therefore be a reality of the future. It seems highly probable that the next decades will bring a reverse of the migration that occurred between 1950 and 2000, i.e., a return to downtowns, where there are more services, instead of the outskirts of the urban centres that were developed during the last decades.

The variable that will have most impact, regarding housing, remains unquestionably the increase in the number of seniors with diversified expectations and needs. Their increased number will make it possible to propose new solutions adapted to various niches of the housing market. It is of paramount importance to emphasize support for people who have lost their autonomy in their natural living environment, by providing them with quality services and offering adequate support to their helpers. Seniors who have lost their autonomy and choose to live in a substitute living environment must be able to access a whole range of quality environments, whatever their income and the place where they live. A senior must also be able to continue running his/her own life and participate actively in the creation of an environment where his/her life will have true meaning.

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[7] P. Viannay et F. Renaud, Les aîné(e)s et le logement : un profil quantitatif de la situation résidentielle des aînés au Québec, Québec City, Société d'habitation du Québec, Profil collection, 2000, 90 pp.

1.4 Brief Survey of Seniors' Health and Well-Being Status

The aging population is very often mentioned in the context of the enormous health care costs. The temptation becomes strong, for some people, to blame the seniors by suggesting that they abuse the system. The World Health Organization (WHO) defines health as "a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity."

1.4.1 Seniors' Main Health Problems

An increase in the prevalence of health problems, especially long term problems, can generally be expected due to population aging.

TABLE 5
Main health problems of seniors according to sex, Québec, 1987-1998

Health problems	Men %		Women %		Total %	
	1987	1998	1987	1998	1987	1998
Blood pressure	19.2	30.8	33.6	41.8	27.6	37.1
Arthritis or rheumatism	27.2	24.9	40.1	42.1	34.7	34.8
Heart diseases	22.9	24.3	20.1	22.3	21.3	23.2
Eye diseases	–	15.2	–	25.4	–	21.1
Back and spine problems	8.2	13.3	11.7	17.6	10.2	15.8

The above table shows seniors' five main health problems. It will be noted that, in 1998, there were proportionally more women suffering from high blood pressure, arthritis or rheumatism and eye diseases. Also since the 1987 survey there has been a significant increase in the prevalence of high blood pressure and back and spine problems in both elderly men and women.

1.4.2 Mental Health Problems

Depression seems to be the most current mental health problem. Moreover, depression is often under-diagnosed and not very often treated in seniors, either because it is mistaken for other illnesses or the observed symptoms are simply considered to be part of normal aging. Contrary to the symptoms observed in younger adults, signs of depression in seniors are more often anxiety, agitation or complaints about physical or memory problems.

Cognitive troubles are another major mental health problem for seniors. Some cognitive troubles are temporary and may be treated while others, such as Alzheimer and other dementias, are irreversible.

It must also be noted that the number of seniors 65 and over who suffer from dementia will increase disturbingly in the next 50 years. From some 77,000 in 2001, they will nearly double twenty years later and reach more than 300,000 in 2051. Despite the fact that 2051 seems a long time away, we must realize that if no cure is found by then, we will be facing a true scourge.

1.4.3 Healthy Life Expectancy

Healthy life expectancy is an interesting measurement of the health of the population, because it combines the notions of duration and quality of life. The following table shows that at 65 a person had a life expectancy of 17.9 years in 1998. Half of these 18 years are likely to be lived without any disability, the other half with some disability: 3.4 years with a light disability and 5.5 years with a moderate or serious disability. These years will be spent more at home (3.6) than in an institution (1.9). These seniors are of course women who, with a much longer life expectancy than men (20 years vs. 15.5 years), are likely to live a much longer number of years with a disability, i.e., 10.5 years (vs. 7.1 years).

TABLE 6
Healthy life expectancy at 65, according to sex and seriousness of disability, Québec, 1986 and 1998 (in years)

Health problems	Men %		Women %		Total %	
	1986	1998	1986	1998	1986	1998
Total life expectancy	14.2	15.5	19.2	20.0	16.9	17.9
- Without disability	8.6	8.4	10.3	9.5	9.5	9.0
- With disability	5.6	7.1	8.9	10.5	7.4	8.9
- Light	1.9	3.0	1.8	3.7	1.9	3.4
- Moderate	3.7	4.1	7.0	6.8	5.5	5.5
- in an institution*	1.0	1.1	2.6	2.6	1.9	1.9
- at home**	2.7	2.9	4.5	4.1	3.7	3.6

* This category includes health institutions and old age residences.
** Added to the home, this category refers to collective accommodations other than health institutions and old age residences.
Source: Institut de la statistique du Québec, Enquête québécoise sur les limitations d'activités 1998.

It will also be noted that the number of years likely of be lived with a moderate or serious disability has not budged in twelve years, which is encouraging. But we must not forget that the number of people likely to suffer a disability will increase considerably in the next decades.

1.4.4 Medication Consumption

Used adequately, medications are effective means to treat illnesses or maintain a good quality of life in people suffering from chronic problems. On going improvement of the pharmaceutical arsenal is unquestionable with regard to both products variety and their effectiveness.

However, medications may, in certain cases, be overly or inadequately used. This problem, which has been found throughout the population, may have even more harmful effects in seniors, and mainly in the oldest, who eliminate certain medications or toxins more slowly due to physiological changes and the frequent use of several medications at the same time. It has been estimated that adverse side effects are two to seven times greater in people older than 65 than in younger ones.

1.4.5 Solitude and Loneliness

The solitude and loneliness of seniors are often mentioned. For some people, "aging" means the loss of social contacts. There are of course seniors who are alone and lonely, but they are not the majority. Living alone does not mean being abandoned to one's fate, without social contacts.

Several causes can explain the solitude of certain seniors. First, it is believed that the industrial revolution removed seniors from the job market and prevented them from developing social contacts. These became "collectively isolated" and likely to become "individually isolated" at any moment in their lives. Otherwise, it has been observed that the poorest seniors, as well as those who never married or never had children, those most affected by illness, run the risk of being more socially isolated and lack psychological support. We should also stress the fact that social isolation is one of the factors associated with the phenomenon of maltreatment in older adults.

1.4.6 Maltreatment and Financial Exploitation

During the last decade, abuse against seniors has become a public interest question. Yet, this is not a new phenomenon or a myth, but rather a cruel reality too often hidden and ignored.

The World Health Organization defines violence against a senior as "a single or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust which causes harm or distress to a senior." Such abuse may take various forms: verbal, physical or psychological violence, material or financial exploitation, negligence, violation of rights or social or collective abuse.

It is painful to recognize and confide that one is the victim of maltreatment. Certain seniors blame themselves for the maltreatments suffered or for letting themselves be maltreated. If the aggressor is the victim's nurse or physician, the senior may well hide the situation to avoid reprisals, abandonment or institutionalization. If the aggressor depends on the victim, the senior may want to protect his/her child or prevent a family breakup. Shame may also play a role. Some seniors even said that they don't wish to expose the violence because they don't want to spend the little time and energy they have left on investigations and legal procedures.

Social contacts are therefore the best way to ensure the safety of seniors. They support both the patient and the health professional and may prevent the risks of abuse.

1.4.7 Suicide

The suicide of seniors is a major phenomenon. One of the characteristics of geriatric suicide is that it leads more often to death. While there is one successful suicide for one hundred attempts in the whole population, this proportion is four per cent in the senior population[8]. Men 65 and over are more likely to take this final exit. Spouse loss may well be an important risk factor for senior men. Moreover, it has been found that a considerable proportion of seniors who commit suicide suffer from depression. Certain social factors contribute to explaining part of the suicide phenomenon in seniors: poverty, loss of status, and the trend of our society to more easily accept the suicide of a senior.

[8] R. Boyer et al, Mental disorders in suicide. Research Report, 1994.

J. L. McIntosh et al, Epidemiology: "The variety and extent of suicidal behavior in adulthood," in J. L. McIntosh et al, Elder suicide: Research, Theory and Treatment, American Psychological Association, pp. 7-61.

1.5 Seniors' Economic Situation

The messages conveyed, both by Government decision-makers and by the press and the general population, often seem to claim that seniors' retirement is well assured and that they represent the population group whose incomes have most increased during the last decades. Others, on the contrary, have a particularly squalid view of seniors 65 and over. They speak of "seniors abandoned to their fate in conditions of extreme poverty." What is the situation exactly?

1.5.1 Incomes Evolution from 1981 to 2000

The incomes of seniors 65 and over clearly improved between 1981 and 2000. This increase reached 28%, compared with 20% for the whole population aged 25 and over. If the evolution is examined by sex, we find that, for men, the higher the age, the higher the income increase. This is not the case for women. On average, those 65 and over had lower increases than those of other age categories.

TABLE 5
Evolution of average total income in constant 2000 dollars, according to age group and sex, Québec, 1981-2000

Age groups	Men			Women			Total		
	1981	2000	Var.	1981	2000	Var.	1981	2000	Var.
	$	$	%	$	$	%	$	$	%
25-34	35,865	32,910	-8	15,587	22,905	47	25,673	27,992	9
35-44	44,126	41,123	-7	17,698	27,320	54	30,831	34,298	11
45-54	42,522	44,312	4	13,784	27,813	102	27,886	36,256	30
55-64	33,178	38,389	16	10,820	20,795	92	21,339	29,645	39
65-69	25,224	27,718	10	11,146	14,127	27	17,407	20,506	18
70-74	19,018	24,678	30	12,957	15,841	22	15,710	19,828	26
75+	14,693	25,630	74	13,059	16,462	26	13,648	19,768	45
65+	20,258	26,066	29	12,328	15,592	26	15,636	20,024	28
Total	36,671	37,360	2	14,477	23,213	60	25,143	30,174	20

Despite these increases, it should be stressed that the average income of seniors 65 and over ($20,000) is clearly lower than that of the whole population ($30,000). This difference holds for both women and men. Moreover, these averages hide major gaps between people, particularly the presence of pockets of poverty, especially in women living alone.

1.5.2 Sources of Income at Retirement

The Québec system of income security at retirement has the advantage of being diversified, i.e., it is based on several elements. Our system is made up of three stages:

1. The first is made up of assistance measures administered by the Federal Government, i.e., the Old Age Security (OAS) pension, that is paid to all Canadian citizens aged 65 and more, the Guaranteed Income Supplement (GIS) paid to low-income seniors who receive the OAS, and the Spouse's Allowance (SPA) paid to widows and widowers aged 60-64 or seniors who have a spouse aged 65 and more who receives the OAS;
2. The second is the Québec Pension Plan (QPP), a retirement savings plan;

3. The third includes private pension plans (PPP), i.e., complementary pension plans that are often called employer pension plans, and registered retirement savings plans (RRSPs).

These last two categories constitute insurance measures that allow individuals to replace, at retirement, a certain portion of their work income.

Between 1981 and 2000, the income in constant dollars of people 65 and over increased 28%. Incomes from the Québec Pension Plan (QPP) and those from private pension plans constitute the two main factors of the income increase of seniors between 1981 and 2000. Both benefits and the number of beneficiaries have increased, and increases have been larger for women.

The sources of income of seniors 65 and over have clearly evolved over the last 20 years and this evolution will continue in the future. As a matter of fact, it can be expected that the next generations of retirees will be, in the aggregate, richer than the previous ones, due mainly to the increased participation of women in the job market and the actual increase of salaries from generation to generation.

Otherwise, one may expect that future retirees will constitute a less homogeneous group than the current generations regarding sources of incomes. Incomes from public plans will represent a smaller share while those from private plans will be larger. However, the private savings necessary to feed private plans are mostly voluntary. This raises concerns about the inequality of incomes and the increased poverty of seniors. Other important social factors, such as increased divorces and common law households, education level, as well as the diversity of possible retirement scenarios, will feed this diversity of retirees' incomes. In living longer, future seniors will likely create a large variation of their standards of living during retirement[9].

1.6 Labour Force Aging

One of the sectors where the aging population will have many repercussions is unquestionably the job market. Discrimination against people 50 to 64 looking for a job, earlier and earlier forced retirement, the lack of mechanisms to transfer the knowledge of elderly workers, intergenerational tensions about jobs are only a few examples of such topics of concern. Several adjustments will be necessary to take into account the new reality that is the aging labour force.

[9] "Les sources de revenu," chap. 5, in H. Gauthier et al, Vie des générations et personnes âgées : aujourd'hui et demain, Vol. 1, Québec City, 2004, pp. 227-282.

TABLE 7
Participation rate of people 50 and over, Québec, 1951-2003

Années	Men					Women				
	50 +				15 +	50 +				15 +
	50-54	55-59	60-64	65+		50-54	55-59	60-64	65+	
	%					%				
1951	93.5	89.4	81.0	36.4	85.2	19.1	15.5	12.2	5.8	25.1
1961	88.3	85.2	73.7	27.5	77.3	26.7	23.3	17.3	7.3	28.2
1971	90.7	86.8	75.1	18.6	76.4	33.1	29.6	22.6	9.0	35.0
1981	88.0	81.5	66.0	12.3	77.1	44.3	32.2	20.4	4.0	47.8
1986	85.4	74.5	50.6	8.3	75.0	45.9	32.6	15.3	3.7	51.4
1991	84.4	72.8	42.3	7.5	73.2	58.5	36.0	18.2	2.0	54.5
1996	86.4	67.8	38.1	7.2	70.6	60.5	41.5	15.8	2.0	53.0
2001	85.2	66.8	42.5	6.5	70.9	68.9	44.1	17.8	2.0	56.6
2002	86.7	70.5	44.7	7.7	72.4	71.1	44.9	23.7	2.0	58.2
2003	87.4	73.2	46.7	8.7	72.6	75.4	51.7	24.3	2.6	59.7

Since 1950, there has been a steady drop in the participation rate of men in all age groups. This has been especially rapid for men 65 and over. Starting with 2002, however, there has been an increase in the participation rate of men, for all age groups, starting with those aged 50. Apparently, the downward trend of the participation rate of men is being reversed.

For women in the same age groups, the participation rate has followed a different path, i.e., the continuation of an upward trend, which started as early as 1950 (except for women 60 and over). The increase in the participation rate of women has been especially stunning and the gap between the participation rate of men and women has shrunk considerably. In 1951, the participation rate of people 50 to 54 was 93.5% for men and 19.1% for women. In 2003, for the same age group, the rates were 87.4% for men and 75.4% for women, respectively.

The data of the last three years give us a glimpse of the start of a trend reversal for men 80 and 90, as well as a continuation of the trends observed for women, even if the scale of the advance could fall. These trends, if they continue, could soften the effects of the expected labour force shortages.

A major feminization of the labour force is obvious. In 2001, women represented 45% of the working population. The same percentage is seen for women 50 to 54. As the baby boom women, who have been generally very active in the job market, age, feminization of the aging labour force will increase.

1.6.2 Labour Force Shortage on the Horizon?

The aging of the labour force and mainly the large number of retirements to be expected during the next decades raise fears about possible manpower shortages.

One characteristic of the inescapable population aging is that it slows down and then stops the progress of the working-age population, i.e., those 15 to 64. A reduction of the population of this age group is even expected to start in 2021. Moreover, the statistics of the last years on the participation rate (see previous table) indicate a reduction of the overall participation rate for men,

as well as a slowing down of the progression rate for women, at least until 2001. Should we therefore fear a manpower shortage?

Some authors nuance their position. A study by Gabriel Laroche[10] offers various arguments to assuage these fears. On the one hand, the participation rate of women continues to increase, even though no longer at the same rate. And the continued catching up of women is even more plausible due to the fact that they will be better educated. On the other hand, if the slight rise in the men's participation rate continues, especially for men 55-64, it will keep a more numerous cohort in the job market.

One must also remember that the job creation rate in Québec reached very high levels during the last few years. These bright years for job creation are unlikely to continue for very long, so that the demand for manpower will drop.

Another factor that must be taken into account is the regular rise of the average education level of the population, especially women. The rate of seniors with a university degree will therefore increase considerably. This increase in the number of better educated people in the working-age population is likely to lead to an increase of the working population, since the labour force participation rate is generally in direct relation with the education level.

On the other hand, Laroche[11] recognizes that a shortage could take place in certain sectors or occupations. For instance, the proportion of workers 45 and over is higher than the average of all occupations in the educational services health and social services sector. These sectors could well suffer manpower shortages that would be very difficult to obviate since they involve long, high qualification content training whose acquisition cycle extends over many years.

1.6.3 Problems Related to Labour Force Aging

In 1999, the Bureau québécois de l'année internationale des personnes âgées (BQAIPA)[12] held hearings on the aging of the Québec labour force. These hearings have drawn attention to the fact that workers aged 50 and over who lose their job have enormous difficulty finding another for the same salary conditions and in their field of expertise despite all their experience. What is more, certain selection committees seemed to use discriminatory practices based on age.

The researchers[13] found that workers 45 and over who lost their job, specially those who had little education and worked all their life in a newly deteriorating sector or a sector exposed to strong international competition, were very likely to find themselves in precarious or unsuited jobs, or even permanently jobless. It was also noted that the loss of a job may lead to such problems as lost self-respect, a feeling of insecurity, boredom, and loneliness, that may affect physical and mental health.

[10] G. Laroche, Changement démographique et travailleurs hautement qualifiés, Centre d'études sur l'emploi et la technologie (CETECH), Études et analyses series, Emploi-Québec, Spring 2003, 31 pp.
[11] Idem, p. 30
[12] BQAIPA, Rapport des audiences publiques du BQAIPA sur le vieillissement de la main-d'œuvre, held in Montreal June 14, 15 and 16, 1999, 2000, 37 pp.
[13] Idem

Workers 55 and over may also find themselves in competition with retirees who wish to increase their retirement income, but may be satisfied with reduced pay, given the fact that they already receive a pension. Other workers, unable to find a job, turn to self-employment or moonlighting.

The 1999 BQAIPA hearings identified three types of strategies that may be adopted by employers to deal with the aging labour force. The first, a neutral strategy, consists of not taking any particular measure, and processing cases as they occur. Following this are direct or indirect elimination strategies that try to incite or force the oldest workers to leave, or facilitate their departure. Unjustified reduction of responsibilities, refusal to invest in the training and retraining of older workers, separation pay and early retirement programs are practices whose direct or indirect aim is invariably to cause the worker's departure. The last strategy encourages the maintenance in their job of the workers who express the wish to stay and who have the physical and mental abilities to do it.

At that time, it was estimated that the first two strategies, which showed poor managerial planning of the aging labour force on the part of companies, were most often used. A few years later, there may not be a strong trend in favour of the third strategy, but there is a certain concern for the maintenance of aging workers in their job.
In any case, the actuarial surpluses of pension plans that made it possible to finance early retirement have melted away like snow in the sun. The general use of forced early retirement seems to have ended.

1.6.4 Intergenerational Links

Discussions about elderly workers are sometimes connected to the conflict between generations. One often hears that the retirement of aging workers allows the young to access the job market. Elderly workers are encouraged to take their retirement and make room for the young. Yet, there is no guarantee that the job freed by the senior will be filled by a young person. On the contrary, many retirements have been seized as an opportunity to abolish jobs and cut costs.

1.6.5 Knowledge Transfer

Very few organizations seem to have adopted knowledge transfer practices. The loss of expertise caused by the many early retirements of the last few years is now being felt. These retirements have been very costly in certain occupational environments, to which must be added the fact that there were not always enough young people trained and ready to take over. Early retirement leads to lost knowledge, because the transfer of the company's know-how and culture is vital to organizations.[14]

The problem of aging workers is likely to be more and more in the news. Fortunately, certain concerns related to manpower aging and the imminent retirement of the large baby boomers cohort are now beginning to be felt.

[14] Idem

1.7 Retirement

The population aging process is accompanied by an ever larger number of retirees. At the same time, the average retirement age has dropped steadily since World War II. It was 61.3 for men and 60.8 for women in 2000. However there seems to have been a slight recovery of the average retirement age during the last two or three years. Age is obviously associated with the wish to retire, but family and health considerations, sufficient savings, and early retirement programs also induce people to retire.

1.7.1 Early Retirement

The young retirees phenomenon acquired a certain visibility in Québec in 1997 when the Government offered early retirement programs to many civil servants. More than 30,000 people, including some aged 55, and even less in certain cases, took advantage of these programs seen as very attractive.

A less well known aspect of this phenomenon involves early withdrawal from the work force due to massive layoffs or the closing of companies in declining sectors. These sectors are chockfull of aging workers, in a proportion up to twice that of other sectors. Once laid off, these workers have enormous difficulty finding a new job.

Worried by the phenomenon of early retirements, the OECD (Organization for Economic Cooperation and Development) wondered what pushes people to retire early.[15] Many people who choose to retire early are strongly influenced by pension plans and other social measures that penalize continued participation financially. The lack of work organization flexibility and prospects also proves to be decisive factors for elderly workers. If these elements were less significant, even eliminated, a substantial number of candidates for retirement would choose to work longer and opt for progressive departure.

1.7.2 Progressive Retirement

A progressive retirement program allows workers to reorganize the ending of their career by reducing their working hours for a number of years before retirement. Such a program may take various forms: shorter workdays, shorter work weeks, extended vacations, etc.

It is difficult to identify the specific reason why, until now, few Québec employers or employees have considered progressive retirement. However, it can be hoped that, as the baby boomers retire and manpower shortages are increasingly felt in certain sectors of activity, more employers will consider one form or another of progressive retirement to postpone the final loss of productive employees.

1.7.3 Factors of Successful Retirement

The elements that facilitate a successful adaptation to retirement are good health, sufficient income and a satisfactory life with regard to your family, community activities or centres of interest. The fact that you consider retirement as a positive and normal step in your life and that you have

[15] P. Hicks, The Challenge of Old Age, OECD Observer, No. 212, 1998, pp. 7-10.

prepared for it are also most important. Preparation must take place early, not be limited to financial aspects, and favour the awareness of the necessity to create anchors other than work.[16]

The trend of associating retirement with moving from the working world to a life dedicated exclusively to leisure is changing. Today, some retirees opt to return to studies or volunteering, while others take a remunerated part-time job, whether for interest or need. The euphoric period that immediately follows retirement becomes for some people a self-examination period on the meaning of their life. Remunerated or volunteer work then becomes a source of self-esteem that is often unrecognized for what it is.

1.8 Seniors' Socioeconomic Contribution

1.8.1 Seniors in the Family

When the family is mentioned, it must be remembered first that the seniors, usually, are its centre. Not only do they provide for their own needs, but some support their children in various ways, including through financial or material contributions.

When the senior is autonomous, his/her social life involves both the family and non-family sources (friends, neighbours, members of community groups). Moreover, solidarity is expressed in the reciprocal mode and the whole range of service exchanges is varied, especially within the family circle.[17]

Otherwise, it is important to emphasize that the family is the linchpin that supports seniors who depend on others in their home. More than 75% of the services required by an older relative who depends on others are provided by family caregivers.

We should also stress that the sandwich generation, those people caught between the often conflicting constraints of the care to be provided to both children and seniors, are likely to see their ranks grow in the future. The aging baby boom generation, lower fertility, and delayed family creation are some of the factors that ensure that the older members of the family will need to be taken care of while the children are still part of the household.

1.8.2 Seniors' Social Commitment

For several years, a substantial number of Québec seniors and retirees have militated and worked for several causes. Québec counts hundreds of associations and organizations that bring together thousands of seniors to socialize and do good work. Whether it is for mutual aid among peers or with other social groups, they commit themselves as volunteers in the defense of rights or participate in a multitude of social activities.[18]

In certain organizations, seniors form the majority, and sometimes the totality, of the membership. In other groups, they may only be a minority, but they provide the majority of the hours spent volunteering. Some seniors organizations dedicate all their activities to a clientele of seniors, others have a community purpose and operate in all sectors of society.

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[16] Conseil consultatif national sur le troisième âge (CCNTA), 1999 et après : Les défis d'une société canadienne vieillissante, Ottawa, Government of Canada, 1999, 81 pp.
[17] J. Roy, Solidarité horizontale chez les aînés, La Revue canadienne du vieillissement, Vol. 17, No. 3, 1998, pp. 311-329.
[18] Conseil des aînés. Vivre et vieillir dans sa communauté (forthcoming).

It was found that seniors dedicate much more time to volunteering (202 hours per year) than the other age groups, but that a lower proportion (23%) participate.

Despite all these examples of social commitment, seniors are not seen as competent or productive people, their contribution to family and society is ignored or belittled.[19] When some seniors are recognized for their well-deserved realizations, they are sometimes considered as exceptions rather than evidence that the stereotypes do not reflect reality.

1.8.3 Seniors' Economic Participation

Great fears circulate within society about the economic burden that Québec seniors represent. These fears are fed by misinformation concerning the incomes of seniors, the enormous costs generated by them, poverty, insecurity and even the possibility of future economic crises.

The socioeconomic studies that measure the consequences of demographic aging often fail to consider the contribution of seniors. This is not negligible in a country like ours where the financing of social programs is mainly assured by the general funds of governments.

By the same token, seniors are consumers in the same way as the other population groups. And even when they no longer have job-related expenses, these are to a great extent compensated by an increase in expenses related to leisure and volunteer or family activities. A number of seniors contribute to the economic activity through investments, such as stocks and bonds. Thanks to their tax contributions, purchasing power and investments, seniors participate in Québec's gross domestic product.

1.8.4 Contribution to Cultural Life

Seniors spend more free time learning, either informally, through reading or listening to educational programs, or in an organized way by registering for courses in educational institutions or municipal leisure services.

The programs offered in the universities of the third age (UTAs) are becoming more and more popular. The number of registrations in the Québec City UTA has increased continuously during the last twenty years, from 569 at the very beginning in 1983, to 7072 in 2004-2005. The same is happening at the Sherbrooke UTA, which offers its educational activities thanks to the support of 24 university branches in eleven Québec regions, and where the number of registrations has increased continuously since the fall of 2001. This growth, also brought about by the arrival of young retirees, recently saw the students' average age climb to under 65. In 2004-2005, there were nearly 12,000 registrations.

Seniors' contribution at the cultural level goes beyond their consumption in this field. They were thinking here of their own cultural contribution through the broadcasting of their own culture, life experiences, and history. Seniors create and produce works of art, they write and leave testimonies of written history, etc.

[19] National Advisory Council on Aging (NACA), La position du CCNTA sur l'image publique du vieillissement, Ottawa, Government of Canada, 1993, 32 pp.

Seniors continue to be the subject of myths and beliefs focused on social loneliness and solitude, lack of productivity, conservatism, and passivity. Therefore, much work remains to be done to seize the true identity of seniors and their rich contribution to society.

If they are to be given the means, this contribution can be developed and diversified in the future. The useful, even essential role, played by seniors in the proper operation of society deserves to be enhanced and better used . . . to build a Québec for all ages . . .

1.9 Socioeconomic Profile of Nunavik Seniors

A team from Université Laval[20] recently completed a socioeconomic profile of Nunavik seniors based on a census taken in the population. This census was taken using the nominal rolls by village provided by the Kativik Regional Government (KRG). A total of 348 people were interviewed, i.e., 83% of the 419 seniors 60 and over.[21] This section reviews certain findings of this study.

1.9.1 Population

In Nunavik, people 60 and over represent 3.5% of the whole population. This is in major contrast with the whole of Québec where people 65 and over represent 13.6% of the total population. Women constitute 50.6% of people 60 and over, compared with 56.3% for the whole of Québec. Life expectancy in Nunavik is 66.7, which is closer to what is seen in developing countries than that of other Quebeckers.

1.9.2 Language and Education

The very great majority of Nunavik seniors, i.e., 97%, speak Inuktitut fluently and daily. Some 86% speak no other language, with approximately 11% also speaking English. 53% of the latter are 60 to 64.

Due to their nomadic life, the majority of Nunavik seniors never went to school or did not complete elementary school (87%). A small number completed high school (2%) or obtained a job certification (7%). In comparison, 36% of Québec seniors 65 and over have a high school diploma. Some changes can be seen, however, since the majority of the seniors who speak English and completed elementary school were in the 60 to 64 age group.

1.9.3 Households and Housing

Nunavik seniors live in majority in households with an average of five persons and only 6% live alone. More than 57% of the households in which seniors live count five persons or more, while some 10% of the households with seniors live in dwellings where ten persons or more live.

There are many children 18 or younger in the households of seniors. 83% of the seniors interviewed said they had dependants (this term means a person less than 18 years old for whom the respondent pays accommodation, food, clothes and other current expenses).

[20] Nick Bernard, supervised by Yves Duhaime, Profil socioéconomique des aînés du Nunavik, Chaire de recherche du Canada sur la condition autochtone comparée, Université Laval, June 2005, 74 pp.
[21] Results therefore take into account the reality of these 348 people

The 348 seniors in the survey live in 289 private dwellings. More than one household out of two lives in a dwelling of three or more bedrooms. However, overpopulation[22] affects 53% of the households, and these are found in all age groups, whether they receive their source of income is government transfers or employment. More than 15% of seniors are waiting for social housing and several are looking for a smaller dwelling better adapted to their needs.

1.9.4 Income

The average income of Nunavik seniors is $19,250, compared with an average income of $22,300 for all Québec seniors. This 13% difference is all the more important because convenience goods are much more expensive in this region. A food basket costs 69% more in Nunavik. Moreover, Nunavik households spend 44% of their budget on food. In this context, this income gap is a heavy burden on Nunavik seniors.

With regard to income distribution by sex, it can be seen that the average income of women is only 4% lower than that of men, a situation in contrast with that of the whole of Québec where women have an income more than 30% lower than that of men. It can also be seen that the average income of Nunavik seniors decreases with age.

Income composition explains the gap between the income of the young and that of seniors. The income of seniors comes from three main sources, 47% from market incomes (job, self-employment, private pension plans, etc.), 45% from transfer incomes and 3% from incomes from common activities (sale of game, home-made products, etc.). Those who receive a job income have an average income of $28,360, while those who obtain their income mostly or exclusively from government transfers have an average income of $12,882.

While 32% of seniors draw their income from a job, nearly half of those were 60 to 64. The number of seniors who draw their income from a job drops therefore with age. On the other hand, government transfers are more and more important as seniors age. Transfers are the only source of income for 70% of seniors. On this topic, it should be stressed that government transfers do not take into account Nunavik's high cost of living. This puts the seniors of this region at a disadvantage compared with Québec seniors.

1.9.5 Food

The food supply of seniors depends on two types of networks, i.e., those organized by the market and the family and community networks. In Nunavik, it can be seen that, despite the fact that using the organized markets is common, using the customary networks is also frequent. 70% of seniors hunted or fished in 2004. Women represent 43% of this group. Moreover, 89% of those who hunted or fished shared part of their catch outside their household. The practice of hunting and fishing decreases with age. However, only in the 80 and over group did less than 50% state that they hunted. Even when they have access to these networks to obtain food, only 63% of seniors insisted that they never ran out of food. 12% run out of food regularly or often.

This socioeconomic profile of the Nunavik seniors highlights great differences with the seniors of the rest of Québec. Seniors are proportionally fewer, due to a shorter life expectancy and higher birthrate, and their incomes are lower, at least for the men.

[22] Statistics Canada uses the term overpopulation when a dwelling is occupied by one person or more per room

They are less likely to live alone than seniors in the rest of Québec, but more often live in overpopulated households. They also have more dependants. Finally, transfer payments represent a major part of the incomes of the Nunavik seniors. However, as the social benefits do not take the cost of living in this region into account, they prove extremely insufficient and compel many seniors to use the customary mutual aid networks for their material survival.

Chapter 2
REGIONAL MEETINGS

The previous chapter drew a brief picture of the situation of seniors in Québec within the context of the current demographic evolution. The topics broached in this picture exceed the strict framework set for the consultation. However, it can be seen that the great majority of the questions raised by the people contacted during the regional consultations are covered by this picture of the reality of seniors.

The minutes of the meetings will state the main concerns of the participants regarding the three themes proposed to them. The discussions started with a short presentation of each theme and a few questions. The report will not repeat the elements of problems presented to the participants. It will only mention the questions that were submitted to them.

For the first two themes, the report will summarize the main findings stated by the participants. For the third theme, the participants were invited to point out the obstacles to the participation of seniors and solutions to overcome them. The report will therefore summarize the exchanges and recommendation proposals of the participants. Given the number of meetings that were held and especially the many hours of consultation, it is agreed that this report will only cover the main elements brought up during the Task Force meetings. However, the report will be complemented in Appendix 4, by the minutes of each one of the eighteen meetings, which will explain certain regional particularities.

The two meetings held in Nunavik were shorter and took place in a more familiar mode. They therefore were not minuted as the other meetings. We will however state the main concerns that were expressed to the Task Force.

2.1 Aging and the Pursuit of Personal and Social Activity

On this theme, the participants were asked the following questions:

“How do seniors wish to live their lives and occupy their time?”

“How do the next generations intend to share life with the older generations within the Québec society?”

Seniors generally wish to continue to live independent lives in their homes as long as possible. They wish to continue being useful to their family, relatives, and community.

In all regions, participants were unanimous to recognize that seniors or retirees still had an enormous amount to give to society. They recognized, however, that not all seniors may or want to participate in the same way. Differences due particularly to age are obvious. People don’t have the same needs and the same interests at 50, 60, 70, 80 or 90. Sometimes, health problems create limitations. But generally, it was agreed that people age as they lived.

The job market was often singled out for criticism. Some people felt that they had been forced to retire and had left against their will before they were ready. Others found it difficult for a person older than 50 to find a job. Some also claimed that the wasted knowledge and expertise was a

great loss for both their employer and society. Withdrawal from the job market may also lead to financial as well as personal difficulties when the transition is not well planned. Generally, the early expulsion of many people from the job market remains a major problem for the seniors, the job market, and society in general.

Participants mentioned the many contributions of seniors to society. Many volunteer organizations would find it difficult to operate without their contribution. Seniors are also very active with their relatives, more and more in a role of natural helpers. The various contributions of seniors are most often socially unrecognized.

Participants denounced many biases that victimize seniors in society. It was also found that ageism is practically generalized. Biases and stereotypes prevent society from recognizing seniors for their own sake and using their abilities and potential. These stereotypes hurt the seniors themselves, who end up doubting their own abilities. Some questioned the fact that people are defined as seniors earlier and earlier, sometimes at 50, while life expectancy is higher and higher.

The meetings highlighted a major intergenerational concern. Seniors want the young to take their place in the job market and society. But they feel that it is important to have the opportunity of handing down their knowledge and experience. Mentorship in various fields should be promoted and fostered. Seniors also wish that the implementation of activities involving people of all ages be fostered and encouraged in a great variety of fields.

The meetings also brought forward certain concerns of the seniors, such as the abuse that victimizes some of them, among the most vulnerable, the lack of supervision of private residences, especially homes of nine persons or less, and the insufficient home support services.

2.2 Forms that Seniors' Participation Can Take

The following questions were asked:

"What are the forms of participation that seniors would like to see proposed and supported in the job, education, and community activity environment as well as in the family?"

"How could the intergenerational links be more developed?"

"In what activities would it be best to develop such links?"

On this theme, the participants asserted their ideas on the various forms of contribution of seniors to society.

2.2.1 Contribution to Family Life

Family is a very important value for most seniors. They claimed that they involve themselves considerably with their relatives, such as their children or grand-children. This could mean baby-sitting, helping with homework or lessons or more generally the maintenance of much appreciated social and affective links. Seniors are also active with support to their adult children (financial help, temporary housing, affective support, and listening). And they often play the role of

caregiver for their spouse or a relative.

Some people noted that they could have difficulties seeing their grand-children, especially in the case of families where relations are more difficult.

2.2.2 Contribution to Community and Cultural Life

Seniors' possibilities of commitment to the community and cultural life of their own circle are plentiful. There are a great many seniors, leisure or activities associations, community organizations involved with various clienteles, etc. Whether they want to defend their rights, help the most destitutes, give their time for the well-being of their community, seniors have much choice and a great many answer "Here!"

Some people however mentioned the expenses sometimes caused by volunteering and that should be taken into account one way or the other so that the willingness of seniors to do volunteer work and make themselves useful is not stymied by a lack of money. They were thinking in particular of transportation, mainly in the regions, or the necessity to eat out.

2.2.3 Contribution to the Coaching of Young People

Seniors are especially conscious of the importance of intergenerational links and very interested in handing down their knowledge, experience, etc., to young people. Some offer their services by helping with homework and lessons in schools, others in sports associations. A few want more opportunities to make the most of their past experience through coaching or mentoring. They also want to commit themselves to activities that include both young people and some not so young.

The difficulties involved in connecting the people available for mentoring and coaching and the people or organizations that could take advantage of them were often mentioned.

2.2.4 Contribution to Social, Economic, and Political Life

Some seniors were involved in socioeconomic organizations, such as credit unions, economic development or recreational organizations, municipal councils or school boards. In these sectors also, seniors felt they have much to give. Their participation should therefore be sought and fostered.

Generally, seniors considered that their participation in the various spheres of society is mostly ignored. The lack of recognition of the actual participation of seniors in society contributes to feeding the many biases and negative images concerning them.

Whether it is within the framework of contributions to community, cultural, social, economic or policy life, seniors felt that these commitments must not be an opportunity to exploit them or use them as cheap labour.

2.3 Obstacles to Seniors' Participation

"What are the main obstacles to the participation of seniors?"

“What are the means to be taken to overcome them?”
On this theme, the participants identified the obstacles likely to limit their social participation. The findings are varied and summarize all the concerns of seniors.

Among the obstacles mentioned, several involved a generally negative image of seniors and aging. This image is abundantly carried by the media, as well as by the seniors themselves. Many biases feed this negative image. The negative representations of seniors harm them when they wish to find their place in society, maintain links with young people and hand down their knowledge and experience. They consider that the whole society itself loses when it is deprived of the contribution of part of its population because of biases and ageism.

Negative biases toward seniors are often integrated by the seniors themselves. Unfortunately these attitudes may drive them to limit their efforts and belittle what they may offer to their community or society. On the other hand, other seniors’ physical or health constraints must be taken into account.

Biases contribute to digging a ditch between the generations. The young and the not so young know one another poorly and are therefore deprived of what they could offer each other.

The rigidity of job market structures was deplored. Many were thinking first of all of the companies and workplaces that have been very few in establishing progressive retirement measures such as part time or timesharing work and mentorship or coaching programs that could interest aging workers and certain retirees. They referred to certain collective agreements that may make it difficult to hire volunteers or special status people. They also mentioned that certain pension plans may seriously penalize those who opt for progressive retirement or part time work at the end of their career.

The obstacles mentioned stressed the lack of government vision regarding aging. Programs frequently change and are often difficult to understand. Orientations regarding seniors are often scattered and mainly do not show any concern for dealing with the aging situation on an overall basis. The strictness of the programs may also be the cause of hard-to-justify inconsistencies. For instance, programs accessible to the handicapped cease to apply when the person reaches 65. A handicapped person, in a given situation, may be entitled to a program which the person 65 and over, in the same situation, cannot access.

Several participants stressed that the financial constraints of some community organizations make it impossible to reimburse volunteers’ expenses. This may make volunteering too onerous for some.

Seniors who wish to commit themselves to volunteering, mentorship or coaching activities don’t always know how and to whom they should offer their services.

Difficulties related to transportation, more specifically in semi-urban regions were mentioned. These problems may create a major obstacle to the participation of seniors in the life of their community.

Participants called the attention to other problems that affect the most vulnerable among them, such as poverty, abuse against seniors, and the solitude and loneliness of many.

The accommodation question is also worrying, whether it is the lack of regulations and supervision in private residences, especially small residences of nine persons or less, the lack of places in nursing homes and, more generally, the lack of resources for people who have lost their autonomy. Insufficient home support and respite services, especially for natural caretakers, were also mentioned.

2.3.1 Nunavik's Special Situation

The seniors interviewed in Nunavik, like the seniors in the other regions of Québec, expressed a strong concern for intergenerational links, which contribute considerably to family life.

However, these identical interests operate differently for the Nunavik seniors, who are deeply concerned with the transmission of their values, culture, and ancestral lifestyle. Even more than the seniors in the rest of Québec, they have had to face major changes in their lifestyle. Most of them have led a nomadic life, travelling in dog sleighs. They recognize that this was a hard life, and they appreciate the comfort of houses, but they feel that sedentary life may not have allowed the transmission of certain values peculiar to their traditional lifestyle. They can observe the feeling of confusion of the young people faced with all these changes and the difficulties inherent in the rapid conversion of a traditional society to a more "modern" lifestyle. They wish therefore to help their society preserve its fundamental values.

Seniors contribute strongly to family life, most often in a more obvious way than in the rest of Québec. Very few seniors live alone, most live with their children, grand-children and great-grand-children. Many therefore take care of their grand-children on a daily basis. But mainly, as the survey shows, very many of them assume direct financial responsibilities for their children and grand-children. Given their low income, this situation is especially worrying for them.

The seniors simply talked about their insufficient incomes, and more specifically government transfers. Most receive the Old Age Security pension (OAS) and the Guaranteed Income Supplement (GIS), but some also receive Québec benefits. Given the cost of living in this region, it is evident that the benefits, equal to those received by seniors elsewhere in Québec, are considerably insufficient. Government transfers in Nunavik should be increased because of the price of consumer goods.

Several also said that they had had difficulties and long delays before receiving the benefits to which they were entitled. It is easy to understand that some, who lived a traditional lifestyle, did not have in their possession all the documents necessary to justify their eligibility for government programs. It is essential that governments take this situation into account and adapt their requirements according to the realities of the Nunavik population.

2.4 Solution Pathways

The following solution pathways were proposed by the participants to facilitate the social commitment of the aged and may be grouped according to the groups involved. In certain cases, they exceed the strict framework of social participation by seniors and belong to a larger context of their improved quality of life.

2.4.1 Government

Make the employers and unions aware of the realities of aging workers: develop and introduce flexible measures to foster progressive retirement, part-time work, job sharing or temporary contracts, as well as mentorship programs.

Enhance the status of the contribution of seniors who help their family. It is essential that the work-family reconciliation policy take this reality into account, at least with regard to people who are still in the job market. For the others, some forms of recognition should at least be provided, for instance occasional respite periods.

Initiate an awareness campaign to foster a positive and realistic image of aging.

Financially recognize certain expenses related to volunteering. A reimbursement or tax credit could be provided, for instance, according to the case.

Foster the opening of various venues, schools, daycares, companies, etc., to seniors to allow them to hand down their knowledge and play a more active role.

Create areas that can foster intergenerational links.

Encourage and incite activities that bring together young people and seniors.

Create places that can facilitate bringing together the people available for work or volunteer work and people, companies or organizations that are looking for various services.

Provide aid for the construction of intergenerational or meeting centres, especially through cooperatives.

Improve the organization of recreational activities so that they are better adapted to the various needs of seniors.

Introduce welcoming programs for newcomers, under the responsibility of local seniors groups.

Develop a policy on aging likely to manage government actions related to seniors and improve the consistency of government actions and programs regarding the various populations.

Foster the participation of seniors in the various decision-making bodies in society.

Ensure the survival of the regional seniors joint action tables.

Secure the Conseil des aînés in its leadership and support role for regional seniors joint action tables.

Organize an intergenerational forum.

Organize general assemblies on aging.

2.4.2 Organizations that Welcome Volunteers

Recognize and enhance the status of seniors' contribution and attract them as resource people.

Publicize seniors' needs as well as the possibilities of volunteer work for them.

Pay volunteers' transportation expenses or, at the very least, provide official receipts.

Provide training to enhance seniors' self-esteem.

Foster the bringing together of people who want to commit themselves and those who have the needs.

2.4.3 Workplaces

Review the organization of the work to facilitate progressive retirement, job sharing, part-time work, contract-type work and mentorship.

Develop labour force management planning and encourage practices that harmonize the skills and needs of workers of all ages.

Make all employers aware of the importance of offering retirement planning workshops dealing with various financial, social, psychological, etc., aspects.

Foster the hiring of seniors in support activities, in educational, health, economic, community, etc., environments.

2.4.4 Media

Convey a positive and realistic image of seniors and aging.

Use older people in your commercials.

2.4.5 Seniors Themselves

Commit and trust yourself.

Take your place.

2.4.6 General Population

Encourage, recognize. and enhance the contribution of seniors.

Chapter 3
TASK FORCE RECOMMENDATIONS

In accordance with the mandate entrusted to it, the Task Force met the seniors and mostly let them express their concerns. They came in great numbers from all the regions of Québec. Their participation in the consultations and especially the richness of the exchanges showed the vitality of Québec seniors.

Seniors clearly expressed their will to be recognized by society as a whole, continue to participate in the life of society and apply their skills and talents. They want the Government to support and help them take the place they deserve. They also expect the other actors of society to let them take their place.

Almost unanimously, they mentioned their interest in mentorship, knowledge transfer and intergenerational exchanges. They have a lot to say and want to be able to say it. They would like to play a role in the educational institutions, companies, etc., wherever they could be useful. An effort must therefore be made to welcome them and open doors to them.

The concerns expressed, though they truly apply to seniors, exceed the strict perspective of this population and belong in a more global way to the context of aging. The Task Force members' report stands therefore in the perspective of aging, from both a societal and individual point of view.

As previously mentioned, the Task Force recommendations propose solutions to meet the concerns expressed by the seniors interviewed in all the regions of Québec. But, because of their structuring character, they should also incite people to initiate the changes likely to prepare society for the arrival of the baby boomers cohort among those known as seniors. The future increase in the number of seniors 50 and over makes it even more essential for society to prepare for this reality, particularly by initiating measures and means to encourage and facilitate their social, economic and civic participation in all spheres of society.

Before the recommendations themselves, the Task Force wishes to repeat a few concerns that emerged from the consultation and that include a structuring aspect. These seem likely to initiate deep changes in the way aging is taken into account in Québec.

3.1 Policy on Aging

In its document "Briller parmi les meilleurs," the Government of Québec had identified the aging population as one of the major challenges for Québec society. The forums held in the regions, the Forum of generations as well as this regional consultation tour made it possible to hear the seniors. On each one of these occasions, they shared their concerns and proposals. The improved status of the seniors, their role, their place in society and their social participation are questions that stand out most conspicuously.

However, both the seniors and the other participants spoke of various problems that should be taken into account in the context of the increased number of seniors and the aging population. Several people also noted the lack of consistency and direction in the policies associated with these questions.

The Task Force therefore feels that concerns regarding the seniors and aging should translate into a policy on aging. Such a policy will necessarily have to clearly recognize the seniors as first class citizens. It must also favour an inclusive rather than exclusive approach in defining intergenerational links.

The developed policy will set the pace and the framework necessary so that the actions and measures of the departments and organizations are coherent and appropriate. It will also give the partners and the whole society a clear message, while showing the importance given to this question.

Not only should this policy foster consistency in the government actions related to the seniors and aging, but it must be based on a long term vision. The consultations have highlighted the necessity of changing attitudes, the companies' way of doing business, etc. Such changes take a long time. It is therefore necessary to define clear orientations and set a target toward which the various actions will converge.

From the start, a policy on aging will set objectives or concerns that must exist upstream of the orientations selected and possibly of the selected means of action. Later on, orientations will be updated by various means of action in many sectors of activity, such as income, housing, transportation, maintenance at home services, training, recreation, work, retirement, etc.

Among the questions raised by the participants, the Task Force selected some that should be better studied further on a priority basis, particularly in light of the orientations of the policy on aging.

Out of these topics, the following should be mentioned:

Volunteering: Several participants reported that volunteer organizations are often unable to reimburse the expenses that participants must incur due to their volunteering activities. These may involve transportation, eating out, etc. The possibility of reimbursing incurred expenses or granting a deduction for such expenses through the tax system should therefore be examined.

Housing: Some people showed some interest in the construction of intergenerational houses and living environments. They also expressed the wish that seniors be consulted before residences are built for them, to ensure that their needs are met.

Certain people also broached the subject of private residences with services, mainly in the perspective of the implementation of a mandatory accreditation and residence inspection system. Such a system would ensure better quality for all residences and so better protect the people who live in them. It was also felt that it is important that an accreditation system for residences come under a single organization that will integrate the various aspects of the accreditation, which are currently under several departments, i.e., the Ministère de la Sécurité publique, the Ministère des Affaires municipales et des Régions and the Ministère de la Santé et des Services sociaux. However, it is important that the implemented system be flexible and equipped with follow-up and control mechanisms.

Transportation: For those who live outside the areas well served by public transit systems, the possibility of travelling is essential to participate in the life of the community. The participants of several semi-urban regions mentioned difficulties with this. The transportation question must also

be examined in the cities served by public transit to make sure that they meet all needs adequately.
Income: Statistics show that the incomes of seniors have increased proportionally more than those of the population as a whole. This reality must not however mask the fact that the income of seniors remains considerably lower than that of the population as a whole for both men and women. Many interviewed participants also stated their concern regarding their incomes, more particularly in the case of unindexed or insufficiently indexed retirement annuities. This situation is all the more worrying given the fact that retirement is likely to last more than twenty years.

Training: The necessity for contributors in the health and social services sector to receive training in gerontology to intervene more adequately in an aging population was mentioned several times.

Transfer of knowledge and intergenerational links: Seniors were unanimously interested in opportunities and possibilities to hand down their knowledge as well as the importance of intergenerational links. In this perspective, the Regional Information Crossroads (see further) may play a role. However, tools will have to be developed and times and places will have to be planned to allow and foster such transfers. Seniors consider this very important. The whole society will benefit from it.

3.2 Implementation of Regional Information Crossroads

Seniors are quite willing to participate, as volunteers or otherwise, in the activities of society in various spheres. But they also mentioned the difficulty of finding the needs and places where they could be useful. To find a solution, a major orientation based on the seniors' requests is the implementation, in each region of Québec, of an information crossroads where seniors could register their availability for volunteering, mentorship and coaching or even remunerated work. Service users, i.e., employers, volunteer associations, community groups, schools, etc., would register their needs at the same place. The two parties would then be brought together.

The Regional Seniors Joint Action Tables operating in each region could participate in the implementation and management of these crossroads. The maintenance and development of the Regional Seniors Joint Action Tables would become therefore all the more necessary.

3.3 Greater Job Market Flexibility

During the last decades, driven by budget constraints and high unemployment levels, or in some cases due to health problems, many workers quit the job market and took an early retirement. Many of the seniors who attended the meetings deplored such situations. Some would have appreciated leaving the job market gradually rather than being shown the door without much consideration.

Population aging will mean retirement for many workers. A manpower shortage is even expected, at least in certain sectors. To palliate this situation and also foster better knowledge transfer, maintenance in the job of aging workers could be a good solution. But this possibility goes against several obstacles, including the early retirement practices of several companies, reduced or even nonexistent training for older workers, rigidity of retirement-taking modes as well as the widespread "Freedom 55" culture.

Certain changes are beginning to take place, however. A slight recovery of the participation rate of workers 55 to 64 is being seen. But more energetic, concerted measures would have to be adopted to really modify the change and mainly allow aging workers to quit the job market when and as they wish.

First, legislation to eliminate financial penalties for progressive retirement should be modified. Already in 2002, the Conseil du travail et de la main-d'œuvre (CCTM) issued a decision on this question.[23] It had also made public a strategy for the adaptation of workplaces to the aging labour force. These should be used as a starting point for concerted actions to solve this problem. The participants in the working meetings unanimously decried the rigidity of the job market and demanded changes.

As suggested by the strategy proposed by the CCTM, awareness action should be taken to try to alter attitudes and behaviours. This should target unions and employers, as well as the workers themselves.

Recent documents indicate that the question of the rigidity of the job market structures, particularly with regard to aging workers, is being studied in several industrialized countries, whose demographic curves follow the same trend as in Québec. The other countries also realize that they must change the early retirement trend and extend working life and better promote progressive retirement or other modes of job participation.

It is therefore a huge project that Québec must launch jointly with its partners, especially the unions and the employers.

3.4 Actions Against Stereotypes

Interviewed seniors were unanimous in deploring the biases and negative images regarding them. These negative perceptions harm both the seniors and the whole society. The Task Force members are well aware that perceptions may not be modified instantly by force, but reviewing seniors' place in the job market or the community will have a positive effect on biases and stereotypes.

However, better targeted actions must be considered, for instance the realization and diffusion of a study on the economic and social contribution of seniors. Such a study would be an asset in an awareness campaign to try to modify negative perceptions and images regarding seniors. More accurate knowledge of the true contribution of seniors to society would be a powerful argument in a possible campaign against stereotypes and biases.

Participants in the meetings often mentioned also that opening schools and educational premises in general to seniors would be a privileged way to contribute to changes in attitudes by allowing young people to see active seniors bearing knowledge and experience.

[23] Conseil consultatif du travail et de la main-d'œuvre, Avis du Conseil consultatif du travail et de la main-d'œuvre pour favoriser la prise de retraite progressive, 2002, 5 pp.

3.5 Ethical Considerations

Individual and collective aging raises many ethical questions. Decision-makers, at many levels, are likely to have difficult choices to make regarding euthanasia, the cost of certain medications or surgical procedures, the basket of services offered in relation to society's capacity to pay, etc. Some ethical soul searching would make it possible to judge concrete situations according to a conception of the good, based on all the convictions that embody our moral values.

This question was addressed from the angle of values during the consultation meetings. Seniors were concerned about values per se, but also about changes in values in society. In this perspective, the Task Force members want Québec society to adopt a formal mechanism to develop ethical reflection.

A few years ago, the Conseil des aînés reflected on the possibility of creating a provincial committee on ethics regarding individual and collective aging. This reflection could be used to update this file. The Conseil then suggested the creation of a forum including men and women from various sectors, ages and training, in order to exchange ideas and set a clear, well thought-out position on ethical type questions concerning aging. Not only would this committee coherently orient policies, but it could legitimize it from an ethical perspective.

3.6 Estates General on Aging

The new paradigms generated by the aging population and the large number of seniors should involve estates general on aging. They would bring together not only the representatives of seniors, experts in various fields and occupations, representatives of Government, employer and union bodies, participants from association and community circles. All would contribute to round up the situation on aging and its expected and predictable consequences.

Starting with this common vision, discussions would bring about suitable reflection pathways for a better adaptation of Québec society to the aging of its population, while favouring the social participation of all members of society.

NOW THEREFORE, THE TASK FORCE HEREBY RECOMMENDS:

1. That a government policy on aging be developed to ensure consistency in the laws and Government's actions regarding seniors and set up benchmarks that are essential to harmonize intergenerational links;

2. That, within the context of current demographic changes, this policy integrate several elements that emerged from the consultation tour, notably:
    - ethical aspect of individual and collective aging in Québec;
    - transfer of knowledge to the next generations paying special attention to mentorship, tutoring, and coaching;
    - intergenerational links;
    - role and powers of associations representing seniors;
    - organizing volunteer and aid services, using seniors' contribution especially;
    - adapting the job market to the aging labour force;
    - housing, homes, and residences for seniors;
    - collective and individual transportation between cities, towns, and villages;

3. That regional and local information crossroads be created to bring together banks of available resource seniors with people, companies or associations likely to use them; and that the seniors' issue tables be used for this;

4. That a study of ethical considerations dealing with aging in Québec be developed within the context of the work of the Conseil des aînés related to the Comité provincial d'éthique sur le vieillissement individuel et collectif;

5. That the tools intended to extend mentorship, tutoring, and coaching be implemented to facilitate the transfer of knowledge, specially on the regional, municipal, collegial, and university plans, as well as in the community organizations;

6. That the recommendations of the Opinion of the Conseil consultatif du travail et de la main-d'œuvre to foster progressive retirement be followed up;[24]

7. That a mandatory accreditation program for private seniors residences be established, taking into account the building, care to be provided, quality of life, and safety of the people, as well as fire prevention, and that for this purpose the existing "Golden Rose" program be used as a benchmark; that the measures for the implementation of Residents Committees be implemented;

8. That a provincial awareness and information campaign be launched to promote a positive and realistic image of aging;

9. That for this purpose, a study of the contribution of seniors to the Québec economy be carried out to present a fair assessment of the costs and benefits attributable to them;

10. That some types of financial compensation be introduced or that taxation be modified to better take into account support to helpers in family, social, community, volunteer or training areas;

11. That the organization of sports and recreation be reviewed, specially in the municipalities, to truly foster the practice of sports, physical conditioning and physical activities by seniors;

12. That local seniors groups be used to implement programs for newcomers, such as Welcome Wagons, reception committees or advocacy committees;

13. That health and social services workers and professionals receive training in gerontology;

14. That open, media-covered estates general on aging be organized, made up notably of experts in demography and the economy, representatives of associations representing seniors and other age groups, labour, education, and health, sports and recreation, and community groups, as well as seniors from various age cohorts;

[24] These recommendations are as follows: allow the payment of part of the pension benefit and seniority accumulation for the purpose of the pension plan, simultaneously, during the progressive retirement period; allow more flexibility in the mode of payment of the pension and eliminate the obligation of a graded pension, specially in the cases of progressive retirement; allow the payment of accessory benefits in case of progressive retirement, as already allowed for early retirement; extend the qualifying period of reduced pay that can be credited to the pension plan.

15. That the government benefits paid to Nunavik residents be increased to take into account the much higher cost of living in this region, and that the Government of Québec take steps for this purpose with the Government of Canada, which is responsible for paying the OAS and GIS.

16. That the Government of Québec, jointly with the Kativik Regional Government, ensure that Nunavik seniors be provided with sufficient administrative support to take the administrative steps required by their retirement and register for the income security programs.

17. That the Minister of Families, Seniors and the Status of Women ensure the consistency of all programs and measures introduced by the Government following this report.

CONCLUSION

Seniors have expressed their hopes and concerns during the consultations that just ended. Everywhere, they showed a strong willingness to continue to participate actively in the life of society, on the family and social as well as policy and economic plans. They recognize, of course, that some of them, older or in poor physical or mental health, may be limited in their abilities. However, the great majority of seniors not only remain capable of operating and wish to do so, but have over the years acquired knowledge and unique experience in various fields that it is important to hand down to the following generations.

Seniors recognize that they must be more visible and more open in their actions to a developing society.

Future retirees could have different needs, different attitudes. They have a higher average education level and the women of this generation have been much more active in the job market. These people have been more aware of the importance of a proper diet and sports activity, and have had fewer children than their seniors.

The recommendations in this report propose measures to meet the needs expressed during the consultations, but they also open a perspective of possibilities, openness, and flexibility. In this sense, their purpose is to help prepare the future and meet the needs of tomorrow's seniors in proposing to them a wider range of choices, opening doors for them, and increasing their possibilities. For Quebeckers whatever their age, this is a question of respect.

Appendix 1
LIST OF TASK FORCE MEMBERS

Georges Lalande, Chair	Chair Conseil des aînés
Blanch, Ana Gloria	Director General Casa CAFI
Boucher, Marc	Director Sécurité du revenu et Développement social, Ville de Montréal
Boyer, Ernest	President FADOQ-Mouvement des aînés
Brault, Diane	Provincial President AFEAS, Femmes en mouvement
Coallier, Jean-Claude	Director Université du troisième âge, Université de Sherbrooke
Copeman, Russell	MNA for Notre-Dame-de-Grâce Chair of Commission des affaires sociales
Côté, Raymond	President Sports Québec
Labeaume, Régis	President Fondation de l'entrepreneurship
Lalande, Paulette	Warden MRC of Papineau
Proulx, Jacques	President-founder Solidarité rurale du Québec
Salembier, Henri	Chair Association québécoise de défense des droits des personnes retraitées et préretraitées (AQDR)
Thibodeau, Nadyn	Regroupement des jeunes gens d'affaires du Québec

André Gosselin, Vice-President of Fondation de l'entrepreneurship, took part in some meetings to replace Régis Labeaume.

Nadyn Thibaudeau replaced François Massicotte, of Regroupement des jeunes gens d'affaires du Québec, who was unavailable for the consultation.

Appendix 2
CALENDAR OF CONSULTATION MEETINGS

Saturday, February 26	Lévis, Chaudière-Appalaches
Sunday, February 27	Sainte-Foy, Capitale-Nationale
Saturday, March 5	Victoriaville, Centre-du-Québec
Sunday, March 6	Sainte-Flore-de-Grand-Mère, Mauricie
Saturday, March 19	Gatineau, Outaouais
Sunday, March 20	Val-d'Or, Abitibi-Témiscamingue
Friday, April 1	Laval
Saturday, April 2	Saint-Sauveur, Laurentides
Sunday, April 3	Repentigny, Lanaudière
Saturday, April 9	Roberval, Saguenay-Lac-Saint-Jean
Friday, April 15	Montreal
Saturday, April 16	Boucherville, Montérégie
Sunday, April 17	Sherbrooke, Estrie
Saturday, April 23	Baie-Comeau, Côte-Nord
Sunday, April 24	Carleton-Saint-Omer, Gaspésie
Saturday, April 30	La Pocatière, Bas-Saint-Laurent
Saturday, May 7	Montreal
Monday, May 9	Chibougamau, Nord-du-Québec
Thursday, June 9	Kuujjuak, Nunavik
Friday, June 10	Kangiqsujuak, Nunavik

Appendix 3
PROJECTED POPULATION PROPORTIONS FOR THE 17 ADMINISTRATIVE REGIONS OF QUÉBEC, ACCORDING TO CERTAIN AGE GROUPS, 2001-2026[25]

Bas-Saint-Laurent (01)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	16.2	68.3	15.4	40.3
2006	14.2	68.9	16.9	42.4
2011	13.0	67.5	19.5	44.4
2016	12.6	63.9	23.5	46.1
2021	12.4	59.6	28.0	47.8
2026	11.9	55.3	32.8	49.3

Saguenay-Lac-Saint-Jean (02)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	17.3	70.2	12.5	38.3
2006	15.2	70.3	14.5	40.8
2011	13.8	68.9	17.2	42.8
2016	13.5	65.8	20.8	44.7
2021	13.2	61.6	25.2	46.4
2026	12.6	57.2	30.2	48.0

Capitale-Nationale (03)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	15.3	70.7	14.0	39.8
2006	14.0	70.6	15.3	41.5
2011	12.9	69.2	17.9	43.2
2016	12.5	66.2	21.3	44.8
2021	12.2	62.9	24.9	46.3
2026	11.7	59.7	28.6	47.7

[25] Source: Conseil des aînés. Tables created from the 2003 issue of Perspectives démographiques. Québec et régions. 2001-2051. from the Institut de la statistique du Québec

Mauricie (04)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	15.5	68.2	16.3	41.1
2006	13.7	68.5	17.7	43.0
2011	12.3	67.4	20.3	44.8
2016	12.0	64.4	23.7	46.4
2021	11.8	60.5	27.7	47.9
2026	11.3	56.5	32.2	49.3

Estrie (05)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	17.8	68.2	14.0	38.9
2006	16.1	68.9	14.9	40.4
2011	14.9	68.0	17.0	41.9
2016	14.6	65.5	19.9	43.2
2021	14.4	62.7	23.0	44.5
2026	13.9	59.9	26.2	45.8

Montréal (06)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	15.8	69.2	15.0	39.2
2006	15.7	69.1	15.2	40.0
2011	15.2	69.1	15.7	40.6
2016	14.9	69.1	17.0	41.3
2021	14.6	66.8	18.6	42.1
2026	14.3	65.0	20.7	42.9

Outaouais (07)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	19.4	70.4	10.2	36.7
2006	17.2	71.5	11.2	38.3
2011	15.3	71.5	13.2	40.0
2016	14.8	69.2	15.9	41.5
2021	14.7	66.2	19.1	42.9
2026	14.4	62.9	22.7	44.2

Abitibi-Témiscamingue (08)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	19.7	68.9	11.4	37.0
2006	17.2	70.0	12.8	39.3
2011	15.1	69.7	15.2	41.3
2016	14.4	67.1	18.6	43.1
2021	14.3	63.0	22.7	44.7
2026	13.8	58.8	27.4	46.3

Côte-Nord (09)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	19.1	71.4	9.6	36.7
2006	16.8	71.4	11.8	39.1
2011	14.6	70.9	14.6	41.3
2016	13.7	68.3	18.0	43.2
2021	13.5	64.6	21.9	44.8
2026	13.2	60.7	26.1	46.3

Nord-du-Québec (10)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	29.5	66.2	4.3	29.1
2006	27.3	67.4	5.3	30.6
2011	25.2	68.2	6.6	32.1
2016	24.2	67.3	8.5	33.4
2021	23.9	65.6	10.5	34.6
2026	23.5	63.7	12.8	35.6

Gaspésie-Îles-de-la-Madeleine (11)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	16.2	68.3	15.5	41.0
2006	13.5	68.6	17.9	43.6
2011	11.3	67.6	21.1	46.1
2016	10.5	63.8	25.8	48.3
2021	10.3	58.7	31.0	50.3
2026	10.0	53.7	36.3	52.0

Chaudière-Appalaches (12)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	17.9	69.3	12.9	38.3
2006	16.1	69.8	14.1	40.2
2011	14.9	68.7	16.4	41.9
2016	14.6	65.6	19.8	43.4
2021	14.4	62.2	23.4	44.9
2026	13.8	58.9	27.2	46.3

Laval (13)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	18.4	68.6	13.0	38.2
2006	17.0	68.6	14.4	39.7
2011	15.5	68.4	16.1	41.0
2016	15.1	66.8	18.0	42.2
2021	14.9	64.8	20.2	43.2
2026	14.8	62.2	23.0	44.1

Lanaudière (14)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	20.2	69.1	10.6	37.1
2006	17.7	70.4	12.0	38.9
2011	15.6	70.1	14.4	40.6
2016	15.3	67.5	17.2	42.1
2021	15.3	64.6	20.1	43.3
2026	15.1	61.3	23.6	44.4

Laurentides (15)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	20.1	69.1	10.9	37.1
2006	18.0	70.0	12.0	38.7
2011	16.1	69.8	14.0	40.3
2016	15.8	67.5	16.7	41.7
2021	15.7	64.8	19.5	42.8
2026	15.5	61.6	22.8	43.9

Montérégie (16)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	19.1	69.5	11.4	37.6
2006	17.2	70.0	12.7	39.3
2011	15.5	69.3	15.1	40.9
2016	15.2	66.8	18.0	42.3
2021	15.1	64.1	20.9	43.5
2026	14.8	61.1	24.1	44.6

Centre-du-Québec (17)

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	18.1	68.3	13.7	38.6
2006	16.4	68.8	14.7	40.3
2011	15.2	67.9	16.9	41.8
2016	14.8	65.3	19.9	43.2
2021	14.6	62.1	23.3	44.6
2026	14.0	59.1	26.9	46.0

Whole of Québec

Years	0-14	15-64	65+	Average age
	%	%	%	(years)
2001	17.6	69.3	13.0	38.5
2006	16.2	69.7	14.1	40.0
2011	14.9	69.1	15.9	41.4
2016	14.6	67.0	18.5	42.6
2021	14.4	64.3	21.3	43.8
2026	14.1	61.5	24.4	44.9