

## Survey highlights major Canada-US differences in people in middle age

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Middle-aged Canadians are much less worried about the future than their American counterparts, some of whom are close to panic, says an Alberta researcher who has just finished a survey in both countries. And she says the differing attitudes today may foreshadow growing differences between the two countries as that cohort move into old age.

Susan McDaniel, a sociology researcher and [demographics](#) expert, has been working on a comparative study of Canadians and Americans in late middle age, between the ages of 50 and 64. She presents some of the findings at the 2010 Congress for the Humanities and Social Sciences taking place at Montreal's Concordia University.

McDaniel says that by coincidence, researchers started doing interviews when the recession hit in 2008. Those interviews highlighted huge differences in the attitudes and expectations of Canadians and Americans in the same age group.

"The Americans were generally close to a panicked state," says McDaniel, explaining that the bursting of the housing bubble and the decline of the [stock market](#) had the entire cohort worried that their plans for retirement were shot. Health care was another major concern, particularly for people who feared they might lose health insurance if they lost their job.

"Essentially, they were saying 'I'm feeling I've lost control, I can't plan'," she says, adding that researchers were surprised because that attitude

runs counter to the image of Americans as being independent people responsible for their lives and their future. Canadians, on the other hand, were worried - but not panicked. And overall, they continued to feel they had some control over their lives.

The 50-to-64-year-old age group is a sandwich generation, often caring for elderly parents on the one hand, and still responsible for their children on the other. In the meantime, they are trying to save for retirement, which for many is now on the horizon.

One thing the study found was that more middle-aged Americans than Canadians are living in multi-generational households. McDaniel says the study was not able to identify why; however she wondered whether it was an effect of the housing bubble, as children who have lost a house moved back in with their parents.

The study also showed how the [recession](#) disrupted expectations for old age - and how there's a big difference in expectations between Canada and the U.S.

Americans, says McDaniel, often reported that their expectations for retirement had been shattered. Canadians, however, felt that while some things might be more difficult, socialized medicine would keep them from going bankrupt.

McDaniel says that as this cohort moves into old age, differences and expectations will play out.

If the differences in the 50-to-64-year-old age group continue as the cohort ages, she says the experience of old age could end up being very different in Canada than in the U.S.

Most people looking at old age today, she adds, base their views on the experiences of people who are old now - people who came of age when

jobs were plentiful, housing cheap and diversity rare.

"To build our thinking on the basis of what's going on with these people today is wrong," she says.

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