

# Senior Artists in Canada: Summary Report

Prepared for the  
Senior Artists' Research Project



By Joysanne Sidimus, Celine Marks  
and Kelly Hill (Hill Strategies Research)



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The Senior Artists' Research Project was conceived by a Steering Committee comprised of Joysanne Sidimus, Carol Anderson and representatives from...

Actors' Fund of Canada  
Alliance of Canadian Cinema, Television and Radio Artists  
(ACTRA)  
American Federation of Musicians Canada (AFM Canada)  
Canadian Actors' Equity Association  
Canadian Artists' Representation (CARFAC)  
Canadian Music Centre  
Dancer Transition Resource Centre  
Directors Guild of Canada  
Cultural Careers Council Ontario  
PAL Canada Foundation Union  
des artistes  
Writers Guild of Canada  
Writers' Union of Canada

... as a necessary step in designing practical solutions to the long-neglected issue of the plight of senior artists in our society.

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**LA FONDATION  
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Brent Carver

Leah Keeley

Deb McGrath

Colin Mochrie

Gordon Pinsent

Louise Pitre

Fiona Reid

Albert Schultz



## Introduction

The Senior Artists' Research Project was conceived by a Steering Committee comprised of Joysanne Sidimus, Carol Anderson (dance artist/ writer/ educator) and representatives from...

- Actors' Fund of Canada
- Alliance of Canadian Cinema, Television, and Radio Artists (ACTRA)
- American Federation of Musicians Canada (AFM Canada)
- Canadian Actors' Equity Association
- Canadian Artists' Representation (CARFAC)
- Canadian Music Centre
- Dancer Transition Resource Centre
- Directors Guild of Canada
- Cultural Careers Council Ontario
- PAL Canada Foundation
- Union des artistes
- Writers Guild of Canada
- Writers' Union of Canada

... as a necessary step in designing practical solutions to the long-neglected issue of the plight of senior artists in our society.

What happens to these individuals when they become seniors? There are a lucky few who can continue to practice their craft as long as they wish, but many artists cannot continue in their métier forever. Their creative drive, physical and mental energies may decline; they may become ill, or fall out of fashion in our youth-obsessed society. Often there is simply no work in this vulnerable sector of our cyclical economy. The Steering Committee was aware, anecdotally, of stories of poverty and health and housing concerns but unanimously agreed that serious research needed to be undertaken in order to move forward with practical and realistic recommendations to provide help.

To achieve this, Kelly Hill of Hill Strategies Research Inc. was asked by the Committee to do a comprehensive, statistically analyzable study both in Europe and across Canada while Joysanne Sidimus, the Project Director and Celine Marks, the Administrator of the project were asked to investigate what currently exists for senior artists in the five areas of primary concern – Career, Finance, Health, Housing and Isolation. Now that this is done, the Committee will analyze the findings and make recommendation for action. Focus groups will be held across Canada as part of this phase of the research.

This report consists of three sections. Part A provides historical context and funding information. Part B provides a detailed examination of the situation and needs of Canadian senior artists, based on a survey and discussion group sessions. Part C provides the results of a preliminary

investigation into what already exists for senior artists in Canada, in order to prevent duplication of services.

The following people were interviewed for the report:

Carol Banez - RN, BScN, MA Nursing, Senior Wellness Centre, Toronto Western Hospital  
August 12<sup>th</sup>, 2009

John Banks - President, PAL Stratford, April 29<sup>th</sup>, 2009

Rosanne Figueira - Health Services Coordinator, Supporting Cast, PAL Toronto April 7<sup>th</sup>, 2009

Patty Gail - Chair, Supporting Cast, PAL Toronto April 7<sup>th</sup>, 2009

Jane Heyman - President, PAL Vancouver, April 30<sup>th</sup>, 2009

Linda Huffman - President, PAL Edmonton, April 23<sup>rd</sup>, 2009

Tim Jones - Executive Director, Artscape, March 23<sup>rd</sup>, 2009

Janet Murchison - Occupational Therapist, Baycrest, August 14<sup>th</sup>, 2009

Jocelyn Reneuve - Coordinator, PAL Toronto, April 7<sup>th</sup>, 2009

Donna Rubin - Chief Executive Officer, Ontario Association of Non-Profit Homes and Services for Seniors (OAHNSS), May 14<sup>th</sup>, 2009

Bianca Stern - Director of Culture and Heritage, Baycrest

In addition to consultations with members of the Steering Committee, the following were consulted on an ongoing basis:

Christine Ardagh - Executive Director, Artists' Health Centre Foundation

Katherine Carney - Clinic Coordinator, Artists' Health Centre

Iona Frost - Education and Outreach Coordinator, Artists' Health Centre Foundation

Kelly Rintoul - Interim Manager of Tenant Services, Toronto Artscape

## Historical Context

The Steering Committee of the Senior Artists' Research Project (SARP) came together with strikingly similar motivations to help senior artists in spite of the differences in their disciplines and membership. The seriousness of the issue was acknowledged by all but the impetus to form the collaborative derived from a number of initiatives by some of the individual organizations to address the issue, while realizing that their efforts were not sufficient for this ever-increasing problem.

### **2004-2006**

In the four years (2004-2008) directly preceding the start of the project, a series of meetings were held in an effort to determine what needed to be done. These meetings commenced when Bill Freeman, then Chair of the Writers' Union of Canada and Deborah Windsor, Executive Director, were investigating possible support from the Department of Canadian Heritage for senior writers.

Canadian Heritage officials, knowing of a previous, extensive senior dancer research project conducted by the Dancer Transition Resource Centre (DTRC), suggested she meet with Joysanne Sidimus, then Executive Director of that organization. As a result of this meeting, the two decided to form a collaborative effort and invited Amanda Hancox (then Administrator, now Executive Director of the DTRC), David Hope (Executive Director of the Actors' Fund of Canada), and Elisabeth Bihl (Executive Director of the Canadian Music Centre) to join them. This group met frequently during those four years and were in agreement from the very beginning that the needs were complex, demanding professional research if the problems were to be properly understood and appropriate solutions found. It was deemed important to look at currently existing European models as well as to meet in person with Canadian senior artists across the country. The group approached Kelly Hill of Hill Strategies Research Inc. to do this part of the research. He was able to refine and expand the group's original thinking to include an online survey.

### **2006-2008**

The original group continued meeting and held a focus group of senior artists to further clarify the needs. At this point, it was discovered that Canadian Artists' Representation (CARFAC), being unaware of the group, was on the brink of doing a research project on senior visual artists. CARFAC was contacted and agreed to join. Realizing it was timely to expand the scope of the project, Cultural Careers Council Ontario, PAL Canada Foundation, The American Federation of Musicians Canada, Alliance of Canadian Cinema, Television and Radio Artists (ACTRA), Canadian Actors' Equity Association (CAEA) and Carol Anderson, a Dance Artist/Writer/Educator with a unique interest in this concern, were invited to join. Later the Union des artistes, the Directors Guild of Canada and the Writers Guild of Canada joined and the Steering Committee assumed its current composition.

At that point, the group decided to implement a three-year research project, spanning 2009-2011. Joysanne Sidimus agreed to serve as the Project Director and Celine Marks, a recent York University graduate, was hired as Administrator. The Dancer Transition Resource Centre generously offered to accept SARP as one of their projects, acting as the lead organization for grant requests and issuing charitable receipts for any donations made to the DTRC specifically for SARP. This made it possible for the group to obtain private funding, and SARP was officially launched.

### **Funding (2008-present)**

The initial funding pledges, totaling \$108,375 over the three years, came from private donors. As well, every organizational member of the Steering Committee made a three-year pledge to financially support the project, totaling an additional \$20,750. This enabled the research project to start on January 1, 2009 though Sidimus was hired from June, 2008 to try to obtain the necessary funding.

The Ontario Trillium Foundation has awarded the project an \$87,000 grant over three years, The McLean Foundation has given \$5,000, Actra Fraternal Benefit Society has given \$20,000 and the Research Division of the Canada Council for the Arts awarded \$20,000 for Mr. Hill's travel expenses. In June of 2009, a fund-raiser, featuring some of Canada's most famous artists, was held at a private home and raised an additional \$17,000.

## Situation and Needs of Canadian Senior Artists

This section of the report summarizes the responses, stories and other information shared by Canadian senior artists in a survey and discussion groups in late 2009. Hill Strategies Research thanks all the artists who participated in this process, part of the first-ever wide-scale assessment of the situation and needs of Canadian senior artists. Artists were unfailingly generous with their thoughts and time, despite the fact that no stipend was available for their input.

The goal of the project was to help the organizations find ways to do more to support Canada's senior artists (that is, those who are 65 and over). In order to do this, the organizations wanted to better understand artists' needs and interests in areas such as:

- Housing;
- Health;
- Career needs (artistic skills, business skills, legal services, archiving of works);
- Social needs / isolation; and
- Financial (retirement, pensions, financial planning, estate planning, insurance, etc.)

The Canadian research, conducted in late 2009, included three key components: (1) a survey of artists; (2) a series of 17 discussion groups across the country; and (3) other interviews.

Nearly 1,900 senior artists completed the survey, and 160 participated in one of the 17 town hall sessions that were conducted across the country. In addition, nine interviews were conducted to supplement the information from the survey and discussion group sessions.

Notices about the project, including information about the survey and discussion group sessions, were distributed via as many methods as possible. The key distribution method was via the organizations on the Steering Committee. Hill Strategies Research and the organizations posted information about the project on their websites.

The survey, conducted in English and French, was available online at [www.SeniorArtists.ca](http://www.SeniorArtists.ca) and [www.ArtistesAges.ca](http://www.ArtistesAges.ca). A print version of the survey was also available. The survey was available from September 16 to November 30, 2009. The survey was quite long (over 100 questions) and covered a range of topics, including respondents' artistic activities, career, income, community connections, pensions, health care coverage, needs, personal situation, and many others. In addition to multiple choice questions, respondents were provided with a number of opportunities to provide open-ended comments. For those who completed the entire survey, the median time spent on the online survey was 32 minutes.

In this report, comments from senior artists (whether in the survey or in the discussion groups) and other interviewees are integrated with the survey findings in order to provide a comprehensive analysis by topic. Although care has been taken to accurately reflect the views of the discussion group and interview participants, the report is a synthesis based on Kelly Hill's

notes and understanding of the input provided. Kelly is therefore responsible for any errors or omissions in the report.

During the discussion group sessions, many artists commented on the language of “senior” artists, especially in comparison with other options such as “aging” or “elder”. Many participants talked about the respect implied by a word like “elder”. In this report, the terms “senior” and “elder” artists will be used interchangeably to describe someone who is an artist (or has been for a significant portion of their career) and who has reached the age of 55, which was the lower limit of the age range for the survey. The Steering Committee had decided early on to include this age range as they represent the future clientele of any program which will be created. These “terminology” issues are a key question facing the Senior Artists’ Research Project.

### Professional artists

A question in the survey was designed to examine whether artists meet the criteria of “professional” as defined by the Canadian Artists’ Code. Respondents were asked: “Which of the following statements do you feel apply to you? (Please select all that apply.)”

- a) I consider myself a professional artist.
- b) I present my work to the public by means of exhibitions, publications, performances, readings, screenings or other means.
- c) I have received professional training (either in an educational institution or from a recognized practitioner or teacher).
- d) I have received compensation for my arts-related work (such as sales, fees, commissions, salaries, royalties, residuals, grants or awards).
- e) I have a record of income or loss related to my work over my artistic career.
- f) I have received public or peer recognition (such as honours, awards, professional prizes or critical appraisal).
- g) I am a member of a professional artists’ association or union.
- h) I am represented by a dealer, publisher, agent, or similar representative.
- i) I devote some of my time as an artist to promote or market my work (such as auditions, seeking sponsorship, agents or engagements, or similar activities)
- j) None of the above

The Canadian Artists’ Code defines professional artist as “a combination of four of the [above] criteria, one of which must be [(d), (e), or (f)]”. The four criteria do not include: a) self-definition as a professional artist; or j) None of the above.

The 1,851 respondents who are aged 55 or over include:

- 1,512 respondents who meet the criteria of “professional” as defined by the Canadian Artists’ Code (82% of the total);

- 296 respondents who do not meet the criteria of “professional” as defined by the Canadian Artists’ Code (16%); and
- 43 respondents who did not answer the question about their professional status (2%).

The definition of “professional” is a key question facing the Senior Artists’ Research Project, if this definition is going to be used as a basis for service delivery. Of the 296 respondents who do not meet the criteria of “professional” as defined by the Canadian Artists’ Code, 163 (or 55%) indicated that they consider themselves a professional artist.

Because the primary interest of the Steering Committee is in the situation and needs of “professional” Canadian artists (as defined by the Canadian Artists’ Code), this report focuses on the responses of the 1,512 professional artists.

#### Data reliability

Hill Strategies Research is very pleased both with the number of responses and the breadth of the survey respondents. The large number of responses speaks to the importance of the issues addressed by the survey.

The 1,512 professional artists who responded to the survey represent 4% of the 2006 census estimate of all artists 55 or older (i.e., 35,900 artists with or without earnings during the census year). The large number of respondents means that the data can be considered reliable within 2.5 percentage points, 19 times out of 20. Further breakdowns of the data have a higher margin of error than the overall sample.

Because the census counts of artists include only those who worked more hours at their art than at any other occupation in May 2006, census data is known to undercount the number of artists in Canada. Throughout this report, 40,000 artists will be used as the rough estimate of the total number of artists in Canada who are 55 years of age or older.

The senior artists’ survey probably represents the largest survey of Canadian artists since the 1993 Cultural Labour Force Survey. A 2009 study of Canadian visual artists (*Waging Culture: A report on the socio-economic status of Canadian visual artists*) received approximately 1,200 responses from visual artists.

#### Demographic profile of professional senior artists

The 1,512 professional artists who responded to the survey are fairly close to many indicators in the overall artist population (based on census data for those 55 or older), including provincial breakdown, sex, language, and Aboriginal population. Given the proximity of many of the SARP survey’s key indicators to the census data, and given some uncertainty about the coverage of older artists by the census, Hill Strategies Research decided not to weight the dataset by demographic or other indicators.

Responses were received from all 10 provinces as well as two territories. The professional senior artists are fairly evenly split between the sexes: women account for 48% of the survey respondents (644 respondents), while men account for the other 52% (704 respondents).

Almost one-half of the survey respondents are under 65 (46%), while the other half (54%) are 65 years old or more.

An analysis of the language in which the survey was taken shows that 84% of the 1,512 respondents answered in English, while the other 16% completed the French-language survey.

Reaching a broad range of senior artists is an objective of the SARP Steering Committee. Two percent of respondents are Aboriginal, and 5% of respondents consider themselves to be a member of a visible minority group based on the federal Employment Equity Act definition.

Almost all of the respondents (99%) reside in Canada. The other countries mentioned by the 1% (15 respondents) who reside elsewhere are the United States (10 respondents), France (2 respondents), Denmark (1 respondent), New Zealand (1 respondent), and the United Kingdom (1 respondent).

Senior artists were also asked in which city or town they reside. A total of 303 different communities were named, indicating that senior artists do reside in many, many different locations. Sixteen communities were named by at least 10 respondents, with the highest number coming from Toronto, Montreal and Vancouver.

Respondents were also asked about their postal code, in order to provide the researchers with a more detailed idea of the geographic concentration or spread of senior artists. Respondents reside in 550 different Forward Sortation Areas (that is, the first 3 digits of the postal codes).

A large majority of senior artists reside in urban areas (88%). The other 12% reside in rural areas, as defined by postal codes. A “0” in the second digit of the postal code denotes a rural area. Any other number denotes an urban area.

Senior artists were asked about their current living situation. More than one-half of the elder artists live with their spouse or partner (59%). However, many senior artists live alone (32%). The percentage of senior artists living alone is slightly higher than the 27% of all Canadians who live alone, according to the 2006 census.<sup>1</sup> Eight percent or less of senior artists selected the other options (living with children, friends, other relatives, in artists’ housing, or in a nursing home).

#### Artistic disciplines

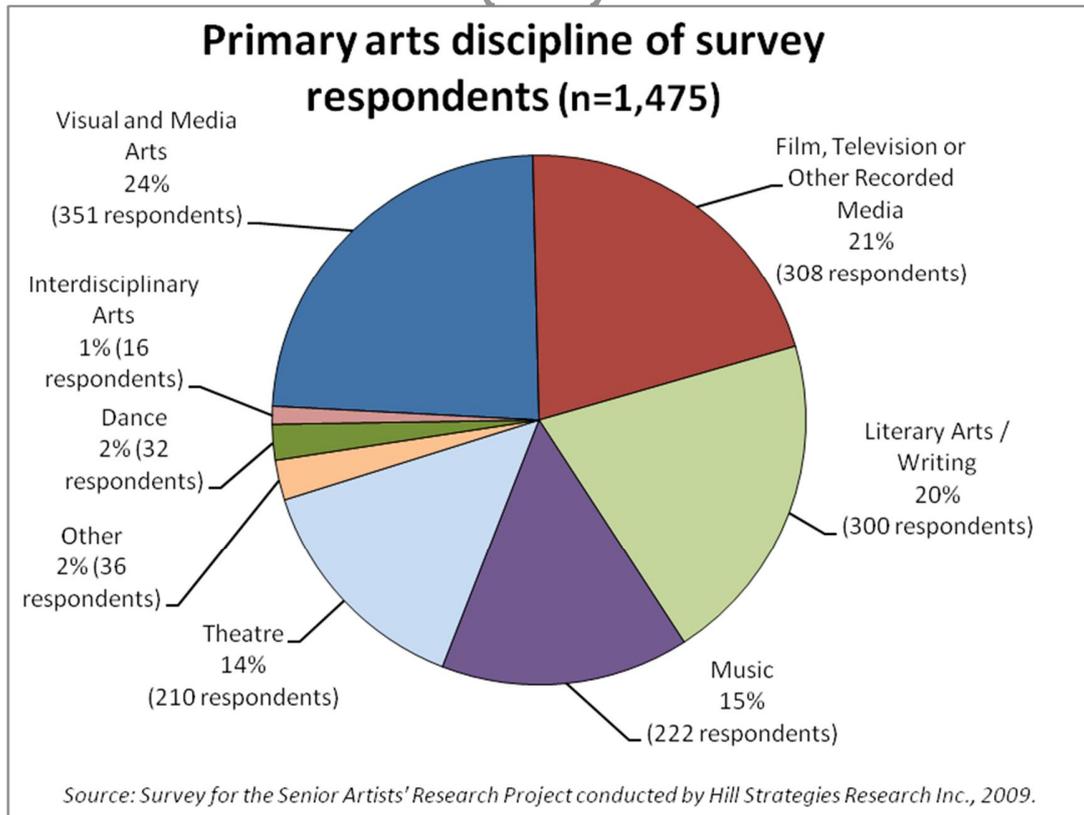
When asked which artistic discipline(s) they work in, the most common response was “film, television or other recorded media”, which was selected by 41% of all survey respondents (610 artists). Three disciplines received a very similar number of responses: theatre (selected by 33%, or 501 respondents); visual and media arts (selected by 32%, or 481 artists); and literary arts / writing (also 32%, 479 respondents).

Music was selected by 22% of respondents (331 artists). The three other choices were each selected by 5% of respondents: dance (70 artists); interdisciplinary arts (70 respondents); and “other” (78 respondents). The most common written-in responses are storytelling, teaching and various types of crafts. Other disciplines include mime, puppetry and performance poetry.

Almost one-half of professional senior artists (48%) are active in more than one artistic discipline. This includes the 19% of senior artists who are active in three or more disciplines.

The senior artists were asked: “In which one artistic discipline would you say that you spend the most time?” The artists who responded to the survey represent a substantial cross-section of disciplines, as shown in the following chart.

<sup>1</sup> 2006 Census: *Changing patterns in Canadian homeownership and shelter costs*, *The Daily*, Statistics Canada, Wednesday, June 4, 2008.



### Experience and education

Most senior artists have many years of experience. In fact, three-quarters of respondents have worked as an artist for 30 years or more.

Elder artists, like other artists, are highly educated. Over one-half of respondents (57%) have an undergraduate degree, a masters degree or a doctorate. The level of education of senior artists is much higher than other workers 55 or older: only 20% of all Canadian workers 55 or older have completed a university degree.<sup>1</sup>

Mentorships and private teaching are extremely important in the arts community. The elder artists were asked about all of the arts-related education or training that they have completed. The most common response was “mentor or private teacher(s)”, which was selected by 54% of the senior artists. The second-most common selection was conservatory or professional school (31% of respondents), followed by undergraduate degree in the arts (28%).

Given the importance of mentorships in the arts community, it is not surprising that most senior artists responded very positively when asked during the discussion groups about their desire to mentor others.

<sup>1</sup> The 2006 census data for all workers 55 or older was queried by Hill Strategies Research for this project.

A number of professional artists are self-taught, as 7% indicated that they have completed no arts-related education. In addition, another 1% of the senior artists specified in the “other” response option that they are self-taught.

### Employment status

Respondents were asked about their employment status in their principal arts activity. An overwhelming majority of the senior artists (81%) are self-employed. Only 6% of artists are employed by someone else. Only 5% of respondents are “no longer working on their art”. Another 4% of respondents are currently unemployed. The remaining 4% of senior artists selected “other”.

The proportions are fairly similar when those who are 65 or older are examined as a separate group:

- 80% of artists 65 or older are self-employed, compared with 83% of artists who are between 55 and 64 years of age.
- 8% of respondents 65 or older are “no longer working on their art”, compared with only 2% of artists who are between 55 and 64 years of age.
- 5% of artists 65 or older are employed by someone else, compared with 8% of artists who are between 55 and 64 years of age.
- Another 4% of respondents 65 or older are currently unemployed, compared with 5% of artists who are between 55 and 64 years of age.
- The remaining 4% of artists 65 or older selected “other”, compared with 2% of artists who are between 55 and 64 years of age.

### “Retirement”

Unlike most other professions, the overwhelming majority of artists do not retire. Only 5% of respondents indicated that they are “no longer working on their art”. Projected over an estimated population of 40,000 artists 55 or older, this means that only about 2,000 would no longer be working on their art.

The same percentage of men and women (5%) are no longer working on their art.

The percentage of artists who are no longer working on their art increases somewhat with age: 8% of artists over 65 and 12% of artists over 70 are no longer working on their art.

There are moderate differences in the percentage of senior artists in different disciplines who are no longer working on their art. Visual and media artists, as well as writers, are the least likely to stop working on their art: only 1% of artists working in these areas have done so. In comparison:

- 12% of artists working in theatre or dance are no longer working on their art;

- 8% of artists working in film, television or other recorded media are no longer working on their art;
- 6% of artists in a written-in “other” discipline are no longer working on their art; and
- 4% of composers, musicians and singers are no longer working on their art.

During the discussion groups, a few artists indicated that they would like to have the (financial) choice of whether or not to stop working on their art. However, this is not feasible for most artists, given their earnings history and, consequently, their relatively low savings.

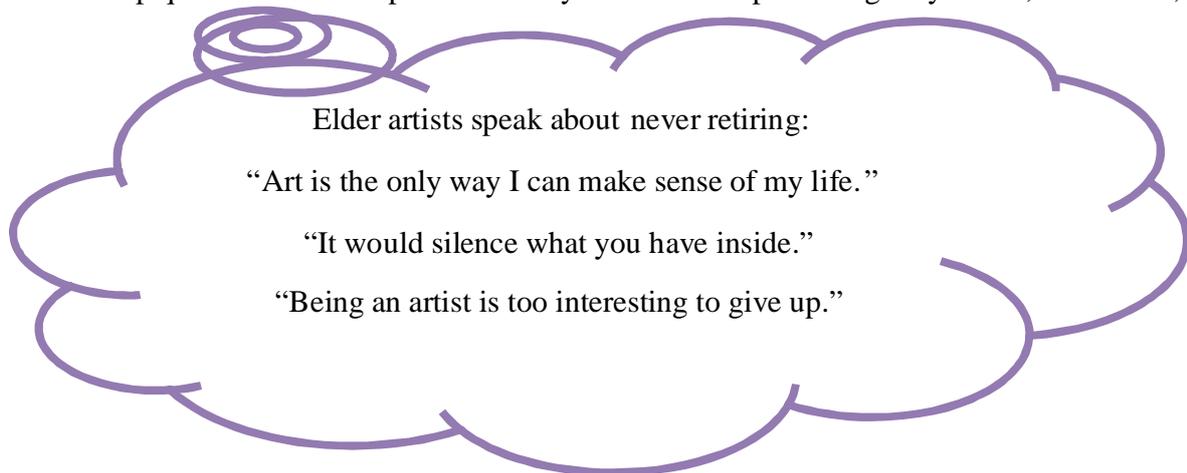
A number of artists indicated that their ideal situation might be to have the choice of which projects to work on as they get older. This could be considered similar to “semi-retirement” in other fields.

Many analysts believe that, in the general economy, there will be more self-employed workers and fewer people retiring at or around age 65. The relative lack of “retirement” and the high selfemployment rate are two reasons why the current situation of artists might provide interesting insights into the future situation of other workers.

Artists who continue to work on their art

A large majority of artists who are still active in their art (76%) never expect to stop working on their art. When asked what factors might make them stop working on their art, illness or injury was the most common response (selected by 70% of respondents). “Lack of opportunities to work on their art” and “a need to find other sources of income” were each selected by between one-quarter and one-third of artists who are still working on their art.

A follow-up question asked respondents: “If you were to stop working on your art, how much,



if at all, do you think that you would miss the following aspects of your arts activities?” Among the four available choices, “artistic expression” would be most dearly missed. “Social networks / camaraderie / connections with other artists” would also be strongly missed. “Income” and “social status / esteem” would be less-missed aspects of their artistic careers.

### Artistic goals and professional development needs

A major focus of the survey and discussion groups concerned the artistic activities of elder artists who are still active in their art form. Survey respondents were asked what goals are very important to them in the next five years as an artist. Five goals were selected by at least one-half of the senior artists:

- Achieve higher level of artistic expression or achievement (65%);
- Participate in important exhibitions, performances or other artistic activities (60%);
- Increase activity / number of works (57%); • Increase artistic skills or competence (56%); and
- Spend more time on your art (51%).

The concept of professional development for those who are 65 or older might seem absurd for workers in other areas. Not so for artists. From residencies for visual artists and writers to coaching of actors, many participants in the discussion group sessions spoke of their need for continued learning activities. The lesson was clear: “You’re always re-inventing yourself, not retiring.” On the other hand, a few artists questioned why they would want to pursue additional training when there is a lack of work opportunities.

In order to best support artists’ ongoing activities, the Senior Artists’ Research Project wanted to know about respondents’ current professional development needs. Like other artists, the senior artists expressed a strong need for marketing advice or expertise. Over one-half of respondents (53%) identified this as a professional development need. Three other professional development needs were selected by between 30% and 40% of respondents:

- Finding or strengthening a community of artists (39%); • Help with applying for grants or other funding (35%); and
- Financial advice or expertise (31%).

Many artists struggle to find full-time or full-year work in their area of expertise, and many have other income-generating occupations that take up part of their time. Given this situation, it is not surprising that most artists (59%) spend less than 30 hours per week on their “art and on art-related activities (including promoting your work, practicing, professional development, rehearsing, teaching, working with an arts association or union, looking for work, etc.)”.

### Income sources

The senior artists were asked about their income sources, their income level from their art, their overall individual income and their household’s gross income in the past year. As many senior artists indicated in their comments, the income levels of artists can fluctuate widely from year to year. However, given the large number of respondents to the survey, this “snapshot” of incomes in the past year should be representative of the broad range of situations in which senior artists find themselves.

Almost all senior artists (92%) have more than one income source. In some cases, this is a combination of income as an artist and retirement savings. In many cases, the combinations include other occupations. Almost one-half of senior artists (46%) have four or more income sources.

Overall, “artist” was the most common choice among the 16 income sources listed, with 73% of respondents selecting this option. However, this also implies that over one-quarter of the senior artists (27%) did not earn income as an artist in the past year. Projected over the estimated population of 40,000 artists 55 or older, this would mean that over 10,000 senior artists have no earnings from their artistic activities. (This includes the 5% of respondents who are no longer working on their art.)

The senior artists were also asked about their main source of income. Only 24% of senior artists indicated that “artist” was their main source of income.

#### Retirement savings and pensions

Retirement savings and government pension programs are an important source of income for senior artists. Three of the four types of retirement savings and pensions were chosen by a substantial number of respondents:

- Benefits from Canada or Quebec Pension Plan (52%, including 7% for whom this is the main source of income)
- Basic Old Age Security (44%, including 7% for whom this is the main source of income)
- Retirement pensions, superannuation and annuities (39%, including 19% for whom this is the main source of income)
- Guaranteed Income Supplement or Survivor's Allowance (10%, including 2% for whom this is the main source of income)

Taken together, these four pension-related income sources are the main income source for 34% of senior artists.

#### Teaching, arts-related and non-arts occupations

The survey was able to identify how strongly elder artists rely on teaching or other occupations: 52% do other paid work in addition to their work as an artist. This means that almost 21,000 of the 40,000 senior artists split their focus between their artistic activities and other work.

In fact, a substantial number of elder artists have multiple other occupations, in addition to being an artist: 14% of respondents, representing over 5,000 elder artists, have more than one other occupation (including teaching, arts administration, another arts-related occupation and/or a nonarts occupation).

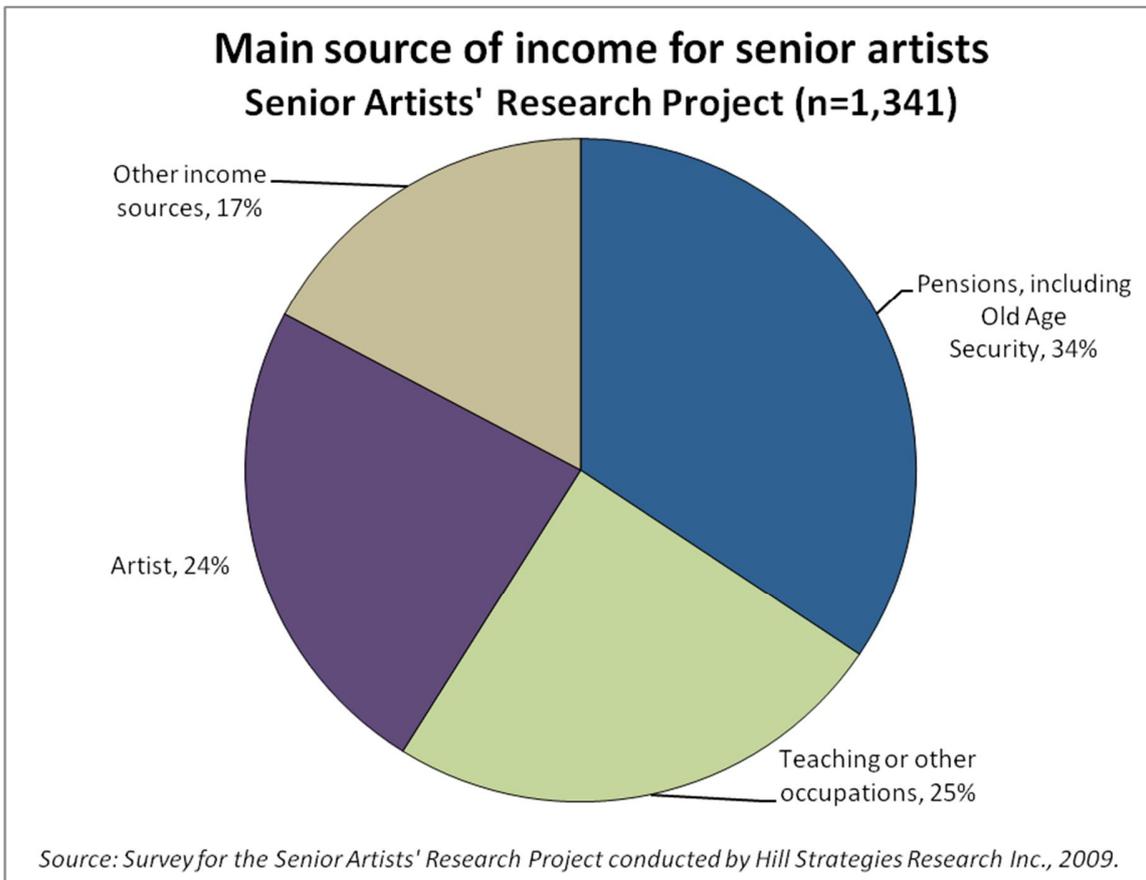
The most common other occupation is teaching: 28% of the senior artists selected “Arts instructor / teacher”. Teaching is the primary income source for 9% of respondents.

Many elder artists selected one of two other arts-related options: 7% are “arts managers or administrators” (including 3% for whom this is the main source of income), and 17% have another arts-related occupation (including 5% for whom this is the main source of income). Another 17% have a non arts-related occupation, including 9% for whom this is the main source of income.

Taken together, these four income sources are the main income source for 25% of senior artists.

#### Other sources of income

Many senior artists rely rather strongly on various other sources of income. In fact, the “other income” option was selected by 43% of respondents, and “other income” was the main income source for 15% of respondents. This is third-highest main income source, behind “artist” and “retirement pensions (etc.)”. Note: The other income option was at the bottom of the list of 16 income sources and was listed as: “Other Income (e.g., Rental income, scholarships, other government income, dividends and interest on bonds, deposits and savings, stocks, mutual funds, etc.)” Most artists would probably include prizes, awards and government grants in this category. The five other choices were each the main source of income for less than 1% of senior artists. The following chart shows the groupings of main income sources.



## Main source of income for artists 65 or older

The main income sources are quite different for artists 65 or older:

- Many more artists 65 or older rely on retirement savings and pensions. The pension-related income sources are the main income source for 55% of artists 65 or older, compared with 13% of those between 55 and 64.
- Substantially fewer artists 65 or older have “artist” as their main income source (14% of artists 65 or older, compared with 34% of those between 55 and 64 years of age).
- Other work opportunities are also reduced for artists who are 65 or older. Teaching or other occupations are the main income source for 13% of artists 65 or older, compared with 37% of those between 55 and 64.
- Other income sources represent the main income for 19% of artists 65 or older, compared with 16% of those between 55 and 64 years of age.

## Arts income

The senior artists were asked to estimate their “income from work as an artist (after paying arts-related expenses but before any taxes or other deductions) in the past year. (*Arts-related expenses might include items like studio or rehearsal space, supplies, equipment, or other work-related expenses.*)”

Arts-related earnings are very low. Elder artists typically earn approximately \$7,000 from their art. (This is the median earnings level.)<sup>2</sup>

Over one-half of senior artists (59%, or almost 24,000 people) have income from their art that is less than \$10,000. Three-quarters of senior artists (76%, over 30,000 people) have income from their art that is less than \$20,000.

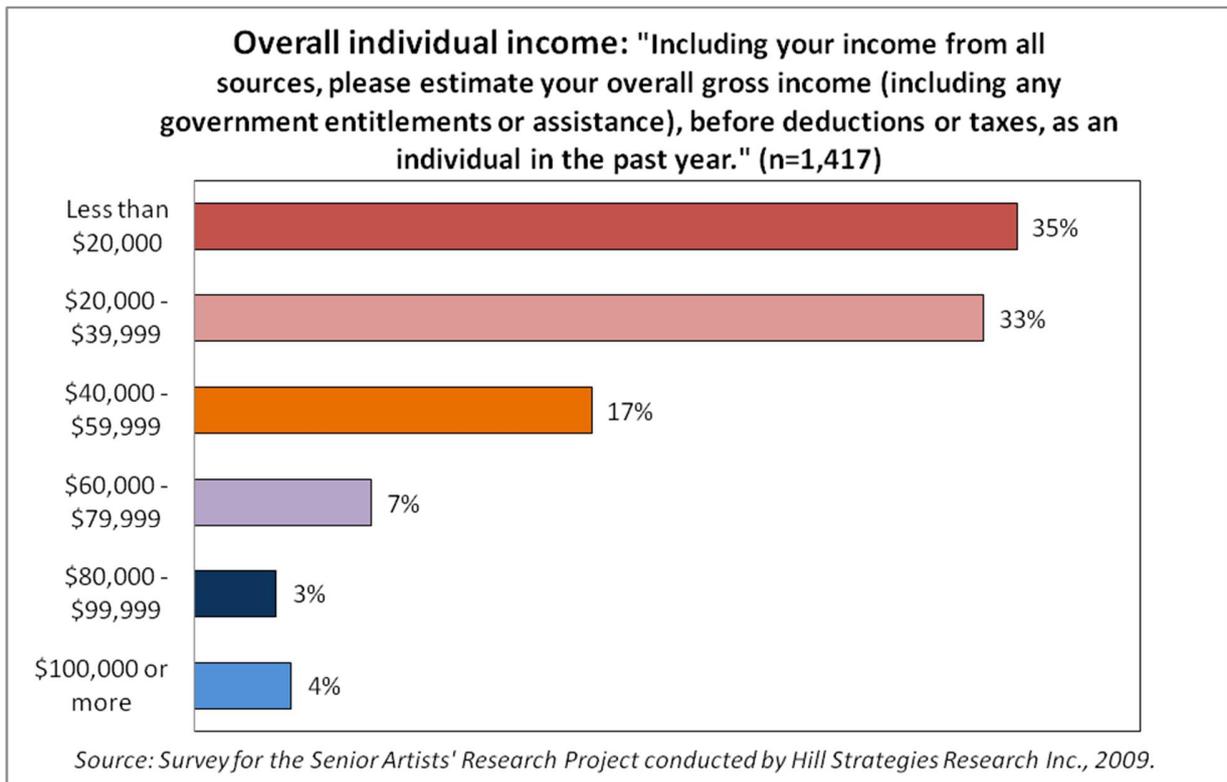
## Overall individual income

The senior artists were also asked to estimate their individual income from all sources. Individual gross income levels are much higher than arts-related earnings: senior artists typically earn approximately \$30,000 from all sources. (This is the median earnings level.) While this is the same as the median individual income of all Canadians between 55 and 64 years of age (also \$30,000), it is much lower than the median individual income of university-educated Canadians between 55 and 64 years of age (\$45,700). The university-educated figure is a better comparison for senior artists, because 57% of senior artists have a university degree.

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<sup>2</sup> The median statistics in this report are estimates based on ranges provided by respondents. The median value is the point where one-half of the respondents indicated a lower value and the other half indicated a higher value. In cases where this “50/50” calculation falls in the middle of a range, the relative position within the range was taken as the median value. For example, 45% of senior artists indicated that they earned less than \$5,000 from their art. Another 14% earned between \$5,000 and \$9,999 from their art. To estimate the point where 50% of artists were below the earnings level, about one-third of the new range (i.e., 50% minus 45% divided by 14%) was added to the start of the range. This resulted in an estimate of \$5,000 plus \$1,800, or \$6,800, which has been rounded to \$7,000 in the report.

Over one-third of senior artists (35%, or 14,000 people) have income from all sources that is less than \$20,000, including the 16% of senior artists (over 6,000 people) who have income from all sources that is less than \$10,000. The full range of senior artists' overall gross income is shown in the following chart.



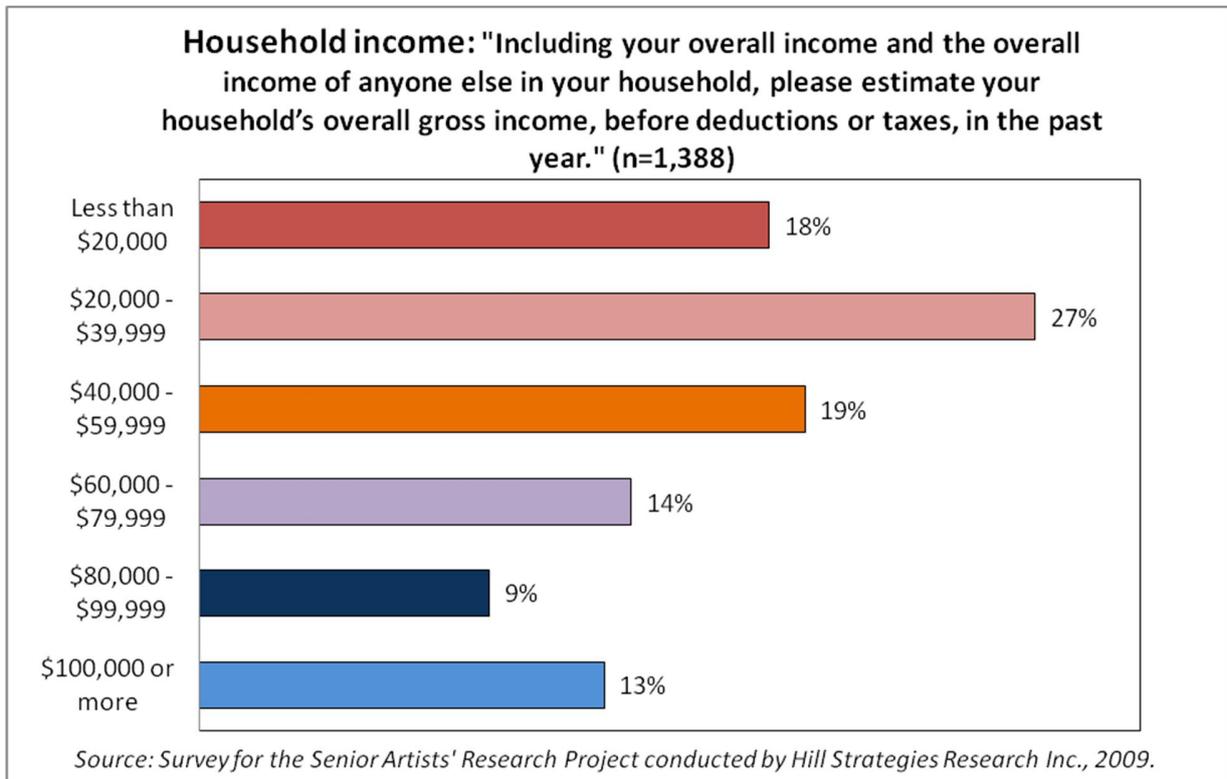
#### Household income

Almost half of the elder artists (47%) have another income earner in their household. Many artists commented about the importance of spouses for their ability to continue pursuing their art and their overall income levels.

"I could not afford to be full time in the arts without a spouse with a full time career outside of the arts."

Household income levels are much higher than individual income levels: the household income of senior artists is typically about \$45,000. However, the median household income of senior artists is substantially lower than the median income of all Canadian households (of all ages): \$53,600.<sup>3</sup>

Almost one in five senior artists (18%, or over 7,000 people) have a household income that is less than \$20,000, including the 7% of senior artists (almost 3,000 people) who have a household income that is less than \$10,000. The full range of senior artists' household income is shown in the following chart.



### Women earn less than men

Female senior artists earn less than men by all income indicators:

- The median arts earnings are about \$5,000 for women, compared with about \$10,000 for men. Median arts earnings are approximately \$7,000 for all elder artists.
- The median individual gross income is about \$25,000 for women, compared with nearly \$35,000 for men. Median individual income for all elder artists is approximately \$30,000.

<sup>3</sup> Source: 2006 census data, Statistics Canada, <http://www12.statcan.ca/census-recensement/2006/dp-pd/prof/92591/details/page.cfm?Lang=E&Geo1=CSD&Code1=3520005&Geo2=PR&Code2=01&Data=Count&SearchText=Canada&SearchType=Begin&SearchPR=01&B1=All&Custom>, viewed February 4, 2010. Specific data on households of those 55 and older was not readily available.

- The median household income is about \$40,000 for women, compared with about \$50,000 for men. Median household income for all elder artists is approximately \$45,000.

#### Artists 65 or older earn less than younger artists

Artists who are 65 or older typically earn less than those who are under 65:

- The median arts earnings are about \$5,000 for artists who are 65 or older, compared with about \$10,000 for artists who are between 55 and 64 years of age.
- The median individual gross income is about \$30,000 for both groups of artists.
- The median household income is just over \$40,000 for artists who are 65 or older, compared with about \$50,000 for artists between 55 and 64 years of age.

#### Visual and media artists earn less than other senior artists

Senior artists in visual and media arts have relatively low earnings by all income indicators:

- The median arts earnings are about \$5,000 for visual and media artists as well as writers. Median arts earnings are about \$10,000 for senior artists in film, television, theatre and dance. Median arts earnings are almost \$15,000 for senior artists in music.
- The median individual gross income is just over \$20,000 for visual and media artists. For writers and senior artists in film, television and other recorded media, median individual gross income is about \$30,000. Median individual gross income is about \$35,000 for senior artists in music, theatre and dance.
- The median household income is about \$40,000 for visual and media artists as well as artists in film, television or other recorded media. For senior artists in writing and music, median household income is about \$50,000. Median household income is almost \$60,000 for senior artists in theatre or dance.

#### French-language artists earn less than English-language artists

French-language elder artists typically earn less than their English-language counterparts:

- The median arts earnings are about \$5,000 for French-language elder artists, compared with about \$7,500 for English-language senior artists.
- The median individual gross income is about \$30,000 for both language groups.
- The median household income is just over \$40,000 for French-language elder artists, compared with just under \$50,000 for English-language elder artists.

#### Very little difference in earnings by region

There is very little difference in net arts earnings by region of the country. The median arts earnings for each region vary only between \$6,000 and \$8,500. Given the margin of error associated with these estimates, this is not a significant difference.

There is some variation in individual gross income by region. The median individual income of Atlantic artists is about \$20,000, while Quebec and B.C. artists have median individual incomes

between \$25,000 and \$30,000. Ontario and Prairie artists have median individual incomes that are just over \$30,000.

There is very little difference in the household income of senior artists by region. The median household income for each region, except the Prairies, varies only between \$42,000 and \$45,000. Given the margin of error associated with these estimates, this is not a significant difference. The median household income of Prairie senior artists is slightly higher (just over \$50,000).

#### At-risk elder artists

Through a very detailed questionnaire, the Senior Artists' Research Project was able to examine the number of elder artists who are "at risk" in five key areas: finances, health, housing, isolation and/or artistic career or legacy. This section groups the elder artists into three categories (high risk, moderate risk and low risk) in each of the five areas based on their responses to selected survey questions.

As in the rest of the report, 40,000 artists is used as an estimate of the total number of artists in Canada who are 55 years of age or older. This figure is in between the census count (35,900) and a larger figure based on an estimate of visual artists. The estimate of artists 65 and over is 15,000, which is roughly one-third of the 40,000 artists 55 and over.

Overall, this analysis shows that:

- 46% of artists 55 or over (about 18,000 people) are at high risk in at least one of the five key areas.
- 15% of all elder artists (about 6,000 people) are at high risk in more than one area.

The percentages are very similar for artists 65 or over:

- 47% are at high risk in at least one of the five key areas (7,000 artists).
- 13% are at high risk in more than one area (2,000 people).

The key findings in each area are:

#### Finances

- One-third of elder artists (32%, or almost 13,000 artists) are at a high financial risk.
- Another 29% of elder artists (almost 12,000 people) are at a moderate financial risk.
- Overall, 61% of elder artists, or about 24,000 people, are in some financial risk.
- 30% of artists 65 or over (4,500 people) are at a high financial risk.

#### Health

- 9% of elder artists (over 3,000 people) are at a high health risk.
- Another 65% of elder artists (26,000 people) are at a moderate health risk.
- Overall, 73% of elder artists, or about 29,000 people, are in some health risk.
- 10% of artists 65 or over (1,500 people) are at a high health risk.

### Housing

- 10% of elder artists (nearly 4,000 people) are at a high housing risk.
- 9% of elder artists (also nearly 4,000 people) are at a moderate housing risk.
- Overall, 19% of elder artists, or nearly 8,000 people, are in some housing risk.
- 9% of artists 65 or over (almost 1,500 people) are at a high housing risk.

### Isolation

- 6% of elder artists (over 2,000 people) are at a high risk of isolation.
- 22% of elder artists (nearly 9,000 people) are at a moderate isolation risk.
- Overall, 28% of elder artists, or over 11,000 people, are at some risk of isolation.
- 6% of artists 65 or over (almost 1,000 people) are at a high risk of isolation.

### Artistic career and legacy

- 9% of elder artists (almost 4,000 people) are at a high risk in their artistic career or legacy.
- 33% of elder artists (about 13,000 people) have a moderate risk to their artistic career or legacy.
- Overall, 42% of elder artists, or almost 17,000 people, have some risk to their artistic career or legacy.
- 9% of artists 65 or over (4,500 people) are at a high risk in their artistic career or legacy.

Further details about the at-risk estimates are provided in the full report.

### Retirement savings and pensions

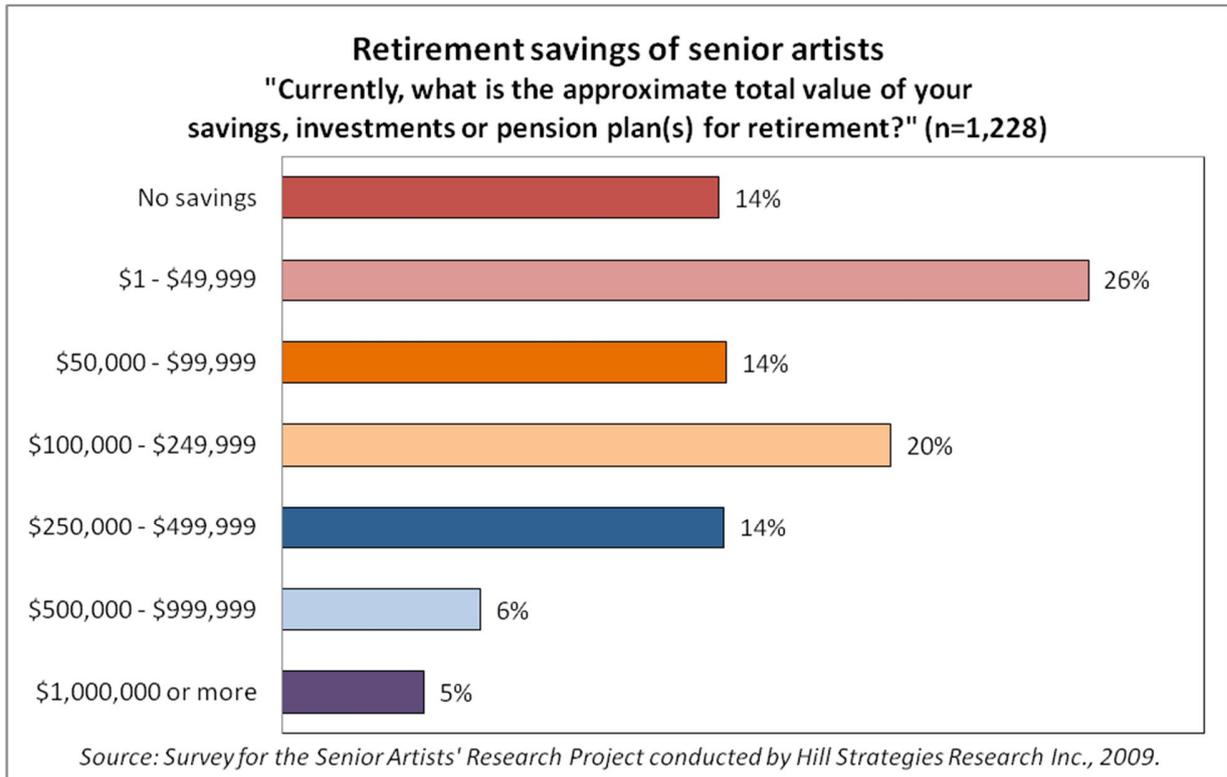
The lack of retirement savings is a key issue for senior artists. While 86% of elder artists do have a savings, investment or pension plan (outside of the universal Old Age Security program), the other 14% have no retirement savings. This equates to almost 6,000 senior artists who will have to rely on continued work, supportive spouses, government programs or non-profit services.

Similar proportions of artists who are 65 or older (87%) and under 65 (84%) have retirement savings. Similar proportions of women (87%) and men (85%) have a retirement savings, investment or pension plan. Slightly more English-language artists (87%) than French-language artists (82%) have retirement savings.

There are some differences by discipline: visual and media artists are least likely to have retirement savings (80% do so). Eighty-five percent of composers, musicians and singers have retirement savings. There are no differences in the other disciplines: 89% of artists in film, television, writing, theatre and dance have retirement savings.

The percentage of senior artists with retirement savings varies somewhat by region. While 91% of Prairie artists and 88% of Ontario artists have retirement savings, 83% of their Quebec or Atlantic counterparts and 82% of B.C. artists have retirement savings.

For those senior artists who do have retirement savings, the median “approximate total value of [their] savings, investments or pension plan(s) for retirement” is approximately \$120,000. Given the age of the respondents, this is a very low level of savings: even if spending only \$20,000 per year, \$120,000 would last only six years. The following chart shows the full range of the retirement savings of senior artists.



The median value of retirement savings is lower for elder artists who are under age 65 (less than \$100,000) than for those who are 65 years of age or older (about \$140,000).

#### Senior artists' needs for assistance or information

A key objective of the project was to identify senior artists' needs. The artists were asked whether they had needs for assistance or information in the Steering Committee's five key categories of services.

- The most common area of need (selected by 73% of respondents) is in career-related areas, such as professional development, marketing or promoting your work, computer skills, legal expertise, assistance in looking for work, etc. This attests to the ongoing artistic activity of elder artists.
- 37% of senior artists selected financial needs, such as pensions, investments, insurance, basic financial advice or planning, etc.
- 28% of senior artists chose “social networks / communications / connections with other artists”.

- 22% of the artists selected health.
- 10% of the artists chose housing.

*Note: Respondents could select more than one response, so the percentages add up to more than 100%.*

Respondents were also asked to rank their areas of strongest need from 1 to 5, with 1 being the area of strongest need. Whether measured by the number of respondents ranking an item as #1 or by the average ranking of all respondents who ranked that option, career needs were clearly the strongest, followed by financial needs, health needs, social networks and communications, and housing.

### Information

One of the most pressing needs expressed during the discussion group sessions and in survey comments was the need for information itself. Many senior artists feel out of the loop and are unaware of what services currently exist. Numerous participants suggested that a central source for information would be very welcome. A website and phone helpline that could distribute information about applicable national, provincial and local programs, offer legal, tax and some financial expertise, as well as various other resources to senior artists could be a crucial service that would benefit senior artists across the country. As was pointed out in the discussion groups, more information and access to resources can help senior artists combat feelings of isolation.

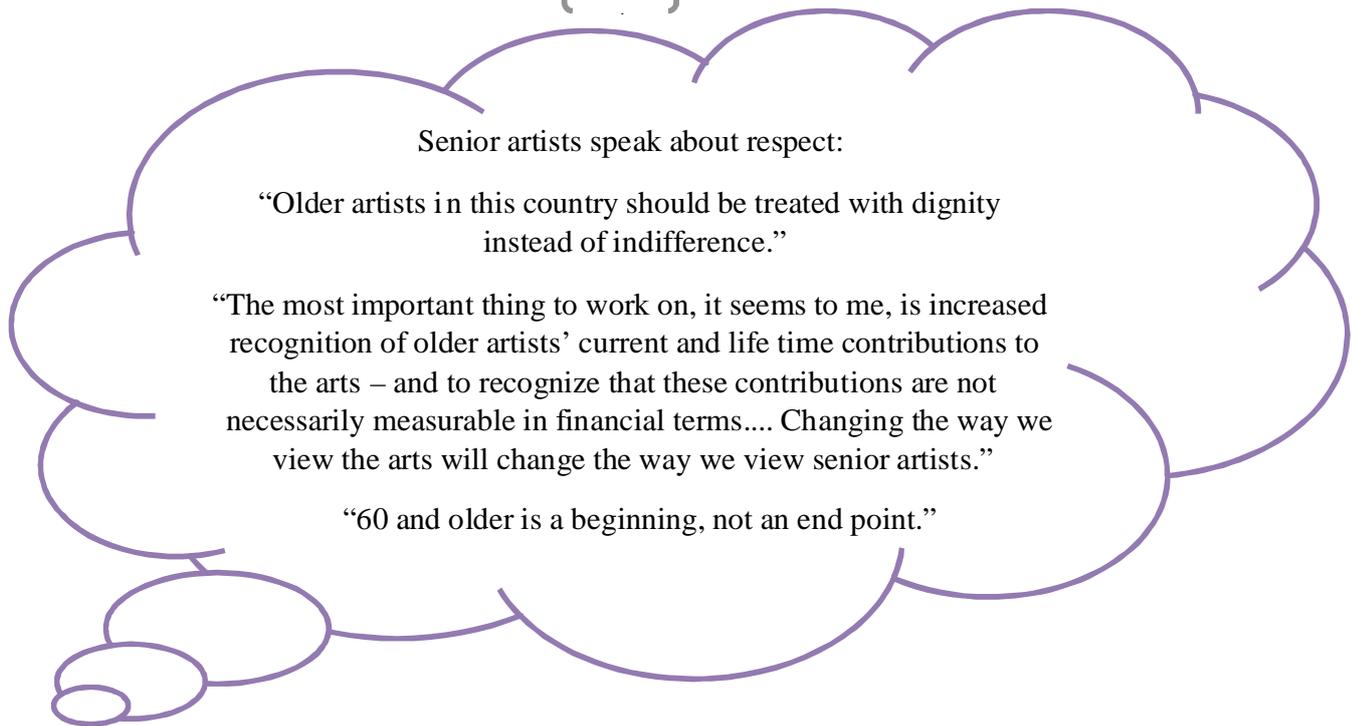
### Health

Not surprisingly for respondents who are 55 and older, 59% of senior artists indicated that they do have some health problems. While almost two-thirds of senior artists (62%) have extended health care coverage, the 38% of senior artists without extended health care coverage represent about 15,000 senior artists.

Almost one-half of respondents (46%) indicated that they had health care needs that were not covered by their provincial (public) health plans in the past 12 months. When asked in a followup question what these needs were, the most common need is dental care, which was selected by 76% of the senior artists who do have uncovered health needs. Other needs are also strongly felt: 61% required alternative or complementary therapies (such as physiotherapy, massage, etc.), 47% needed prescription medicine, and 35% required nutritional or other supplements.

### Recognition and respect

Many senior artists brought up the need to be recognized for the depth and breadth of their knowledge and experience as well as the valuable contributions they have made and continue to make to the arts in Canada. A number of senior artists indicated that they have reached a level of experience and expertise that enables them to do the best work of their lives as seniors. However, many of them feel that they have less visibility now than ever.



Senior artists speak about respect:

“Older artists in this country should be treated with dignity instead of indifference.”

“The most important thing to work on, it seems to me, is increased recognition of older artists’ current and life time contributions to the arts – and to recognize that these contributions are not necessarily measurable in financial terms.... Changing the way we view the arts will change the way we view senior artists.”

“60 and older is a beginning, not an end point.”

#### Wills, estates and works of art

While a large majority of senior artists (79%) currently have a will, the 21% without a will represent over 8,000 senior artists.

Over one-half of the senior artists (57%) “own copyright in any works of art in any discipline”. Of the artists owning copyright, one-half (49%) have made arrangements for their works of art (or any residuals or royalties) in their will or estate plan. However, a substantial proportion (40%) has made no arrangements for their works of art (or any residuals or royalties) after their death. This could put the future of many works of art in an uncertain situation.

#### Life insurance

Just over one-half of senior artists (54%) have life insurance. This means that the other 46% (about 19,000 senior artists) have no life insurance.

#### Communications and isolation

The Steering Committee for the Senior Artists’ Research Project identified isolation as a potential key issue among elder artists. It is quite possible that many individuals (whether artists or not) may feel more isolated or lonely as they age. As such, the survey examined many facets of potential isolation, including frequency of communication with other groups of people, perceived discrimination, and involvement in arts-related activities.

Of all elder artists, 20% communicate daily with their professional colleagues, a clear sign of being integrated into a strong professional network. Another 36% communicate weekly with their professional colleagues, while 32% communicate on a monthly basis.

There may be a sign of professional isolation in the fact that 11% of elder artists communicate only annually or less than annually with their professional colleagues. Similarly, 7% of elder artists communicate only annually or less than annually with their friends who are artists.

#### Discrimination as an artist

Respondents were asked whether they feel that they “have been discriminated against as an artist” for a number of potential reasons listed in the survey. One-half of the respondents – about 20,000 senior artists – indicated that they have felt discriminated against as an artist for at least one of the reasons indicated in the question. In fact, one-quarter of senior artists (about 10,000 people) have felt discriminated against in more than one way.

A higher percentage of women (58%) than men (44%) have felt discriminated against as an artist.

Among all artists, age-related discrimination is most common. During the discussion groups, many respondents spoke of age-related difficulties in their disciplines. In particular, a large number of senior artists indicated that they see many more grants going to younger people than to people their own age. Some senior artists see the term “emerging artists” as discriminatory.

Discrimination based on gender (14% of respondents, including 25% of women) and artistic medium/discipline (13%) was noted by a substantial number of senior artists.

#### Volunteer and advocacy activities

Senior artists were asked about their involvement in various volunteer and advocacy activities (related to the arts) during the past 12 months. On the whole, the senior artists are very involved and active in the arts community: 74% indicated at least one way in which they are involved in the arts community. About one-half of senior artists are involved in the arts community in more than one way.

The most common activity was simply “volunteered”: over one-half of senior artists (53%) indicated that they volunteered in the past year (in an arts-related capacity). In addition, nearly one-half of the senior artists (46%) indicated that they were active in advocacy organizations, unions or guilds.

#### Career patterns

Senior artists were asked to estimate the pattern of their (self-defined) success and earnings during their careers. From their responses, it appears that success and earnings both tend to peak between the ages of 40 and 60.

Many senior artists commented during the discussion group sessions and on the survey about the irregular earnings pattern of artists. In many cases, earnings can vary significantly from one year to the next. When asked what development would be most helpful to them, a large number of senior artists recommended that income-tax averaging should be implemented. This is a concern

that is not unique to older artists, but it is a development that senior artists believe would have helped them save more effectively for their latter years.

### Career and life satisfaction

A series of questions in the survey asked senior artists about certain areas of their career and life. Artists were asked to provide their best estimate of their feelings about each question using a scale of 1 to 10, where 1 means “Very dissatisfied” and 10 means “Very satisfied”. Senior artists are not very satisfied with the state of their finances. When asked “How do you currently feel about your finances?”, the average response was only 5.0. This average rating is significantly lower than the average of 7.0 for all Canadians 55 and older, based on Statistics Canada’s General Social Survey of 2005.

Elder artists were also asked: “How do you currently feel about your principal arts activity or occupation (i.e., the arts activity on which you spend the most time)?” On the scale of 1 (very dissatisfied) to 10 (very satisfied), the average response was 6.6. This average satisfaction rating is quite a bit lower than the average of 7.7 for all Canadians 55 and older, based on Statistics Canada’s General Social Survey of 2005.

Similarly, respondents were asked “How do you feel about your overall artistic career (to date)?” Regarding their artistic career, the average response was 6.8, which is quite similar to the senior artists’ average rating of current artistic activities (6.6). (There is no comparable Statistics Canada data for this question.)

The senior artists responded fairly positively regarding their health. (“How do you currently feel about your health?”) On the scale of 1 (very dissatisfied) to 10 (very satisfied), the average response was 7.1. This is only slightly below the average of 7.3 for all Canadians 55 and older, based on Statistics Canada’s General Social Survey of 2005.

Of the five ratings questions, the senior artists responded most positively regarding their life as a whole. (“How do you feel about your life as a whole right now?”) For this question, the average response was 7.5. This is slightly less than the average of 7.8 for all Canadians 55 and older, based on Statistics Canada’s General Social Survey of 2005.

After being asked to rate their feelings about these aspects of their careers and lives, the senior artists were asked “If you had the chance to live your life over again, how likely would you be to choose an artistic career again?” Nearly nine out of ten senior artists (87%) would “definitely” or “probably” choose an artistic career again.

## Overview of What Currently Exists

### Career

The issue of senior artists and their efforts in continuing to remain active in their art form is perhaps the most serious of all the areas of investigation. Most senior artists’ health, welfare and

raison d'être have come from a lifetime committed to their art. While some are fortunate enough to continue in their areas of expertise, many spend their time either volunteering or making art that, most unfortunately, never gets read, played or seen. There are some efforts being made in the community to offset this problem. For instance, within the PAL Toronto building, informal performances take place, which give the residents an opportunity to remain active in their performing arts field.

Mentorship has proven to be another area in which these valuable talents can be effectively utilised. There are many good reasons for the establishment of mentorship programs, not the least of which is the importance of intergenerational dialogue. With the advent of the Internet and its social networking tools and other technological forms of communication, some senior artists are finding their lifelong experience in communicating primarily through phone and in person redundant. While many welcome the new technology, others find it too difficult to navigate through this new area on their own. In a world increasingly revolving around these technological social networks, this leads to isolation and the lack of opportunity to bridge the gap between generations.

However, some efforts which keep artists engaged and accentuate the importance and dignity of heritage, have been highly successful and are described below.

#### The Governor General's Performing Arts Awards Mentorship Program

<http://www.ggpaa.ca/en/awards.html>

“The Governor General's Performing Arts Awards feature a unique Mentorship Program, a partnership between the GGPAA Foundation and the National Arts Centre, inaugurated in 2008. Designed to unite past Lifetime Artistic Achievement Award recipients and talented mid-career artists, the program serves as a creative catalyst and as an investment in future Canadian artistic achievement. The program is a unique opportunity for the potential laureates of tomorrow to benefit from the creativity and experience of icons who have blazed the trail before them.”

#### Mentoring Artists for Women's Art (MAWA)-Winnipeg, Manitoba <http://www.mawa.ca/>

In 1983 Plug-In Art formed a Women's Committee to discern the issues and find ways to support female artists. As a result, Manitoba Artists for Women's Art (MAWA) was formed a year later.

MAWA has developed several programs aimed at supporting female artists, creating intergenerational connections through a variety of mentorship initiatives, and reaching out to those beyond the most visible members of the community.

## CARFAC SASK Mentor Program - Saskatchewan

<http://www.carfac.sk.ca/?s=education&p=mentorship>

“The CARFAC SASK Mentor Program provides annual opportunities for Saskatchewan visual artists to work together in an informal adult learning/professional development framework, with experienced artists acting as mentors to developing artists. Mentors are experienced artists who provide personalized support, training, advice, life experience, assessment, encouragement and feedback on a regular basis through, group meetings, studio visits, regular critiques, etc. Trainees gain personal professional development, technical skills, and most importantly, the growth of self-esteem and confidence. A structured study and activity outline are used during the ten month program supplemented by CARFAC SASK educational workshops and programs. Contracts are used for both mentors and trainees; mentors are paid a fee for each trainee they have assigned to them; trainees have a materials allowance provided.”

## Creative Age Festival - Edmonton, Alberta

<http://www.creativeagefestival.ca/joomla/>

The Creative Age Festival is an annual festival, located in Edmonton that strives to celebrate the artistic contribution of senior artists as well as promote art and creativity in the community and emphasize the importance of creative as an integral element of healthy aging.

## Finance

The economic life cycle of the artist is unique, and distinct from the rest of the labour force. Other seasonal workers, such as farmers and fishermen, have been recognized by government programs as worthy of special help to offset their lifestyle. No such program exists for artists who can earn relatively low and then high wages in short spurts. Generally, they work most regularly in their younger years, are often required to travel to perform or install their work, and are not always paid for the training and preparation time necessary for their professional work.

A further hindrance stems from Canada's tax laws that are truly detrimental to the economic reality of an artist's life. In spite of intense lobbying, all grants to artists are still fully taxed. With no income tax averaging system, artists are unable to save enough of the funds they make in good times to carry them through the many droughts that often lay between contracts or sales. This is especially difficult for seniors who continue to work sporadically as pensioners with an individual net income above \$66,733 must repay part or all of the maximum Old Age Security pension amount. The full OAS pension is eliminated when a pensioner's net income is \$108,090 or above.

In addition, the long-contested issue of not allowing professional expense deductions for artists who are contracted as employed workers is a further roadblock and to date, no tax credit exists for copyright income.

With the above-mentioned challenges, it is not surprising that many of Canada's independent artists do not contribute to the Canada Pension Plan and therefore cannot receive it. This,

naturally, has serious ramifications in their senior years as they find themselves with little or no savings or assets. RRSPs, if they exist, are often gone because they have been used in earlier years to tide them over until the next job or sale.

## Government

With the above duly noted, what follows are government programs available to all of Canada's senior citizens which, in many instances, are the only source of revenue for many of Canada's senior artists:

Canada Pension Plan (CPP) <http://www.hrsdc.gc.ca/eng/isp/cpp/cpptoc.shtml>

## Old Age Security Pension Plan

<http://www.servicecanada.gc.ca/eng/isp/oas/oastoc.shtml>

## Guaranteed Income Supplement

<http://www.servicecanada.gc.ca/eng/isp/pub/oas/gismain.shtml>

## Arts Associations and Unions

Several arts associations and unions have taken it upon themselves to provide some supports for their members later in life. The following are some of the plans that have been developed:

The Actors' Fund of Canada <http://www.actorsfund.ca>

The Actors' Fund of Canada's raison d'être is to cushion the financial blows suffered by artists and their professional colleagues as result of injury, illness or other misfortune. Through providing emergency financial aid, the Fund helps clients who are in crisis to achieve stability through maintenance of their regular household expenses or assistance with shouldering an extraordinary financial burden that has imposed undue hardship.

Alliance of Canadian Cinema Television and Radio Artists (ACTRA) <http://www.actra.ca>

ACTRA provides a number of financial services to its members, including...

- ACTRA Performers' Rights Society (PRS) pays out user fees, royalties, residuals and all other forms of compensation or remuneration.
- The Creative Arts Savings and Credit Union is a full-service, full-channel community banking institution designed exclusively for the unique daily banking needs of entrepreneurial professionals working in the entertainment industry.

## Actra Fraternal Benefit Society

<http://www.actrafrat.com>

Actra Fraternal Benefit Society (AFBS) provides health benefits, extended medical, dental and eye care, on-set insurance coverage and administers members' retirement savings. Servicing primarily members of ACTRA and The Writers Guild of Canada, Actra Fraternal offers:

- The Life Fund – life and health insurance;
- The Fraternal Fund – supplementary health care coverage, funding for scholarships, retirement home/care facilities, retirement plans, and funeral expenses;
- The Retirement Fund – various RRSPs and RRIFs to members.

Retirement contributions are composed of an “Engager Contribution” and a “Member Deduction.”

## American Federation of Musicians Canada <http://www.afm.org>

The AFM offers an American Federation of Musicians' and Employers' Pension Welfare Fund (Canada) (AFM-EPW Fund). Eligible recipients are a) musicians (composer, arranger, copyist, proofreader, librarian, instrumentalist, leader, contractor); b) an elected/appointed officer or representative of the A F of M or any of its affiliated locals, or c) an office or clerical employee of the Trust Fund or the AFM or any of its affiliated locals.

## The Canadian Actors' Equity Association

<http://www.caea.com>

Canadian Actors' Equity Association (CAEA) provides members with a Registered Retirement Savings Plan (RRSP) through a Group Retirement Service (GRS). Most of the collective agreements negotiated by CAEA involves a weekly deduction from the artist's fees (usually of 6%). This contribution is sometimes matched by the engager. CAEA also offers its members an insurance program, offering extended protection, while under contract.

Most recently, “the Equity-League Pension Trust Fund, in a gesture of good will, has allowed Canadian artists who worked on Equity contracts between 1960-1975 to participate in the Equity-League Pension Trust Fund, provided however that they meet certain minimum requirements. Actors' Equity Association (U.S.) had jurisdiction in Canada during the relevant period which was prior to the formation of Canadian Actors' Equity Association. Members joining in that period are still considered members of our U.S. counterpart and therefore potentially eligible for the pension.”

## Union des artistes (Québec) <http://www.uniondesartistes.com/>

On behalf of their members, the Union des artistes offers:

- Social benefit contributions (RRSPs)
- Insurance plan
- Vacation plan

On average, producers contribute 13-14% in addition to the artist's fee. Out of this amount, 5.5% is contributed to the RRSP. Additionally, the Union des artistes deducts 2% of the artist's fee so that a total of 7.5% is contributed towards the artist's RRSP.

## Health

The ability to continue practicing one's art is, quite literally, life-giving for most artists.

In a study of *Aging in Contemporary Canada*, three primary determinants of health were identified:

- 1) Biology (Genetics and Physiology)
- 2) Lifestyles (Beliefs and Behaviours)
- 3) Environment (Physical and Social)

Because, for artists, both lifestyle and environment tend to refer to their artistic identity, proper prevention and treatment for any health concerns are paramount.

The following is a description of the Al and Malka Green Artists' Health Centre in Toronto Western Hospital which is the only example of comprehensive healthcare specifically for artists.

There are, in addition, some discipline-specific clinics usually founded on the initiative of individual practitioners with a special interest in issues relevant to a specific art form. Though all listed below are not designed specifically for senior artists, they are of course, a resource for them.

The Al & Malka Green Artists' Health Centre <http://www.ahc.ca/clinic>

The AHC is a facility in the Family and Community Medicine Program at the Toronto Western Hospital.

The clinic and its supporting foundation, The Artists Health Centre Foundation, is involved in outreach, education, and prevention and, to accomplish this, is committed to presenting ongoing workshops and seminars, (3-4% of attendees are senior artists) through its Education and Outreach Program, supporting research initiatives at the Artists' Health Centre, and raising funds through the Joysanne Sidimus Subsidy Fund to subsidize health care for artists in need.

The Centre's inter-professional team offers both medical and complementary care to professional creative and performing artists, and to students and staff at post-secondary arts institutions.

Clinic Services currently include:

- Family practice and medical specialties
- Psychotherapy services
- Support groups
- Mindfulness Based Stress Reduction groups
- Medication information and counselling
- Chiropody
- Physiotherapy
- Massage therapy
- Naturopathic services
- Chiropractic services

There have been 898 visits to the AHC by senior artists from 2003 through 2009, which represents approximately 7.7% of all visits. Most recently, a program has been established in which some seminars and visits to PAL Toronto by the clinic's Nurse Practitioner have taken place.

Musicians Clinic of Canada [http://www.musiciansclinics.com/contact\\_us.asp](http://www.musiciansclinics.com/contact_us.asp)

The Musicians' Clinics of Canada was established in 1986 with support from the Organization of Canadian Symphony Musicians and McMaster University, and in 1990, moved to the Sir William Osler Health Institute. To meet the ever growing needs of the arts community, the Musicians' Clinic expanded to Toronto, where it has operated since August 1996.

Consultations and visits are covered through the Ontario Health Insurance Plan (OHIP) or reciprocal provincial billing.

Stouffville Musicians' Injuries Clinic

<http://www.stouffvillemusiciansinjuriesclinic.ca/clinic.html>

Stemming from the York County Physiotherapy & Sports Injury Clinic, the Stouffville Musicians' Injuries Clinic is run by Barbara Paull, Orthopaedic Physiotherapist, along with Violinist Christine Harrison. The clinic is based on the philosophy that a musician/therapist team is ideal for helping musicians understand, recover from, and prevent injuries. The Stouffville Musicians' Injuries Clinic has also developed a workshop, "Playing Without Pain."

Housing

The discussion of housing for senior artists involves many factors - age, artistic activity, finances, health, and geographic location.

Artists' housing presents the challenge of finding or building spaces which fulfill a complex set of necessary elements. The reality is that senior artists live longer and have the potential and desire to continue practicing their art, though many end up volunteering their time and/or work of art. Finding affordable and appropriate live/work space is often the greatest challenge. The needs of creative artists often differ from that of performing artists. Writers need quiet space,

musicians/composers need noise-friendly space in which to play/practice, visual artists need studios either within their homes or in a separate studio, etc.

What follows are the efforts made to date. What we have focussed on are the PAL Chapters in that they are the only resource who deal primarily in the age group of the research.

PAL Canada Foundation– Christopher Marston, President <http://www.palcanada.org/>

“As the founding national Performing Arts Lodges of Canada evolved, it became a more complex entity. A decade after PAL Place in Toronto opened, it was deemed it could best serve its community by becoming a corporate umbrella organization with autonomous regional offshoots. PAL Toronto retained PAL's original charitable registration number and emerging PAL entities have applied for or obtained their own charitable status.”

PAL Canada Foundation was created in response to a pressing need for low-income housing for artists, many of them seniors. To date, only two PAL buildings exist – one in Toronto and the other in Vancouver, but the other PAL chapters are planning and hoping to establish buildings in their respective cities in the future.

## PAL Chapters

PAL Calgary – David LeReaney, President

[www.palcalgary.ca](http://www.palcalgary.ca)

PAL Calgary has recently received charitable status, retroactive to January 1<sup>st</sup>, 2007 and has also secured an office space.

Their goal is to develop an 80-unit building for performing arts-workers, which will also house a flexible 150-seat theatre and exhibition space as a way to generate further revenue.

The project is expected to cost \$26.5 million. PAL Calgary will work together with a project advisory team that will include experts from the Canadian Mortgage and Housing Corporation, The Calgary Housing Commission, as well as commercial real estate and project management experts.

In January 2009, PAL Calgary launched a Needs Assessments Survey, similar to that of PAL Edmonton.

PAL Calgary also has a Supporting Cast component of their program that provides assistance to senior artists with shopping, transportation, as well as providing advice and information about other useful resources available to them.

### PAL Edmonton - Linda Huffman, President

PAL Edmonton has a nine-member Board of Directors that meets regularly every two months. Recently they have launched a Needs Assessment Survey, which was distributed online to artworkers in Edmonton and the surrounding area. PAL Edmonton received funding of \$20,000 by the Canadian Mortgage and Housing Corporation to hire Communitask Group to create the survey and develop a viable business plan. The Needs Assessment Survey was concentrated primarily on housing issues as well as what would enable artists to remain creative and active within their artistic endeavours. As PAL Edmonton aims to develop a multigenerational facility, the survey was created in a way that allowed participants over the age of 55 to give voice to issues that are particular to an older generation.

The current trend in Edmonton is that when artists reach their forties and fifties, many of them migrate to the larger Canadian cities of Toronto and Vancouver to find work. As the population of senior arts-workers is not high enough to warrant a seniors residence, PAL Edmonton will build a multigenerational facility. It is also felt that a multigenerational approach created a healthier environment and prevents seniors from being isolated from the rest of society. PAL Edmonton is unique to the other PAL chapters by including creative artists in their mandate as opposed to focusing on performing artists alone.

### PAL Halifax [www.palhalifax.org](http://www.palhalifax.org)

In 2004, PAL Halifax launched a Needs Assessment Survey to plan the development of their facility. PAL Halifax currently has a volunteer team of Supporting Cast to provide assistance to senior artists with shopping, transportation, as well as providing advice and information about other useful resources available to them.

### PAL Stratford - John Banks, President

[www.palstratford.org](http://www.palstratford.org)

PAL Stratford has been a charitable organization since 2002 and has a staff of an Executive Director as well as one employee who is engaged on an hourly basis.

PAL Stratford is funded by one very generous, consistent donor as well as revenue derived from an annual fundraiser which is a special performance for the occasion by the Stratford Festival Company. Approximately \$20,000 is raised annually through this event.

PAL Stratford does not have a residence. Surveys indicated that the need for housing was not a primary concern in Stratford as there was a higher level of home-ownership with mortgages paid off than was found in larger cities.

Supporting Cast is the main service of PAL Stratford and it hosts weekly gatherings of local senior artists. This enables artists to socialize, network, and voice any needs for help or general concerns. From this meeting, help is arranged for transportation to doctors appointments,

assistance with grocery shopping, etc. PAL Stratford also provides up to four taxi rides per month for social, personal, or artistic outings.

The Avon Maitland School Board has expressed interest in participating in a mentorship program with PAL Stratford.

PAL Toronto - Patty Gail, Chair, *Supporting Cast*; Jocelyn Reneuve, Coordinator;

Roseanne Figueira, Health Services Coordinator, *Supporting Cast* [www.paltoronto.org](http://www.paltoronto.org)

Up to 67% of PAL Toronto's units are Rent Geared to Income (RGI) and up to 33% are market rent. RGI units are calculated based on residents having an annual income of less than \$30,000 per unit. If a resident earns more than \$30,000 in a given year, RGI status is maintained for one year. However, if a resident earns more than \$30,000 for two years, RGI they lose RGI status and are required to pay Market Price, but are placed at the top of the RGI waiting list. The current waiting list is at 42 for RGI units and 65 for Market Price units. The expected waiting time is five years, but this is unpredictable.

People wishing to reside at PAL Toronto make an application to PAL Toronto and are then referred to Toronto Social Housing Connection, which has a waiting list of 60,000. Occupancy is restricted to individuals working in the performing arts only. Although originally conceived for senior artists, there is no age restriction. Currently, PAL Toronto's residents range from 40 to 95 years of age.

Originally, it was intended to provide three tiers of support at PAL Toronto: independent living, assisted living, and nursing care. However, the latter two face a different set of government regulations. Due to issues of timing and funding, the focus at PAL Toronto has remained on independent living only. PAL 2 is the next stage of development, which would focus on assisted living and would allow residents to remain with PAL Toronto during the phase where they can no longer live independently, but do not yet require nursing care.

PAL Toronto has a Supporting Cast program which brings volunteers in to assist senior residents. Supporting Cast is also looking for ways to bring in extra services such as massage therapy, physiotherapy, podiatry, etc. on an occasional basis. Currently, PAL Toronto has established an ongoing relationship with the Al & Malka Green Artists' Health Centre who provides seminars on subjects such as nutrition and educational outreach by the clinic's Nurse Practitioner. These seminars are funded by Actra Fraternal Benefit Society.

It has been observed that the greatest needs found among PAL Toronto's residents are in the area of companionship and assisted living.

PAL Vancouver - Jane Heyman, President

[www.palvancouver.org](http://www.palvancouver.org)

PAL Vancouver is located in a building shared with condo developments and a daycare. There are twelve life-lease suites as well as ninety-nine one-bedroom units. 80% of the units are leased on subsidies to people with an income below \$35,000 and the remaining 20% are rented out at 10% below Market Price. The non-subsidized units are typically rented to younger artists. Residents are anyone who has worked in the performing arts.

In Vancouver, 'senior' is defined as being over the age of 55. There is a waiting list of 75 and the turnover rate is quite low.

As a residence has been secured, the focus at PAL Vancouver has shifted to providing services to their residents and people on the waiting list, as well as the broader community. They provide a service equivalent to that of Supporting Cast by a group called PAL Angels. They have identified the largest gap as being a sense of community and are working to bridge that gap. Currently, as two of the residents have Parkinson's Disease, PAL Vancouver is hosting a West End's Parkinson's Meeting Series to bring in an effort to bring in a greater community beyond PAL Vancouver residents.

PAL Vancouver is also investigating Mentorship/Collaborative options. Currently, the Emily Carr film students have a co-op option to create a documentary on PAL Vancouver members. This symbiotic relationship allows the residents to share their stories and experiences, providing inspiration for the students, along with the additional bonus of generating PR films for PAL Vancouver.

PAL Winnipeg – Rob Macklin, President

PAL Winnipeg has existed as a Chapter of Performing Arts Lodges of Canada for a couple of years. It recently received charitable status from the federal government and has set up a Committee to establish a Supporting Cast network. The next major steps will include securing a needs assessment grant from CMHC and possibly finding a partner and building site.

Isolation

The issue of isolation for seniors is paramount in any discussion of that age group. It was deemed so important that, in 2007, the Federal/Provincial/Territorial Ministers Responsible for Seniors issued a "Toolkit" which discussed the issue, with recommendations of what can and should be done about it. Included in the report were

- 1) An overview of the contributing/risk factors for social isolation;
- 2) The corresponding protective factors as well as;
- 3) Examples of several community and government agencies that have made a significant difference in this area.

What is different for senior artists?

In the general population, isolation is a word which has negative connotations, often associated with loneliness, despair and poverty. Retirement, on the other hand, is a word generally filled with promise, something for which one should plan and save.

As discussed in the housing section of this report, creative and performing artists have very different needs and perspectives on the issue of isolation. Creative artists might even argue that, to some degree, isolation and solitude in the rendering of their art is essential. Since creative artists generally wish to continue making art indefinitely, retirement is a word with negative, rather than positive connotations – something which is imposed upon one, either by health issues (most frequently) or financial issues which impact on the ability to either pay for materials or afford suitable space in which to make the art.

For performing artists, the issue is slightly different. Lack of job opportunities often isolates the artist from their former colleagues and from the practice of their art. Programs such as those found at PAL become essential as an outlet to offset this type of isolation. In addition, most performing artists have practiced their art in a communal setting - an orchestra, a band or a dance or theatre company and much of the ensuing creativity has come from a collaborative approach to work. Life-long friendships are often formed in such environments. While technology has made it easier to stay in touch despite time and geographic challenges, many senior artists find that these connections wane over the years along with the practice of their art. For some, without a partner or family in their senior years, this loss is especially poignant.

The result of these unique environmental challenges for some artists is, sadly, predictable. For anyone whose passion for their work has been their life force and who wishes to continue in some way to share their art and is unable to do so, depression, health problems and a gradual waning process is often the result.

## Conclusion

SARP established a mandate whose primary goal in conducting this research was to collect the necessary quantitative analysis to design and provide realistic, relevant, and practical solutions to the problems which confront Canada's senior artists.

With this document in hand, they are ready to move forward.

We wish to thank all the Committee members for their cooperation, wisdom, and hard work in bringing this report to fruition. We also would like to thank Kelly Hill of Hill Strategies Research Inc., for his expertise, cooperation and enthusiasm for the project.

