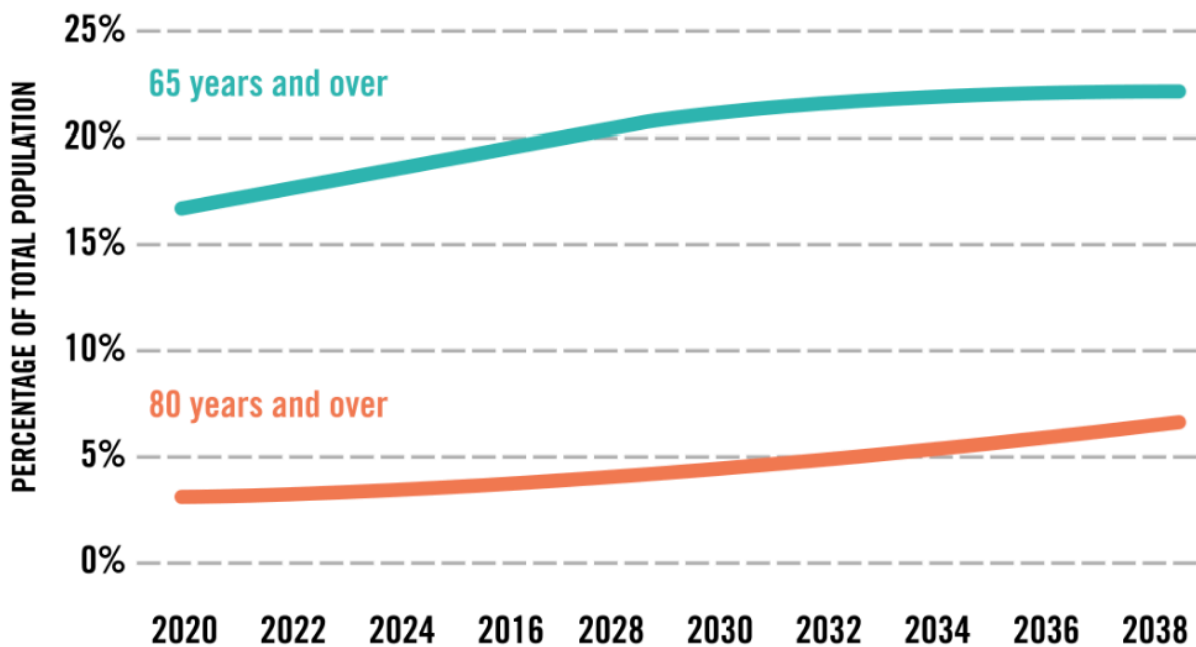


Aging in Canada

Canada's population is aging

In 2024, 18.9% of Canada's population was 65 and older, which is expected to rise to 24% by the end of the 2030s.



Source: Statistics Canada.

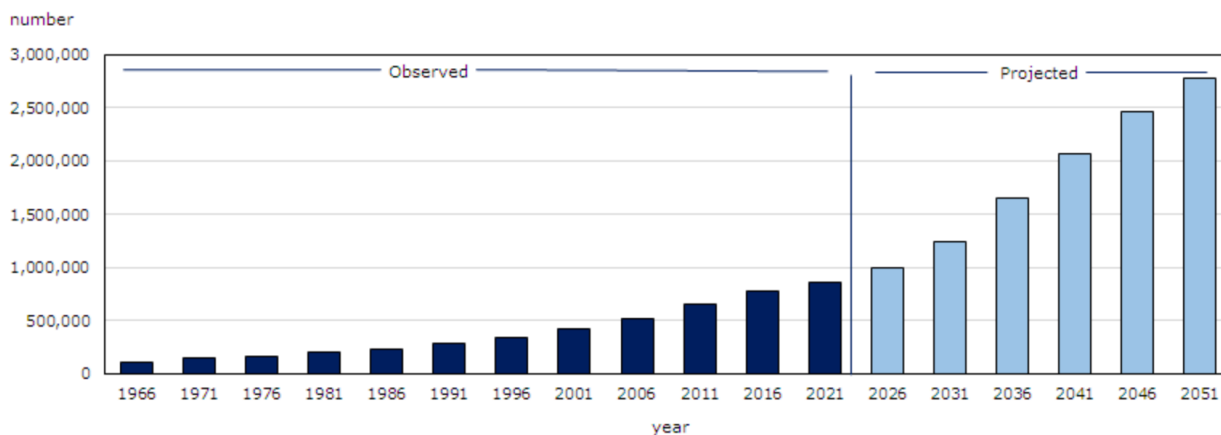
Index

- Life expectancy and healthspan
- Chronic diseases

- Mental health
- Working past retirement
- Housing Options
- Caregiving
- Healthy lifestyle behaviors
- Dental and pharmacare programs

The population of individuals aged 85 and older is steadily increasing. In the 2021 Census, over 861,000 people were recorded in this age group, more than double the number reported in the 2001 Census. Additionally, the percentage of older adults over 100 years of age has risen from 11.4% in 2001 to 28.3% in 2024.

Chart 2
The number of people aged 85 and older continues to grow



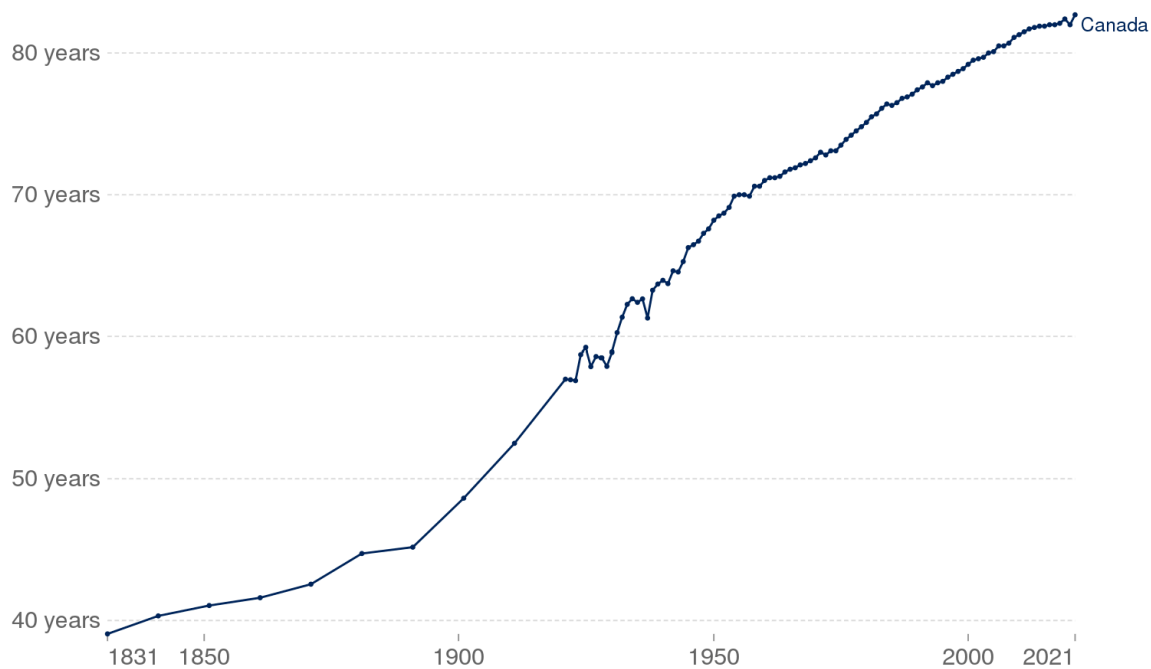
Source: Statistics Canada

Life expectancy and healthspan

Life expectancy in Canada has more than doubled over the last 200 years, from under 40 to over 82 years of age.

Life expectancy, 1831 to 2021

Our World
in Data

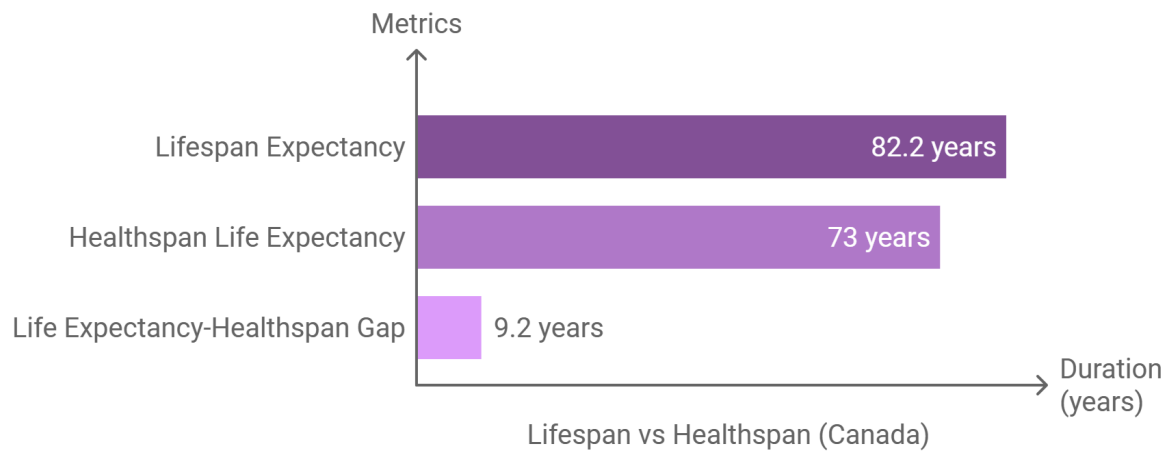


Source: UN WPP (2022); Zijdeman et al. (2015); Riley (2005)

Note: Shown is the 'period life expectancy'. This is the average number of years a newborn would live if age-specific mortality rates in the current year were to stay the same throughout its life.

Although a longer lifespan may imply healthier lives, this is not always the case. On average, there is a nine-year gap between healthspan (the period of life spent in good health) and lifespan.

Healthspan is the period of life spent in good health, free from chronic diseases and aging-related disabilities.



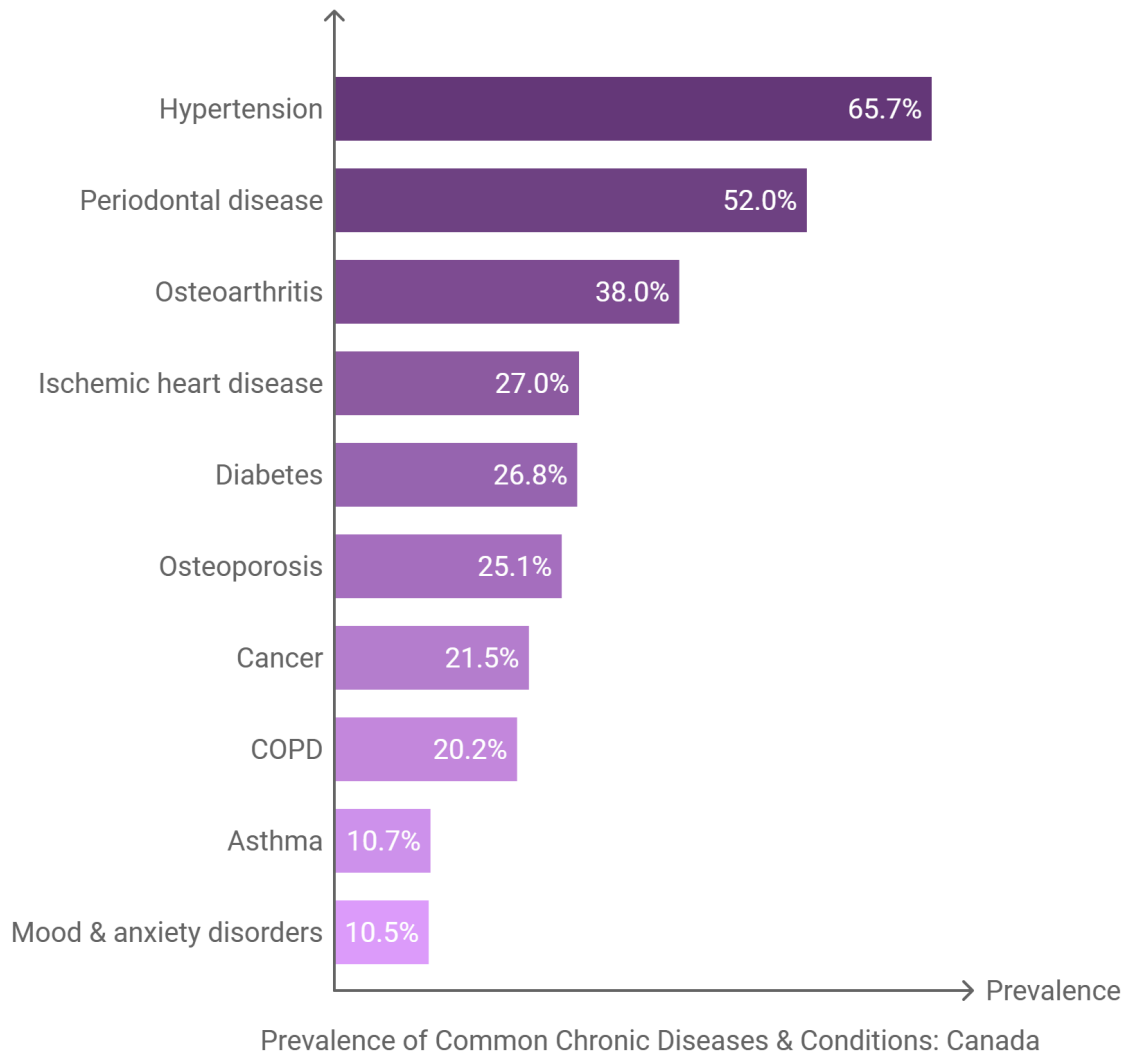
Chronic diseases

Chronic diseases are a significant cause for the gap between healthspan and lifespan.

The incidence of chronic diseases and conditions tends to rise with age, making them the primary cause of mortality and disability.

73% of older adults aged 65+ have at least 1 of 10 common chronic diseases.

Prevalence of the most common chronic diseases and conditions:

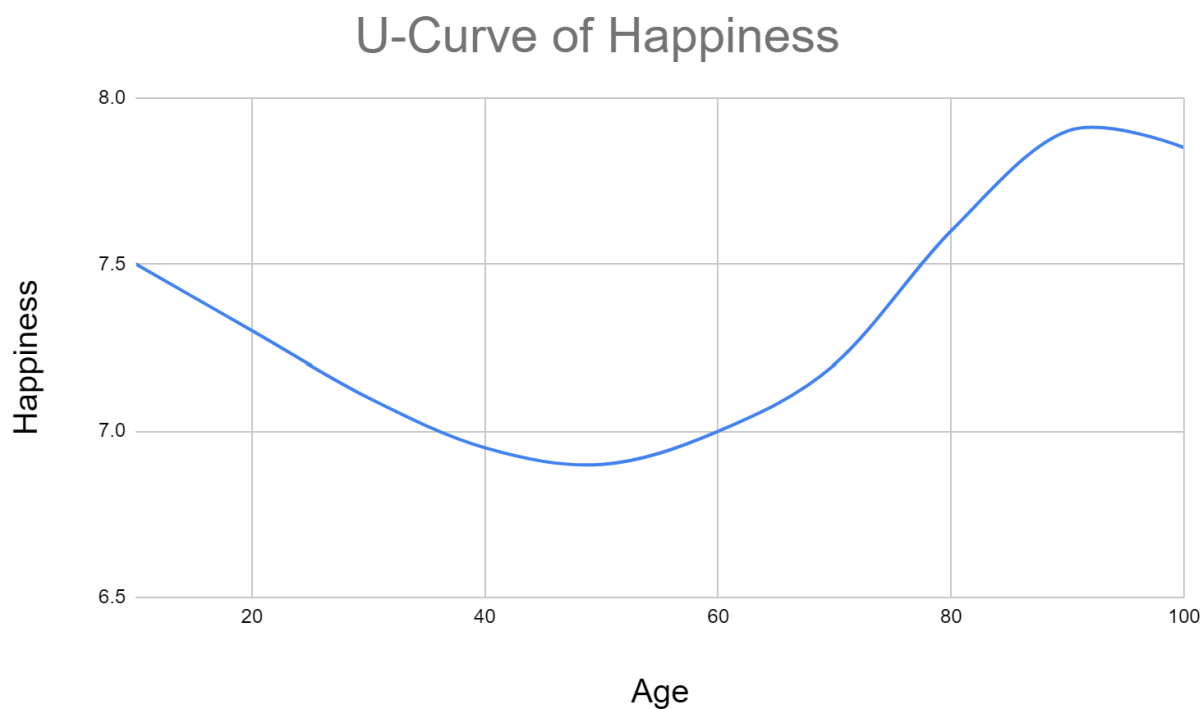


Mental health

Nearly 20% of older adults in Canada experience emotional distress, such as anxiety or low mood, which can be challenging to manage. About 6% have a diagnosed anxiety disorder. Anxiety and depression are not normal parts of aging.

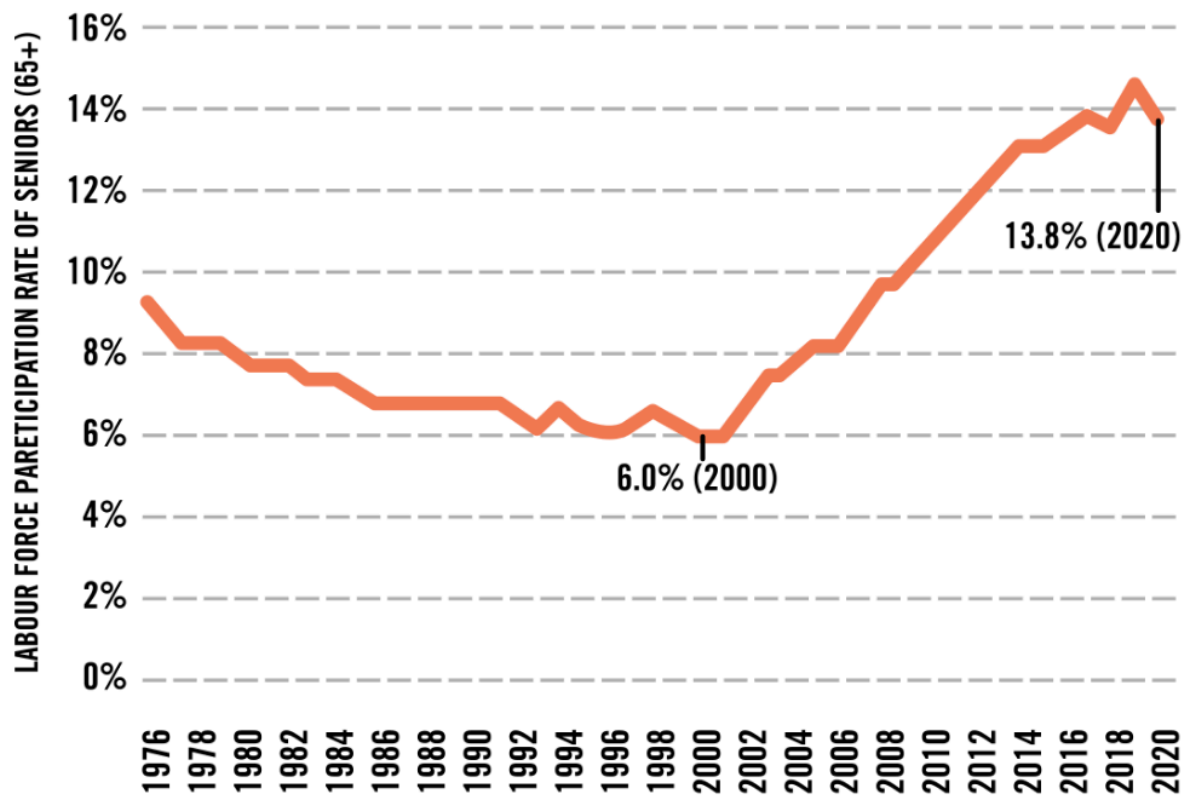
Research shows that an estimated 30% of Canadian seniors are at risk of becoming socially isolated. Nearly 25% of seniors reported barriers to social participation and loneliness.

Despite all this, research shows that older adults are a relatively happy age group. There are hundreds of published papers suggesting that happiness is U-shaped by age. The research indicates that our peak happiness occurs in youth and old age, with a dip in mid-life around age 50.



Working past retirement

The share of employees working past retirement in Canada is increasing. The labour force participation rate of adults 65 and older doubled from 6% in 2000 to over 13% in 2020.



Source: Statistics Canada.

More than half of Canadians still in the workforce past the age of 60 are there by necessity, not choice, according to a Labour Force Survey from Statistics Canada in 2022.

Essential expenses, mortgage debt, adult child financial support, and pension ineligibility are all reasons people continue working.

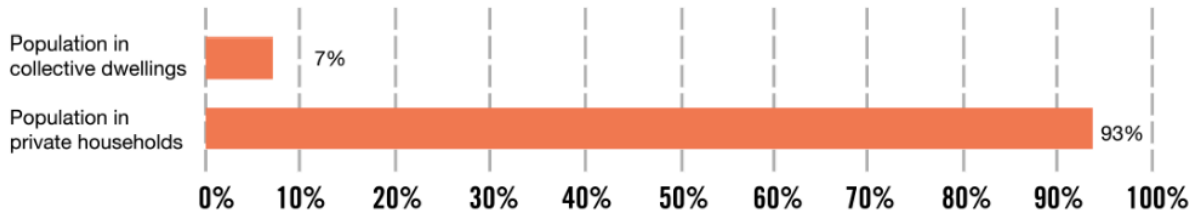
Canadian employers are considering age-friendly workspace strategies to attract older workers, including compressed workweeks with flexible hours, job sharing, working from home, and project-based assignments.

Housing Options

Most older adults in Canada prefer to age in their homes and communities. In a 2020 survey, over 90% of Canadians aged 65 and older reported that they would do everything they could to avoid going into a long-term care facility.

Most seniors still live at home

SENIORS LIVING IN GROUP AND PRIVATE DWELLINGS, CANADA, 2016



Source: Statistics Canada.

Aging in place necessitates pre-planning; your home and community should be age-friendly. Your home may require renovations to ensure safety for older adults, and your community should provide the supports, activities, and services to meet your needs.

Older adults might consider home equity release options, like Home Equity Lines of Credit and Reverse Mortgages, to stay in their homes longer. It's vital to seek professional advice before deciding, as these complex products can lead to serious financial repercussions and potentially losing your home.

If you cannot stay in your home, many housing options are available for older adults. These include senior apartments, co-housing, co-operative housing, naturally occurring retirement communities (NORCs), life leases, retirement homes, and long-term care or nursing homes.

Caregiving

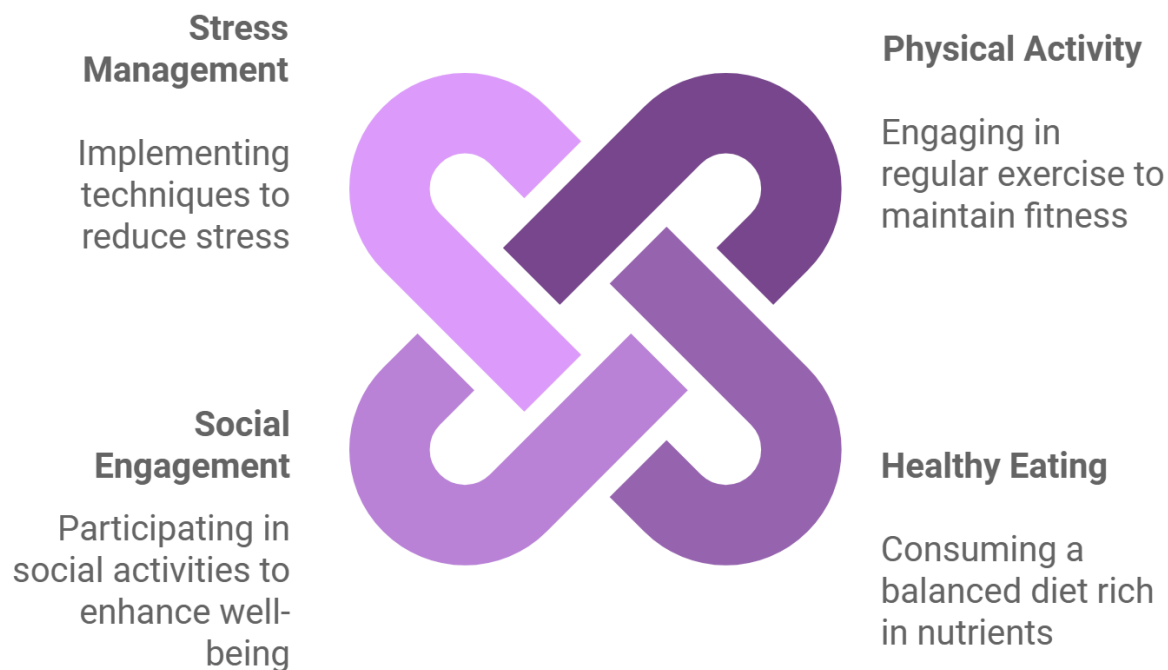
Caregivers are the unseen backbone of the Canadian healthcare system. They provide three times as much unpaid care for every hour of care given in the formal healthcare system.

Most Canadians will give or receive care in their lifetimes. One in four Canadians over 15 is a caregiver, including about 5.2 million individuals aged 19 to 70 who provide over 30 hours of care each week while working full-time.

Healthy lifestyle behaviors

Studies have shown that regardless of culture, ethnicity, race, age, or gender, all people benefit from implementing healthy lifestyle behaviors. Essential components of Healthy Lifestyle Behaviors include Physical Activity, Healthy Eating, Social Engagement, and Stress Management.

Building Blocks of a Healthy Lifestyle



Studies consistently show that a daily exercise regimen improves chronic disease management, reduces depression and anxiety symptoms, enhances cognitive clarity for decision-making, reduces the risk of falls, and boosts overall physical and mental well-being.

Eating healthily and **keeping hydrated** is essential for aging well. Keeping your health and strength is vital for maintaining your independence and quality of life.

Dental and Pharmacare Programs

The Canadian Government has recently introduced two major programs that will benefit older adults.

The Canadian Dental Care Plan will make dental care more affordable for Canadian residents. As of Oct. 30, 2024, almost 2,800,000 citizens are approved to receive care, and over 22,000 oral healthcare providers have opted in.

In February 2024, the Government of Canada introduced C-64, the Pharmacare Act, to provide universal, single-payer coverage for a number of contraceptives and diabetes medications.

The Pharmacare Act is a concrete step towards the vision of a national pharmacare program that will improve the health of Canadians and build a stronger public health care system.

Sources:

Areas of Focus

<https://ccsmh.ca/areas-of-focus>

Canadian Demographic Online Dashboard

<https://www150.statcan.gc.ca/n1/pub/71-607-x/71-607-x2020018-eng.htm>

Prevalence of Chronic Diseases and Risk Factors among Canadians aged 65 years and older

<https://www.canada.ca/en/services/health/publications/diseases->

conditions/prevalence-chronic-disease-risk-factors-canadians-aged-65-years-older.html