

**The Global Ageing Survey (GLAS) -  
Ageing and later life**

**The Americas**

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## Introduction

The population of the world aged 60 years and over increased from 205 million and 8 per cent in 1950 to approximately 688 million and 11 per cent in 2006. By 2050, the number will have increased to almost 2 billion and 22 per cent.

Almost two thirds of the world's population aged 60 years and over are living in the less developed regions of the world, and this is expected to increase to 80 per cent by the year 2050. The scale of ageing is significant across the globe, although the starting points for individual countries vary quite considerably. While the proportion aged 60 years and over is expected to increase from 20 to 32 per cent by the year 2050 in the more developed regions, it is expected to increase from 8 to 20 per cent in the less developed regions, and from just 5 to 10 per cent in the least developed regions. On the other hand, the variation in life expectancy at age 60 years varies more modestly across the globe. Male life expectancy at this age is 19 years in the more developed regions compared with 17 years in the less developed regions and 15 years in the least developed regions.

The prospect of a relatively long life is real for large proportions of the world's population. Individuals and societies are struggling to come to terms with this demographic revolution, one of the greatest of mankind's success stories, but solidly rooted at the centre of the storm is the family and the community, and the fact that we as individuals want and are able to contribute to our families and our communities.

There lies the challenge and there lies the opportunity for every individual, every country and every government in a world of increasing longevity.

It is against this demographic backdrop that *the Global Ageing Survey (GLAS)* financed by HSBC has been developed.

The first wave in 2004 surveyed approximately 11,000 persons aged 18 years and over in 10 countries and territories across four continents on their attitudes and expectations to ageing and later life, and the results indicated that people were predominantly positive across the globe with respect to their future in an ageing world. There was also evidence that people's expectations in respect of withdrawal from the labour market were inherently more attuned to ageing societies than the labour market infrastructures within which they were ageing.

The second wave in 2005 saw the scope of the survey extended both in terms of content and size. Approximately 24,000 persons aged 18 years and over in 20 countries and territories across five continents were surveyed, and in view of the results of the first wave the focus on attitudes to ageing and later life was widened to cover both the family and the workplace, but also in relation to the state. The results evidenced a global trend towards *contributory and responsible retirement*, and it is this thesis that forms the platform for the design of the third wave's survey in 2006 carried out in 21 countries with approximately 21,000 respondents in the pre- and post-retirement cohorts aged 40-49, 50-59, 60-69 and 70-79 years.

The survey covers the *advanced economies* of Canada, the United States, France, Germany, Japan, Denmark, and the United Kingdom, economies which industrialised early, have relatively large service sectors, affluent populations and long-established pensions infrastructures and legislation;

and the *transitional economies* of Brazil, China, Hong Kong, India, Malaysia, Mexico, the Philippines, Russia, Saudi Arabia, Singapore, South Korea, South Africa, Taiwan and Turkey.

These comprehensive data both from the individual waves but also collectively provide us with a unique opportunity to investigate global trends with regard to the increasingly contributory and responsible role of these cohorts in the global world of ageing.

The third wave of the survey of older people, work and retirement, confronts many of the often ill-conceived preconceptions about ageing and old age. While there may be questions arising over increasing health demands from the over 85s, if anything those age 50 to 80 are healthier, happier and fitter than ever before. There may be more of them, but they are in the main active contributory adults, without whom our families, communities and even in some cases, our work places, could not flourish. Indeed, the over 50s are the cement of 21<sup>st</sup> Century society.

In the United States, Canada, Mexico and Brazil, a total of 4080 people aged 40-79 years have been interviewed and the analyses reveal the over 50s

- to be mainstays of our communities, contributing millions of hours of unpaid work to society,
- to be the pivot of our families, with more of them providing financial and practical support to friends and families than are receiving these forms of support, and
- increasingly wish to remain active in the labour market.

They can do this because they are fit and active, they are in control of their lives, they are independent, and are generally looking forward to next 20 to 30 years of life.

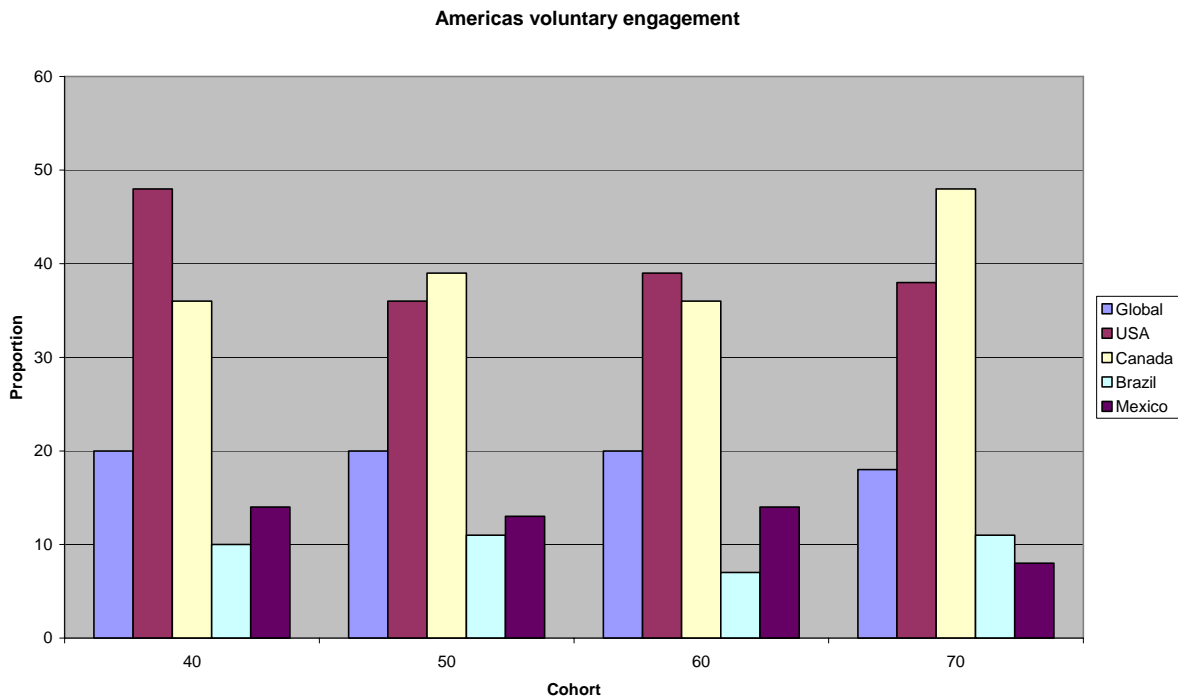
## 1. Older people are the mainstays of our communities, contributing millions of hours and dollars of unpaid work.

The evidence from the research is that in the Americas, there is a clear north-south divide in respect of the scale of the organised voluntary contribution to communities from the cohorts – from approximately 10 per cent in Brazil and Mexico (the south) to approximately 40 per cent in Canada and the US (the north). Furthermore, there is some cross-cohort variation both in the north and the south, ranging in the south from 7 per cent of the 60-99 year olds in Brazil to 14 per cent of the 40-49 year olds in Mexico, and in the north from 36 per cent of the 40-49 year olds in Canada to 48 per cent of the 70-79 year olds in Canada.

In addition, approximately 25 per cent in the north and 6 per cent in the south have been involved (but are not involved at present) in this form of voluntary work.

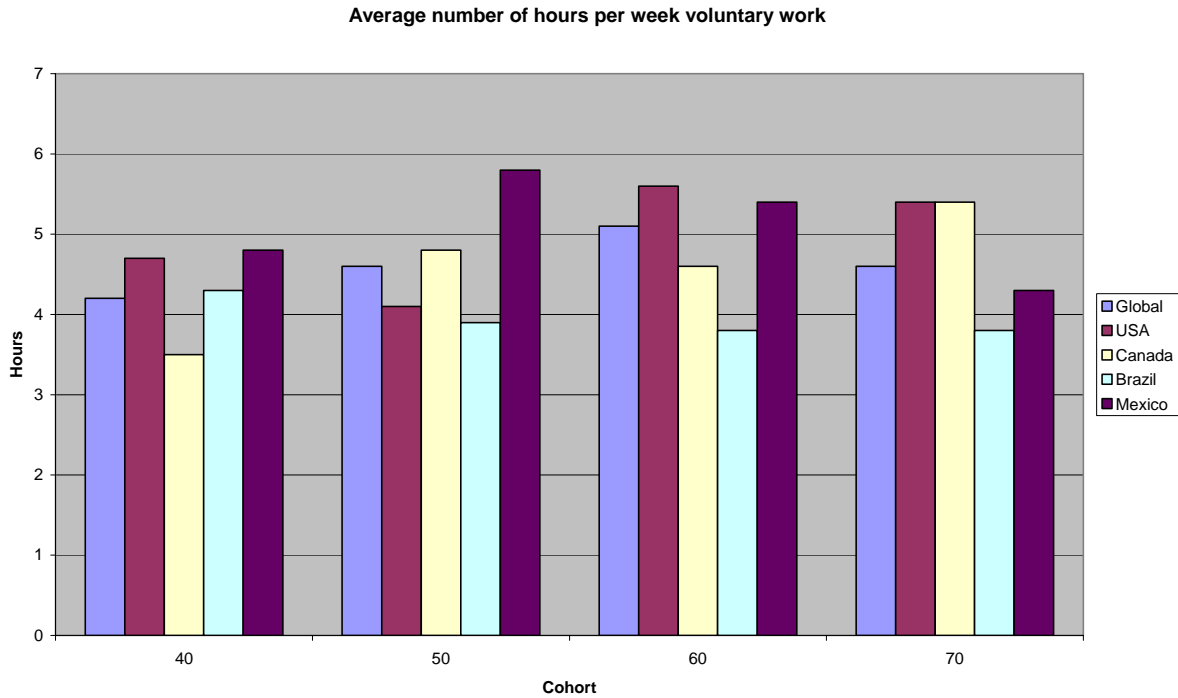
These figures compare globally with approximately 20 per cent of all cohorts involved in organised voluntary unpaid work and a further 15 per cent who have been involved.

In North America (Canada and the US), voluntary engagement is generally higher than or similar to experience in the surveyed advanced economies of Europe, while in the south (Brazil and Mexico) it is significantly lower.



The extent of voluntary unpaid work reflects the community commitment of the cohorts, and globally the average number of hours of voluntary work being contributed is 4.6 hours, ranging from 4.2 hours for the 40-49 year olds to 5.1 hours for the 60-69 year olds.

Despite the significant difference in the proportions participating in voluntary work in the north compared with the south, we see much less north-south divergence in the average number of hours per week engaged in voluntary work. In fact, in the two youngest cohorts, Mexico has the highest time-investment in voluntary work and exceeds that of Canada in the 60-69 year old cohort. In the oldest cohort, the US and Canada have the highest levels of time-investment (5.4 hours per week compared with just 3.8 in Brazil and 4.3 in Mexico).



In terms of the economic contribution of the voluntary engagement of the two oldest cohorts to the national economies of the four economies surveyed in the Americas, the figures correspond to a total contribution of 4.3 billion hours per year (with a 44 week working year), the largest single hour-contribution coming from the US at 3.7 billion. Assuming an hour of voluntary work is worth the hourly minimum wage (and assuming an 8 hour day, and a 160 hour month), this voluntary contribution in the four countries amounts to almost US\$19 billion in the US, almost US\$3 billion in Canada, US\$111 million in Brazil and US\$ 2.4 million in Mexico.

**2. Older people are the pivot of our families, giving more financial and practical support to friends and families than they are taking.**

In the Americas, as well as globally, most of us have living relatives. The research reveals for the Americas surveyed that between 7 percent of those in their 70s in Brazil and 12 per cent of those in their 70s in Mexico still have a surviving parent(in-law), while 91-95 per cent of the oldest cohort has at least one child. The decline in fertility in the north especially is reflected in the 17-22 per cent of the 40-49 year olds with no children.

***The Americas: Proportions of each cohort with surviving parent(in-law) and surviving child respectively***

***United States***

Cohort age	% with surviving parent(in-law)	% with surviving child
40-49	82	78
50-59	69	82
60-69	38	88
70-79	9	91

***Canada***

Cohort age	% with surviving parent(in-law)	% with surviving child
40-49	93	83
50-59	76	85
60-69	33	89
70-79	8	91

***Brazil***

Cohort age	% with surviving parent(in-law)	% with surviving child
40-49	83	88
50-59	56	87
60-69	24	92
70-79	7	91

***Mexico***

Cohort age	% with surviving parent(in-law)	% with surviving child
40-49	84	90
50-59	68	92
60-69	37	96
70-79	12	95

Contact with parents – either visits or living together – is similar across the globe, with moderate exemptions.

Globally, in each of the three younger cohorts, the fathers of approximately 10 per cent live with them and the mothers of 13 per cent live with them. In the north, this is a much less common occurrence with 4-8 per cent of the two younger cohorts in the US and 1-5 per cent in Canada living with their mother/father. The proportions are significantly higher in the south, namely 6-18 per cent in Brazil (with 6 per cent relating to fathers of the 50-59 year olds) and 11-22 per cent in Mexico.

In addition, globally, mothers and fathers of a further 2 per cent live in the same building, while 15-17 per cent live in the same village as their mother/father and within walking distance. In the north of the Americas surveyed, up to 2 per cent of mothers/fathers live with them with an additional 5-15 per cent living in the same village and within walking distance. Proportions are only slightly higher in the south in respect of living in the same building, depending on the cohort (up to 7 per cent), but

significantly higher in respect of in the same village within walking distance (between 9 and 36 per cent).

In other words, globally, around a third of the two younger cohorts are living in close proximity to their mother and/or father compared with approximately 18 per cent in the US, 15 per cent in Canada, 30 per cent in Brazil and 36 per cent in Mexico, again a clear north-south divide.

Close proximity or not, we **are** in regular contact with our parents beyond age 40 years. Globally, of those aged 40-69 years, 18 per cent have had personal contact with their father on a daily basis during the previous 6 months and one quarter with their mother. This compares with approximately 12 per cent of the 40-59 year olds in the north of the Americas surveyed having daily contact with their father and approximately 16 per cent of the 40-69 year olds having daily contact with their mother. In the south, approximately a quarter of the 40-59 year olds have had daily contact with their father and approximately 30 per cent with their mother.

In addition, globally, around 15 per cent has had contact more than once a week with their father, and with their mother, and this compares with approximately 20 per cent in the US and Canada, and with 15-16 per cent in Brazil and Mexico in the two younger cohorts.

The research reveals whether individuals in the survey during the previous 6 months have received from or provided to a friend or relative financial support, practical help in the home (e.g. cleaning, shopping, cooking), or personal care (e.g. nursing, bathing, dressing).

### **Financial Support**

In respect of financial support during the previous 6 months, in the US and Canada and in Brazil and Mexico the proportions *providing* this form of support are almost everywhere significantly higher than the proportions receiving this form of support. Proportions providing range from 38 per cent of the 70-79 year olds to 51 per cent of the 50-59 year olds in the US and from 35 per cent of the 40-49 year olds to 47 per cent of the 50-59 year olds in Canada.

In the south, in Brazil and Mexico, while proportions providing this form of support are comparable to those in the north, the proportions receiving are particularly higher in Mexico. So in Brazil between 6 per cent of the 50-59 year olds and 12 per cent of the 40-49 year olds have received financial support, while approximately 25 per cent of all cohorts have provided this form of support. In Mexico, between 20 per cent of the 70-79 year olds and 46 per cent of the 50-59 year olds have provided financial support while between 17 per cent of the 50-59 year olds and 32 per cent of the 70-79 year olds have received.

**Globally, the proportion providing financial support is greater in each of the cohorts than the proportion receiving financial support. So in this respect even the older cohorts are providing to a greater extent than they are receiving. In the Americas surveyed, both north and south, this is also the case, the only exception being the oldest cohort in Mexico.**

### **How much?**

- In the north, the proportion **receiving financial support** (over the past 6 months) decreases with increasing cohort age from 10 to 3 per cent. In the south, it increases from 15 to 21 per cent. This compares with just less than 20 per cent of those in their 40s and approximately 25 per cent of those in their 70s globally.
- The proportions **providing financial support** (over the past 6 months) in the north varies from 37 per cent of the 70-79 year olds to 49 per cent of the 50-59 year olds, and in the

south they increase with decreasing cohort age from 22 to 34 per cent, but these proportions are larger than the proportions receiving transfers in all but the oldest cohort. Globally 40 per cent of those in their 40s and 30 per cent of those in their 70s have provided financial support to a relative or friend.

### Who from and to?

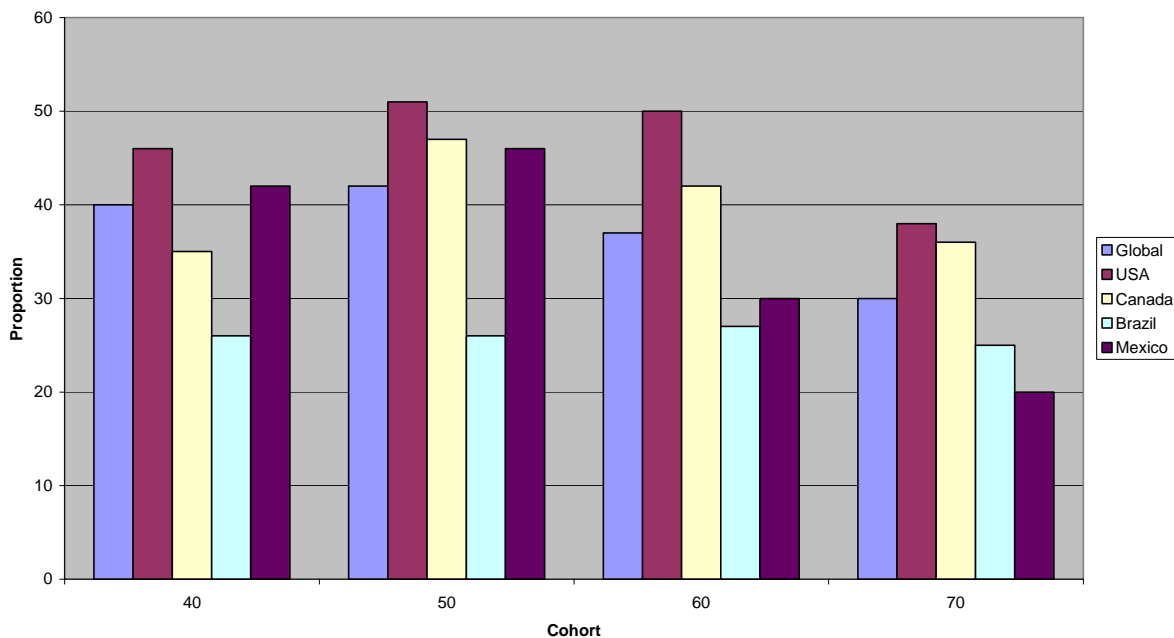
- In the north, the youngest cohort **receives financial support** primarily (86 per cent) from the category “other family”, which in this instance refers most likely to parents (-in law). In the older cohorts, the statistical base is too small to break down according to from whom financial support is received. In the south, however, while the youngest cohort also receives support from “other family” (40 per cent in Brazil and 64 per cent in Mexico), the two older cohorts receive support primarily from their children (66 per cent in Brazil and 77 per cent in Mexico), and 30 per cent of the 60-69 year olds in Brazil have also received from their spouse/partner. Globally 80 per cent of the 60-79 year olds **receiving financial support** have received it from children and 12 per cent from a spouse or partner and one third of the 40-59 year olds **receiving financial support** have received it from children and one third from a spouse or partner.

Globally, financial support is provided mainly to children. This is also the case in North America (but also to parents in the younger cohorts), while in the south it is to parents, children and “other family” (most likely siblings).

- While 42 per cent of the 40-59 year olds and 44 per cent of the 60-79 year olds providing support **provide support** to children at the global level, the corresponding figures for the north are 55 per cent in Canada and 44 per cent in the US for the 40-59 year olds, and 62 per cent in Canada and 54 per cent in the US for the 60-79 year olds. In Brazil and Mexico the figures are respectively 46 and 34 per cent of the 50-59 year olds and 38 and 47 per cent of the 60-79 year olds.
- And while 16 per cent of those in their 60s and nearly one third of those in their 70s providing support **provide support** to grandchildren at the global level, this is true for 10 and 26 per cent respectively in Canada, 14 and 28 per cent respectively in the US in the north, and 3 and 10 per cent respectively in Brazil and 5 and 16 per cent respectively in Mexico in the south.
- In addition, one third of those in their 40s and 50s and nearly half of those in their 60s and 70s providing support **provide support** to other family members (excluding their spouse/partner, children and grandchildren) at the global level, while this is true for approximately 40 per cent and 20 per cent respectively in the north, and 63 and 40 per cent in the south.



Proportions providing financial support to relative/friend in the Americas



In each of the surveyed cohorts, the proportion providing financial support to a relative/friend is highest in the United States and Canada (with the exception of the youngest cohort where the proportion in Mexico is higher than that in Canada). The proportions are lowest in Brazil in each cohort with the exception of the oldest cohort where the proportion in Mexico is even lower. In fact, the age trend is similar in Mexico to the one in USA and Canada – the proportion rises monotonically from a high in the 40-49 year old cohort to a peak in the 50-59 year old cohort and then declines monotonically (generally to levels lower than that in the 40-49 year old cohort). In Brazil, however, the proportion providing financial support to a relative or friend approximately 25 per cent across the cohorts.

### Practical Support

In respect of practical support during the previous 6 months, there is again a clear north-south divide with proportions significantly higher in each cohort in the north, while in both regions the proportions decline with age.

In the United States, the proportion that has *provided* support to a relative or friend declines with increasing age from 49 per cent of the 40-49 year olds and 27 per cent of the 70-79 year olds. In Canada, likewise, the proportions decline from 41 per cent of the 40-59 year olds to 22 per cent of the 70-79 year olds. In Mexico, the decline is from 29 to 5 per cent and in Brazil it is from 15 to 9 per cent.

In terms of frequency of practical support, Brazil has larger proportions than elsewhere surveyed in the Americas that provide support on a daily basis, namely approximately 40 per cent across the cohorts. This compares with approximately 20 per cent across the cohorts in the United States, 18 per cent in Canada, and 23 per cent in Mexico.

Globally, there is also a decline with increasing age in the proportion providing practical help from 37 to 21 per cent, while approximately 30 per cent of them have provided this help on a daily basis.

At the global level, among those providing practical help, provision is predominantly to children (increasing from 31 per cent of the 40-49 year olds to 39 per cent of the 60-79 year olds) and spouse/partner (approximately 30 per cent across the cohorts), but among the 60-79 year olds 13 per cent have provided support to a grandchild.

In the north, provision of practical help is primarily to children (increasing from 15 per cent of the 40-49 year olds to approximately a third of the 70-79 year olds) and “other family” (not children, grandchildren or spouse/partner) (increasing from almost a third of the 70-79 year olds to two thirds of the 40-49 year olds).

In the south, larger proportions of those providing practical help do so to their spouse/partner (a quarter in Brazil across cohorts and from 11 per cent of the 40-59 year olds to 20 per cent of the over 60s in Mexico).

Globally, the proportion *receiving practical support* from a relative or friend over the previous 6 months increases with increasing age from 23 per cent of the 40-49 year olds to 32 per cent of the 70-79 year olds. Approximately half of those receiving support of this kind do so on a daily basis irrespective of age, and support is being provided to them primarily by their spouse/partner (from 26 per cent of the 70-79 year olds to 44 per cent of the 40-49 year olds) and by their children (from 33 per cent of the 40-49 year olds to 59 per cent of the 70-79 year olds). The proportion providing practical support is greater than the proportion receiving practical support in all but the oldest cohort at the global level.

There is less variation across the cohorts in respect of the proportions of the cohorts in the Americas *receiving* practical support from a relative or friend, but the proportions still increase with increasing age. In Mexico, the proportions are slightly higher than elsewhere in the surveyed Americas – ranging from 20 per cent of the 40-59 year olds to approximately 25 per cent of the 60-79 year olds, compared with from 12 to 19 per cent in the United States, 10 to 16 per cent in Canada, and 10 to 15 per cent in Brazil. The proportion providing practical support is greater than the proportion receiving practical support in all but the two oldest cohorts in Brazil and Mexico.

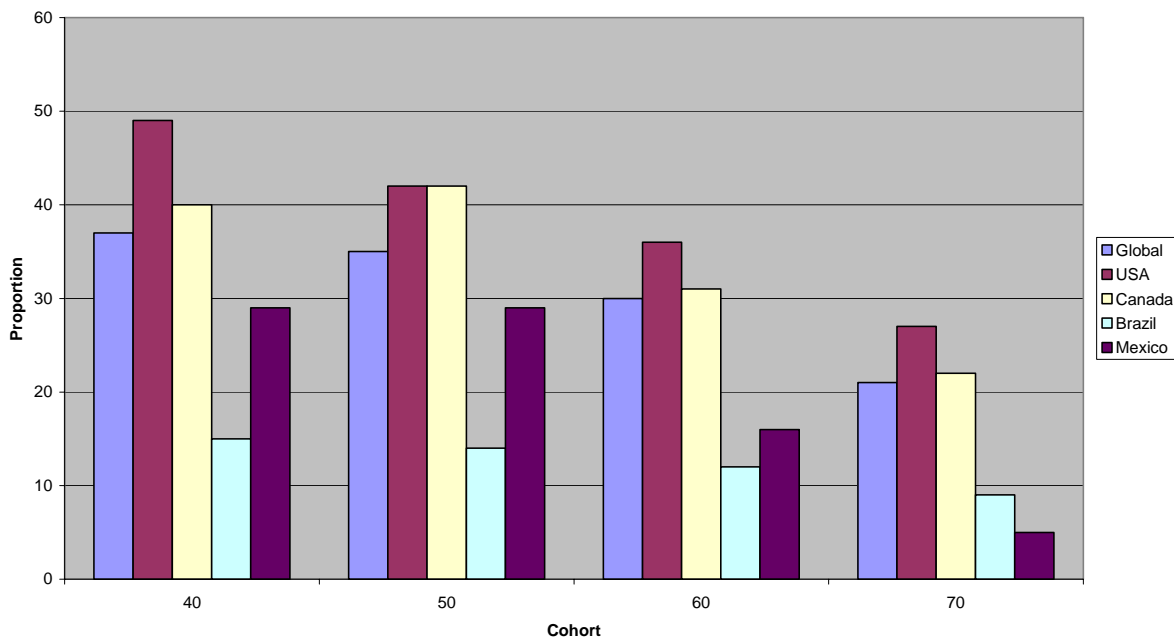
### **How much?**

- In the Americas, among those *receiving* practical support from a relative or friend, approximately 16 per cent (with some cohort variation) of those in the north do so on a daily basis with a further 6-16 per cent doing so more than once a week. In the south, the proportions are significantly higher with approximately 60 per cent in Brazil and 40 per cent in Mexico receiving this support on a daily basis with a further 20 per cent in both countries receiving help more than once a week. Globally the proportions are 50 per cent and 16 per cent respectively across the cohorts.
- Globally, among those *providing* practical support to a relative or friend, 43 per cent of the 40-59 year olds and almost 50 per cent of the 60-79 year olds are providing help on a daily basis or at least once a week. In the Americas, these proportions are lower, particularly so in the United States, Canada and Mexico. Brazil has larger proportions than elsewhere surveyed in the Americas that provide support on a daily basis, namely approximately 40 per cent across the cohorts. This compares with approximately 20 per cent across the cohorts in the United States, 18 per cent in Canada, and 23 per cent in Mexico.

## Who from and to?

- There are clear cross national differences in the surveyed Americas in respect of from whom the cohorts are *receiving* practical help. In the United States and Canada, the 60-79 year olds receiving practical help do so primarily from children (approximately 52 per cent), while the 40-59 year olds receive help from “other family” (most likely parents) (40-50 per cent) and children (approximately 25 per cent). In Brazil, the 60-79 year olds are receiving practical help from their spouse/partner (28 per cent) and from their children (37 per cent), while in Mexico it is primarily from children (64 per cent), and the 40-59 year olds in Brazil also receive practical help from their children (27 per cent) and their spouse/partner (55 per cent) while in Mexico they receive help mainly from children (54 per cent) and “other family” (most likely parents) (33 per cent). At the global level, the corresponding proportions are 57 per cent from children, one third from their spouse/partner, and 17 per cent from other family members (and 8 per cent from a friend).
- In the surveyed Americas, the 40-59 year olds *providing* practical help to a relative or friend do so primarily to “other family” (most likely parents) in each country, namely from 50 per cent in Brazil to 60 per cent in the US, to 68 per cent in Mexico to 70 per cent in Canada. Approximately 20 per cent of this age group in each country is providing help to their children. In each country, the help provided by the 60-79 year olds goes to a more diverse family mix of children, spouse/partner and “other family” (most likely siblings). Support to grandchildren is more modest with at most 13 per cent (of the 60-79 year olds in the US) of those providing support doing so to a grandchild. Globally, practical support is provided mainly to children and spouses/partners, but also to “other family” (most likely parents) in respect of the younger cohorts, so 31 per cent of the 40-59 year olds and 39 per cent of the 60-79 year olds, who provide practical support to a relative or friend, provide support to children; 12 per cent of those in their 60s and 15 per cent of those in their 70s, who provide practical support to a relative or friend, provide support to grandchildren; almost one third of all cohorts, who are providing practical support, provide support to their spouses/partners; and almost half of the 40-59 year olds and a quarter of the 60-79 year olds, who are providing support globally, provide support to “other family” (excluding their spouse/partner, children and grandchildren).

Proportions providing practical support in the Americas

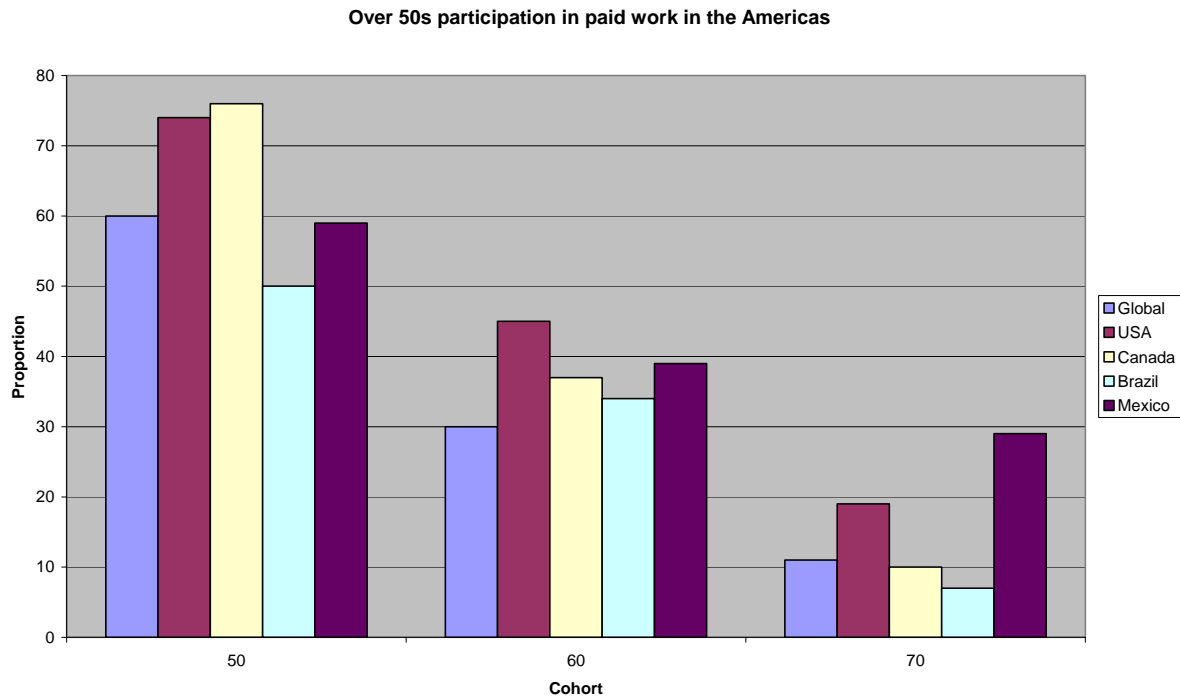


Overall, the cohort-specific pattern of the provision of practical help is similar in each of the American economies surveyed with proportions decreasing with increasing age. The United States and Canada have the highest proportions in each cohort providing practical help and along with Brazil they have the lowest proportions receiving help.

Turning to **personal care** (e.g. nursing, bathing, dressing), across the economies surveyed, there is much less intergenerational transfer of support within families (or to friends). Globally, across the cohorts, less than 11 per cent receive this form of care and less than 14 per cent provide this form of care – modest but again a balance in favour of provision. In the surveyed Americas, the proportions receiving personal care are even more modest in the north (maximum 5 per cent) and in Brazil (maximum 4 per cent), rising to 5-10 per cent in Mexico. However, in respect of the provision of personal care, the proportions in the US range from 13 per cent of the 70-79 year olds to approximately 20 per cent of the other cohorts; in Canada the proportion is approximately 14 per cent across cohorts; in Mexico it increases from 4 per cent of the 60-79 year olds to 20 per cent of the 40-59 year olds; and in Brazil the proportion is only 6 per cent across the cohorts. In all but the oldest cohort in Mexico, the personal care balance is in favour of provision.

### 3. Older people increasingly wish to remain active in the labour market

Globally, there is a clear correlation between cohort age and proportions currently in some form of paid work. While 11 per cent of the oldest cohort have some form of paid work (full-time, part-time or once in a while), this is true for 30 per cent of the 60-69 year olds, 60 per cent of the 50-59 year olds and 76 per cent of the youngest cohort. While the age-specific patterns are the same in the Americas as at the global level, there are level differences between the four countries surveyed. The participation rates of those in their 50s are significantly higher in the north (75 per cent compared with 55 per cent in the south), and the participation rate of those in their 70s in Mexico is noticeably higher than in the other three countries.



Among those still working in the pre-retirement cohorts aged 40-59 years, 44 per cent of each cohort at the global level expect to continue working for as long as possible with a further 29 per cent expecting to retire when they are old enough to receive their pension. Only 12 per cent expect to take early retirement. Again while the age-specific trends are the same in the four American countries as at the global level, there are some level differences between the countries. In the north, approximately 40 per cent of those aged 40-59 years expect to continue working for as long as possible compared with approximately 60 per cent in the south; 25 per cent in the north and almost 25 per cent in the south expect to retire when they are old enough to receive their pension; and 16 per cent in the north and 3 per cent in the south expect to take early retirement.

The corresponding figures for those still-working after age 60 years at the global level are 54 per cent expecting to continue working for as long as possible, 17 per cent expect to retire when they are old enough to receive their pension, and just 5 per cent expect to take early retirement. For those aged 60-79 years in the Americas, the corresponding figures are approximately 60 per cent in the north and in the south who expect to continue working for as long as possible; approximately 10 per

cent in the north and the south expect to retire when they are old enough to receive their pension; while 5 per cent in the north and 3 per cent in the south expect to take early retirement.

Furthermore, globally, approximately 70 per cent of the cohorts expecting to continue working will do so because they want to work rather than feeling they have to continue to work, and in the surveyed Americas this is true for two thirds of the 40-69 year olds in the US, three quarters in Canada, 80 per cent in Brazil, and 84 per cent in Mexico.

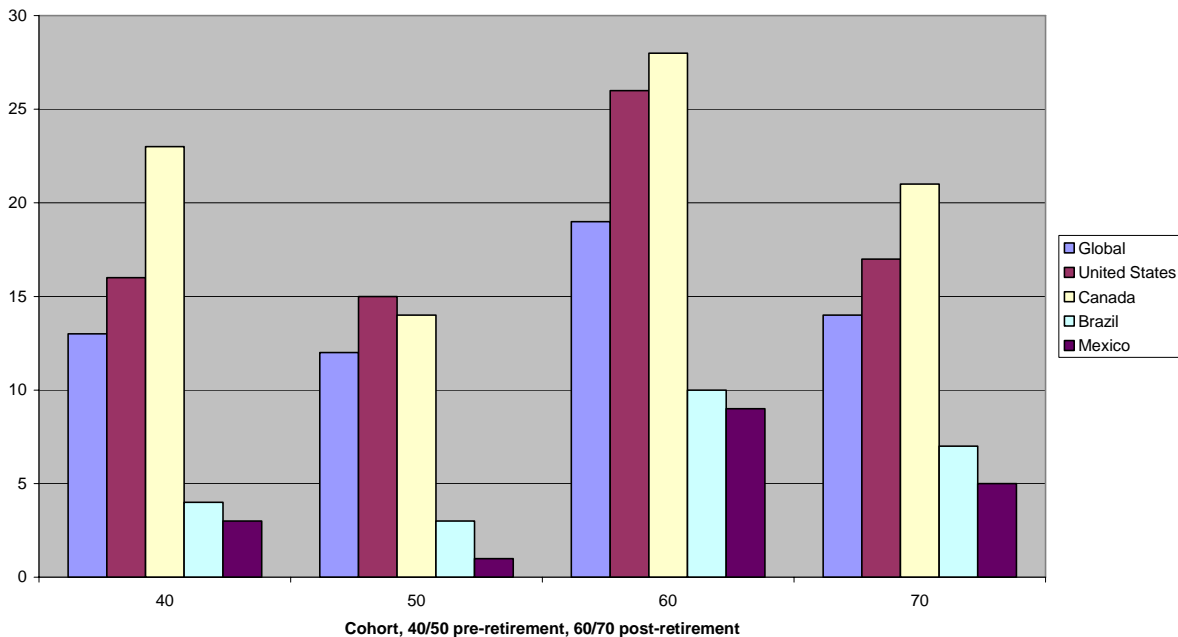
Thus, substantial numbers of over 50s **are** still working, globally and in the Americas, and among these early retirement does not seem to be the preferred option.

Generally speaking, despite the surge of early retirement since the 1970s, there are large proportions of over 50s working. Among these four American economies, however, there is as discussed above some cross-economy variation, notably the lower paid work participation figures for the 50-59 year olds in the south. The proportion of 70-79 year olds still in some form of paid work falls of dramatically everywhere but to a lesser extent in Mexico.

Globally, among those no longer in paid work aged 60-79 years, the proportions who took early retirement are higher than those aged 40-59 years expecting to do this, namely 16 compared with 12 per cent. In the surveyed Americas, this is also the case – approximately 25 per cent of retirees aged 60-79 in the north and 8 per cent in the south had taken early retirement compared with 16 per cent and 3 per cent respectively of the still working 40-59 year olds who expect to take early retirement.

In respect of the expectation versus experience of early retirement, there is a clear north-south divide in terms of levels but not trends.

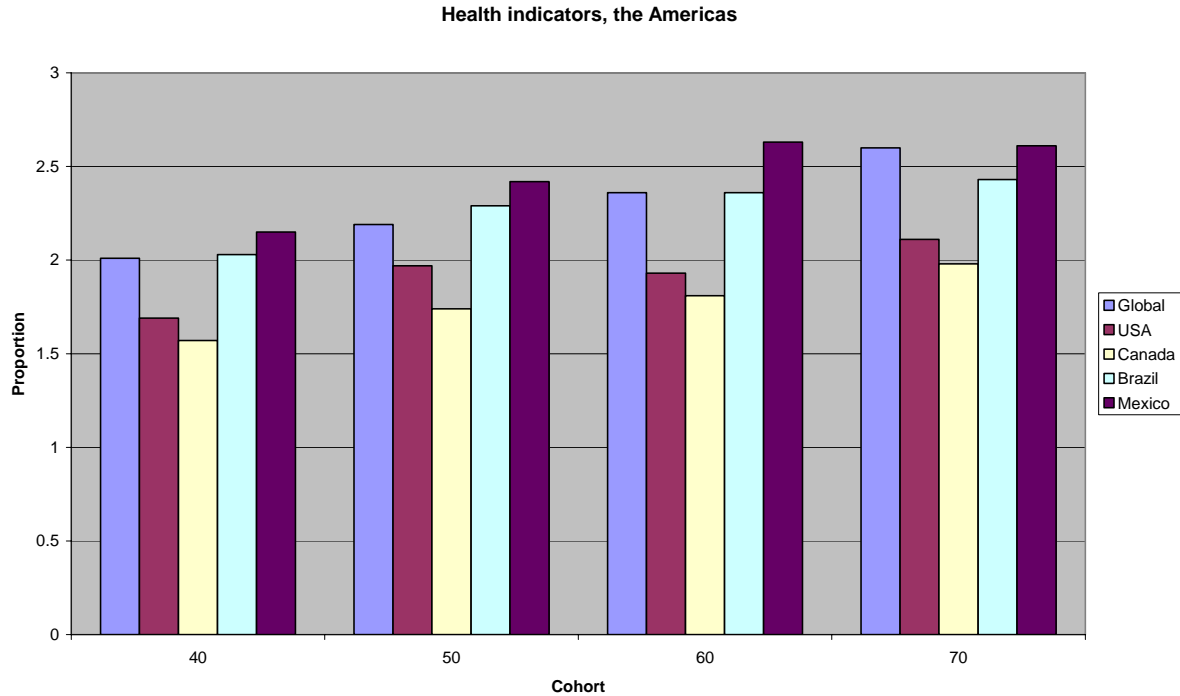
Expectation vs experience of early retirement in the Americas



Early retirement expectation levels among the 40-59 year olds in the Americas are highest in the north (and higher than the global levels) as are the levels of early retirement experienced by the 60-79 year olds (also higher than the global levels in the north).

#### 4. The over 50s are feeling fit, healthy and independent.

Generally speaking, in the north, respondents feel to a greater extent that their health is relatively good and also that they have more control in their lives than respondents in the south.

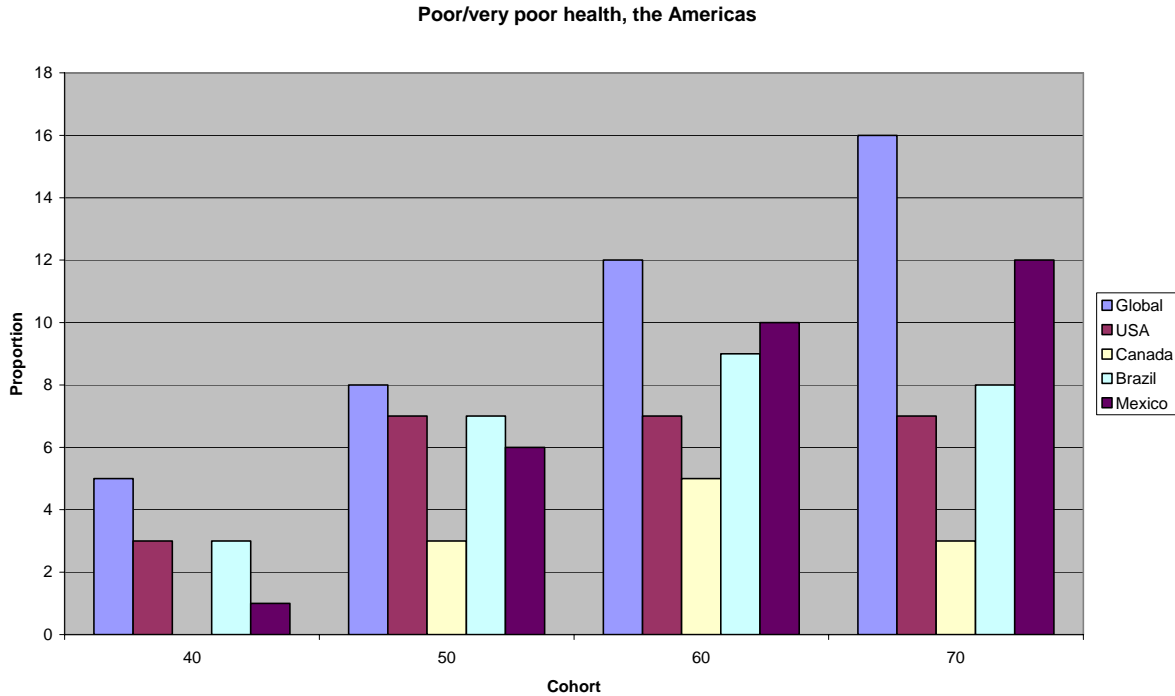


The self-appraised health index covers variation from 1=Very good, 2=Good, 3=Fair, 4=Poor to 5=Very poor, so the higher the index, the poorer the health. The main observation is that the age gradient is relatively modest everywhere indicating only modest declines in self-appraised health, in the north from 1.63 for the 40-49 year olds to 2.04 for the 70-79 year olds representing good to very good self-appraised health, and in the south from 2.09 for the 40-49 year olds to 2.52 for the 70-79 year olds representing good to fair self-appraised health. The Canadian cohorts in each case have the best self-appraised health of the surveyed American countries, followed by the US, Brazil and with Mexico having the worst self-appraised health. The south is more comparable to the global level while North America is an improvement on the global level of self-appraised health.

Globally, only 5 per cent of the 40-49 year olds feel in poor/very poor health, and only 16 per cent of the 70-79 year olds, with four fifths of people in their 40s and around half of people in their 70s feeling in good or very good health. In the surveyed Americas, only 5 per cent of the 70-79 year olds and less than 3 per cent of the 40-49 year olds in the north feel in poor/very poor health, and respectively 92 and 74 per cent feel in good/very good health, which is significantly improved on global levels of self-appraised health. In the south, proportions feeling in poor/very poor health are not dramatically higher than in the north. Less than 3 per cent of the 40-49 year olds and 10 per cent of the 70-79 year olds feel in poor/very poor health, but the proportions feeling that their health is good/very good are significantly greater in the north as 73 per cent of the 40-49 year olds and 51 per cent of the 70-79 year olds in the south feel that their health is good/very good. In other words, there is a larger proportion in the south stating that they feel their health is fair, and it could be



argued that those stating that their health is fair are closer to the poor/very poor health status than to the good/very good health status.



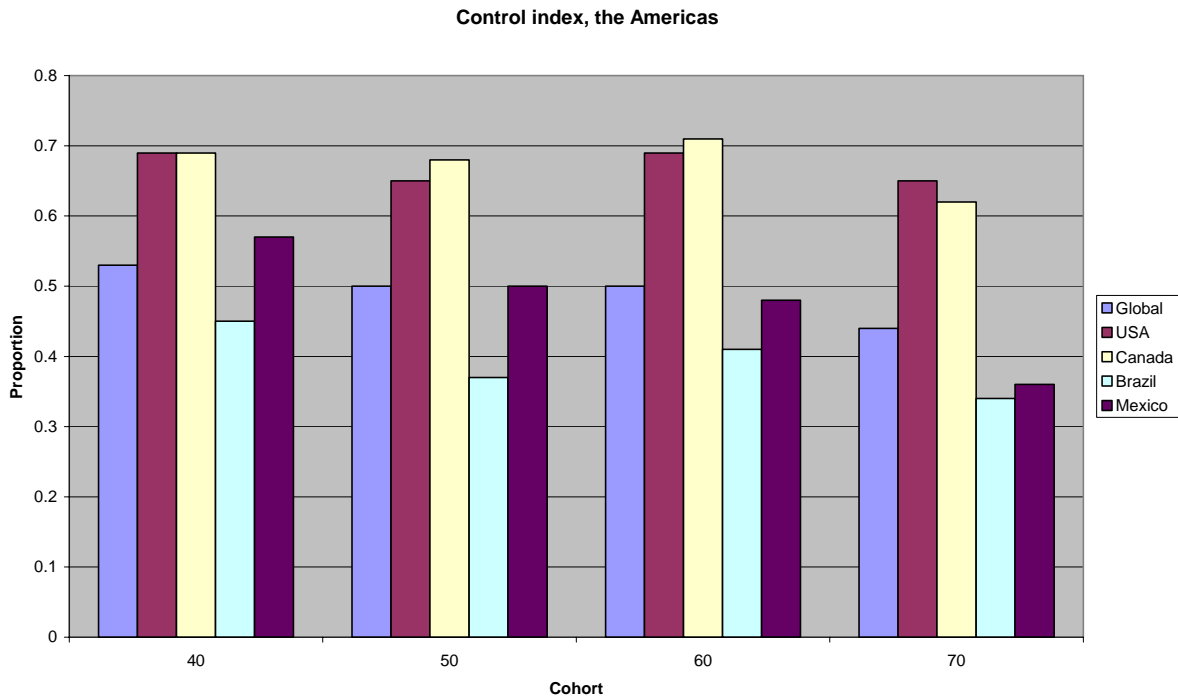
The health divide in the Americas seems not to be a north=south one but a Canada-the rest one, although with increasing age Mexico also distances itself in a negative direction from the US, Brazil and Canada.

### Control

The survey poses seven questions from which a *control index* can be compiled. The index ranges from 0 (= no or limited control) to 1 (=full or significant control).

Yet again, there is a clear north-south divide in respect of control. In the north, in all cohorts, the control index is greater than 0.6, indicating a relatively high level of control and there are only modest declines in the index with increasing age. In the south, however, the index is both lower and the age decline more pronounced. Only in the youngest cohort in Mexico does the index in the south exceed 0.5, indicating relatively modest levels of control.

The retirement bonus, with an increase in control in the immediate post-retirement cohort aged 60-69 years, is apparent in the north but also in Brazil, whereas in Mexico there is a steady decline in the control index with increasing age.



***“Life is full of opportunities”***

Globally, between 32 per cent of the oldest and 46 per cent of the youngest cohort often feel that life is full of opportunities. This is true to a significantly greater extent in the cohorts in the north where between 62 per cent of the oldest and 78 per cent of the youngest cohort feel this. In Brazil, these proportions are significantly lower than the global (and the North American) figures at between 22 per cent of the oldest cohort and 35 per cent of the youngest cohort. Mexican cohorts fair better than the global figures in all but the oldest cohort, but the proportions are still significantly lower than in the north, ranging from 27 per cent of the oldest to 60 per cent of the youngest cohort often feeling that life is full of opportunities.

***“I feel able to do the things I want to”***

This same pattern (in terms of level and age dependence) is repeated in respect of the proportions often feeling able to do the things they want to do. Globally, between 39 per cent of the oldest and 49 per cent of the youngest cohort feel this. In the north, approximately 70 per cent across the cohorts feel this. Mexican proportions are lower than in North America, ranging from 28 per cent of the oldest to 58 per cent of the youngest cohort, while in Brazil the proportions are even lower, ranging from 25 per cent of the oldest to 42 per cent of the youngest cohort.

***“Lack of money rarely prevents me from doing the things I want to do”***

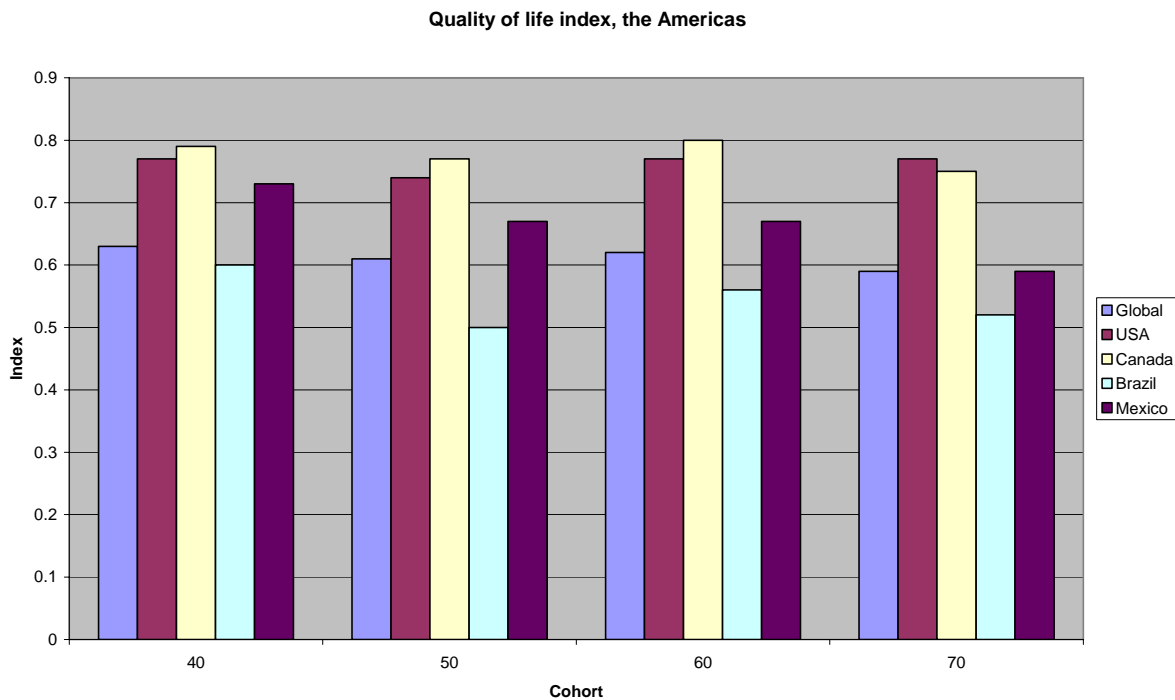
Globally, the proportion feeling that a lack of money rarely/never prevents them from doing the things they want to do increases with increasing age from 43 to 52 per cent. This is true across the surveyed American countries, albeit to a lesser extent in Mexico and at lower levels in both Brazil and Mexico than in the north. So while between 42 and 57 per cent in the north feel this, the comparable proportions in Brazil drop to between 17 and 28 per cent, while in Mexico

approximately a third across cohorts feel that lack of money prevents them from being able to do the things they want to do.

### Quality of Life

The survey poses seven questions from which a *quality of life index* is compiled ranging from 0 (=negative quality of life) to 1 (=positive quality of life).

Across the surveyed American countries, the cohorts feel they have a good quality of life. Nowhere does the quality of life index fall below 0.5 (a medium quality of life). Especially in the north but also to some extent in the south, the quality of life levels are maintained across the cohorts with little or no decline with increasing age. There is, however, the north-south divide, particularly in respect of Brazil, where the cohorts consistently have the lowest quality of life in the surveyed countries. In the north, the quality of life index ranges from 0.74 to 0.80, ranking the north with the mature European economies as those with the highest perceived quality of life in the surveyed cohorts. In the south, the Mexican cohorts exhibit the highest perceived quality of life ranging from 0.59 among the oldest to 0.73 among the youngest. Brazil has the lowest quality of life (but still not below 0.5). In every country, there is evidence of the retirement bonus with an increase in the index in the immediate post-retirement cohort aged 60-69 years in relation to the two younger pre-retirement cohorts.



The age-gradient everywhere is modest, so there is no evidence here of a dramatic decline in perceived quality of life with increasing age, except perhaps with the exception of Mexico.

### *“Everything is too much effort”*

Globally approximately 50 per cent of each cohort feels almost none of the time/never that everything is too much effort. The proportions are significantly higher in the north – ranging from 65 to 79 per cent, declining slightly with increasing age, although on this count Canada again has a

retirement bonus (79 per cent of the 60-69 year olds in Canada feel this compared with 75 per cent of the two younger cohorts). In the south, proportions are more comparable to global levels and are thus lower than in the north, ranging from 39 to 59 per cent.

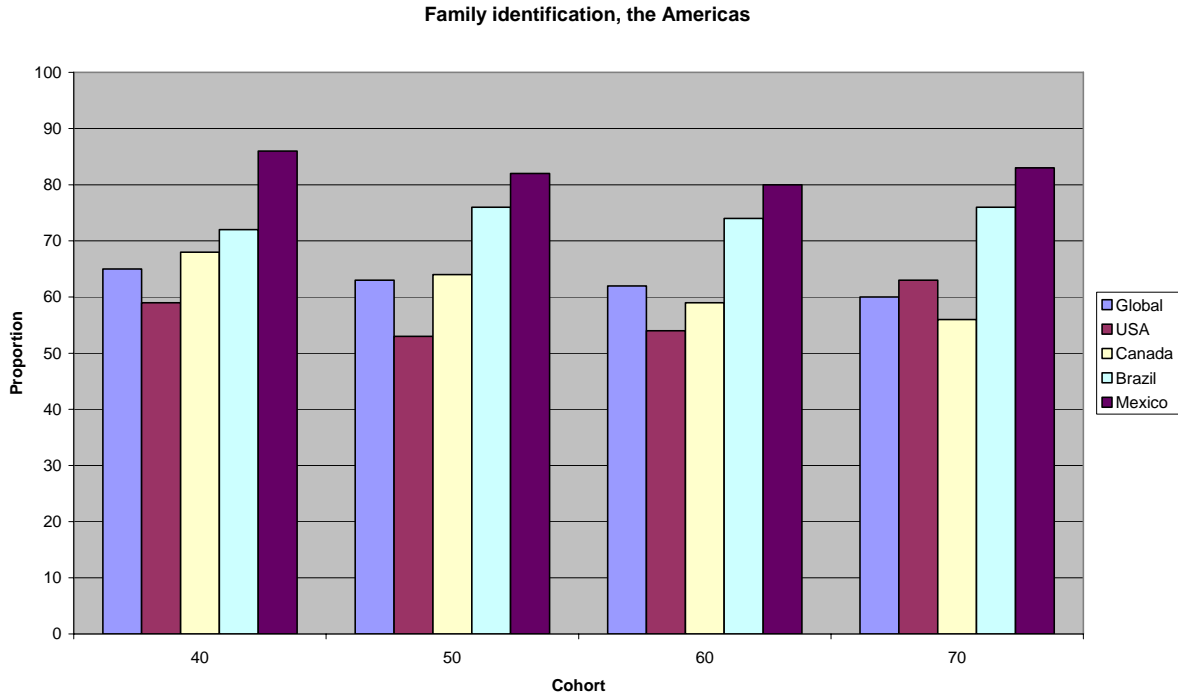
## 5. Families remain strong and reliant on the contribution of older people

The research reveals that across the globe the family remains strong in defining who we are and we still feel high levels of obligation and responsibility to our family members. Furthermore, the contribution of older people to the family is vital.

### When you think of who you are....

In every one of the surveyed economies and in every cohort, when asked “when you think of who you are, you think mainly of...” the highest response was *my family*, accounting for some two thirds of all responses. The only exception is the oldest cohort in Saudi Arabia where the largest proportion (53 per cent) states *my religion*. This is a striking manifestation of the family’s central placement in our lives.

Only 10 per cent at the global level state work, around 10 per cent state religion, and around 3 per cent state friends, with even smaller proportions stating hobbies, education or where they live.



In each of the four countries surveyed in the Americas, more than 50 per cent of each cohort states family as the main thing they think of, and only in the US is any of the other factors (work, friends, religion, hobbies, where you live, education) stated by more than 13 per cent of respondents. In the US, 23 per cent of 60-69 year olds state religion. The highest levels of family identification in the surveyed American economies are found in the south, with this north-south difference increasing with increasing age. In all but the oldest cohort, the US is the country with the lowest levels of family identification. While 53 per cent of 50-59 year olds in the US think of family primarily when they think of who they are, this is true for 80-86 per cent of Mexicans.

### Our duty to our families

Our duty towards our families is as manifest as our personal identification with our families.

Over 80 per cent of respondents at the global level feel that it is the duty of adults to provide for their parents(in-law) in times of need later in life. In the south, the proportion is even higher ranging from 94 per cent of the youngest cohort in Brazil to 86 per cent of the oldest cohort in Mexico. In the north, proportions are also high, but decline more sharply with increasing age – from 90 per cent to 70 per cent.

In addition, approximately 75 per cent in each cohort at the global level feel that it is the duty of a parent to do his/her best for his/her children even at the expense of their own well-being. There is a noticeable age gradient in the proportions in both the north and the south, but while it is positive in the south (increases with increasing age), it is negative in the north (decreases with increasing age). So while the proportions in the north feeling that it is the duty of parents to their best for their children even at the expense of their own well-being declines from approximately 70 per cent of the youngest to almost 60 per cent of the oldest, they increase in the south from 87 to 93 in Brazil and from 66 to 86 in Mexico.

Moving down a generation, so to speak, we find from the research that between 72 per cent of the 40-49 year olds and 83 per cent of the 60-69 year olds at the global level feel that it is the duty of grandparents to be there for their grandchildren in times of difficulty. The picture in the Americas is similar in all four surveyed countries. In the United States this ranges from 76 per cent of the 40-49 year olds to 88 per cent of the 60-69 year olds, and in Canada from 77 per cent to 90 per cent in these same generations. In the South, in Brazil, the proportions vary from 77 per cent of the 50-59 year olds to 92 per cent of the 70-79 year olds, and in Mexico from 74 per cent of the 40-49 year olds to 94 per cent of the 70-79 year olds.

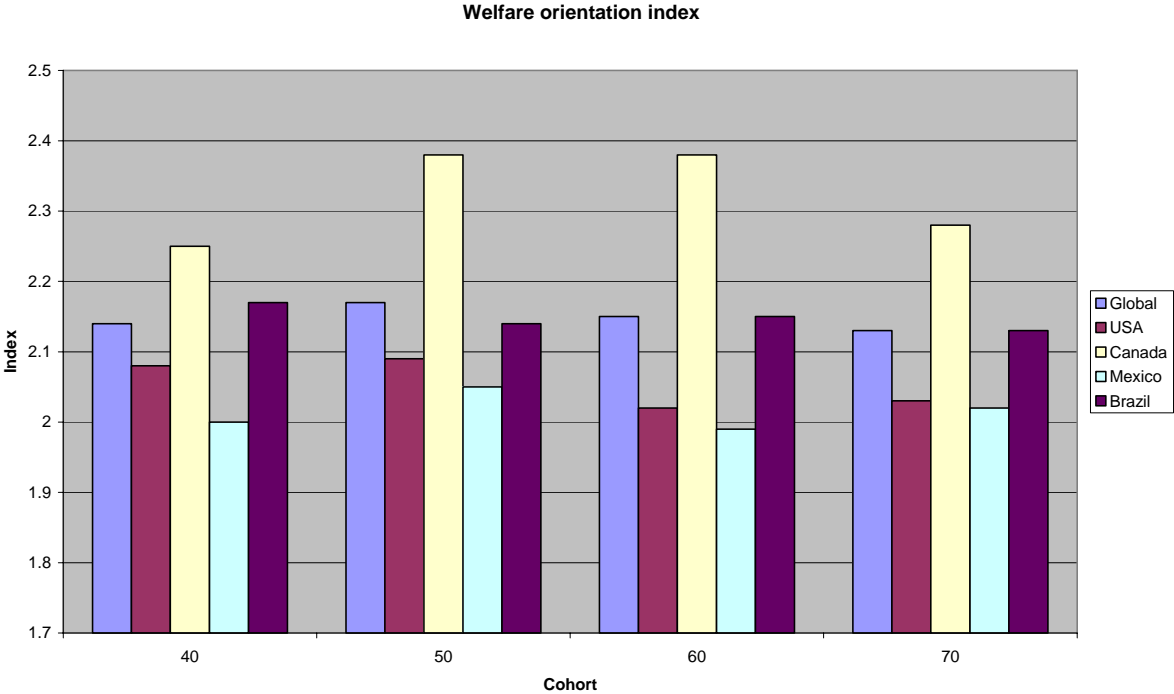
At the global level, there is less support for grandparents contributing to the economic security of the family with only 45 per cent of the youngest cohort rising to 59 per cent of the oldest cohort feeling that this should be the case. This less enthusiastic support for the economic contribution of grandparents to the family is also found in the American economies surveyed, albeit to a lesser extent in Brazil, with the proportion increasing generally with increasing age. So in the United States the proportion agreeing with this statement varies from 26 per cent of the youngest to 45 per cent of the oldest generation; in Canada from 27 to 49 per cent; and in Mexico from 23 to 50 per cent. The respondents in Brazil are more supportive of the statement with 42 per cent of the youngest generation and rising to 72 per cent of the oldest generation supporting the idea that grand[parents should contribute to the economic security of the their family.

Thus, family identification and solidarity would indicate a strong *sense of family and family duty* across the American economies covered by the research.

In the research, we ask explicitly about responsibility for older persons in need in respect of financial support, practical help in the home, and personal care, and from the material we construct a welfare orientation index. The index varies between 1 and 3, and the higher the value of the index the greater the orientation to the state for welfare provision.

Globally, the index at 2.15 across the cohorts is family orientated and is so in respect of both practical and personal help, while in respect of financial support it is orientated more or less equally towards family and the state. Across the American economies in the research, the index is between

2.38 and 1.99 (indicating a family orientation) – Canada has a slightly greater leaning towards a welfare state orientation with the highest indices across the generations, ranging from 2.25 to 2.38.



## **6. The Reality of Retirement: Expectation versus Experience**

In almost all of the economies in the research, missing colleagues is the biggest concern both before and after retirement. In North America, large proportions pre- and post-retirement are concerned about missing colleagues, while this is less so in the South.

So, in the United States, 49 per cent of the pre-retirees expect to miss colleagues once they retire and 52 per cent of the post-retirees actually do so, and in Canada, 51 per cent of the pre-retirees expect to miss colleagues once they retire and 48 per cent of the post-retirees actually do so.

On the other hand, in Brazil, only 18 per cent of the pre-retirees expect to miss colleagues once they retire and 21 per cent of the post-retirees actually do so and in Mexico, 21 per cent of the pre-retirees expect to miss colleagues once they retire and 26 per cent of the post-retirees actually do so.

These proportions compare with 39 and 37 globally.

Missing feeling useful is a fear before retirement, but this does not manifest itself to the same extent after retirement.

In the United States, 35 per cent of pre-retirees expect to miss the feeling of being useful compared with 28 per cent of post-retirees who actually do so, and in Canada, 39 per cent of pre-retirees expect to miss the feeling of being useful compared with 28 per cent of post-retirees who actually do so.

Similar proportions are found in Brazil, where 32 per cent of pre-retirees expect to miss the feeling of being useful compared with 28 per cent of post-retirees who actually do so. However, in Mexico, missing the feeling of being useful is the concern of the largest proportion of pre-retirees (43 per cent) while this is the case for 30 per cent of post-retirees.

These proportions compare with 31 and 25 globally.

There is a series workplace factors, including the above two factors, which individuals state they will miss on retirement. If we compare the proportion of pre-retirees stating that they expect to miss the particular factor with the proportion of post-retirees stating that they miss the particular factor and accumulate these pre versus post feelings we can draw up an index of expectation versus experience. If the index is greater than 1, then experience is better than expectation.

At the global level (index 1.2), experience is more positive than expectation in respect of missing aspects of the workplace and of work. This is also true in the United States (1.2) and Canada (1.3). In Brazil (1.04), expectation and experience are quite well matched, while in Mexico (0.95) experience is slightly worse than expectation.

The fear of not being able to cope financially after retirement is felt by only a relatively small proportion of pre-retirees, and the same is true for post-retirees and their financial fears for the future. Globally, 50 per cent of pre-retirees and 58 per cent of post-retirees are not worried. The survey material reveals quite a strong north-south divide in the Americas in respect of this issue.



In Canada, 65 per cent pre- and 74 post-retirement are not worried and in the United States, 58 per cent pre- and 67 post-retirement are not worried. These proportions are lower in Brazil, where 48 per cent pre- and 60 post-retirement are not worried, and significantly lower in Mexico, where only 34 per cent pre- and 50 post-retirement are not worried.

The proportions of pre-retirees expecting a decline in their standard of living after retirement are modest, as are the proportions of post-retirees who find that their standard of living is worse than it was pre-retirement. Globally, the proportions expecting/experiencing a decline in standard of living are 28/34 per cent.

In the North American economies surveyed and in Brazil, the corresponding proportions are lower - in the United States they are 25/18 per cent and in Canada they are 28/13 per cent, while in Brazil they are 23/31 per cent. However, in Mexico there is more widespread feeling that standards of living will not change as only 10/18 per cent expect/experience a decline in their standard of living after retirement.

