

LEVELS AND PATTERNS OF CONSUMPTION BY SENIORS IN WESTERN MANITOBA



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BY SENIORS IN WESTERN MANITOBA**

by

**William T. DeHaney
Department of Sociology
Brandon University
Brandon, Manitoba**

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PREFACE

Although the numbers of seniors is increasing in populations across Canada, and currently constitutes 10-12 percent of the total population, their percentage in rural communities of Manitoba is nearly twice that of the nation. Seniors constitute as much as 40 percent of the populations of some agriculturally-dependent communities. Consequently, seniors are an important component of economic structure of towns and villages.

This report is a first evaluation of the income and spending patterns of seniors in rural communities. It directly addresses not only the often stated assumption that seniors have lower incomes, but also the premise that they spend less. In addition, preliminary data concerning consumption patterns is presented.

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EXECUTIVE SUMMARY

There are four major objectives addressed in this report: 1) to determine the levels and patterns of expenditures by seniors on 15 categories of consumer goods and services, 2) to compare expenditures between households with a head between 55-64 year of age and those with a head older than 65 years, 3) to identify potential demand amongst seniors, and 4) to determine factors associated with spending patterns. Data address the two commonly held views that seniors earn and spend less money than do other age groups.

Data indicate marked differences amongst various sub-groups of seniors. Whether retired, partially-retired or working full-time, single, widowed, divorced or married and living with a spouse, and level of income all affect patterns of consumption. Information is derived from 540 households. Age distribution, household size, employment status, size of community and housing arrangements were assessed as related parameters, and used to stratify the data for analyses.

Average incomes for all households was \$50,700, with higher incomes (\$58,900) for households with heads between 55-64 years, and lower incomes for senior households (\$39,100). Shelter, food, household operations and transportation were major expenditures. Seniors allocate 60 percent of their expenditures for shelter, food and household operation, whereas 45 percent is allocated for these goods and services in households with heads 55-64 years of age. Seniors spend less on transportation, personal taxes and security.

One-person senior households spend 20 percent less than average senior spending. Essentials account for 60-70 percent of senior spending in all households. One-person households spend less for transportation, personal care and security. Seniors who rent accommodation spent only 74 percent of the average expended by seniors who own their homes. The greatest variation in expenditures between seniors who rent and own accommodations occurs in shelter and transportation costs, with renters spending only half as much on these categories as do home owners.

No definitive patterns are obvious in total expenditures of seniors in communities of different sizes. The most consistent differences occur in personal taxes, transportation and travel. Unattached (single) women between 55-64 years of age spend less than do single men of the same age. This difference does not occur in persons more than 65 years of age. Some gender differences occur in types of expenditures. Total expenditure decreases with age in both sexes.

Data do not suggest extensive poverty among seniors in rural communities. Few households surveyed spend more than 60 percent of their income on food, shelter and clothing. Also, when asked what they would spend their money on if more was available, most would increase savings. On the whole, patterns of expenditure among the elderly population surveyed appear to be the result of choice rather than of financial necessity. Finding appropriate clothing and household furnishings was most problematic for seniors.

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INTRODUCTION

Population aging is a worldwide trend that has been taking place in both industrialized and developing countries. This trend, which includes an increase in the number and proportion of people who live to age 65 and older, has been much in evidence in Canada. For example, during the decade from 1976 to 1986 the percentage of Canadians aged 65 and older increased by 2 percent to nearly 11 percent or approximately 2.7 million Canadians (McPherson, 1990: 85). This is more than twice the proportion of older people in Canada at the turn of this century. Moreover, it is estimated that by the year 2000 these numbers will increase to nearly 4 million, and to twice that by the year 2031 (Chappell, 1990: 9). In other words, more than 1 in 5 Canadians will be 65 and older in less than 40 years time.

At both the provincial and the intra-provincial levels there are noticeable differences in both rates and the extent of demographic aging. In some provinces both the rate of increase and proportion of the population 65 and older exceed those of the national average. In other provinces the rate and level of demographic aging fall below those of the Canadian average. Manitoba is one of those provinces in which both the rate of increase and the proportion of elderly in the population exceed those of the Canadian population. For example, in 1981 11.5 per cent of the residents of Manitoba were 65 years and older, compared to 9.7 percent of the Canadian population (McPherson, 1990: 91). In the southwestern region of the province (Westman), the number of people aged 65 and older now represents more than 17 percent of the population.

As governments and policymakers become aware of the shifts in the demographic structure, they believe that changes are likely to have pervasive negative economic and social consequences. In particular, it is believed that population aging necessarily leads to a decline in economic growth (e.g., size of labour and consumer markets) and an increase in the tax burden which a shrinking labour force is required to bear for the financing of pension, housing and health care costs (McDaniel, 1986; McPherson, 1990). Those who believe that economic growth will decline argue that such an outcome is likely because older people tend to be less active consumers than younger people. The reasons cited for this include: 1) older people, as a result of retirement, have less money to spend; 2) they have fewer economic needs (food, shelter, clothing, and the like) than younger people, since they have already accumulated most of what they need; and 3) advertisers are less able to convince them follow the latest fads in cars, fashions, cosmetics, food, music, and other consumer goods that promote economic growth (McDaniel, 1986: 47-48).

This report is concerned with the issue of the extent to which the traditional beliefs held by marketers and policy makers about the patterns of consumer behaviour among the elderly are supported by the findings from a sample of Manitoba residents aged 65 and older. In addition to correcting what may be misconceptions about the economic importance of the elderly as consumers, the findings indicate as well, the extent to which the marketplace is meeting the potential demand for goods and services among the relatively large, affluent, healthy and growing proportion of older persons in the population.

Research Objectives

There is extensive literature on the expenditure and consumption patterns of people in general. However, empirical studies of the expenditure levels and consumption patterns among older households are relatively few in number (Crockett, 1963; Reinecke, 1964; Goldstein, 1965; Hu et. al., 1974; Chen & Chu, 1982; McConnel & Deljavan, 1983; Schrimper & Clark, 1985; Stoller & Stoller, 1987). This is especially true of the research conducted in Canada (Heslop, 1985; Snell & Brown, 1987). In general, the present study attempted to discover the extent to which the needs and preferences of older consumers are being served by the current structure and strategies of the marketplace. This involved the following four specific objectives:

1. To determine the levels and patterns of demand (i.e., total expenditures and types of expenditures) for 15 categories of consumer goods and services by spending units or households headed by a person aged 65 years and older;
2. To compare the levels and patterns of demand of these spending units with those with a household head between 55 to 64 years old;
3. To determine the levels and patterns of potential demand (i.e., goods and services which the spending unit report they would purchase if such goods and services were available in the marketplace) by households headed by a person aged 65 years and older;
4. To examine the extent to which demand and potential demand within the 65 years old and over spending units are related to place of residence, composition of the household, marital status, gender, and total income.

Review of Expenditure Levels and Patterns of Consumption

Historically, the marketing community has ignored older consumers (Allan 1981). This attitude comes from the mistaken belief that seniors have limited economic needs, relatively low incomes, and a disinclination to spend the money they have (Clark, et. al., 1978; Allan, 1981; Lumpkin, 1984; Atchley, 1991). Recently, a spokesman for K-Mart Corporation, in announcing the closing of one of its stores in Winnipeg that had strong customer support from seniors, expressed that belief in the following manner: "The problem is, people like that (seniors) don't spend much money" (Brandon Sun, August 11, 1991: p. 2). One consequence of these beliefs is that older consumers have become, what Allan calls (1981: 14), "the forgotten generation in consumer marketing." This is evidenced by their under-representation in television and other media advertisements of consumer goods and services (Swayne & Greco, 1987), except for those products traditionally associated with the elderly — denture adhesives and health-care products.

The business community's beliefs about older consumers are traceable to at least three sources. The first is the incomplete interpretation of selected consumption behaviour theories. In the main, those theories state that the propensity to consume is a function of income (Stonier & Hague, 1960) i.e., as income increases consumption will rise too. In the case of the elderly, the evidence indicates that their average annual income decreases by about 50 percent (McPherson, 1990: 90). It seems reasonable to infer, therefore, as marketers and others have done, that consumption levels among the elderly will decline in response to the decline in income which follows their retirement from the labour force. However, the evidence supporting this inference is consistent only when it is drawn from a period when retirement income systems in North America were in their infancy and many older persons were indeed poor (Atchley, 1991: 344).

Although the improvements in retirement income systems have not eliminated poverty among older persons, they have reduced significantly the proportion of elderly living in poverty. In Canada, for example, real income among families headed by persons aged 65 and older increased by 57 percent between 1969 and 1986, and the rate of poverty among them decreased from over 41 percent to less than 10 percent. For unattached persons in the same age category, the rate of poverty declined during the same period by more than 26 percent, from roughly 69 to less than 43 percent (National Council of Welfare, 1988: 37-38). In the United States the increase in social security benefits has had similar effects on the economic status of the elderly (Crandall, 1991: 360).

Some researchers in both Canada and the United States (Schulz, 1988: 61; McPherson, 1990: 89) conclude that the reduction in poverty among the elderly, as measured by official indices of poverty, is even greater than that reported. This is so because poverty indices are based solely on before-tax money income. They argue that, when in-kind income such as health plans, food stamps, subsidized housing, tax benefits (income

tax deductions or property tax relief), and within family transfers are taken into consideration, an individual's actual financial status often will be higher than that reported. Schulz (1988) in particular, commenting on the situation in the United States, has concluded that when the in-kind income measure is considered poverty practically disappears among the elderly.

Additional evidence against the marketing community's belief that older people lack significant purchasing power comes from age analyses of the distribution of personal assets — real estate investments, RRSPs, bonds, and money in savings and loan institutions. According to a recent estimate (Maclean's 1990), 50 percent of all the personal assets in Canada are controlled by people aged 50 years and older. In the case of real estate holdings alone, the 65 years old and over segment of the population is worth 250 billion dollars (p. 48). Data on the economic status of the elderly in the United States indicate that, as a group, they occupy much the same relative position as their counterparts in Canada: their personal assets exceed those of the non-aged (Crandall, 1991: 368). According to one estimate (Allan, 1981), households headed by a person 55 years old or over account for 80 percent of all money in savings and loan institutions in the United States.

The business community is not unaware of the growing collective wealth of the increasing elderly population. It is reluctant, however, to accept the consumer demand implications of those changes. Accordingly, some marketers believe that even if older persons do have money they do not spend it. This perception of the elderly in Canada can be found in a recent report by a group of business consultants whose opinions help to shape the policies and marketing activities of the business community. The report, after describing the wealth of the average Canadian household with one or more persons aged 50 years old and over, concluded that most seniors, instead of spending their life's savings, are living off interest income and government pensions, and are leaving their wealth largely in tact for their children (Maclean's, 1990: 49).

The formal theories of consumer behaviour and the research evidence they have generated, do not support the belief that older consumers have a low propensity to consume. The life-cycle theory of consumption and saving, for example, proposes that consumption is a function of not only current income, but also is determined by prior income and expectations of future income streams or wealth position of the consumer (Ando & Modigliani, 1963). This implies that, despite the drop in income of the retired elderly, they can maintain their preretirement levels of expenditure and consumption by drawing on savings accumulated earlier in the life cycle and by borrowing on the promise of future income. Further, the theory predicts that the propensity to consume, at a given level of income, is higher among the elderly than among the non-elderly. The rationale for this positive relationship between age and expected levels of consumption, as formulated by Laffer (1976:72) is that: "because they [the elderly] have shorter life spans, they are motivated to save less and spend more than younger people."

The evidence from national surveys of consumer expenditure patterns and from more limited samples indicates that average household expenditures for households headed by persons 65 years and over are generally lower than those of other age groups (Allan, 1981; Snell & Brown, 1987; Crown, 1988; Statistics Canada, 1989). For example, the 1986 Canadian Family Expenditure Survey found that, as a group, spending units with a head 65 years and over had an average total expenditure of roughly 57 percent that of the spending unit with highest expenditure — households with a head 55-64 years. However, for some categories of expenditures — shelter, travel package tours, gifts and contributions — spending units with a head 65 years and older spent a higher percentage of their income than the younger age group (Statistics Canada, 1989: 17). Allan (1981) reported similar consumer characteristics for the elderly in the United States. In addition, she reported that their per capita expenditures for food were the highest of any age category.

Other data indicate that there are marked differences among persons grouped together as older consumers. They include the retired, the partially retired, and the full-time worker; those who are single, widowed, divorced, and those who are married and living with a spouse; those who have relatively high incomes and those who rely mainly on low pension incomes. These differences have been found to be related to levels and patterns of consumer expenditures among elderly households. For example, in 1986, elderly Canadians

who lived alone had total expenditures that were 54 percent that of married couples. Further, the patterns of expenditure for these categories of elderly households were also different. Shelter accounted for 28 percent of the spending of one-person households compared with 18 percent for married couples. On the other hand, the one-person households spent 9 percent on transportation compared with 16 percent for married couples (Statistics Canada, 1989: 17). Similarly, a study conducted in the United States (McConnel & Deljavan, 1983) found that when the retired elderly were compared with the working elderly, their levels and patterns of expenditure were somewhat different. The retired elderly spent a larger share of their budgets on shelter, food at home, and medical care, and a lower proportion on transportation and food away from home, compared to the working elderly.

These and other similar findings (Crocket, 1963; Chen & Chu, 1982; Schrimper, 1985) suggest that differences in levels and patterns of consumer expenditures between elderly and non-elderly spending units may be due less to the effects of age than to other variables. Thus, in addition to controlling for the effects of household size and employment status of the elderly, other differences in the socioeconomic characteristics of the age groups under study should be taken into account. This approach recognizes the fact that "There are factors other than aging that can cause age differences" (Atchley, 1991: 12), and these may generate findings that lead to more adequate policy responses to the needs of the elderly.

Allan (1981) identified another limitation in the research that has been done on expenditure patterns of older consumers: Most studies generate no information about potential demand, or what the elderly would be willing to purchase if the marketplace was more responsive to their needs. A major disadvantage of this limitation to the elderly and to some segments of the business community is that it serves to perpetuate their traditional views about the elderly and, consequently, to their relative neglect of the changing needs of the increasing proportion of elderly in the population. Thus, while this study examines consumer demands among a sample of community-based non-institutionalized elderly, the primary focus is on potential demand for goods and services of elderly spending units.

METHODS

The Sample

The target population in this study was family households headed by a person aged 55 years who lives in one of 74 communities located in the Westman Health Region of Manitoba. Sample selection was done in three stages. First, all communities in the region, as identified by the 1990 Manitoba Population Report (see Manitoba Health Services Commission, 1990), excepting Indian Reserves, were stratified by population into eight size clusters. The size of the clusters ranged from communities with populations of fewer than 1000, to those with more than 30,000 persons. Second, one community was selected randomly from each of the eight clusters, and the number of persons aged 55 years old and over was determined for each community, using the population data reported for the Westman Health Region (Manitoba Health Services Commission, 1990). In the third stage of the sampling process a proportionate stratified random sample of households and unattached persons was selected. The stratification variable was the age of the household heads.

Based on the estimated costs and available resources, the decision was made to select a sample of 800 households. However, the sample size was increased to 1018 to ensure that the achieved sample size would not deviate too far from the desired sample size, despite the probable non-response rate of surveys of this kind. Following the decision the sample was drawn by the Statistical Division of the Manitoba Health Services Commission.

Data Collection

The names and addresses of the prospective interviewees in the sample were obtained from the records of the Commission. As part of the data collection process a letter was mailed to each prospective interviewee describing the proposed study and asking that a reply be returned to the sender of the letter indicating the recipients willingness to participate in the study. To facilitate a prompt reply, a stamped, self-addressed envelope and a reply form were enclosed in the letter. Three weeks after the first letter was mailed a reminder letter was sent to each prospective interviewee who had not returned the reply form. Of the total replies received in response to the original letter and the reminder, 540 households and unattached persons stated that they were willing to be interviewed for the study.

Data collection took place between late July and early December 1992, by means of personal in-home interviews. The interview schedule was a modified form of the questionnaire used by Statistics Canada in its 1986 Survey of Family Expenditures in Canada, supplemented by other questions concerning the respondents' perception of the extent to which their needs and preferences for consumer goods and services had been met by the marketplace. The first part of the interview schedule consisted of questions about the composition and demographic characteristics of each household, and characteristics of the dwellings occupied. The second part consisted of questions about 16 categories of individual and household expenditures (e.g., food, shelter, clothing, transportation, health care, and other consumer items). The final section elicited information about total household income and the employment status of the members of each household.

FINDINGS

Socio-Demographic Characteristics of Elderly Households

Age Distribution. The ages of the respondents ranged from 48 to 92 years. Approximately 30 percent were under 65 years of age, 55 percent were between 65 and 79 years of age, and the remaining 15 percent were between 80 and 92 years of age. The median age of the sample was 69 years. Sixty percent were females and 40 percent were males.

Household Size. Sixty-two percent of the respondents lived in two-person households with her or his married spouse and 30 percent lived alone. The remaining 8 percent of the respondents lived in households consisting of three or more persons which included a daughter, son or other relative.

Employment Status. Three-quarters of the respondents were retired at the time of the interview and have not been engaged in paid employment. The remaining one-quarter of the respondents had been employed for between 10 and 41 weeks during the year in five occupational areas: farming (4 percent); clerical (4 percent); professional/technical (6 percent); service (3 percent); and sales (3 percent).

Housing. Most respondents (75 percent) lived in single-family houses. The next most common type of housing occupied by seniors in the sample was apartment buildings. This type of housing was occupied by nearly 1 in 5 of the respondents (19 percent). Of the remaining 6 percent of the respondents, 2 percent lived in mobile homes, and the others lived either in row houses (1 percent) or in rooms in a house.

Slightly more than 73 percent of the households owned the dwelling they occupied without a mortgage, while 4 percent owned the dwelling with a mortgage. Approximately 18 percent of the households lived in rented accommodations, and the remaining 5 percent occupied rent-free housing. More than one-third of the houses (37 percent) were constructed before 1960.

Levels and Patterns of Expenditure and Consumption by Elderly Households

Levels of expenditure and patterns of consumption are compared for households with a head 55-64 years of age with households with a head 65 years old or more (Table 1). The data indicate that, as a group, the latter households have a total expenditure (\$26,472) that is 66 percent of the total expenditure (\$40,385) of households with a head 55-64 years of age. The consumption patterns for the two spending units also are different. Shelter, food, and household operation account for 60 percent of the spending by the older age group, compared to 45 percent by the younger age group. On the other hand, seniors spend less on private transportation, personal taxes, and security (16 percent) than do the households with younger heads (33 percent).

Table 1. Average expenditures of households by age of household head, 1991

Average income	\$50,684	\$58,904	\$39,144
Expenditures categories	All households in the sample	Age of head	
		55-64 years	65 years & over
Food	4,553	5,253	4,249
Shelter	9,581	10,754	9,072
Household operation	2,514	2,383	2,571
Household furnishings	1,642	2,255	1,377
Clothing	1,229	1,469	1,125
Transportation	2,651	3,429	2,313
Private transportation	2,090	2,834	1,767
Public transportation	561	595	546
Medical & health care	687	760	651
Personal care	637	749	589
Recreation	297	445	232
Reading materials	485	602	434
Education	19	44	9
Tobacco products & alcoholic beverages	509	667	440
Miscellaneous expenses	120	134	114
Total current consumption	24,924	28,943	23,228
Personal taxes	2,489	3,614	2,002
Security	2,469	6,930	531
Gifts & contributions	760	897	700
Total expenditure	30,641	40,385	26,472

However, there are differences in levels and patterns of expenditure within the elderly group (Table 2). In one-person households the total expenditure (\$23,016) was more than 20 percent lower than the average total spending (\$28,870) of two-person households (married couples). Essentials — food, shelter, household operation and the like — accounted for approximately 70 percent of the spending in one-person units, compared to 63 percent in two-person spending units. In the areas of transportation, personal care, and security, one-person households spend proportionately less of their total expenditure than do two-person households.

There were only 9 three-person households with a head 65 years and over in the sample. Thus, the data on their levels and patterns of expenditure and consumption (Table 2), although suggestive of being different from those of the other two spending units, are treated as inconclusive. Nevertheless, the levels and patterns of expenditure are similar to those reported by Statistics Canada (1989) for elderly households of two or more persons. For example, the nine households included had a total average expenditure of more than 1.5 times that of the one-person households, and 1.25 times that of the two-person households. Furthermore, the proportion of their average expenditure on essentials was lower than that for one-person households and roughly the same as the proportion for two-person households.

Table 2. Average dollar expenditures of elderly households (head >65 yrs. of age) by size of household 1991

Average income	\$39,144	\$32,295	\$45,578	\$40,487
	Expenditure items			
	Size of household			
	All households	One person	Two persons	Three or more persons
Food	4,249	4,132	4,328	4,581
Shelter	9,072	7,573	9,889	15,604
Household operation	2,571	2,577	2,590	2,349
Household furnishings	1,377	999	1,678	2,371
Clothing	1,125	933	1,268	1,841
Transportation & travel	2,313	1,755	2,692	3,326
Private transportation	1,767	1,203	2,250	2,526
Public transportation	546	652	442	800
Medical & health care	651	545	762	608
Personal care	589	363	687	665
Recreation	232	180	278	275
Reading materials	434	403	464	418
Education	9	4	13	11
Tobacco products & alcoholic beverages	440	452	424	651
Miscellaneous expenses	114	100	126	164
Total current consumption	23,228	20,229	25,199	32,864
Personal taxes	2,002	1,825	2,176	1,961
Security	531	401	679	199
Gifts & contributions	700	561	816	963
Total expenditure	26,472	23,016	28,870	35,987

Expenditure by Home Ownership

Both the levels and the patterns of consumption of the elderly who are mortgage-free homeowners differed from their counterparts who lived in rented accommodations (Table 3). Elderly spending units who occupied rented accommodations had a total expenditure of 74 percent (\$20,597) of the total (\$27,809) expended by elderly spending units who were mortgage-free homeowners.

Table 3. Average dollar expenditures of households with a head 65 years and over by homeownership class 1991

Average income	\$48,019	\$26,931	\$25,799
Expenditures items	Mortgage free owners	Owners with mortgage	Tenants
Food	5,096	4,569	4,407
Shelter	3,949	10,788	5,148
Household operation	3,655	2,693	2,266
Household furnishings	1,782	1,532	1,041
Clothing	1,655	1,857	1,043
Travel & transportation	4,463	1,814	1,707
Private transportation	2,564	1,032	1,079
Public transportation	1,899	782	628
Health care	751	648	679
Personal care	775	415	509
Recreation	849	265	186
Reading materials	530	395	435
Education	28	16	—
Tobacco & alcoholic beverages	636	403	358
Miscellaneous expenses	222	133	91
Total current consumption	24,391	25,220	17,870
Personal taxes	2,053	1,105	1,949
Security	583	333	270
Gifts & contributions	773	985	507
Total expenditure	27,809	27,643	20,597

These two categories of elderly households differed also in their patterns of spending. Shelter, food, household operation, and clothing accounted for more than 62 percent of the spending of those who occupied rented accommodations. Mortgage-free elderly homeowners, on the other hand, allocated to similar items somewhat less than 52 percent of their total expenditure. The elderly who occupied rented accommodations spent a smaller proportion of their total expenditure on travel, transportation, recreation, and personal care (12 percent) than the percentage spent on similar items (22 percent) by the elderly who were mortgage-free homeowners.

The major differences in the spending patterns of these two categories of elderly households, however, involve the proportion of their total expenditure allocated to shelter and transportation. Elderly spending units with no mortgage on their homes expend nearly twice as much (16 percent) of their total expenditure on travel and transportation as do their counterparts (8 percent) who occupy rented accommodations. Further, those who rent accommodations allocate 25 percent of their total expenditure to shelter, compared to just slightly over 14 percent by elderly spending units with no mortgage on their homes.

Patterns of Expenditure by Population Size of Area of Residence

The spending units in the survey were selected from communities with population sizes ranging from more than 40,000 to less than 1000 (Table 4). Their classification into urban and rural areas is based on the definition of urban used by Statistics Canada (1987).

Table 4. Household expenditures of the elderly by population of area of residence

Expenditures categories	Population of area of residence				
	Urban <40,000 ¹	Urban 3000-3999	Urban 2000-2999	Rural 1000- 1999	Rural <1000
Food	4,462	4,103	2,587	3,301	4,179
Shelter	4,776	4,566	4,707	4,889	5,429
Household operation	1,998	2,991	2,908	2,726	2,686
Household furnishings	931	912	1,624	2,835	1,364
Clothing	1,823	1,294	1,575	1,364	1,056
Transportation & travel	3,372	2,874	2,981	3,347	2,701
Private transportation	1,185	1,439	934	2,531	2,156
Public transportation	187	435	2,047	816	545
Medical & health care	567	613	517	669	871
Personal care	452	467	680	416	738
Recreation	347	111	228	222	324
Reading materials	278	512	752	489	379
Education	15	—	17	—	8
Tobacco products & alcoholic beverages	408	154	458	320	411
Miscellaneous expenses	396	185	178	165	172
Total current consumption	19,825	17,682	21,218	20,643	20,318
Personal taxes	3,571	2,186	2,879	1,648	2,097
Security	353	215	670	1,227	449
Gifts & contributions	658	372	652	525	1,010
Total expenditure	24,407	21,555	25,113	24,143	23,874

¹ This category has only one community.

There appears to be no systematic relationship between population size of an area in which a residence is located and levels of consumption of the spending units. It appears, however, that the average total expenditure of households (\$25,113) in the smallest urban areas (populations of between 2000 and 2,999) is the highest of all the areas. The second highest level of expenditure (\$24,407) occurs among households located in the area with the largest population, while the lowest level of expenditure reported (\$21,555) is among elderly households in urban areas with populations ranging from 3000 to 3999.

Households in rural areas with populations of less than 1000 residents report lower levels of average total expenditure than each of the other areas, excepting urban areas with populations ranging from 3000 to 3999. Average total expenditure is, however, only slightly more than 1 percent below the average expenditure (\$24,143) reported in rural areas with populations ranging from 1000 to 1999. A comparison between the levels of expenditure in the smallest and each of the larger areas reveals that the population of area of residence has little effect on levels of expenditure in the population surveyed.

Some variation is apparent in the consumption patterns of elderly households by size of area of residence (Table 4). Households in areas with populations of less than 4000 people spend more on essentials — shelter, food, household operation, clothing and health care — than do the elderly who reside in an area with a population of more than 30,000 people. For the latter area the percentage is 60, while the values for other areas range from 64 percent to 67 percent. The percentage of total expenditure allocated to essentials is

highest among households that are located in areas having a population ranging from 3000 to 3999. In the two areas defined as rural, the elderly allocated 65 percent of their total expenditure to essentials.

The most consistent differences in the spending patterns of elderly households residing in areas that vary in population size involve personal taxes and transportation and travel. In the urban area with the largest population, more than 28 percent of the total expenditure of the elderly goes toward personal taxes (15 percent) and transportation and travel (14 percent). Elderly households in the smaller urban areas spent between 23 and 20 percent on these items. In the rural areas, the percentage of total expenditure allocated to private transportation is twice (9 percent) the percentage (5 percent) spent by the elderly who reside in the largest urban area and between 3 and 6 percent higher than the percentage in other areas.

Levels and Patterns of Consumption Among the Elderly in One-Person Households

The reported total expenditure of the elderly who live in one-person households is between 64 and 80 percent of the expenditures of larger households (Table 2). However, the elderly in one-person households do not constitute a homogeneous group in levels and patterns of consumption. There are a number of differences between elderly females and males in the 55-64 and the 65 and over age-groups (Table 5).

Table 5. Household expenditures by age and sex of unattached individuals

Expenditure categories	Age of females		Age of males	
	55-64 yrs.	65 yrs. & older	55-64 yrs.	65 yrs. & older
Food	3,343	4,235	5,783	3,926
Shelter	7,532	7,902	5,619	6,829
Household operation	1,871	2,423	2,357	2,994
Household furnishings	2,281	1,056	2,036	821
Clothing	991	1,017	1,002	715
Transportation & travel	2,613	1,871	4,690	1,801
Private transportation	1,635	1,035	2,688	1,618
Public transportation	978	836	2,002	183
Medical & health care	627	562	782	494
Personal care	502	494	416	436
Recreation	259	120	589	336
Reading materials	609	429	516	342
Education	19	4.5	306	—
Tobacco products & alcoholic beverages	224	158	794	1,227
Miscellaneous expenses	100	89	177	126
Total current consumption	20,974	20,361	25,067	20,044
Personal taxes	2,849	1,683	6,291	2,224
Security	3,379	524	1,143	94
Gifts & contributions	865	655	563	296
Total expenditure	28,067	23,236	33,064	22,658

In the population surveyed, female one-person households aged 55 to 64 years report a total expenditure (\$28,067) of approximately 85 percent of the expenditure (\$33,064) reported by their male counterparts. Their level of expenditure is, however, more than 17 percent higher than that of female one-person households aged 65 years and over, and approximately 19 percent more than that of male one-person households in this age group.

Female one-person households aged 65 years and over, on the other hand, report a total expenditure (\$23,236) that is approximately 3 percent more than the expenditure (\$22,658) reported by their male counterparts. Their level of expenditure is, however, more than 17 percent below the amount reported by one-person female households in the 55 to 64 age group, and only 70 percent of the total expenditure (\$33,064) reported by one-person male households in the same age group.

The patterns of consumption of one-person households in the two age groups are quite similar to the patterns found at the national level (Statistics Canada, 1989: Table 19). Female one-person households in the 65 years and over group spend a higher percentage of their total expenditure on shelter, food, household operation, household furnishing, and clothing than do male one-person households in the same age group. The percentages are 71 and 67 percent, respectively. Male one-person households in the 65 years and over category, on the other hand, spend a higher percentage of their total expenditure than do their female counterparts on personal taxes, private transportation, tobacco products and alcoholic beverages and recreation. The percentages for each group are 24 and 13 percent, respectively.

Both the levels of expenditure and the patterns of consumption of unattached individuals in the 55 to 64 age group are different from those reported by their counterparts in the 65 years old and older age group. The total expenditure of females in the younger age group (\$28,067) is 21 percent higher than the expenditure (\$23,236) of females in the older age group. It is also 24 percent higher than the total expenditure (\$22,658) reported by unattached males in the older age group. The highest level of expenditure among unattached individuals occurs among males in the younger age group. Their total expenditure exceeds that of females in the same age group by 18 percent, and by 43 and 46 percent over females 65 years and over and males 65 years old and over, respectively.

Unattached females in the younger age group spend a smaller percentage (57 percent) of their total expenditure on essentials (shelter, food, household furnishing, household operation) than the percentage (66 percent) spent on these items by unattached females in the 65 years and older age group. A similar pattern of consumption is reported by unattached males in both age groups: males in the younger age group spend 50 percent of their total expenditure on essentials, compared to 69 percent by males in the 65 years and over age group. On the other hand, females in the younger age group spend a higher percentage of their total expenditure (31 percent) on security, personal taxes and transportation than the percentage spent on those items by unattached females in the 65 years and over age group (17 percent).

In general, the data suggest that levels of expenditure for elderly households are lower than the levels for households headed by a person aged 55 to 64 years. The lower expenditure does not, however, appear to reflect the rate of poverty among the elderly. Indeed, the data on average household incomes for all categories of elderly spending units (see Tables 2, 3 and 5) indicate that none of the elderly households spend more than 59 percent of their average income on the necessities of life — food, shelter, and clothing. This is true even for unattached elderly individuals.

Additional support for the conclusion that the lower levels of expenditure among the elderly do not indicate poverty comes from the respondents' answers to the following question: "If your income were to increase by \$200 per month, how would you allocate the additional income?" On the whole, patterns of expenditure among the elderly population surveyed appear to be the result of choice rather than of financial necessity.

Responses show that the majority of the households (86 percent) would make no change in their patterns of expenditure (Table 6). Of those who report that they would change their patterns of spending, the most frequent response (27 percent) is an increase in the amount allocated to savings. Two other responses received approximately the same percentage of respondents: the amount spent on housing (15 percent) and on transportation (15 percent). Less than 13 percent of those who would initiate new patterns of spending would increase the amount allocated to food.

Table 6. Responses to a question regarding expenditure patterns if income increased by \$200 per month

Response	Percent of respondents
Would make no change	86 percent
Change most categories	14 percent
*Changes most often cited:	
Savings	27 percent
Housing	15 percent
Transportation	15 percent
Food	13 percent

* Percentages may not total to 100 percent because the remaining changes cited are too diverse to categorize

The 14 percent of elderly households that would change their patterns of spending if their income were to increase by \$200 per month could be considered as having existed at, or below the poverty line. If this is the case, the level of poverty in the population surveyed is well-above that of the national average in 1991 (9 percent). The data suggest that a significant percentage of elderly households perceive themselves as having insufficient income to meet some of their consumption needs, especially in the area of amount available for savings.

The responses to the question regarding expenditure patterns when given an hypothetical increase of \$200 per month also provide an indirect and tentative test of the life cycle hypothesis concerning the propensity of the elderly to spend rather than save. As indicated earlier, the hypothesis states that as a group, the elderly tend to spend rather than save, as a result of their having less income than they did during their preretirement years and because of their reduced life expectancy. If this is true of the population surveyed, a much higher percentage of the sample than the 15 percent observed should have reported that they would make changes in their expenditure patterns. Furthermore, if the propensity to spend is greater than the propensity to save, of those who report that they would increase the amount allocated to the various expenditure categories, the lowest percentage should have chosen the savings category. The responses are, however, the opposite of what would be expected: only 14 percent would change their spending pattern and the highest percentage among this subgroup would increase the amount allocated to savings. Thus, taken together, the responses to the question indicate that saving is typical rather than unusual for the elderly in the population surveyed.

POTENTIAL DEMAND: PREFERENCES OF OLDER CONSUMERS

This section describes selected goods and services that elderly consumers in the Westman Region seek but have difficulty finding in the marketplace. Comparisons are made regarding the different perceptions of spending units with a head 55-64 years with those with a head 65 years and over regarding the extent to which they encountered difficulties in finding the consumer items for which they had a preference, and the types of

difficulties experienced. Finally, the effect on the spending levels of the two categories of households is examined.

Respondents were questioned about the level and type of difficulty they and their spouses usually encounter when shopping for six categories of consumption items (Table 7). The responses indicate that the majority of households in both age-groups encounter no difficulty finding most items to meet their needs. There are, however, two exceptions. Approximately 37 percent of all households report that they had encountered either “some difficulty” or “a great deal of difficulty” in finding preferred clothing. In addition, more than 14 percent of the households have difficulty finding preferred types of furniture. In the case of clothing, respondents in the 65 years and over age group are somewhat more likely (38 percent) than their counterparts in the 55 to 64 age group (36 percent) to have difficulty finding the clothing items they desire.

Table 7. Percent distribution of households by difficulty encountered in finding preferred consumer goods by age of household head

Difficulty encountered in finding preferred item	All households (%)	Age of household head	
		55-64 years (%)	65 years & over (%)
Housing	2	—	2
Household furniture	14	16	14
Clothing	37	36	38
Medical and health care	4	4	3
Transportation	4	2	4
Sporting goods	2	3	1

Difficulties Encountered by Individuals When Shopping for Clothes

All respondents who reported that they had encountered some difficulty when shopping for clothes, regardless of age, identified four kinds of difficulties. Individuals (28 percent) cannot find clothes in the style they prefer, or in the size (28 percent) they are looking for. More than 1 in 5 of those who have difficulty shopping for clothes also consider the prices too high. A similar percentage (21 percent) are dissatisfied with the limited range of items from which they had to make their choice.

The patterns of dissatisfaction observed among respondents in both age groups are similar. However, seniors are somewhat more likely than individuals in the 55 to 64 age group to report that they encounter difficulty finding both the style of clothing (29 percent) and the sizes they desire (29 percent). Approximately the same percentage of respondents from both age groups consider the prices of clothing items to be too high. For both age groups, the items of clothing they have most difficulty finding when they went shopping are, in order of difficulty, dresses, skirts, footwear, and suits. Of the respondents in the 65 and over age group who have difficulty finding suitable clothes in the stores (Table 9), approximately 34 percent report that they cannot find suitable dresses, while roughly 25 percent cannot not find suitable skirts. The corresponding percentages for individuals in the 55 - 64 age group are 37 and 12 percent, respectively. Twice as many 55 - 64 year age group (15 percent) as those in the 65 years and older group (6 percent) report that they encounter difficulty finding suitable footwear.

Table 8. Percent distribution of households by the characteristics of the clothing they desired but had difficulty finding, by age of household head

Kinds of difficulty encountered in finding clothes desired	All households reporting some difficulty	Age of household head	
		55-64 years	65 years & over
Limited choice	21	25	20
Size	28	26	29
Style	28	27	29
Affordable price	28	27	29

In both age groups, the experience of having a great deal of difficulty finding clothing items with the characteristics they desire has a strong influence on their level of spending on those items. Nearly 38 percent of the respondents in this category state that the experience causes them to spend less than they would have spent for clothing. More than of 50 percent of seniors who experience difficulty finding clothes with the characteristics they desire report that the experience influences their decision to spend less than they would spend if they had found items with the characteristics they desire.

Table 9. Percent distribution of households by selected items of clothing they had difficulty finding in stores, by age of household head

Items of clothing	Age of household head	
	55 - 64 yrs.	65 years & over
Beachwear	8	4
Dresses	37	34
Footwear	15	6
Skirts	12	25
Suits for men	10	10
Sweaters	4	6
Other items	15	15

Table 10. Percent distribution of households by effect on spending of difficulty encountered finding clothing desired, by age of household head

Spending effect	Age of household head		Total
	55-64 years	65 years & over	
Spend less	39	51	38
Did not spend less	61	49	62
Total	100	100	100
N	70	170	240

SUMMARY, CONCLUSIONS AND IMPLICATIONS

Many misconceptions exist about the practices and behavioral preferences of seniors (people age 65 years old and over). One belief, which appears to be widely held among marketers of consumer goods and services, is that seniors as a group do not spend much money in the marketplace. This study has the following three objectives: 1) to compare levels and patterns of spending and consumption among a sample of consumers in the 65 years old and over age group with those of a group aged 55 to 64 years old (drawn from the Westman Region); 2) to determine the extent to which those levels and patterns of spending, regardless of age, are related to size of household, composition of household, size of community in which the household lives, homeownership class, and income level, and 3) to determine whether or not levels and patterns of spending among seniors are influenced by the responsiveness of the marketplace to their needs and preferences. The substantive findings are summarized in eight categories.

1. Levels of Spending. As a group, spending units in the Westman Region with a head 65 years and over have a total expenditure of less than 66 percent of that of spending units with a head 55-64 years old. Shelter, food, and household operation account for 60 percent of the total expenditure of seniors compared to 45 percent of the younger age group. Conversely, the older age group spends less on private transportation, personal taxes, and security than does the younger age group.
2. Spending Variations by size of Households. One-person households spend 21 percent less than do two-person households. Approximately 70 percent of their total expenditure, compared to 63 percent of the two-person spending units goes toward the essentials of food, shelter, and household operation. Seniors in two-person households spend more on travel, personal care, and security than do their counterparts in one-person households. Elderly spending units with three or more persons (only 9 in the sample) have the highest total expenditure, most of which is accounted for by shelter and household operation.
3. Spending Variations by Homeownership Class. The total expenditure of elderly units without a mortgage is less than 1 percent higher than that of elderly spending units with a mortgage. However, while the latter category spends 39 percent of their total expenditure on shelter, the mortgage-free units spend only 14 percent of their total expenditure on shelter. On the other hand, elderly spending units without a mortgage allocate nearly 22 percent of their total expenditure on travel, transportation, personal care and recreation, compared to just over 9 percent by elderly spending units with a mortgage.

Those who occupy rented accommodations have the lowest total expenditure among the three homeownership classes. They spend nearly 25 percent of their total expenditure on shelter, compared to just over 14 percent by seniors with no mortgage. The proportion spent on shelter is, however, only 64 percent of that spent by seniors with a mortgage. Renters spend a relatively small percentage of their total budget on travel and transportation (8 percent) compared to the other two classes of homeowners.

4. Spending Variations by Population Size of Area of Residence. No obvious differences in levels of spending are found among seniors residing in communities of varying population sizes. Among the areas classified as urban, average total expenditure is highest in areas with a population of between 2000 and 3000 and lowest in areas with a population of between 3000 and 4000 residents. In the one area with a population more than 40,000 residents the average total expenditure of seniors is between that found for seniors in the other two sizes of urban areas.

On the other hand, among communities classified as rural, the average total expenditure of seniors in the smaller communities is marginally lower than the average total expenditure of seniors residing in communities where the population is larger. For example, the total average expenditure of rural populations in communities of less than 1000 is \$23,874, compared to \$24,143 for seniors in communities of between 1000 and 1999 people.

5. Spending Differences among Unattached Seniors. Female one-person households aged 65 years old and over spend 17 percent less than their counterparts aged 55-64 years old, and 70 percent of male one-person households in the 55 - 64 year age group. However, they spend, on the average, 3 percent more than male one-person households in the 65 years and over age group. There is a striking difference in the spending patterns of unattached female and male seniors. Females spend a higher percentage of their total expenditure (71 percent) on shelter, food, household operation, and clothing than the percentage (67 percent) spent by their male counterparts. Males, on the other hand, spend a higher percentage of their total expenditure (24 percent) on personal taxes, private transportation, and entertainment. This contrasts to only 13 percent spent on these items by female seniors in one-person households.
6. What Determines Levels and Patterns of Expenditures. Choice or Financial Necessity. On the whole both the observed levels and patterns of expenditure appear to be the result of deliberate choice on the part of seniors, and not by financial necessity. This conclusion is suggested by the responses of the spending units to the question: "If your income was to increase by \$200 per month, how would you allocate the additional income?" Most of the respondents (86 percent) reported that they would make no change in their patterns of expenditure. Of those who would have changed their pattern of spending, the highest percentage (27 percent) would increase the amount allocated to savings. Fewer than 13 percent would increase the amount they allocated to food.
7. Difficulty Encountered in Finding Preferred Consumer Goods. Most of the spending units in both age groups report that they encounter no difficulty finding consumer goods and services they would like to purchase. Elderly spending units are, however, more likely to report that they had some difficulty finding suitable housing, clothing, and transportation than do spending units in the younger age group.

With respect to clothing, the difficulties most frequently reported by elderly spending units are not being able to find the style they want (29 percent), not being able to find the size that fits them (29 percent), prices were not affordable (23 percent), and that there was a limited range of items to choose from (20 percent). Suitable items of clothing that are most difficult to find in stores are those sought by women (dresses and skirts).

8. Effect on Spending Levels of the Elderly of Difficulty Encountered in Finding Desired Consumers Goods and Services. Levels and patterns of expenditure by the elderly are determined by several factors — household income, household size and composition, and whether or not the elderly reside in an urban area. Total expenditure also is influenced by the extent to which the marketplace supplies goods desired by the elderly. The data indicate that elderly households are likely to reduce the amount they spend on consumer goods when they have difficulty finding goods with the characteristics they desire.

The levels of spending among elderly households in the Westman Region are similar to those of the elderly in the rest of Canada. The average total expenditure of the elderly in both Canada and the Westman Region is lower than that of households with a head 55 to 64 years old. However, the size of the difference between the two age groups is lower in the Westman Region than at the national level. Elderly spending units in the Westman Region spend, on average, approximately 66 percent of the average total expenditure by spending units in the 55 to 64 age group. At the national level, the average total expenditure of the elderly is only 57 percent of spending units in the 55 to 64 age group.

The relatively high levels of spending by the elderly in the Westman Region can be interpreted in a number of ways. First, they may imply that the economic position of the elderly in some parts of Manitoba is more favourable than that of their counterparts in other parts of Canada. Second, since the data are derived from surveys conducted six years apart, the relatively high levels of consumer spending among the elderly may imply that the economic position of the elderly relative to the younger age group (55 to 64 years) has improved since 1986. In fact, this interpretation is consistent with the evidence which indicates that levels of poverty among the elderly has declined substantially. Third, the relatively high levels of spending among the elderly may imply, in part, that the marketplace is becoming aware of the elderly as a potentially important market and in the process has become more responsive to their consumption needs.

As in other environments, however, the elderly in the Westman Region do not constitute a homogeneous group. Their levels of expenditure vary by level of household income, size of household, population size of the community in which they live, and home ownership class. One-person households, which have the lowest average household income, spend a higher percentage of their income on consumption items than do two-person households, but lower than the percentage of income spent by households that have three or more persons. This implies that total expenditure on consumption items by the elderly in the Westman Region is determined by the interaction between level of household income and size of household. In other words, two-person households with relatively high incomes spend a lower percentage of their household income on consumption items than do larger households with approximately the same level of income.

The data also suggest that both levels and patterns of expenditure are influenced by the population size of the community in which the elderly reside. In communities with a population of fewer than 3000 people, the average total expenditure of the elderly is greater than that of their counterparts who resided in communities with a larger population. Also, the proportion of their total expenditure that is allocated to basic necessities is higher than that of the elderly who live in communities with populations of more than 3000. Taken together, these findings imply that senior households located in the smaller communities in the Westman Region pay more for living expenses than do their counterparts who live in the larger communities.

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