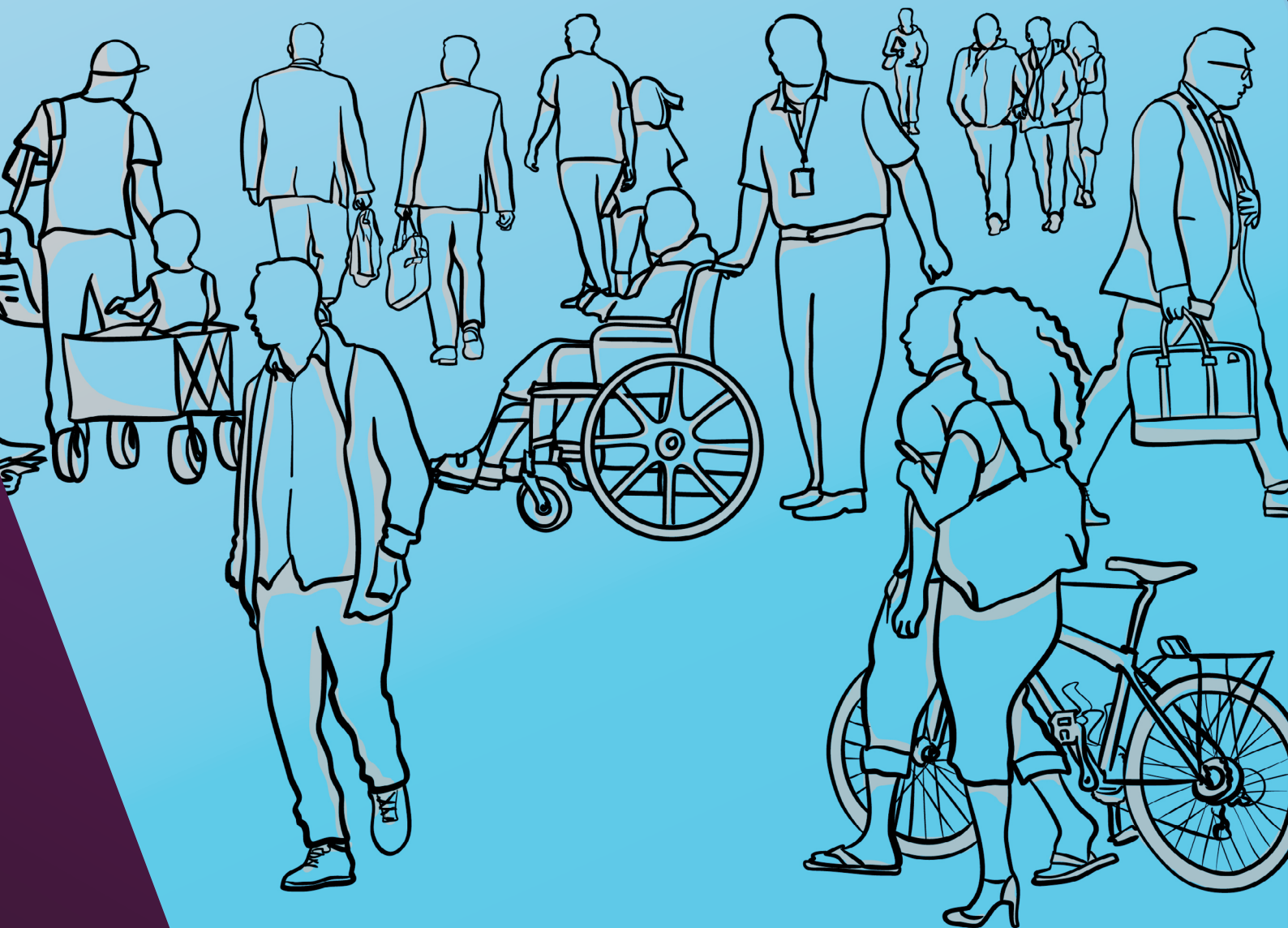


# Perspectives on Growing Older in Canada: The 2022 NIA Ageing in Canada Survey



December 2022

**Environics  
Institute**  
For Survey Research

 ENABLING A  
DECADE OF  
HEALTHY AGEING  
IN CANADA ★

**NIA** NATIONAL  
INSTITUTE  
ON AGEING ★

# National Institute on Ageing



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## **Mailing Address:**

National Institute on Ageing  
Ted Rogers School of Management  
250 Victoria St.  
Toronto, Ontario  
M5B 2K3  
Canada

## About the National Institute on Ageing

The National Institute on Ageing (NIA) is a public policy and research centre based at Toronto Metropolitan University (formerly Ryerson University). The NIA is dedicated to enhancing successful ageing across the life course. It is unique in its mandate to consider ageing issues from a broad range of perspectives, including those of financial, psychological, and social well-being.

The NIA is focused on leading cross-disciplinary, evidence-based, and actionable research to provide a blueprint for better public policy and practices needed to address the multiple challenges and opportunities presented by Canada's ageing population.

The NIA is committed to providing national leadership and public education to productively and collaboratively work with all levels of government, private and public sector partners, academic institutions, ageing related organizations, and Canadians.

## About the Environics Institute of Survey Research

The Environics Institute for Survey Research conducts in-depth public opinion and social research on the issues shaping Canada's future. It is through such research that Canadians can better understand themselves and their changing society. The Institute is a not-for-profit corporation that typically works in collaboration with other organizations from the public, private and not-for-profit sectors, who provide the thought leadership, networks, and capacity to connect research insights to meaningful action and social change.

## Authors

**Natalie Iciaszczyk, MA, JD**

Policy Analyst  
National Institute on Ageing,  
Toronto Metropolitan University  
Toronto, Ontario

**Keith Neuman, PhD, CAIP**

Senior Associate  
Environics Institute for Survey Research  
Toronto, Ontario

**Samir Sinha, MD, DPhil, FRCPC, AGSF**

Director of Health Policy Research,  
National Institute on Ageing, Toronto  
Metropolitan University; Director of  
Geriatrics, Sinai Health System and  
University Health Network; Professor  
of Medicine, Family and Community  
Medicine, Health Policy, Management  
and Evaluation, University of Toronto

## Reviewers

**Bonnie-Jeanne MacDonald, PhD FSA FCIA**

Director of Financial Security Research  
National Institute on Ageing,  
Toronto Metropolitan University  
Toronto, Ontario

**Alyssa Brierley, MA, JD**

Executive Director  
National Institute on Ageing,  
Toronto Metropolitan University  
Toronto, Ontario

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# Report in Brief

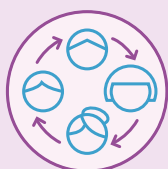
In less than 10 years, about one-quarter of Canada's population will be aged 65 years and older. Adequately understanding the circumstances and evolving needs of this ageing population requires collecting regular and reliable data from older Canadians themselves. The National Institute on Ageing (NIA) and the Environics Institute for Survey Research partnered on an annual survey of ageing in Canada to track, over the next decade, how Canadians feel about both their experience and expectations of growing old in Canada. The survey captures older Canadians' perspectives across three dimensions of ageing: social well-being, financial security, and health and independence. It does so with 10 key indicators that, when analyzed annually, will make it possible to measure progress — or setbacks — over time across these three dimensions of ageing.

The 2022 NIA Ageing in Canada Survey was conducted online with 5,885 Canadians aged 50 years and older from July 5 to Aug. 7, 2022. This report summarizes the results of this inaugural benchmark survey that will serve as the initial point of reference against which Canadians' evolving perspectives on the 10 indicators can be tracked over time.

# The NIA's 10 Indicators of Ageing Well in Canada



## Social Well-being



1. Social Networks



2. Social Engagement



3. Ageism



## Financial Security



4. Financial Well-being



5. Retirement Readiness



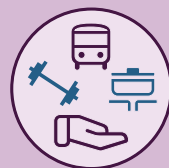
## Health and Independence



6. Ageing in Place



7. Access to Health Care Services



8. Access to Community Support Services

## Overall Experiences of Ageing in Canada



9. Personal Experiences of Ageing



10. Collective Experiences of Ageing in Canada

## How are older Canadians doing in terms of their social well-being, financial security, and health and independence?

Overall, older Canadians are generally doing well in terms of their social well-being, financial security, and health and independence. The majority of those surveyed said they had strong social networks they could rely on, were socially engaged, believed they had adequate financial resources, were usually able to access the health care and community support services they needed, and had confidence in their ability to age in their own homes. Moreover, Canada's population aged 80 years and older appears to be doing especially well. These oldest Canadians consistently reported better outcomes across the key indicators of social well-being, financial security, and health and independence compared to their younger counterparts aged 50-79 years.

Canadians 50 years and older also have confidence in their ability to age well in Canada. They believe those ageing around them are also being adequately supported and ageing well, and that the state of ageing in Canada has improved or stayed about the same in recent decades. These findings are meaningful given the challenges that come with meeting the evolving needs of a rapidly ageing population and the additional social, economic and health impacts of the COVID-19 pandemic in recent years.

At the same time, this is not a story about how the experience of ageing in Canada is a perfect one. There are still challenges, and certain segments of Canada's older population are especially vulnerable. For instance, ageism remains a problem in Canada, particularly in the workplace and, for those aged 80 years and older, in hospitals or other health care settings. Many older working Canadians appear to lack confidence in their financial ability to retire at a time of their choosing. Also of concern is the risk of social isolation among older Canadians and the share who are struggling to access the health care services they need.

Ageing is also experienced differently across different sectors of the population. Levels of social well-being, financial security, and health and independence often vary based on socio-economic and demographic factors such as an older adult's gender, education level, health status, income adequacy, the region of Canada where they live, the size of the community they live in, whether they have children, and how many generations their family has been in Canada. In many cases, the size of these differences was not substantial, but they were often noteworthy when it came to health status and perceived income adequacy. Across most indicators, older Canadians who



reported their health as fair or poor and their incomes as inadequate fared considerably worse than those in good health and with adequate income levels, confirming the critical role that both these factors play in shaping the overall experience of ageing.

## Key Findings

### Perspectives and Experiences Across Three Key Dimensions of Ageing

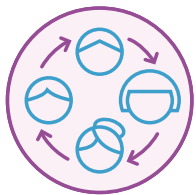
The NIA's survey focuses on three key dimensions of ageing: social well-being, financial security, and health and independence. Each of these dimensions plays a critical role in shaping older adults' day-to-day lives as they age and, ultimately, the extent to which they can age well. Results from eight indicators across these three dimensions capture whether we are adequately supporting older adults to age well in Canada.





## Social Well-being

Broad social networks, frequent and meaningful social interactions and a sense of inclusion and connection with their communities helps older adults remain engaged and productive members of society. The NIA survey measures social well-being with three indicators: Social Networks, Social Engagement and Ageism.



### 1. Social Networks

The NIA's indicator on Social Networks was based on two key measures: 1) reported social isolation based on the six-item *Lubben Social Network Scale*; and 2) reported satisfaction with their relationships. Together, these two measures capture both the quantity and quality of older Canadians' personal connections. Overall, most older Canadians appear to have strong social networks of family and friends, at least in the sense that they are satisfied with their relationships.

While most older adults reported that they could count on a network of family and friends, **41%** of Canadians aged 50 years and older were deemed at risk of social isolation (scoring below 12 on the *Lubben*

*Social Network Scale*.) However, when it came to the quality of their existing relationships, **70%** of Canadians aged 50 years and older reported that they were satisfied with their relationships with family and friends in terms of meeting their personal needs.

Compared to their younger counterparts, Canadians aged 80 years and older were the least likely to be at risk of social isolation and reported the highest levels of satisfaction with their relationships. Less than a third of this age group (**30%**) could be classified as socially isolated on the *Lubben Social Network Scale*, and **82%** reported that they were satisfied with their relationships with family and friends. There were also very large differences in reported levels of social isolation by health status and income adequacy, with those who reported worse health and income adequacy more likely to be classified as socially isolated.



### 2. Social Engagement

The NIA's indicator on social engagement captures the extent to which ageing Canadians are socially active and engage with their communities. It is based on two

measures: 1) how often respondents got out of the house; and 2) how often they participated in various types of social activities.

On the whole, older Canadians have remained socially engaged during the COVID-19 pandemic, as **60%** of Canadians aged 50 years and older reported that they got out of the house at least daily over the past year. In addition, almost half (**48%**) participated in social activities with family and friends outside of their household at least daily or once a week, and almost one in five (**17%**) participated in sports or physical activities with other people at least daily over the past year.

Canadians aged 80 years and older were among the most likely to be socially engaged: **56%** reported that they got out of the house at least daily over the past year. They also had higher reported rates of social participation than their younger counterparts aged 50-79 years, taking part in more types of social activities and doing so more frequently.



### 3. Ageism

Ageism refers to “the stereotypes (how we think), prejudice (how we feel) and discrimination (how we act) towards others or oneself based on age”.<sup>1</sup> The NIA’s indicator on ageism is comprised of two

measures: 1) whether older Canadians have personally experienced ageism; and, if so, 2) in what settings.

Ageism remains a problem in Canada, and certain segments of Canada’s older population appear to be particularly at risk of experiencing ageism, including those who were born outside of Canada. About one in three (**31%**) Canadians aged 50 years and older reported having experienced ageism. Specifically, **19%** said they had experienced ageism very rarely, while **10%** said it occurred from time to time and **2%** said it occurred regularly. The share of older Canadians reporting experiences of ageism did not differ considerably across age groups. However, experiences of ageism were more common among immigrant or first-generation Canadians, as well as those who reported fair or poor health and worse levels of income adequacy.

Older Canadians experienced ageism across a range of different settings, with the most common settings being the workplace (**31%**), the street (**21%**) and stores or restaurants (**20%**). However, among Canadians aged 80 years and older, hospitals and other health care settings were the most frequently reported place in which they had experienced ageism (**20%**).



## Financial Security

Ageing well also depends on older adults being able to save for their later years and having adequate financial resources to cover the costs of their complex care needs and maintain their overall standard of living. The NIA's survey explores older Canadians' perceived ability to financially support themselves later in life with two indicators: Financial Well-being and Retirement Readiness.



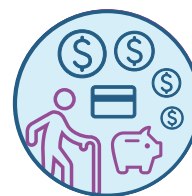
### 4. Financial Well-being

Financial well-being refers to the overall financial position of older Canadians. This indicator is based on two measures: 1) perceived adequacy of household income; and 2) the ability to weather potential financial shocks.

The majority (**72%**) of Canadians aged 50 years and older reported that their income was adequate (either that it was good enough for them to build savings from it or that it was just enough for them to avoid major problems), while one in four (**26%**) reported that it was inadequate (either that it was not enough for them because they were financially stretched or that it was not enough because they were having a hard time). Most (**63%**) older Canadians also reported that

they either had or could access the financial resources they would need if faced with an unexpected event or loss.

Canadians aged 80 years and older had higher reported levels of financial well-being than their younger counterparts: **89%** felt that their income was adequate and **78%** reported that they could weather a potential financial shock. This was a higher proportion than for those aged 50-64 years, where the share was **63%** and **56%**, respectively. This higher level of confidence may not, however, be reflective of the actual financial circumstances of these varying age groups.



### 5. Retirement Readiness

The NIA's indicator of retirement readiness captures whether older Canadians who have yet to retire feel financially prepared to do so, based on a single measure that asks whether those who are working and intend to retire feel they are in the financial position to afford to retire when they want.

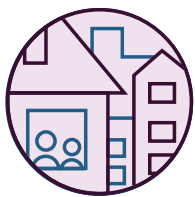
Few older working Canadians reported feeling confident in their ability to afford to retire when they want. Among those Canadians aged 50 years and older who

were working and intended to retire, **35%** reported that they were in a position to financially afford to do so when they wanted; **37%** reported that they were not; and **25%** said it was unclear.



## *Health and Independence*

Ensuring that Canada can be a place where people age with confidence means ensuring that older Canadians can age in good health and live independently in their own homes and communities for as long as possible. Supporting an older population requires the right combination of health and social services to meet the unique and evolving care needs of older adults. The NIA's survey explores how well Canada supports the ability of community-dwelling older Canadians to age well with three indicators: Confidence in Ageing in Place, Access to Health Services, and Access to Community-based Support Services.



## **6. Ageing in Place**

Ageing in Place is the extent to which older adults are able to age in their own homes and communities for as long as possible. The NIA's indicator is based on two key

measures: 1) where older Canadians would like to live as they age; and 2) among those who wish to live in their own home and community, confidence in their ability to do so for as long as they would like.

Overall, older Canadians are fairly confident in their ability to age in place. Nine in 10 Canadians aged 50 years and older who still lived in their own homes and who planned to continue doing so felt very confident (**33%**) or somewhat confident (**56%**) that they would be able to remain in their own homes for as long as they wanted to.

Perhaps surprisingly, confidence in the ability to remain at home did not appear to differ substantively across many key socio-demographic factors, including age and gender. However, reported levels of confidence were lower among those with poorer health and inadequate incomes.



## 7. Access to Health Care Services

Ensuring older Canadians can remain healthy and independent members of their communities requires providing them with access to timely and comprehensive health care services and treatments. The NIA's indicator on access to health care services is based on two measures: 1) how often older Canadians have been able to access the health care services and treatments they need over the past year; and 2) confidence in being able to access needed health care services and treatments in the future.

Overall, our current system appears to be meeting the existing health care needs of most older Canadians who require care. Most older Canadians also say they believe the system is adequately set up to meet their future needs. However, about a third face inadequate access to health care services. While 1 in 5 (**18%**) Canadians aged 50 years and older reported not needing any care, about half (**52%**) reported that they were able to access needed health care services all or most of the time over the past 12 months. However, more than one in four (**28%**) struggled, reporting that they were only able to access health care services some of the time (**18%**), rarely (**7%**), or never (**3%**) over the past 12 months.

Most older Canadians were also confident that they would be able to access the

health and community support services they expected to need in the future: **68%** of Canadians aged 50 years and older said they felt very or somewhat confident that they will be able to get the health care services and treatments they expect to need as they get older.

Canadians aged 80 years and older were more likely than their younger counterparts to report both that they had accessed needed care and services over the past 12 months, either all the time or most of the time; and that they were confident they would be able to access the health care services and treatments they would need as they age.



## 8. Access to Community Support Services

Ensuring that older Canadians can remain healthy and independent members of their communities also requires that they have access to community-based support services such as transportation, meal preparation, and exercise and fall-prevention programs. The NIA's indicator on access to community support services is based on three measures: 1) whether older Canadians currently rely on any community services to help them live in their own homes; 2) how they would rate the quality of care received through community support services; and 3) confidence that they would be able to access needed community support services in the future.

While most (**92%**) Canadians aged 50 years and older who still live in their own homes did not rely on community support services, among those who did, the majority (**79%**) were happy with the quality of care received. However, when it came to the future, older Canadians had less confidence in their ability to access community support services than they did with health care services. Only about half (**53%**) of Canadians aged 50 years and older still living in their own home felt very or somewhat confident that they will be able to get the community support services they expect to need as they age.

Again, the proportion who expressed confidence was considerably higher for Canadians aged 80 years and older (**65%**) than for those aged 50-64 years (**48%**) and 65-79 years (**56%**); for those who reported their health as excellent or very good (**62%**) than for those who reported fair or poor health (**40%**); and for those who said their income was adequate and they could save money (**64%**) than for those who said their income was inadequate and they were struggling (**31%**).

## Perspectives on the Overall Experiences of Ageing in Canada

The NIA's survey assessed how older Canadians perceive the broader experience of growing older in Canada with two indicators: Personal Experiences of Ageing and the Collective Experience of Ageing in Canada.



### 9. Personal Experiences of Ageing

This indicator captures how older Canadians perceive the process growing older based on three measures: 1) how older Canadians feel about the prospect or experience of getting older; 2) their favourite part of getting older; and 3) their biggest concern about getting older. While Canadians are more likely than not to have positive feelings about the process of growing older, many struggle to identify

specific benefits of ageing and many are concerned about their health as they age.

Most (**63%**) Canadians aged 50 years and older reported feeling positive about the prospect or experience of getting older, with **15%** saying they felt very positive while **48%** said they felt somewhat positive. Among Canadians aged 80 years and older, more than a quarter (**26%**) reported that they felt very positive about getting older.

When asked about the best part of getting older, just over half (**53%**) gave a reason while almost as many said "nothing" (**30%**) or could not say (**17%**). Among those who did provide an answer, the most common answer was spending more time at home and with loved ones, reported by **14%** of Canadians aged 50 years and older.

Older Canadians had a much easier time identifying concerns about getting older, with only **12%** of survey respondents reporting no concerns and **11%** reporting they “cannot say.” Overall, health-related concerns were by far the most frequent type of concern brought up, reported by **40%** of Canadians aged 50 years and older.



## 10. Collective Experiences of Ageing in Canada

How do older Canadians view the collective experiences of people ageing in their community? This indicator is based on two measures: 1) how well older Canadians perceive others in their community to be doing across the three dimensions of ageing; and 2) how well they perceive their generation to be doing relative to past generations in Canada.

Generally speaking, most older Canadians believe things are going well for the ageing population in their community. Three quarters (**75%**) of Canadians aged 50 years and older said they thought other people of their age in their community were doing either very well or generally well in terms of their overall health, whereas close to six in 10 (**59%**) said they thought others in their community were doing very or generally well in terms of both their financial security and their access to needed health and community services.

When asked about how their own generation was doing relative to their parents' generation, most Canadians aged 50 years and older reported thinking that their generation is doing better or about the same when it came to their overall health, financial security, and access to health and community services.





## Conclusions and Next Steps

The 2022 NIA Ageing in Canada Survey provides an inaugural in-depth look at the perspectives and experiences of older Canadians across three key dimensions of ageing — social well-being, financial security, and health and independence — and how they compare across key socio-demographic characteristics.

Most older Canadians reported better circumstances more often than not across the 10 key indicators of ageing well examined by the survey. They had confidence about the future and think that those ageing around them are also doing well in terms of their social well-being, financial security, and their access to needed health and community services. Notably, in contrast to what many would expect, Canadians aged 80 years and older consistently reported better outcomes, signalling that it is a misconception to believe that things get worse with age.

At the same time, for some groups, a significant proportion of older Canadians report lower levels of social well-being, financial security, and health and independence. This is especially the case among older Canadians in fair or poor health and those without adequate income, who each made up about a quarter (**26%**) of respondents.

The NIA's Ageing in Canada Survey provides critical insights into the experience of growing older in Canada and makes important contributions to the Canadian research and policy landscape. It provides key indicators of healthy ageing and establishes a benchmark against which future progress — or setbacks — can be measured over time. It serves as the starting point for the NIA's annual survey, which will track how Canadians' perspectives and experiences change relative to these initial findings over the next 10 years.

# Introduction

## Background

In less than 10 years, one-quarter of Canada's population will be aged 65 years and older. Canada's rapidly ageing population presents challenges, but also opportunities to improve the social, financial and health policy landscape for older Canadians. Ensuring Canada is a place where ageing is treated as a triumph and an opportunity, rather than as an inevitable burden, requires adequately understanding the circumstances and evolving needs of its growing population of older adults. This, in turn, requires collecting regular and reliable data from older Canadians that can inform interventions and policy measures that enable healthy ageing.

The National Institute on Ageing (NIA) has developed an annual, national public survey to generate rich and reliable data on the experiences and perspectives of older Canadians.

Developed in partnership with the Environics Institute for Survey Research, the Ageing in Canada Survey will be fielded annually over the next 10 years, and its findings will inform reports on Canada's progress on enabling healthy ageing and the challenges and setbacks that stand in its way. This will allow the NIA and others working in this space to better respond in real time to changes in the Canadian landscape, such as new social developments, economic shifts and policy changes that can influence healthy ageing.

The annual survey also aligns with the United Nations Decade of Healthy Ageing, allowing the NIA to join this international movement of action, research and advocacy for the health, well-being and financial security of older Canadians.

## The NIA's Ageing in Canada Survey

The NIA's Ageing in Canada Survey is the first comprehensive, large-scale, longitudinal, public-oriented annual survey tracking perspectives on ageing in Canada. It focuses on three key themes, each one representing a necessary component for healthy ageing: social well-being, financial security, and health and independence. The NIA and the Environics Institute selected 10

indicators within these three dimensions to reflect older Canadians' perspectives and experiences, and to track their evolution over the next 10 years as Canada approaches a key population benchmark: more than 25% of its population will be aged 65 years and older as of 2031-32. The 2022 survey polled 5,885 Canadians aged 50 years and older, between July 5 and Aug. 7, 2022.

## About the Survey

The annual NIA Ageing in Canada Survey was designed to track how older Canadians feel about key ageing-related issues, and how that changes each year over a 10-year period. This will make it possible to pinpoint trends and patterns — for example, at which ages a given issue becomes more significant for older Canadians. Moreover, the survey will provide a consistent measurement of annual progress on key metrics to track Canada's performance on healthy ageing. It will also help to advance ageing-related research by providing high-quality evidence that Canadians, researchers, governments, media and other stakeholders can use to identify growing strengths and evolving gaps on ageing-related issues.

To develop the survey, the NIA, in partnership with the Environics Institute, canvassed more than 30 existing surveys and hundreds of survey questions focused on ageing from a variety of educational institutes, organizations, research centres and market research firms spanning the Canadian, American and international contexts to identify key ageing-related indicators and corresponding survey questions. Many of the questions in the NIA's survey were intentionally aligned with or reproductions of existing survey questions used in the Canadian context to support comparability of findings.



However, the NIA and Environics Institute also made adjustments to the language or developed novel questions in cases where it was determined that a different question would be better suited to measure the corresponding indicator.

The focus population for the survey was older Canadians living in the community, rather than in institutional long-term care settings. This population was chosen to gain insights into how we can best support older adults to age in their homes and communities for as long as possible. The survey, comprised of 62 questions and lasting 20 to 25 minutes, was administered online with a representative sample of community-dwelling Canadians aged 50 and older living in Canada's 10 provinces, using standard survey industry recruitment and confidentiality protocols. The survey sample was designed to provide meaningful categories, with robust representation by five-year increments for age cohorts across this population.

This was done to ensure it would yield a sample that would generate meaningful results and findings. The sample was weighted by gender, region and education to ensure it was representative of Canada's community-dwelling population aged 50 years and older. Further details on the survey methodology, including a profile of the sample, can be found in the Appendix of this report.

The NIA's survey was not able to capture community-dwelling older Canadians living in Canada's three northern territories because it could not reach a sufficient number of them through Canadian online survey platforms. The survey is also not representative of Canadians living in institutional settings such as long-term care homes, a key segment of Canada's older population. However, given our large sample of community-dwelling older adults and our focus on improving conditions for these older Canadians to keep ageing in their own homes and communities, this survey provides highly reliable and useful insights into how we can better support Canada's ageing population.

## About this Report

This report summarizes the results of our inaugural benchmark survey. It showcases the perspectives of older Canadians across the primary dimensions of social well-being, financial security, and health and independence and provides insights into how ageing Canadians feel about both

their experiences of growing old in Canada and their prospects for continuing to do so. It also establishes the initial points of reference against which progress or setbacks can be measured over time. These insights into the Canadian landscape can be used by the NIA and the broader ageing sector to better support the older Canadians they serve.

Additional survey results will be explored in future publications analyzing other specific age-related topics.

# The NIA's 10 Indicators of Ageing Well in Canada



## Social Well-being



1. Social Networks



2. Social Engagement



3. Ageism



## Financial Security



4. Financial Well-being



5. Retirement Readiness



## Health and Independence



6. Ageing in Place



7. Access to Health Care Services



8. Access to Community Support Services

## Overall Experiences of Ageing in Canada



9. Personal Experiences of Ageing



10. Collective Experiences of Ageing in Canada

## Part 1:

# Results from the 2022 NIA Ageing in Canada Survey Indicators Capturing the Perspectives of Older Canadians Across Three Key Dimensions of Ageing

The NIA's survey is focused on three key themes, each one representing a dimension of healthy ageing: social well-being, financial security, and health and independence. These play a critical role in shaping the day-to-day lives and general circumstances older adults face as they age, and ultimately, the extent to which they can age well.

The NIA surveyed older Canadians about their perspectives on various topics and issues across these three dimensions, with the goal of evaluating whether we are adequately supporting older adults to age well in Canada. The first section of this report provides an overview of key survey results.





# Social Well-being

**Social well-being is a central dimension of ageing well.**

**Broad social networks, frequent and meaningful social interactions and a sense of inclusion and connection with their community helps older adults remain engaged and productive members of society. It is critical to understand whether older adults are being supported to develop and sustain meaningful relationships and social roles across Canadian communities.**

**The NIA survey measures social well-being with three specific indicators: Social Networks, Social Engagement and Ageism. These three indicators paint a picture about the extent to which older adults are socially included and feel valued as members of Canadian society.**



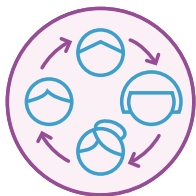
## Key Findings

- While most older adults reported that they could count on a network of family and friends, **41%** of Canadians aged 50 years and older were deemed at risk of social isolation based on the *Lubben Social Network Scale*. Yet when it came to the quality of their relationships, **70%** of Canadians aged 50 years and older reported that they were generally satisfied that their relationships with family and friends met their personal needs.
- Older Canadians remained socially engaged during the COVID-19 pandemic, with **60%** getting out of the house at least daily over the past year. Almost half (**48%**) of older Canadians participated in social activities with family and friends outside of their household at least daily or once a week, and almost one in five (**17%**) participated in sports or physical activities with other people at least daily during the past year.
- Social engagement and satisfaction remain steady or improve with age. Canadians aged 80 years and older were the least likely to be at risk of social isolation and reported the highest levels of satisfaction with their relationships. They also had higher reported rates of social participation compared to their younger counterparts aged 50-79 years.
- Health status and income are linked to positive social experiences. Those who reported poorer health and income inadequacy were consistently more likely to report worse outcomes across all measures of social well-being.
- Ageism remains a problem in Canada, and certain segments of Canada's older population appear to be particularly at risk of experiencing ageism, including those born outside of Canada.





# 1. Social Networks



Social networks play an important role across all aspects of life and have significant implications for the health and well-being of older Canadians. They serve as sources of companionship and emotional support, shape well-being and self-esteem, impact lifestyle and health behaviours, and can provide critical care and instrumental support for older people. On the other hand, a lack of supportive social networks has negative consequences for a person's health, well-being and overall experience of ageing. For example, a lack of supportive social networks has been linked to a 60% increase in the risk of dementia and cognitive decline.<sup>2</sup>

Older adults are at increased risk of having diminished social networks because of common ageing-related reasons, many of which are outside their control. Transitional life events such as retirement, widowhood and the death of friends are more commonly experienced in later life. These events often reduce the size of social networks and shift the extent to which one can maintain or establish social ties with others. Therefore, it is critical to understand the presence and quality of older Canadians' social networks.

The NIA's survey included an indicator on Social Networks comprised of two key measures: 1) reported social isolation based on the 6-item Lubben Social Network Scale; and 2) reported satisfaction with relationships. Together, these two measures help us better understand the extent to which older Canadians report having supportive and meaningful relationships, as well as how they perceive the quality of the social ties they have within their networks. They enable a more nuanced examination of social networks beyond simply their size to more realistically capture both the presence and quality of the personal connections that older Canadians report having with others.

## Measures on Social Networks

**Q.7/8**– *Six-item Lubben Social Network Scale*

**Q.9** – *How satisfied are you with your relationships with relatives and friends as a whole, in terms of meeting your personal needs?*

- *Very satisfied*
- *Satisfied*
- *Neither satisfied nor dissatisfied*
- *Dissatisfied*
- *Very dissatisfied*
- *Cannot say*



## Social Isolation

Social isolation is a measurable deficiency in the number of social relationships that a person has.<sup>3</sup> It is the objective lack of connections to family, friends or the community that leads to a quantitatively diminished social network.<sup>4</sup> Across disciplines and research contexts, various indicators and instruments are used to measure social isolation as there is no universally accepted research definition.

One of the most widely used measures of social isolation is the Lubben Social Network Scale (LSNS), developed specifically for use among older populations<sup>5</sup> and designed to quantify social contacts and social participation.

Originally developed as a comprehensive 10-item scale, an abbreviated six-item version (LSNS-6) was developed to address the need for valid and reliable short scales that could be more easily administered. The LSNS-6 assesses social isolation in older adults by measuring the size of active social networks composed of family and friends.<sup>6</sup>

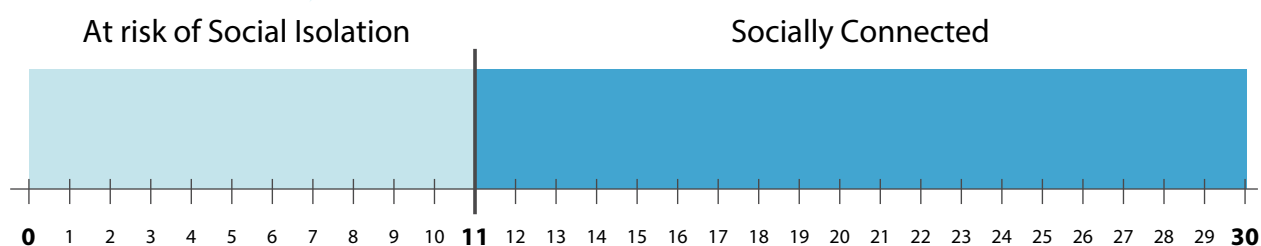
The LSNS-6 is constructed from a set of three questions about the availability of family and three questions about the availability of friends. The scale's total score ranges from 0 to 30, with higher scores indicating stronger networks and lower social isolation. A score of 12 has been identified as the key cut-off point, with a score of less than 12 suggesting that a person is socially isolated.<sup>7</sup>

### Lubben et al. Six-item Social Network Scale

Questions	None	One	Two	Three or four	Five to eight	Nine or more
<b>Family:</b> Considering the people to whom you are related by birth, marriage, adoption, etc...						
1. How many relatives do you see or hear from at least once a month?	0	1	1	3	4	5
2. How many relatives do you feel at ease with that you can talk to about private matters?	0	1	2	3	4	5
3. How many relatives do you feel close to such that you could call on them for help?	0	1	2	3	4	5
<b>Friendships:</b> Considering all of your friends including those who live in your neighbourhood...						
4. How many of your friends do you see or hear from at least once a month?	0	1	2	3	4	5
5. How many friends do you feel at ease with that you can talk to about private matters?	0	1	2	3	4	5
6. How many friends do you feel close to such that you could call on them for help?	0	1	2	3	4	5
<b>Scoring:</b> Total score is an equally weighted sum of these six items. Scores range from 0 to 30.						



41% of  
Canadians 55+



The NIA's survey found that while most older Canadians appear to have strong social networks, a sizeable share appear to be at risk of social isolation. When using a score of less than 12 on the LSNS-6 Scale as the cut-off point for social isolation, more than four in 10 older Canadians were deemed as socially isolated. Overall, **41%** of Canadians aged 50 years and older could be classified as being socially isolated. On the other hand, only **59%** of Canadians aged 50 years and older appeared to be somewhat well-connected or have strong social ties, scoring between 12 and 30 on the LSNS-6 Scale.

There were no major differences observed between older Canadian men and women in their reported experiences of social isolation. Among Canadian men aged 50 years and older, **42%** could be classified as socially isolated, compared to **40%** of Canadian women of the same age.

Levels of social isolation did, however, appear to differ markedly across age groups. Canadians aged 80 years and older were the least likely to report social isolation — less than a third (**30%**) could be classified as socially isolated. Among Canadians aged 50-64 years and 65-79 years, the share was **45%** and **40%**.

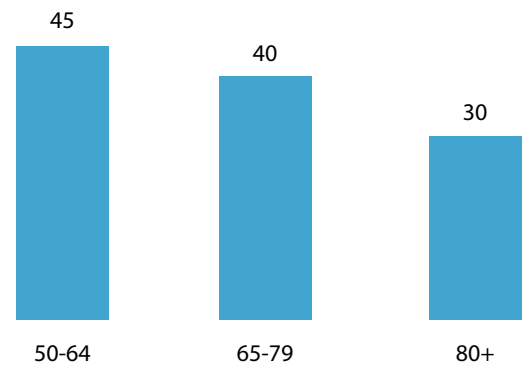
There were also large differences in reported levels of social isolation by health status. Older Canadians who reported being in fair or poor health, which made up **26%** of the population aged 50 years and older, were more likely to be socially isolated. Only **33%** of older Canadians who reported being in excellent or very good health and **42%** who reported being in good health were considered to be at risk for social isolation. On the other hand, more than half (**51%**) of Canadians aged 50 years and older who reported being in fair or poor health were classified as socially isolated.



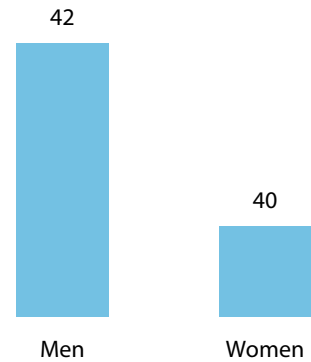
Older Canadians who reported having lower incomes also reported being much more isolated. In particular, the share of Canadians aged 50 years and older who could be classified as socially isolated was twice as high among those who said their income was inadequate and they were struggling (**62%**) as among those who described their income as good enough and they could save from it (**31%**).

### At Risk of Social Isolation (%) - by Group

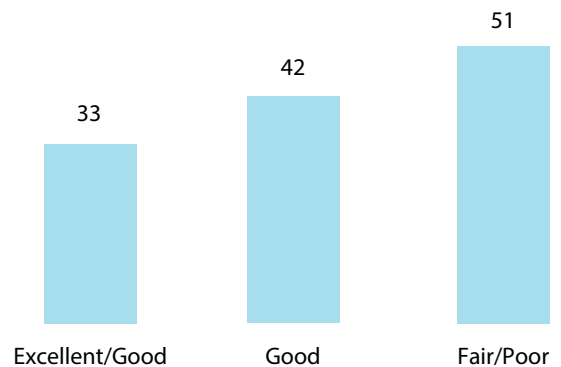
#### Age



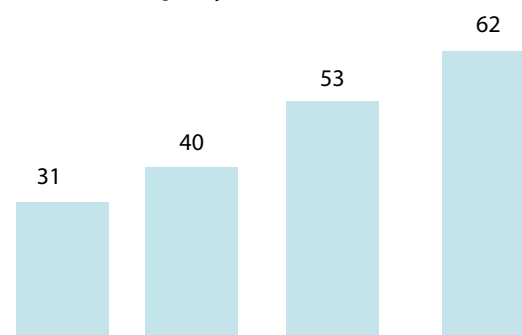
#### Gender



#### Health Status



#### Income Adequacy



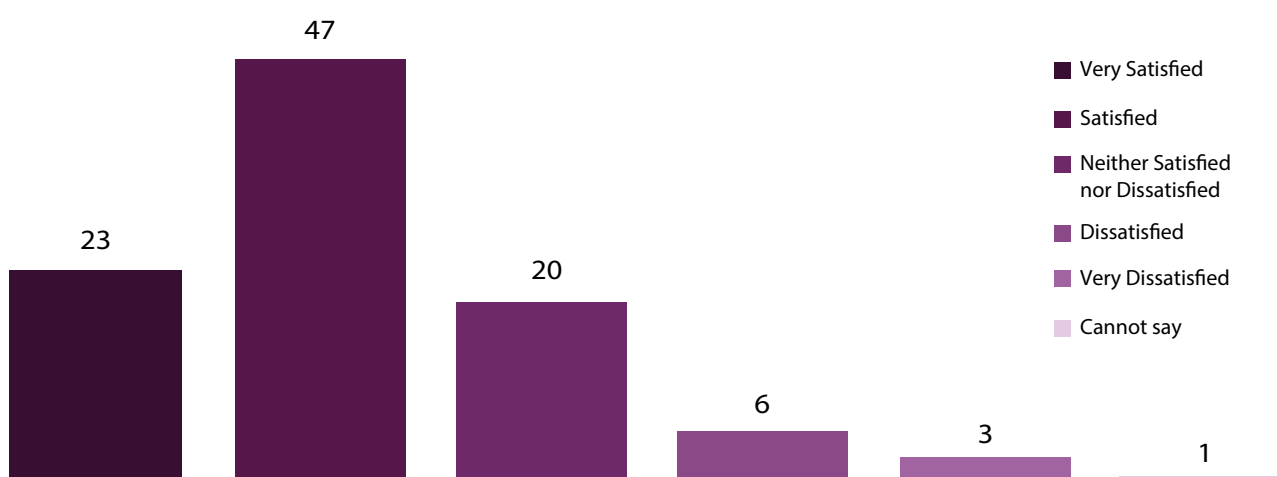


## Satisfaction with Relationships

While social isolation is a challenge for many older Canadians, most reported being satisfied with their relationships. Nearly three-quarters of Canadians aged 50 years and older reported being satisfied that their relationships with their family and

friends met their personal needs, with **23%** saying they were very satisfied and **47%** saying they were satisfied. Very few older Canadians expressed dissatisfaction, with only **6%** saying they were dissatisfied and **3%** saying they were very dissatisfied.

### Satisfaction with Relationships (%)



Q.9 – How satisfied are you with your relationships with relatives and friends as a whole, in terms of meeting your personal needs?

Sample base: 5,885

Satisfaction levels also went up with age, with Canadians aged 80 years and older expressing the highest levels of satisfaction with their relationships with their family and friends. Among Canadians aged 80 years and older, **82%** reported that they were satisfied, compared to **64%** of Canadians aged 50-64 years and **76%** of Canadians aged 65-79 years.

Older Canadians who were partnered and had children also reported higher levels of

satisfaction with their relationships with their family and friends.

There was virtually no difference between men and women in their reported satisfaction levels, with **70%** of Canadian women aged 50 years and older reporting that they were satisfied with their relationships with family and friends, compared to **71%** among Canadian men of the same age.



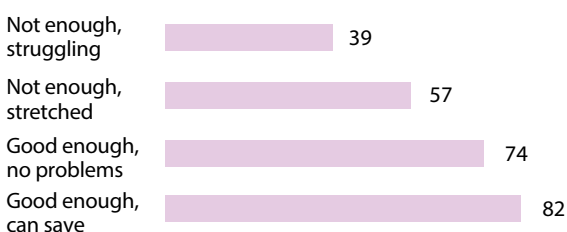
Satisfaction levels also appeared to be strongly dependent on being in good health and having an adequate income. Among older Canadians who reported being in excellent or very good health, **82%** said that they were satisfied with their relationships with their family and friends. Conversely, among older Canadians who reported being in fair or poor health, only **56%** said that they were satisfied. Similarly, satisfaction levels differed considerably across perceived levels of income adequacy. The proportion reporting that they were satisfied with their relationships with their family and friends was more than twice as high among older Canadians who reported that their income was good enough that they could save from it (**82%**) than it was among those who said their income was not enough for them and that they were struggling (**39%**).

### Satisfied with relationships with family/friends (%) - by Health Status and Income Adequacy

#### Health Status



#### Income Adequacy



### Satisfied with relationships with family/friends (%) - by Group

#### Age



#### Gender



#### Children



#### Partnership Status



However, the higher levels of satisfaction reported by Canadians aged 80 years and older held true even in cases of reported poor health and lower income adequacy. Among older Canadians reporting fair or poor health, a much larger share of those aged 80 years and older reported being satisfied (**72%**) with their relationships with their family and friends compared to their younger counterparts aged 50-64 years (**48%**). Similarly, among older Canadians who said they were having a hard time financially, **73%** of those aged 80 years and older reported that they were satisfied with their relationships with their family and friends, compared to **48%** of those aged 50-64 years, suggesting that as they age, older adults may develop a greater appreciation for their existing social ties.



## 2. Social Engagement



Having strong social networks is important, but so is having frequent, regular and meaningful interactions with those in one's social networks and communities. For older adults, being socially active and staying engaged is associated with better physical and mental health.<sup>8</sup> Greater social participation and community involvement allows older adults to remain physically active and intellectually stimulated, which improves cognitive functioning and promotes better self-esteem and sense of belonging.<sup>9,10</sup> In addition, more social participation reduces loneliness, depression and the negative effects of stress among older adults, all of which are negatively associated with health.<sup>11,12,13</sup>

The NIA's survey included an indicator to capture the extent to which ageing Canadians engage with their communities. Given the importance of social engagement for ageing well, it is critical to better understand whether older Canadians are connecting with their family and friends, participating in social activities or remaining engaged with their communities. This is particularly important given the difficulties the COVID-19 pandemic has created for engaging in activities and socializing with family and friends since its onset in March 2020.

The NIA's survey indicator on Social Engagement is based on two measures: 1) how often respondents get out of the house; and 2) how often they participate in various types of social activities. These questions help inform our understanding of the extent to which older Canadians have remained active and engaged members of their communities.



### Measures on Social Engagement

**Q.5** – Thinking about your life over the past 12 months, how many times per week do you get out of the house, for work, recreation or any other reason (that is when the weather and your health allow it)?

- At least once a day
- At least once a week
- At least once a month
- At least once a year
- Almost Never
- Cannot say

**Q.6** – In the past 12 months, how often, if at all, have you participated in each of the following activities, whether in person or online:

- Family or friendship-based activities with people not living in your household
- Church or religious activities, such as services, committees or choirs
- Sports or physical activities such as walking that you do with other people
- Educational and cultural activities involving other people, such as attending courses, concerts, plays or visiting museums
- Neighbourhood, community or professional association activities
- Volunteer or charity work
- Other recreational activities involving other people such as hobbies, gardening, cards or other games

## Getting Out

The overwhelming majority of older Canadians reported getting out of the house on a regular basis, with **60%** reporting that they have been doing so at least daily and **32%** reporting that they have been doing so at least once a week over the past 12 months. This is especially significant because it signals that older Canadians were still regularly getting out of the house even when the COVID-19 pandemic limited opportunities to connect with their friends, families and communities.

Even Canadians aged 80 years and older reported remaining socially engaged by consistently getting out of the house during the past 12 months. Among Canadians aged 80 years and older, **56%** reported that they got out of the house at

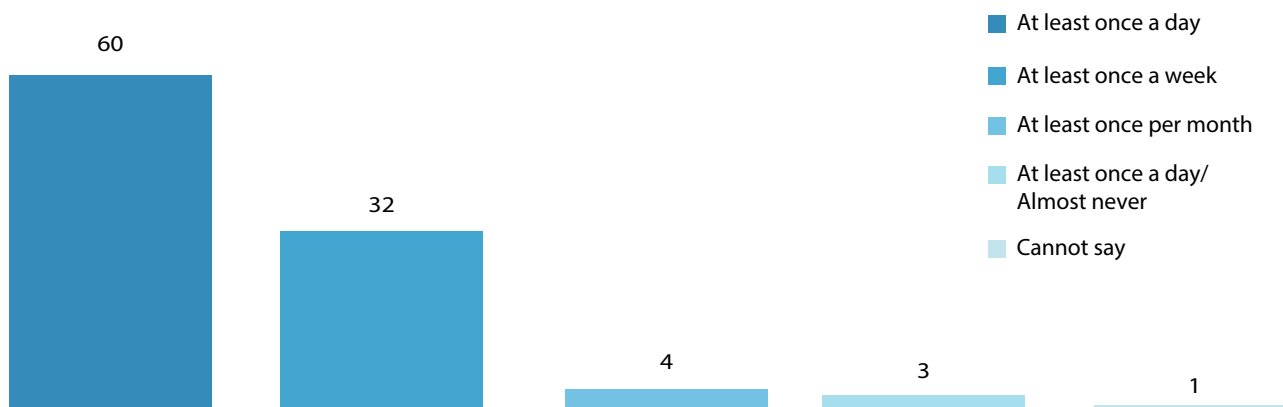
least daily and **35%** reported that they got out of the house at least once a week over the last 12 months.

In terms of gender, most older Canadian men and women reported getting out of the house on a regular basis. However, men were much more likely to report getting out of the house on a daily basis than women, with **69%** of men aged 50 years and older reporting that they get out of the house at least daily over the last 12 months compared to **52%** of women of the same age.





## Frequency of Getting Out of the House (%)



**Q.5** – Thinking about your life over the past 12 months, how many times per week do you get out of the house, for work, recreation or any other reason (that is when the whether and your health allow it)?

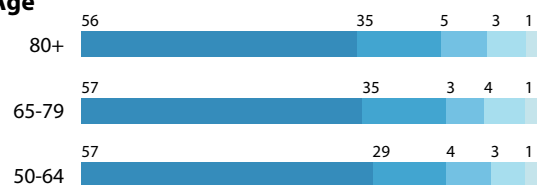
Sample base: 5,885

There was only a moderate difference between older Canadians who are partnered and those who are not. Among Canadians aged 50 years and older who are partnered, **63%** reported that they got out of the house at least daily over the last 12 months, while the share was **55%** among those without a partner. Similarly, there was little reported difference between older Canadians who have children and those who do not. While **61%** of older Canadians with children reported getting out of the house at least daily over the last 12 months, the share was **58%** among those without children.

### Frequency of Getting Out of the House (%) - by Group

■ At least once a day  
■ At least once a week  
■ At least once per month  
■ At least once a year/Almost never  
■ Cannot say

#### Age



#### Gender



#### Partnership Status



#### Children





There were also very large reported differences in how often older Canadians get out of the house based on health status and income level. Older Canadians who reported excellent or very good health reported getting out of the house more often, and were much more likely to do so on a daily basis than those who reported fair or poor health. While **71%** of Canadians aged 50 years and older who reported being in excellent or very good health said they got out of the house at least daily over the past 12 months, the proportion dropped to **45%** among Canadians of the same age who reported being in fair or poor health. This reflects the importance of good health to social engagement in older age. In terms of income, among those who said that they were struggling financially, only **43%** reported that they got out of the house at least daily over the past 12 months. Among older Canadians who said that their income was good enough for them and that they could save, almost two thirds (**65%**) reported that they got out of the house at least daily.

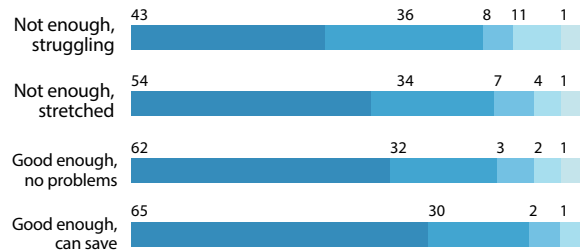
### Frequency of Getting Out of the House (%) - by Health Status and Income Adequacy

- At least once a day
- At least once a week
- At least once per month
- At least once a year/Almost never
- Cannot say

#### Health Status



#### Income Adequacy





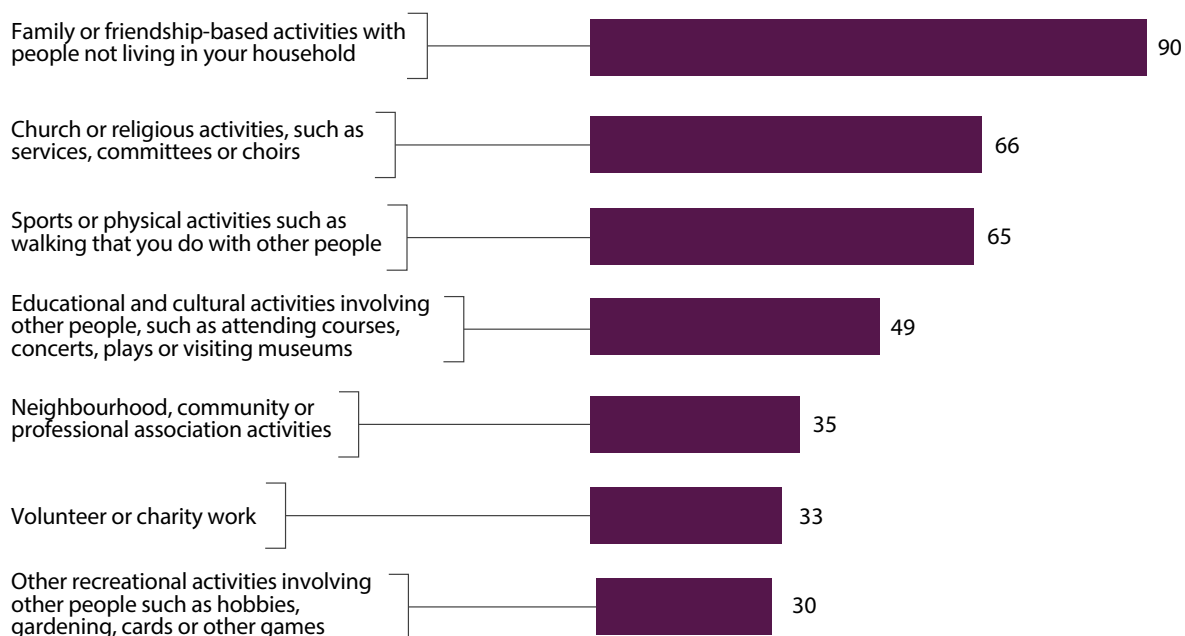
## Social Participation

The second measure examined for the Social Engagement indicator was older Canadians' participation in social activities. This measure specifically asked how often in the past 12 months they participated in eight different activities.

Family or friendship-based activities were by far the most common form of social participation among older Canadians, with **90%** of those aged 50 years and older reporting to have participated in such activities over the past 12 months. Older Canadians also frequently engaged in recreational activities involving other people such as hobbies, gardening, cards or other games.

Looking at the frequency with which older Canadians participated in social activities provides further insights into their overall levels of social engagement. Overall, older adults were most likely to engage in general activities with family or friends: almost half (**48%**) participating in social activities with family and friends outside of their household at least daily or once a week. However, when it came to daily forms of social participation, physical activities with others topped the list. Almost one in five (**17%**) Canadians aged 50 years and older reported participating in sports or physical activities with other people at least daily.

### Participation in Social Activities in Past Year (%)



Q.6 – In the past 12 months, how often, if at all, have you participated in each of the following activities, whether in person or online...

Sample base: 5,885



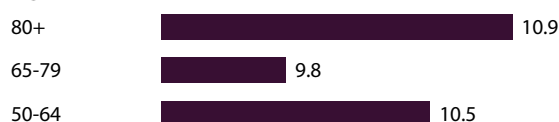
## Frequency of Participation in Social Activities (%)

	At least once a day	At least once a week	At least once a month	At least once a year	Never	Cannot say
Family or friendship-based activities with people not living in your household	9	39	31	11	7	2
Church or religious activities, such as services, committees or choirs	1	12	5	12	66	4
Sports or physical activities such as walking that you do with other people	17	26	15	7	32	3
Educational and cultural activities involving other people, such as attending courses, concerts, plays or visiting museums	1	4	15	29	47	4
Neighbourhood, community or professional association activities	1	5	11	18	60	5
Volunteer or charity work	2	7	9	15	62	5
Other recreational activities involving other people such as hobbies, gardening, cards or other games	8	24	21	13	31	3

An index combining participation across the various activities reveals further insights into how social participation varies across Canada's older population. Scores ranged from 0 to 28, depending on how many of the eight activities individuals participated in over the last 12 months. They received four points for each activity they participated in at least once a day, three points for weekly activities, two points for monthly activities, one point for activities they participated in at least once a year.

### Social Participation - Mean Index Scores by Group

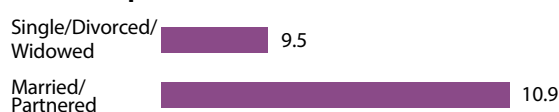
#### Age



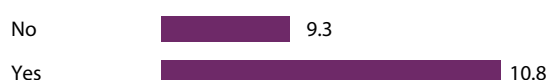
#### Gender



#### Partnership Status



#### Children





Based on the summed score of participation, Canadians aged 80 years and older had the highest level of participation in social activities (**10.9**) compared to those aged 65-79 years (**9.8**) and 50-64 years (10.5). Overall, older men (**10.6**) reported participating in social activities more frequently than women (**10.1**). In addition, older Canadians who are partnered (**10.9**) reportedly participated in social activities more frequently than those who are single (9.5), as did those with children (**10.8**) compared to those without children (**9.3**).

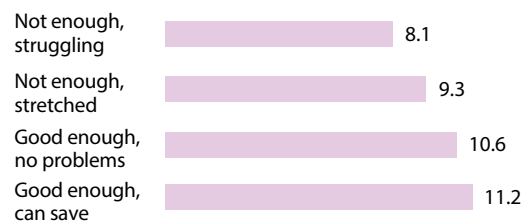
The index also highlighted the importance of good health for social engagement, as those who reported being in fair or poor health (**8.8**) reportedly participated in social activities much less frequently than those who reported being in excellent health (**11.4**). Similarly, income adequacy played a meaningful role in older Canadians' ability to participate in social activities. Older Canadians who reported having enough income that they could save money (**11.4**) had higher levels of participation than those who were struggling financially (**8.1**).

### Social Participation - Mean Index Scores by Health Status and Income Adequacy

#### Health Status



#### Income Adequacy





### 3. Ageism



The World Health Organization (WHO) defines ageism as “the stereotypes (how we think), prejudice (how we feel) and discrimination (how we act) towards others or oneself based on age.”<sup>14</sup>

While ageism can impact those who are young or old, it tends to be a more significant problem for older adults. In fact, many remark that this form of discrimination appears to be the last acceptable “ism” in our society.<sup>15</sup>

Ageism can manifest in many different ways and can be perpetrated by various actors.<sup>16</sup> Examples of ageism include policies that discriminate against older individuals in the workplace or health care settings, or assumptions about the capabilities or preferences of older adults. Instances of ageism can come from the media, governments, younger people and even older adults themselves.<sup>17</sup> Ageism can also be internalized if older adults come to accept the negative stereotypes, prejudice and discrimination against older adults that are embedded in society.<sup>18</sup> It is also important to note that other aspects of an individual’s identities, such as gender, ethnicity and sexual orientation, intersect to shape their experiences of ageism.<sup>19</sup>

#### Measures on Ageism

**Q.34**– *Have you ever personally experienced discrimination or been treated unfairly because of your age? If so, has this been:*

- Regularly
- From time to time
- Very rarely
- Never
- Cannot say

**Q.35** – *In what settings have you experienced discrimination or been unfairly treated because of your age?*

- The workplace
- On the street
- In stores or in restaurants
- In hospitals and with other health care services
- With other family members
- When using public services
- When banking and using financial services
- On public transit
- With home care or other service providers
- Other (please specify \_\_\_\_\_)
- Cannot say



The implications of ageism for older adults' health and well-being are widespread. Ageism leads to poorer physical and mental health, increased risky health behaviours, social isolation and loneliness, accelerated cognitive decline and earlier death.<sup>20</sup> A global systemic review of more than 400 studies on the negative health consequences of ageism commissioned by the WHO found that in 96% of the studies, ageism led to worse outcomes across all aspects of health examined.<sup>21</sup> In addition, ageism reduces older adults' overall quality of life and has far-reaching economic consequences at both the individual and societal level.<sup>22</sup> Ageism also interferes with the development of adequate policies and programs for older adults, intensifying the consequences of ageist attitudes, behaviours and practices in society.

Therefore, it is not surprising that the United Nations Decade of Healthy Ageing includes the distinct goal of combatting ageism, with the WHO working on a Global Campaign to Combat Ageism that "aims to change the narrative around age and ageing and help create a world for all ages."<sup>23</sup>

However, our understanding of ageism in Canada and the extent to which older adults experience ageism in Canadian society remains limited. The Forum of Federal, Provincial and Territorial Ministers Responsible for Seniors (the Forum) is currently undertaking consultations on ageism to help address ageism in Canada.

In a discussion guide to inform the consultations published in August 2022, the Forum noted that there has been limited research on the issue of ageism in Canada. As a result, there are significant gaps in our knowledge about ageism, leaving Canadian governments and policymakers without a proper understanding of the types of public policy responses required to counter ageism and support healthy ageing in Canada.<sup>24</sup>

To help address these gaps, the NIA's survey included an indicator on ageism. The indicator is comprised of two measures: 1) whether older Canadians have personally experienced ageism; and 2) in what settings have they experienced ageism.

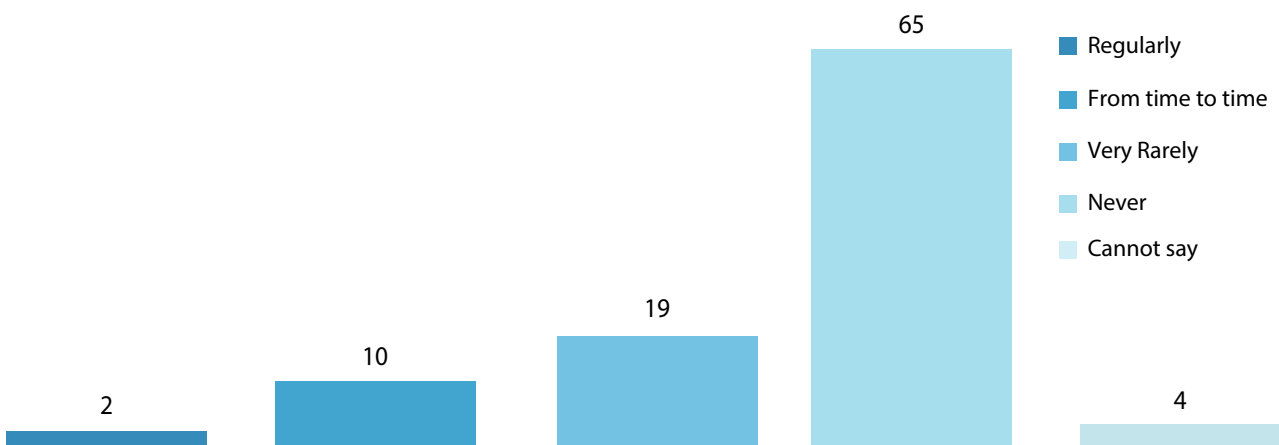


## Experiences of Ageism

Overall, about one in three (**31%**) older Canadians reported having experienced ageism. Specifically, **19%** said they had experienced ageism only very rarely, while **10%** said it occurred from time to time and **2%** said it occurred regularly.

On the other hand, **65%** of Canadians aged 50 years and older said they have never experienced discrimination or been treated unfairly because of their age. Some older Canadians were also unsure about whether they had previously experienced ageism, with **4%** reporting they “cannot say” whether they have ever personally experienced discrimination or been treated unfairly because of their age.

### Experienced Ageism (%)



**Q.34** – Have you ever personally experienced discrimination or been treated unfairly because of your age? If so, has this been:

Sample base: 5,885

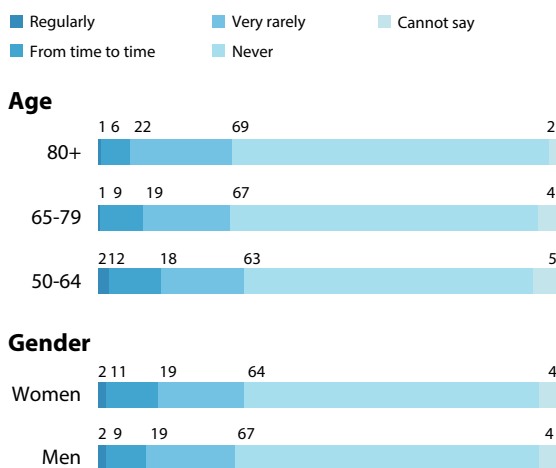




There were no major differences found between older men and women in their reported experiences of ageism across Canada. Among Canadian men aged 50 years and older, **67%** said they had never experienced discrimination or been treated unfairly because of their age, compared to **64%** of Canadian women of the same age. The share of older Canadians reporting experiences of ageism also did not differ considerably across age groups. However, Canadians aged 80 years and older were the least likely to report experiences of ageism.

There were regional differences in reported experiences of ageism across Canada. Older adults in Manitoba and Saskatchewan were the most likely to report experiences of ageism across Canada. In these two provinces, **41%** of older adults said they have experienced discrimination or been treated unfairly because of their age, whether regularly, from time to time, or rarely — 10 percentage points above the national average.

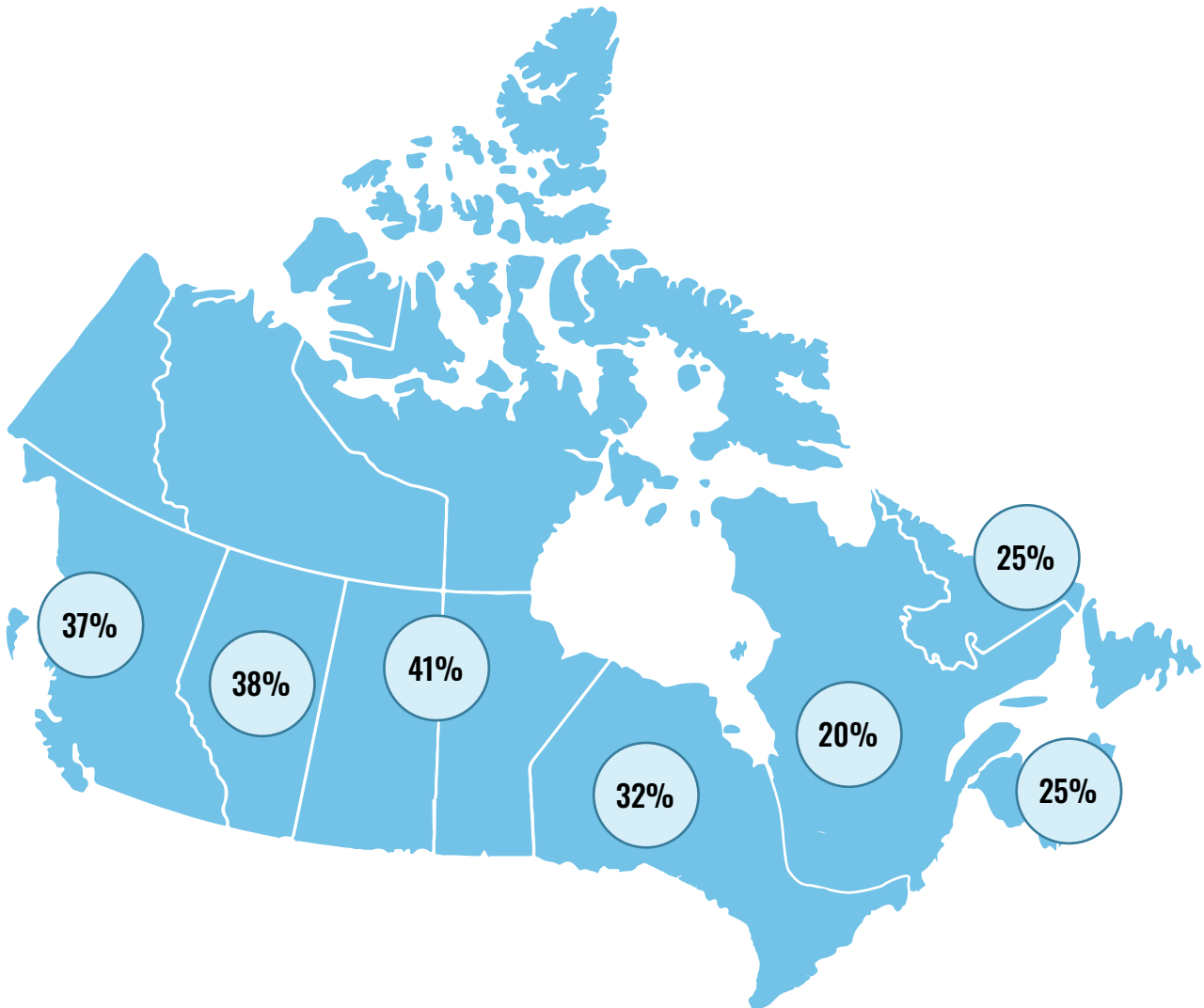
### Experienced Ageism (%) - by Age and Gender





## Canadians 50+ Who Have Experienced Ageism (%)

*Regularly, from time to time or rarely*

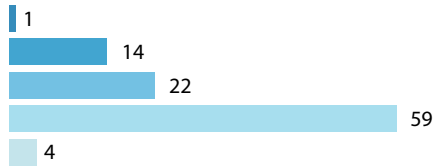




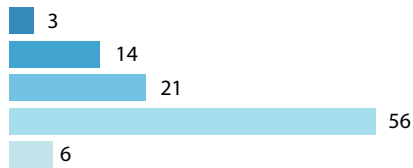
## Experienced Ageism (%) - by Province

■ Regularly    
 ■ From Time to Time    
 ■ Very Rarely  
■ Cannot say    
 ■ Never

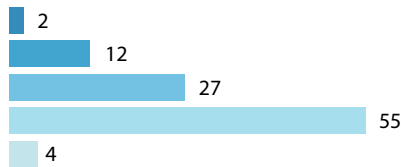
### British Columbia



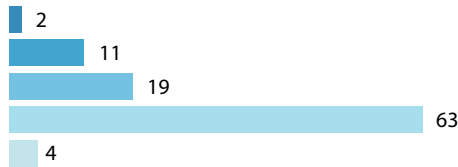
### Alberta



### Manitoba/Saskatchewan



### Ontario



### Quebec



### Atlantic



On the other hand, Quebecers were the least likely to report having experienced ageism. Only **20%** of older adults in Quebec reported having previously experienced discrimination or being treated unfairly because of their age, whether regularly, from time to time or rarely, while **77%** said they never had. Those living in the Atlantic provinces were also less likely to experience ageism, with only **25%** reporting to have experienced discrimination or been treated unfairly because of their age, whether regularly, from time to time or rarely.

While there were differences by province, community size did not appear to lead to major differences in experiences of ageism across Canada. However, Canadians living in more densely populated regions appeared to be slightly more likely to experience ageism than those living in rural areas.

## Experienced Ageism (%) - by Generation in Canada

■ Third-plus generation    
 ■ Second generation    
 ■ First generation

### Regularly/From Time to Time/ Very Rarely



### Never

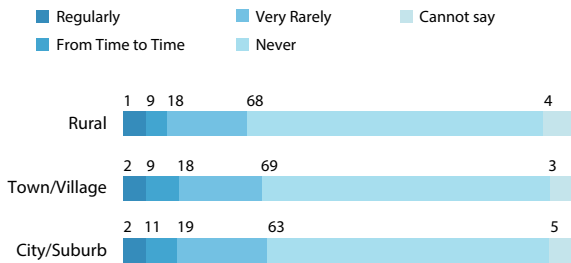


### Cannot Say



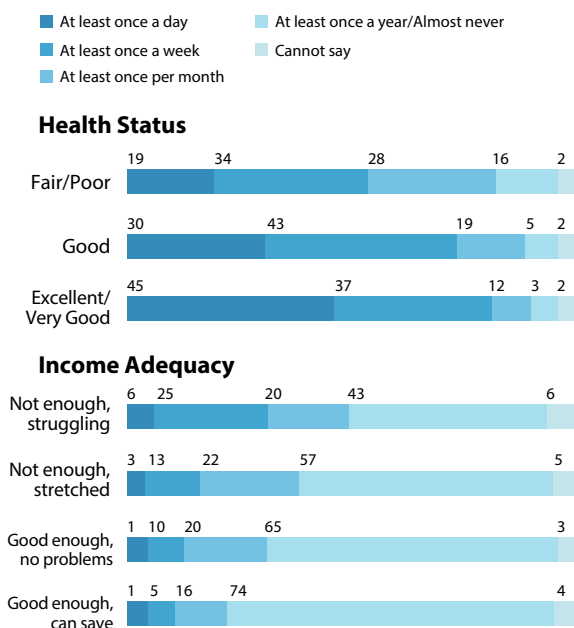


### Experienced Ageism (%) - by Community Size



Finally, experiences of ageism differed notably across immigrant generations in Canada, as well as by health status and income security. Among immigrant or first-generation Canadians, **40%** reported that they had previously experienced ageism (whether regularly, from time to time, or rarely), compared to **33%** of second-generation Canadians and only **27%** of Canadians aged 50 years and older whose families have been in the country for three or more generations.

### Experienced Ageism (%) - by Health Status and Income Adequacy



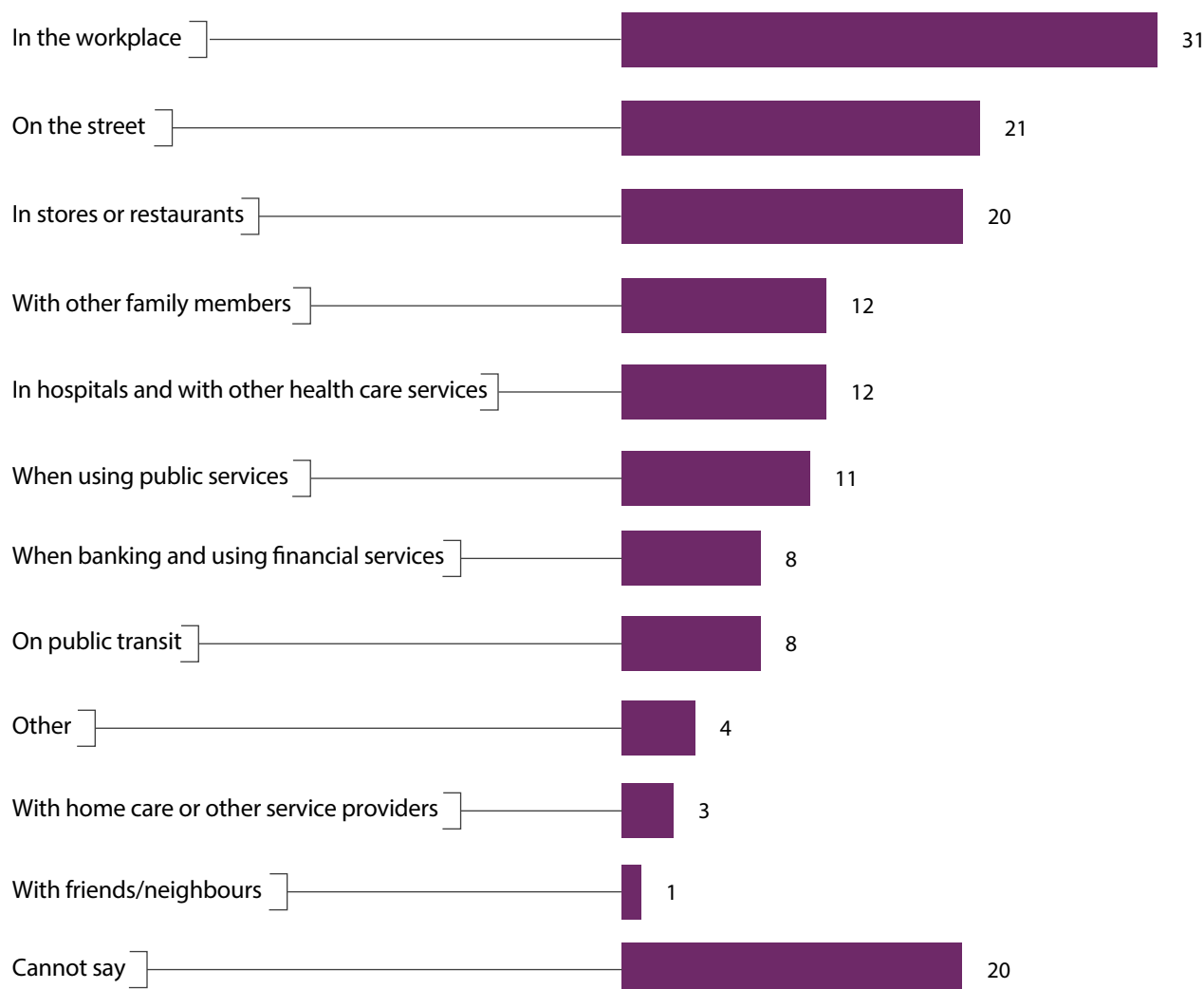
In addition, older Canadians who reported being in poor health and/or struggling financially expressed more frequent experiences of ageism, compared with those who reported being in good health and having an adequate income.



## Settings Where Ageism is Experienced

Older Canadians experienced ageism across a range of different settings. The most common setting was the workplace, reported by **31%** of those who had previously experienced ageism, followed by the street (**21%**) and in stores or restaurants (**20%**).

### Settings Where Ageism is Experienced (%)



**Q.34** – In what settings have you experienced discrimination or been unfairly treated because of your age?

Sample base: 1,891



Older Canadians also reported experiencing ageism in the health care system, with **12%** of those who reported having experienced ageism saying it happened in hospitals and with other healthcare services. Of note, however, is the fact that **20%** of Canadians aged 50 years and older who reported having previously experienced ageism could not identify the setting(s) in which it occurred.

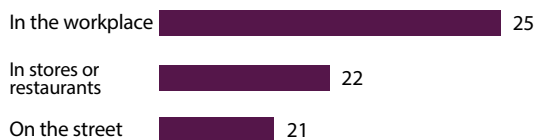
There were also important variations observed in the experience of ageism by age. The workplace was the most frequently reported setting among Canadians aged 50-64 years and 65-79 years, while Canadians aged 80 years and older most frequently reported hospitals and other health care settings.

### Most Common Settings of Ageism (%) - By Age

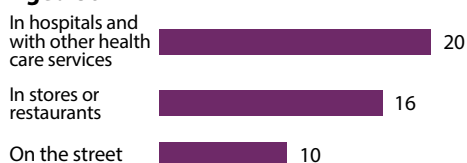
#### Aged 50-64



#### Aged 65-79



#### Aged 80+





# Financial Security

Due to both population ageing and increasing life expectancy, a larger number of Canadians will be spending longer periods of time at older ages than ever before. To age well, these older adults will need the right combination of services and supports to save for their later years, and adequate financial resources to cover the costs of their complex care needs and maintain their overall standard of living.

In the aftermath of the COVID-19 pandemic, which created widespread economic hardship, the importance of ensuring the financial well-being of Canada's ageing population has become clearer than ever. The NIA's survey explores older Canadians' perceived ability to financially support themselves later in life. It includes two subjective indicators to cover the dimension of financial resources: Financial Well-being and Retirement Readiness.



## Key Findings

- The majority (**72%**) of Canadians aged 50 years and older reported that their income was adequate — either that it was good enough that they could save money from it or that it was just enough so that they did not have major problems.
- Most (**63%**) Canadians aged 50 years and older reported that they either currently had or could access the financial resources they would need in the face of an unexpected emergency.
- **89%** of Canadians aged 80 years and older felt that their income was enough for them and **78%** reported that they could weather a potential financial shock. This was a higher proportion than for the 50-64 age group, for whom the share was **63%** and **56%**, respectively. However, the varying levels of confidence may not reflect the actual financial circumstances of these age groups.
- Few older working Canadians reported feeling confident in their ability to afford to retire when they want. Among Canadians aged 50 years and older who were working and intended to retire, **35%** reported that their finances would allow them to do so when they wanted; **37%** reported that they were not in a position to afford retirement when they wanted; and **25%** said it was unclear.





## 4. Financial Well-being



Ensuring Canadians can live out their remaining years comfortably largely depends on their having adequate financial resources and maintaining a personal level of financial well-being. Canada's retirement income system provides all Canadians with a base level of retirement income, but it does not typically provide enough funds to cover all of an older person's living expenses or unexpected costs, nor to enable most Canadians to sustain their pre-retirement standard of living as they age.

Seniors' advocates and stakeholders in the retirement finance sector have expressed growing concerns in recent years about older Canadians having inadequate financial resources and potentially outliving their retirement savings.<sup>25</sup> Given the importance of understanding the overall financial position of older Canadians, the NIA's survey includes an indicator of Financial Well-being. The indicator is based on two measures: perceived adequacy of household income and the ability to weather potential financial shocks.

### Measures on Financial Well-being

**Q.45**– Which of the following best describes your total household income at the present time:

- Good enough for you and you can save from it
- Just enough for you, so that you do not have major problems
- Not enough for you and you are stretched
- Not enough for you and you are having a hard time
- Cannot say

**Q.46** – Do you have, or have access to, the financial resources you might need if faced with an unexpected event or loss, such as widowhood, a major disability, or the loss of your home through fire or natural disaster?

- Definitely yes
- Probably yes
- Probably no
- Definitely no
- Cannot say

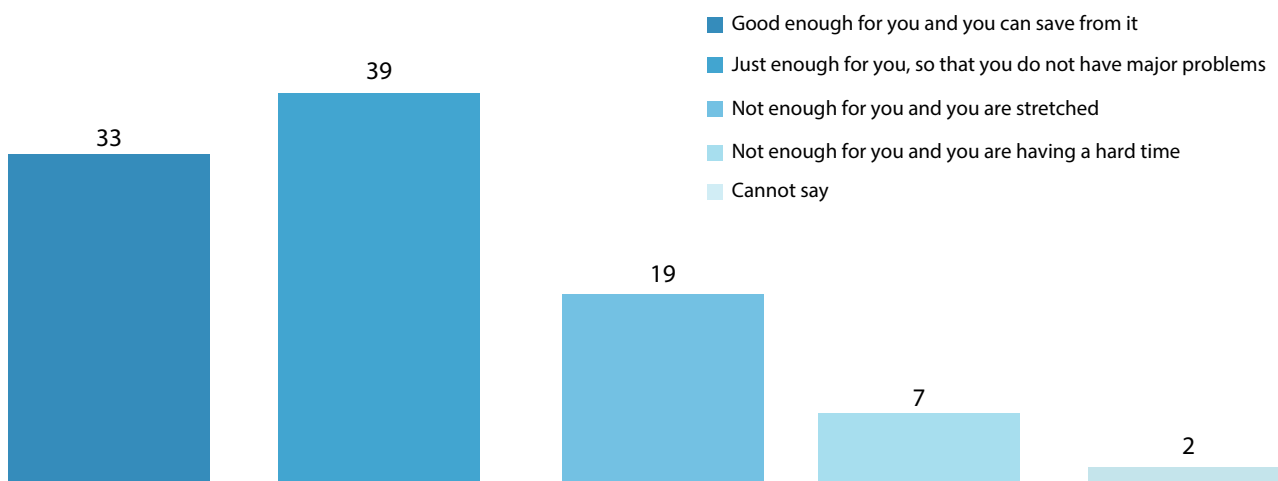


## Current Financial Adequacy

Perceived income adequacy helps provide insights into whether Canadians will have the financial resources to sustain themselves to live and age comfortably while also saving for the future. Overall, the majority of older Canadians perceived their household income as being adequate. In total, almost three quarters of Canadians aged 50 years and older (**72%**) said their income was enough for them: **33%** said that their income was good enough and they could save from it, and **39%** said their income was just enough to avoid major problems.

However, one in four older Canadians (**26%**) said that their income was not enough for them, with **19%** saying they were stretched and **7%** saying they were having a hard time.

### Income Adequacy (%)



Q.45 – Which of the following best describes your total household income at present time?:

Sample base: 5,885



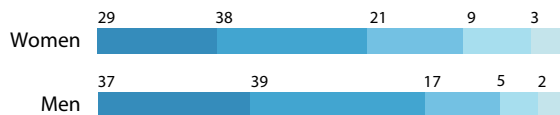
Canadians aged 80 years and older were the most likely to describe their income as adequate. Among this group, nine in 10 (**89%**) said that their income was enough for them, with **45%** reporting that it was good enough that they could save from it and **44%** reporting that it was just enough so that they did not have major problems. A much smaller share of Canadians aged 50-64 years (**63%**) said that their income was enough for them, with only **29%** saying that their income was good enough to save and **34%** saying that their income was just enough to avoid problems. Moreover, over a third (**34%**) of Canadians aged 50-64 years reported that their income was not enough, either because they were stretched (**24%**) or because they were having a hard time (**11%**).

Perceived financial adequacy was also found to differ by gender, with more men reporting that their income was enough for them. While **76%** of men aged 50 years and older said their income was enough for them (either that it was good enough that they could save from it or that it was just enough so that they did not have major problems), the share was only **67%** among women of the same age. This difference seemed to be largely driven by the proportion of men who reported being financially comfortable enough to save from their income.

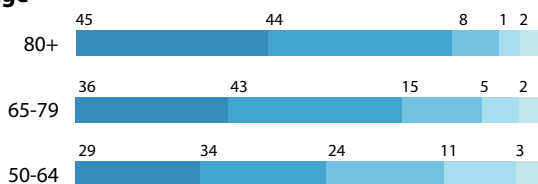
### Income Adequacy (%) - by Gender and Age

- Good enough for you and you can save from it
- Just enough for you, so that you do not have major problems
- Not enough for you and you are stretched
- Not enough for you and you are having a hard time
- Cannot say

#### Gender



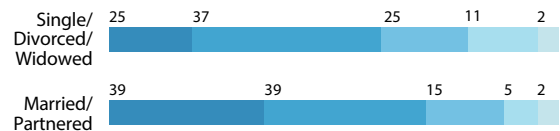
#### Age



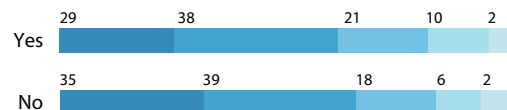
### Income Adequacy (%) - by Group

- Good enough for you and you can save from it
- Just enough for you, so that you do not have major problems
- Not enough for you and you are stretched
- Not enough for you and you are having a hard time
- Cannot say

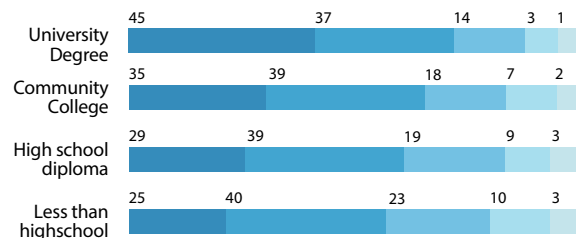
#### Partnership Status



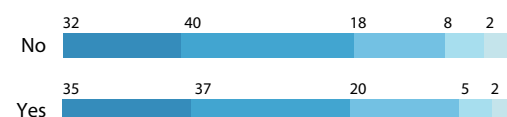
#### Children



#### Education



#### Currently Working

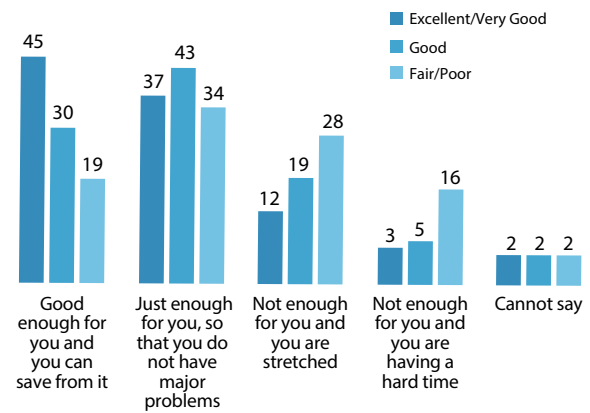




While **37%** of men aged 50 years and older said their income was good enough that they could save from it, only **29%** of women aged 50 years and older reported the same thing. On the other hand, the same share of men (**39%**) and women (**38%**) said that their household income was just enough so that they did not have major problems.

The view that one's income was enough was more common among older Canadians with children (**74%**), those who were partnered (**78%**) and those who were university educated (**82%**). There were few observed differences between older Canadians who were currently working and those who were not: the proportion of Canadians aged 50 years and older who said that their income was enough for them (either good enough to save from it or just enough to avoid major problems) was **72%** among both groups. However, a slightly higher share of those currently working (**35%**) said their income was good enough that they could save from it, compared to those who were reportedly not working (**32%**).

### Income Adequacy by Health Status (%)



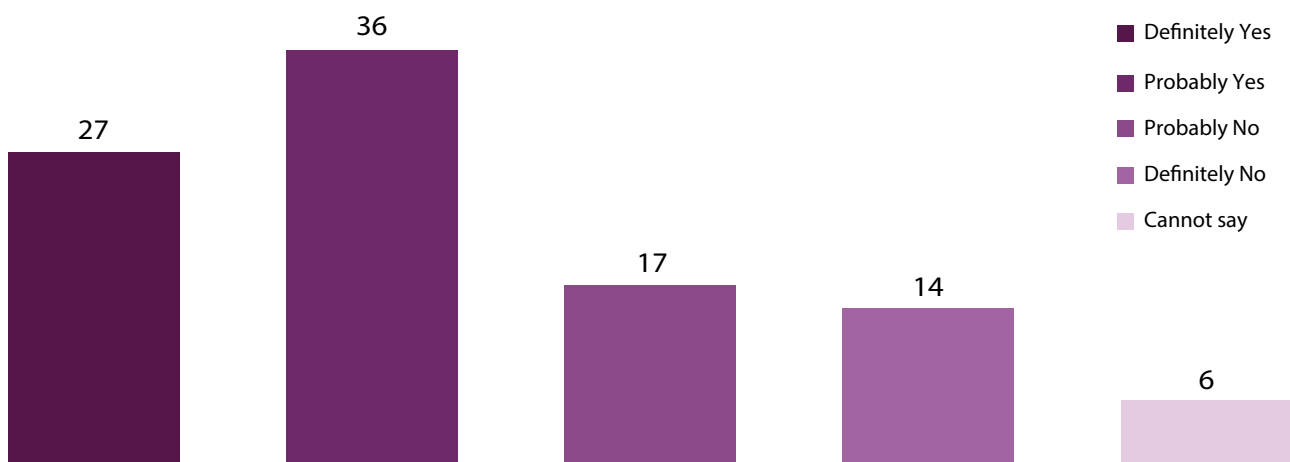
Finally, the proportion of older Canadians who perceived their income as being adequate was higher among those who reported good health: while **45%** of older Canadians who reported being in excellent or very good health said that they were able to save from their income, less than one in five (**19%**) older Canadians in fair or poor health reported the same thing.



## Access to Financial Resources in an Emergency

Most older Canadians reported that they had access to the financial resources they would need to weather potential financial shocks. Almost two-thirds (**63%**) of Canadians aged 50 years and older said they had or could access the financial resources they would need in the face of an emergency, with **27%** saying they definitely could and **36%** saying they probably could.

### Access to Financial Resources in Emergency (%)



**Q.46** – Do you have, or have access to, the financial resources you might need if faced with an unexpected event or loss, such as widowhood, a major disability, or the loss of your home through fire or a natural disaster?

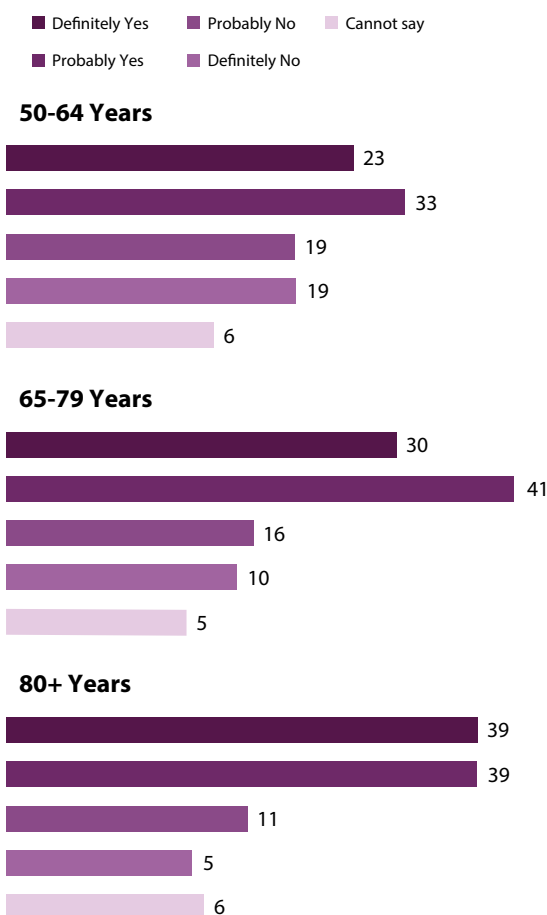
Sample base: 5,885

Canadians aged 80 years and older were the most confident in their ability to weather a potential financial shock. While more than three-quarters of Canadians aged 80 years and older (**78%**) said they had or could access the financial resources they would need if faced with an unexpected event or loss (either definitely

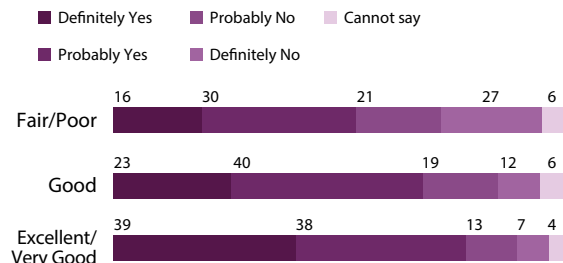
or probably), only **56%** of Canadians aged 50-64 years and **71%** of Canadians 65-79 years reported the same thing.



### Access to Financial Resources in the Face of Emergency by Age (%)



### Access to Financial Resources in the Face of Emergency by Health Status (%)



Canadians reportedly in poor health also indicated that they would be less likely to have financial resources to draw on in an emergency. Among Canadians aged 50 years and older who reported being in excellent or very good health, more than three in four (**77%**) said they had or could access the financial resources they would need in the face of an emergency (either definitely or probably). On the other hand, less than half (**46%**) of those who reported being in poor or fair health said the same thing.

The proportion of older Canadians who reported being definitely or probably able to access financial resources in the face of an unexpected event or loss was also higher among those who were partnered (**71%**) than those who were reportedly single (**51%**), those who had children (**67%**) than those without (**55%**), and the university educated (**76%**) than those with less than a high school level of education (**56%**).



## 5. Retirement Readiness



Ensuring ageing Canadians can live out their remaining years comfortably depends on adequately saving for retirement. However, Canadians have been struggling with this. Today, approximately one-third of working Canadians have some form of workplace pension coverage, a notable decline from the approximately half of Canadians who had access to workplace pensions as recently as the 1970s. In addition, pre-retirement savings efforts must compete with escalating costs of living, such as those associated with housing, education and child care. In fact, families in their pre-retirement years are now more likely to be carrying debt than in previous decades.

Not only has saving for retirement become more challenging — due to increasing life expectancies, older Canadians looking to retire must also plan for their financial security over longer timelines or else risk outliving their retirement savings. The COVID-19 pandemic has only heightened these concerns: NIA research has shown that most Canadians are now concerned about the financial security of their families, with the level of worry being particularly high among Canadians close to retiring or in early retirement.

In light of these challenges, as the number of older Canadians nearing and transitioning into retirement continues to grow, it is important to understand whether older Canadians who have yet to retire feel financially prepared to do so. The NIA's survey includes an indicator on Retirement Readiness, based on a single measure that asks whether those who are working and intend to retire feel they are in the financial position to retire when they want.

### Measure on Retirement Readiness

**Q.44** – *Are you in a position to financially afford to retire when you want to do so:*

- Yes
- No
- Unclear
- Cannot say

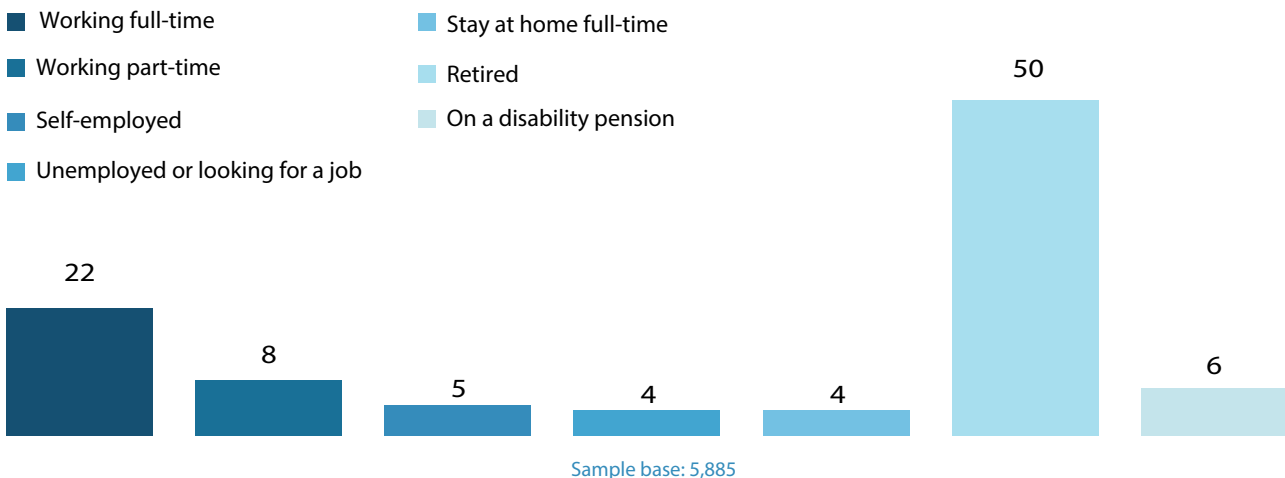


# Retirement Readiness

More than half (**56%**) of Canadians aged 50 years and older reported that they were retired or on a disability pension, while about a third (**35%**) reported they were still working (either full-time, part-time or self-employed). Not surprisingly, Canadians aged 50-64 years were much more likely to still be working than their older counterparts.

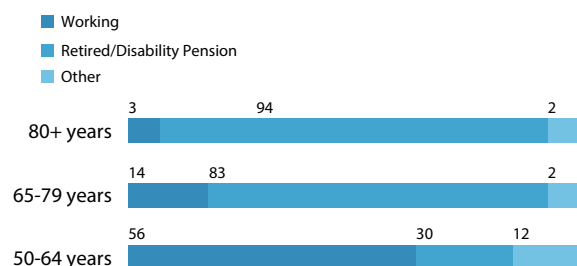
Among Canadians aged 50-64 years, **56%** were working while **30%** had retired or were on a disability pension. Among Canadians aged 65-79 years, **14%** reported that they were working and **83%** that they had retired or were on a disability pension; for those 80 years and older, the figures were **3%** and **94%**, respectively.

## Employment Status (%)



The NIA's survey asked older Canadians who had yet to retire or were not on a disability pension about their retirement plans. Among them, only **25%** reported having no interest or intention of retiring. The remainder reported that they intended to retire, but were at different stages of thinking and planning for their retirements.

## Employment Status by Age (%)

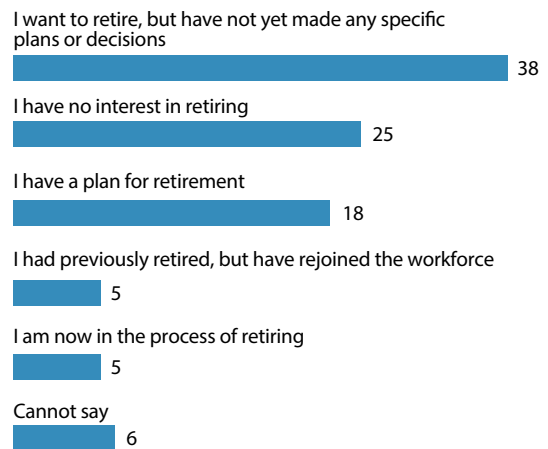






For example, **38%** of Canadians aged 50 years and older who had not yet retired or were not on a disability pension said that they wanted to retire but had yet to make any specific plans or decisions to do so. Another **18%** reported that they had a plan for retirement, while **5%** said they were currently in the process of retiring.

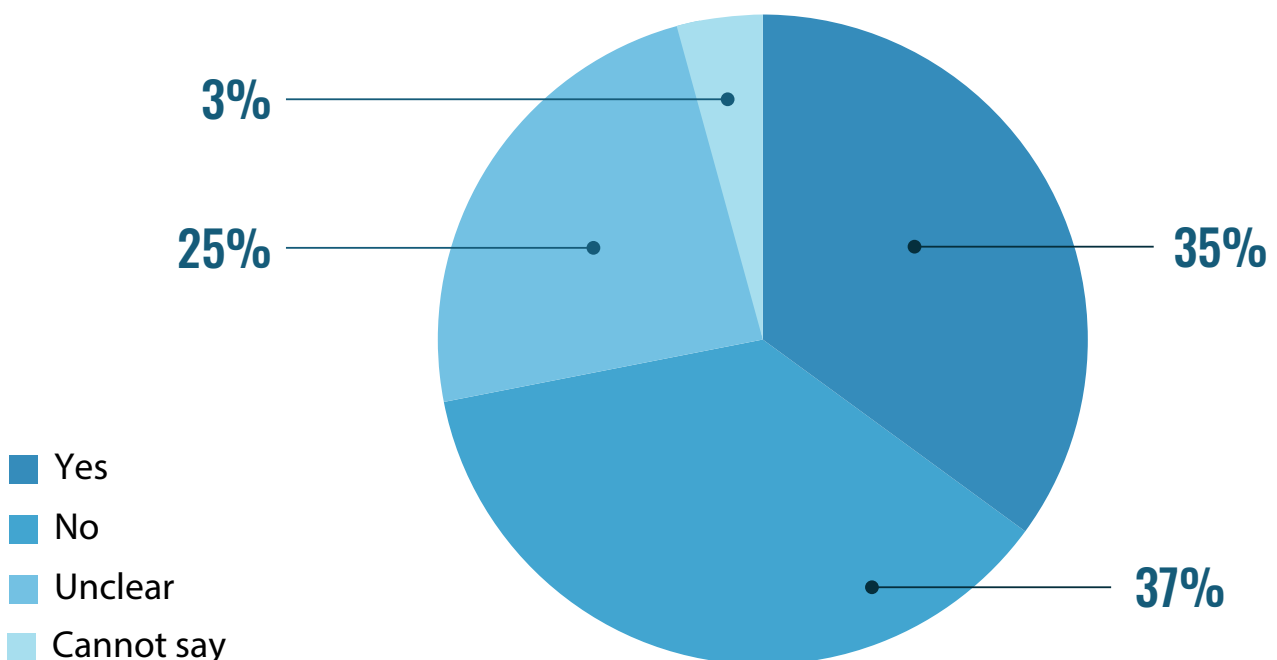
### Retirement Plans (%)



**Q.43** – Which of the following best describes your current thinking or plans about retiring from work in the future?: Asked of those who are not retired or on a disability pension

Sample base: 2,201

## Financially Afford Retirement (%)



**Q.44** – Are you in a position to financially afford to retire when you want to do so?: Asked of those with the intention of retiring or previously retired

Sample base: 1,468

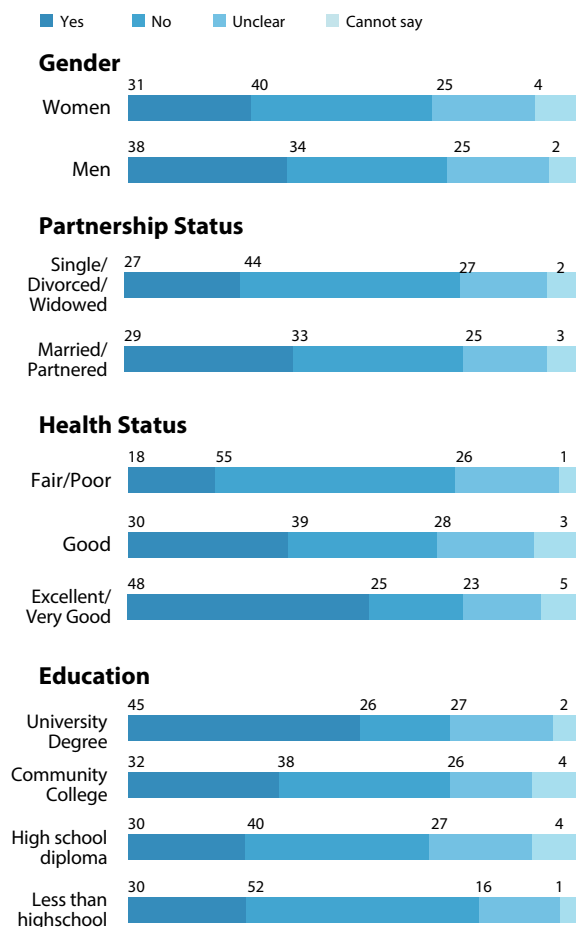


Among older Canadians who were still working and intended to retire, a minority reported feeling confident in their ability to afford retirement when they wanted. Just over one-third (**35%**) of Canadians aged 50 years and older who were working and intended to retire reported that they were in a position to financially afford to do so when they wanted. On the other hand, **37%** reported that they were not in a position to financially afford to retire when they wanted, while **25%** said it was unclear.

Older men reported feeling more confident in their ability to afford to retire when they wanted to than older women. Among Canadian men aged 50 years and older who intended to retire, **38%** reported that they were in a position to financially afford to do so when they want to, while this sentiment was only shared by **31%** of women. The proportion who said that they were in a position to afford retirement when they wanted to was also higher among older Canadians who reported being partnered (**39%**) than those who were single (**27%**), highlighting the role of pooling income in helping to save for retirement. Similarly, the proportion who held this view was considerably higher among those who reported being in excellent or very good health (**48%**) than fair or poor health (**18%**), as well as those who were university educated (**45%**) than those who have completed less than a high school level of education (**30%**).

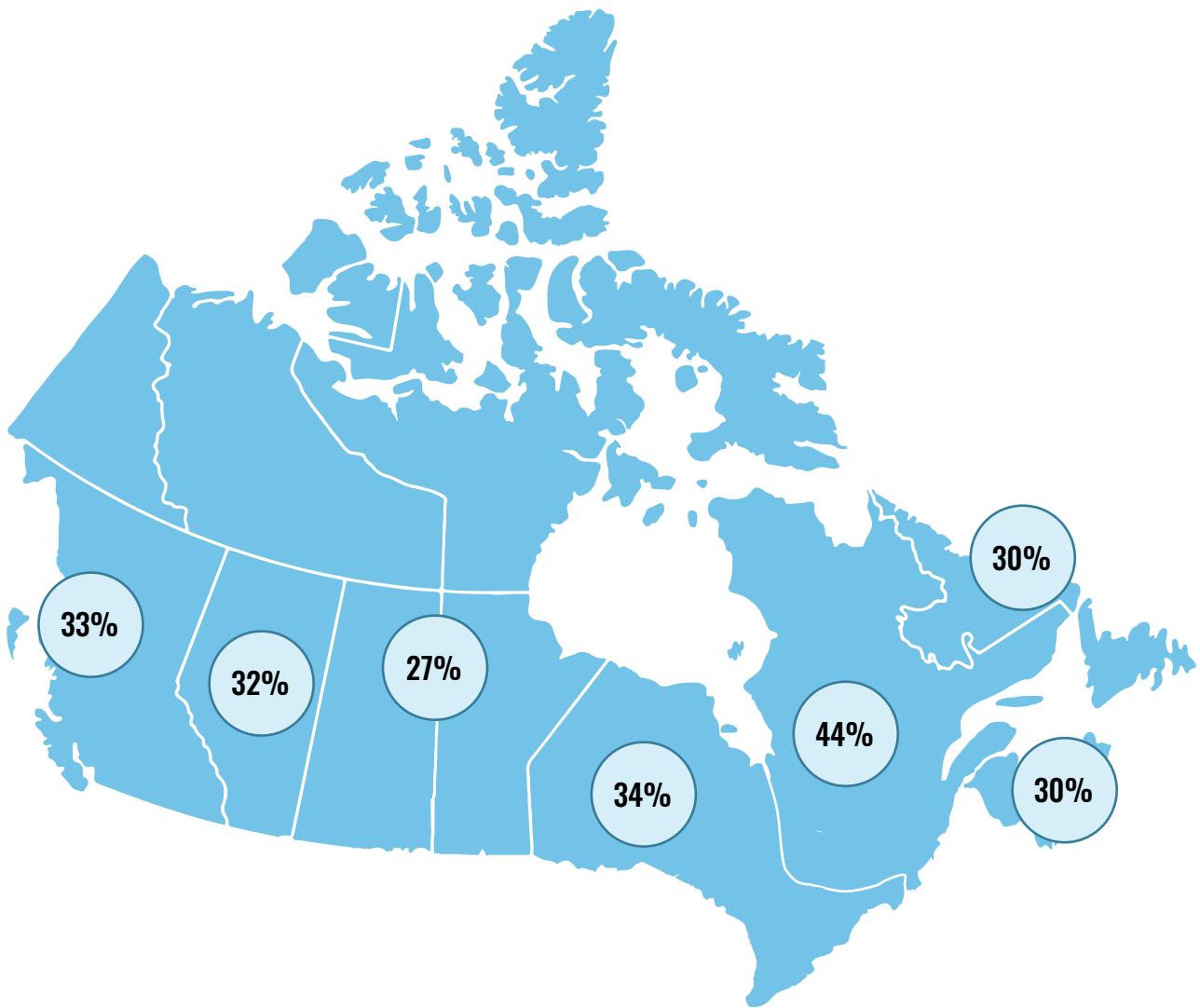
Finally, there were regional differences observed across Canada in the extent to which those who were working and intended to retire felt that they could afford to do so when they wanted. Quebec had the largest proportion of older adults who reportedly felt confident in their ability to retire: **44%** of adults aged 50 years and older who were working and intended to retire said they were in a position to financially afford to retire when they wanted. This was 10 percentage points above Ontario (**34%**), which had the second largest share.

### Afford Retirement (%) - by Group





## Canadians 50+ Who Say They Can Financially Afford to Retire When They Want (%)





# Health and Independence

Ensuring that Canada can be a place where people age with confidence means ensuring that older Canadians can age well in good health and live independently in their own homes and communities for as long as possible. Supporting an older population also requires the right combination of health and social services to meet the unique and evolving care needs of older adults.

The NIA's survey explores how well Canada has been supporting the ability of community-dwelling older Canadians to age well with three indicators: Confidence in Ageing in Place, Access to Health Services, and Access to Community-based Support Services.



## Key Findings

- Nine in 10 Canadians aged 50 years and older who still lived in their own homes and who planned to continue doing so felt very confident (**33%**) or somewhat confident (**56%**) that they would be able to remain in their own homes for as long as they wanted to.
- About half (**52%**) of Canadians aged 50 years and older reported that they were able to access needed health care services all or most of the time over the past 12 months, but more than one in four (**28%**) struggled, reporting that they were only able to access health care services some of the time (**18%**), rarely (**7%**) or never (**3%**). About one in five (**18%**) did not require any health care services or treatments.
- While most (**92%**) Canadians aged 50 years and older who still lived in their own homes did not rely on community support services to help them keep living there, the majority of those who did (**79%**) were happy with the quality of care they received.
- Most older Canadians were confident that they would be able to access the health and community support services they expected to need in the future, but they had greater confidence in their ability to access health care than community support: **68%** of Canadians aged 50 years and older said they felt confident (either very or somewhat confident) they would be able to access health care services and treatments in the future, whereas **53%** felt confident (either very or somewhat confident) that they would be able to get the community support services they would need.
- Health status and income adequacy were again critical factors shaping older Canadians' confidence in their ability to remain in their own homes and access health and community support services as they age.



## 6. Ageing in Place



Supporting more older adults to age in their own homes and communities for as long as possible, commonly referred to as “ageing in place,” will be essential to caring for Canada’s ageing population. Yet doing so effectively requires responsive systems and services that can allow for what the NIA calls Ageing in the *Right Place*: “The process of enabling healthy ageing in the most appropriate setting based on an older person’s personal preferences, circumstances and care needs.”<sup>28</sup>

Canadians would overwhelmingly prefer to age in their own homes and communities for as long as possible, and as previous NIA surveys have shown, the COVID-19 pandemic has only intensified this preference.<sup>29</sup> For many older adults, with the right mix of services and supports, their home can also be the better and less expensive option in which to receive care. However, while there is now considerable evidence showing that Canadians want to remain in their own homes for as long as possible, it is less understood whether Canadians believe that they will be able to do so.

To better understand the extent to which older Canadians believe that they will be able to age well in their own homes and communities, the NIA’s survey included an indicator on Ageing in Place.

This indicator is based on two key measures: 1) where older Canadians would like to live as they age; and 2) among those who wish to live in their own home and community, confidence in

their ability to do so for as long as they would like. Together, these two measures can help gauge older Canadians’ expectations of their ability to age well in line with their personal preferences.

### Measures on Ageing in Place

**Q.22**– In thinking about the future and where you would like to live as you age further, would you most like to:

- Remain in your home as long as you can
- Downsize to a smaller or more manageable home
- Move into a long-term care home or residence (such as a nursing home, retirement home, assisted living facility)
- Move in with a family member
- Other (please specify\_\_\_\_\_)
- Depends/too early to say
- Cannot say

**R.24** – How confident are you feeling today that you will be able to remain in your own home for as long as you hope to?

- Very confident
- Somewhat confident
- Not very confident
- Not at all confident
- Cannot say

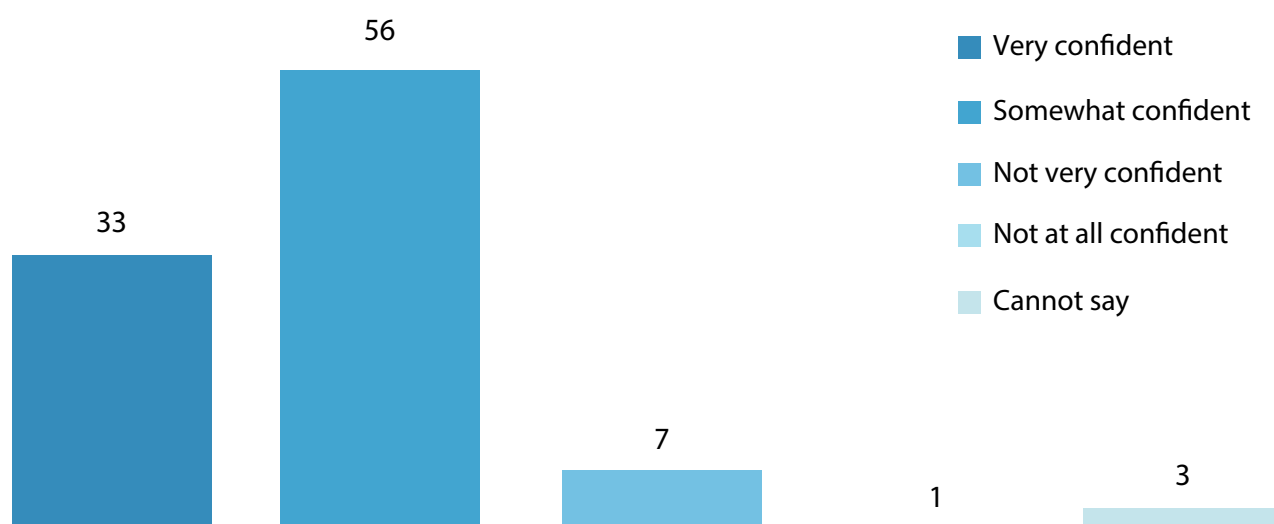


## Confidence in Being Able to Remain at Home

The vast majority (**88%**) of Canadians aged 50 years and older who responded to the NIA's survey reported that they were currently living in their own homes. Among them, most indicated a desire to remain in their own homes and communities: when asked where they would like to live as they age, **71%** of older Canadians still living in their own home reported that they would like to remain in their current home for as long as they could, while **14%** reported that they would like to downsize to a smaller or more manageable home and **8%** said it would depend or was too early to say.

Most older Canadians who still lived in their own homes and wanted to do so in the future were confident that they would be able to remain in their own homes and communities for as long as they wanted. A combined total of nine in 10 reported that they felt very confident (**33%**) or somewhat confident (**56%**) in their ability to remain in their own homes for as long as possible. Only **7%** reported feeling not very confident and **1%** reported feeling not at all confident.

### Confidence in Remaining in Your Own Home (%)



**Q.24** – "How confident are you feeling today that you will be able to remain in your own home for as long as you hope to?" - asked of those still living in their own home and who, when asked about where they would like to live as they age further, said they would prefer to live in their own home, downsize or it depends

Sample base: 4,640



Surprisingly, confidence in one's ability to remain at home did not appear to differ substantively across many key socio-demographic factors, including age, gender, education level, region, community size, whether they had children or the number of generations their family had been in Canada.

However, reported levels of confidence around ageing in place did vary by reported health status and income adequacy. Older Canadians who reported very good health expressed the strongest confidence in their ability to remain in their own home for as long as they wanted. Almost half (**49%**) of those who reported being in excellent or very good health were very confident that they would be able to remain in their own home, compared to just **25%** of those who reported being in good health and **15%** of those who reported being in fair or poor health.

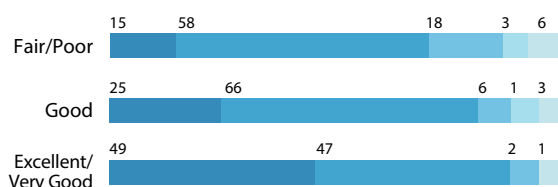
Among those who reported being in good health, **66%** reported being somewhat confident in their ability to remain in their own home.

Confidence levels were also higher among older Canadians who reported that their income was enough for them (either that it was good enough and they could save money from it, or that it was just enough to avoid have major problems). Among Canadians aged 50 years and older who reported that their income was good enough that they could save from it, **42%** felt very confident and **52%** felt somewhat confident that they would be able to remain in their own home as long as they hope to. Among those who reported that their income was just enough to avoid major problems, **29%** felt very confident and **63%** felt somewhat confident in their ability to remain in their own home. Older Canadians who reported that their income was not enough for them (either that they are stretched or that they are having a hard time) expressed lower levels of confidence, but remain more confident than one might expect. One in five Canadians aged 50 years and older who reported being financially stretched (**22%**) or having a hard time (**20%**) said they felt very confident in their ability to remain in their own homes as long as they want, while around **50%** reported feeling somewhat confident.

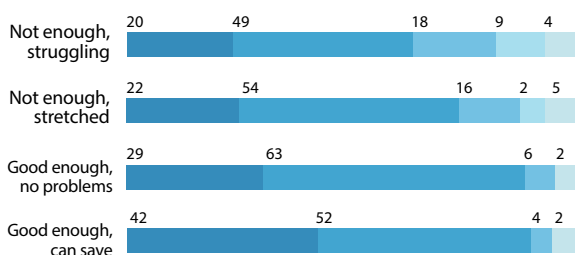
### Confidence in Being Able to Remain at Home (%) - by Health Status and Income Adequacy

- Very confident
- Somewhat confident
- Not very confident
- Not at all confident
- Cannot Say

#### Health Status



#### Income Adequacy







## 7. Access to Health Care Services



Canada's health care system has been struggling to keep up with the demands of its rapidly ageing population and the growing number of older Canadians living longer than ever before. The system was not built to focus on the needs of Canadians living into their late 70s and 80s with multiple chronic conditions and complex, often inter-related health and social care needs. The onset of the COVID-19 pandemic in March 2020, which continues to impact the availability and quality of health care services, has only added pressure to an already strained system.

Yet ensuring older Canadians can remain healthy and independent members of their communities requires providing them with access to timely and comprehensive health care services and treatments. In an effort to better understand the extent to which the current health system is meeting the needs of older Canadians, and the full impact of the COVID-19 pandemic on its ability to do so, the NIA's survey includes an indicator about Access to Health Care Services. This indicator is comprised of two measures. The first measure captures existing access by asking older Canadians how often they have been able to access the health care services and treatments they needed over the past year. The second asks Canadians about their confidence in being able to access the health care services and treatments they expect to need as they grow older.

### Measures on Access to Health Care Services

**Q.28**– *Thinking about your need for health care services and treatment over the past 12 months, how often were you able to get the care or services you needed, when you needed it?*

- All or most of the time
- Some of the time
- Rarely
- Have not required any health care services or treatments in the past 12 months
- Never
- Cannot say

**Q.29** – *And how confident are you today that you will be able to get the health care services and treatments you expect to need over the next 10 years or so as you age?*

- Very confident
- Somewhat confident
- Not very confident
- Not at all confident
- Cannot say

The extent to which older Canadians can easily access important resources such as health care is critical to ageing well. This indicator can shed light on how well our current system is meeting the health care needs of a growing number of older adults, and whether those who rely on the system perceive it as being adequately set up to meet their evolving needs.

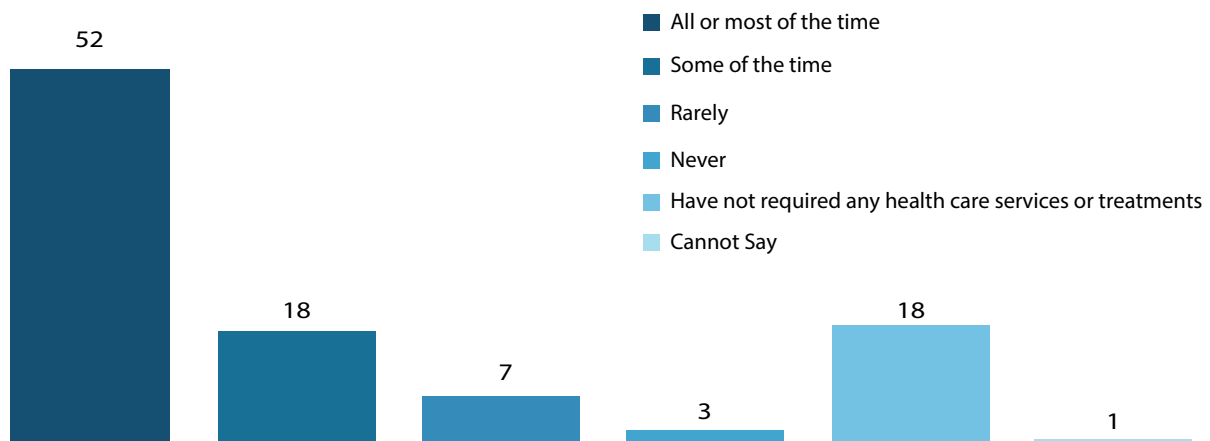


## Current Access to Needed Health Care Services and Treatments

Most older Canadians reported that they had good access to health care services and treatments. Overall, about half (**52%**) of Canadians aged 50 years and older reported that they had been able to access the care or services they needed over the last 12 months all or most of the time. However, more than one in four (**28%**) older Canadians reported that they struggled to access the health care services and treatment they needed.

Specifically, **18%** said that they had only been able to get the care or services they needed some of the time over the past 12 months, while **7%** and **3%** said they had rarely or never been able to access services during the same period. Importantly, about one in five (**18%**) Canadians aged 50 years and older also reported that they had not required any health care services or treatment over the past 12 months.

### Access to Needed Health Care Services Over Past 12 Months (%)



Q.28 – "Thinking about your need for health care services and treatment over the past 12 months, how often were you able to get the care or services you needed, when you needed it?"

Sample base: 5,885

Older adults' reported ability to access health care services and treatments varied across Canada, with those from Alberta, Manitoba and Saskatchewan reporting the best access levels. Alberta stood out as the province

where the highest proportion (**61%**) of older adults reported that they had been able to get the care or services they needed, when they needed it, all or most of the time over the past 12 months. On the other hand,

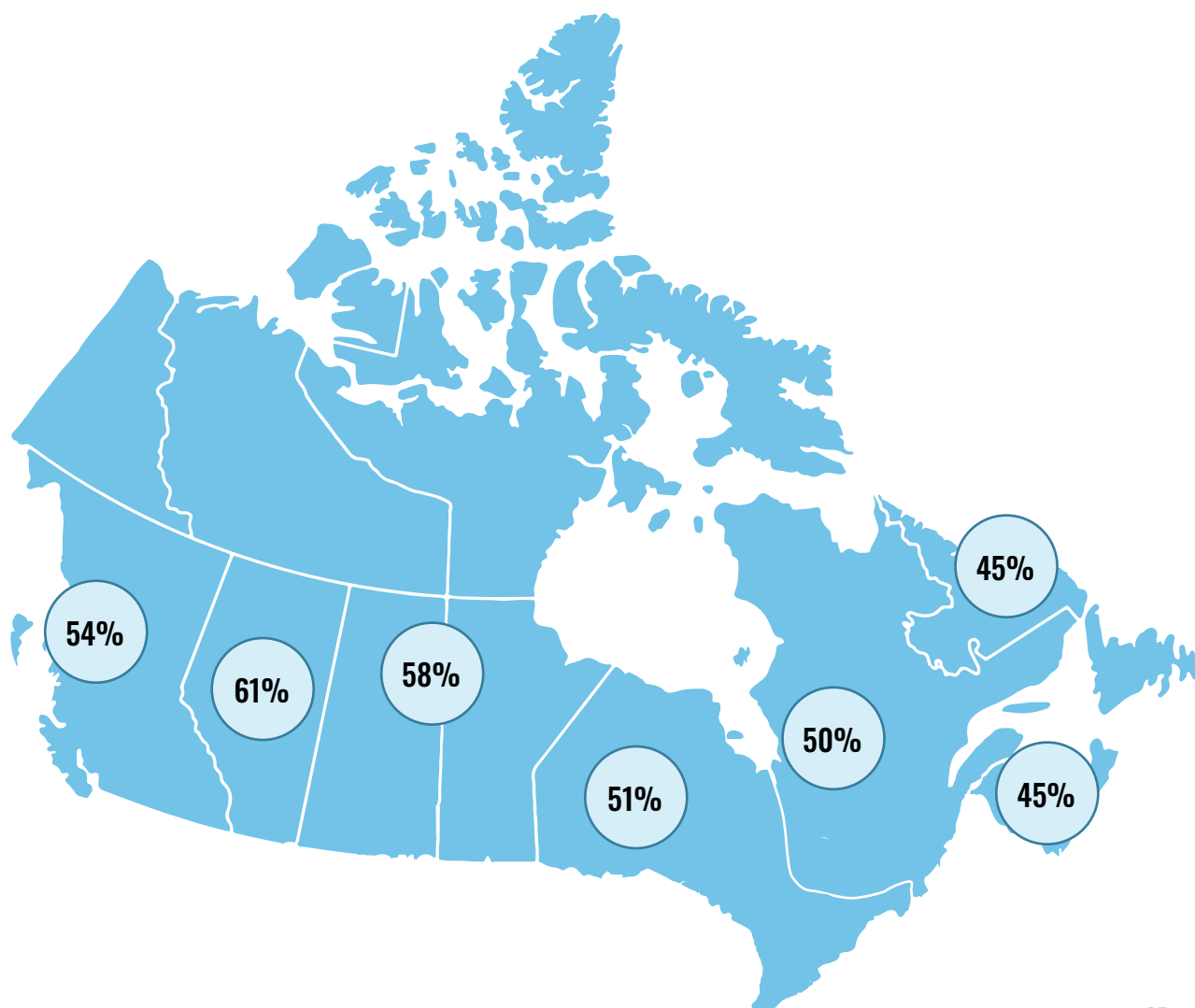


only **45%** of older Canadians in the Atlantic provinces and **50%** in Quebec reported that they were able to get the care or services they needed all or most of the time.

Ontario also fell below the national average, with **51%** of those aged 50 years and older saying they had been able to access the care or services they needed, all or most of the time.

An important caveat, however, is that the proportion of older Canadians who reported that they did not require any health care services or treatment in the past 12 months was slightly higher in both Ontario (**20%**) and the Atlantic provinces (**20%**) than the national average (**18%**) and across the other provinces.

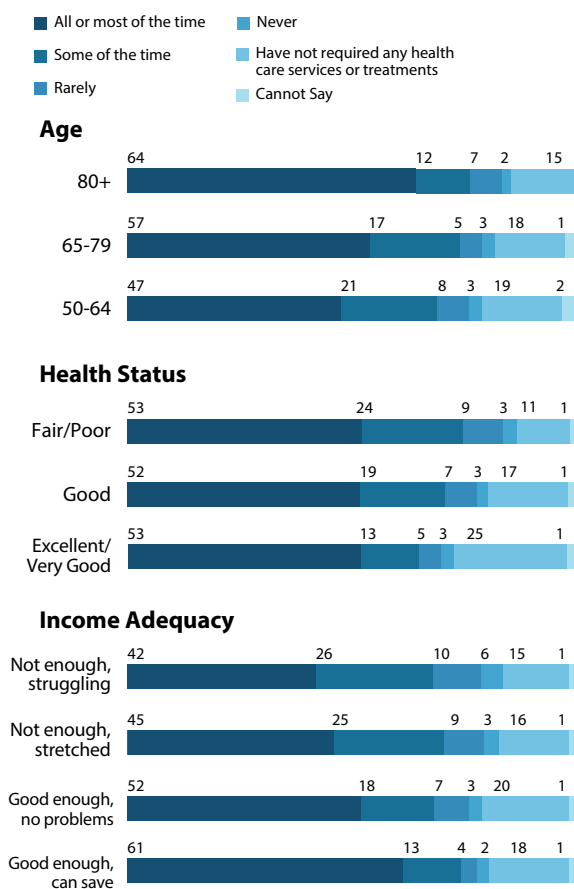
## Canadians 50+ Who Say They Have Been Able To Access Needed Health Care Services or Treatment All or Most of the Time (%)





In terms of age, Canadians aged 80 years and older were most likely to report that they had been able to access the care and services they needed all or most of the time over the past 12 months (**64%**). Comparably, less than half (**47%**) of those aged 50-64 years reported the same.

### Access to Health Care Services (%) - by Group



Income adequacy also impacted older Canadians' access to needed health care services and treatment, with the proportion who reported they could access services or treatment all or most of the time being higher among those who said their income was good enough for them (either good enough that they could save from it or just enough to avoid major problems) than among those

who reported their income was insufficient and that they were having a hard time.

There were no identified differences between older Canadians of varying levels of health. Regardless of whether they reported their health as excellent, very good, good, fair or poor, about half (**52-53%**) of Canadians aged 50 years and older reported that they were able to get the care or services they needed over the past 12 months. However, a higher proportion of those who reported fair or poor health (**24%**) said they could access the care or services they needed only some of the time, compared to those who reported being in excellent, very good (**13%**) or good health (**19%**). This difference appeared to be attributable to the larger proportion of those in better health who did not require any health care services or treatment.

Finally, the proportion reporting that they could access the health care services and treatment they needed all or most of the time was also higher for:

- Older Canadians not working (**56%**) than those who were working (**46%**)
- Those with children (**54%**) than those without children (**49%**)
- University-educated older adults (**56%**) than those with less than high school education (**48%**)
- Those who were at least third-generation Canadians (**53%**) than immigrants or first generation Canadians (**49%**)

On the other hand, no differences were observed in access to required health care by gender, partnership status or community size.

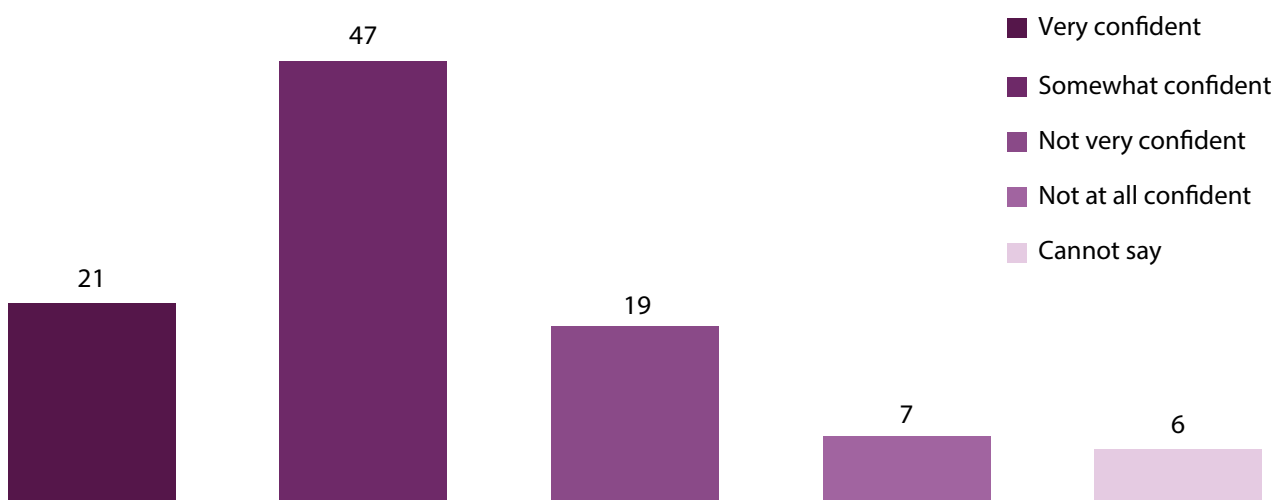


## Confidence in Accessing Needed Health Care Services and Treatments in the Future

Most older Canadians also appear to have confidence in the ability of the health care system to meet their future care needs. More than two-thirds (**68%**) of Canadians aged 50 years and older said they felt very confident or somewhat confident that they would be able to get the health care services and treatments they will need in the coming years as they get older.

While the majority reportedly felt confident, however, most were only somewhat confident (**47%**), with fewer respondents (**21%**) expressing that they were very confident.

### Confidence in Being Able to Access Needed Health Care Services (%)



Q.29 – "How confident are you today that you will be able to get the health care services and treatments you expect to need over the next 10 years or so as you age?"

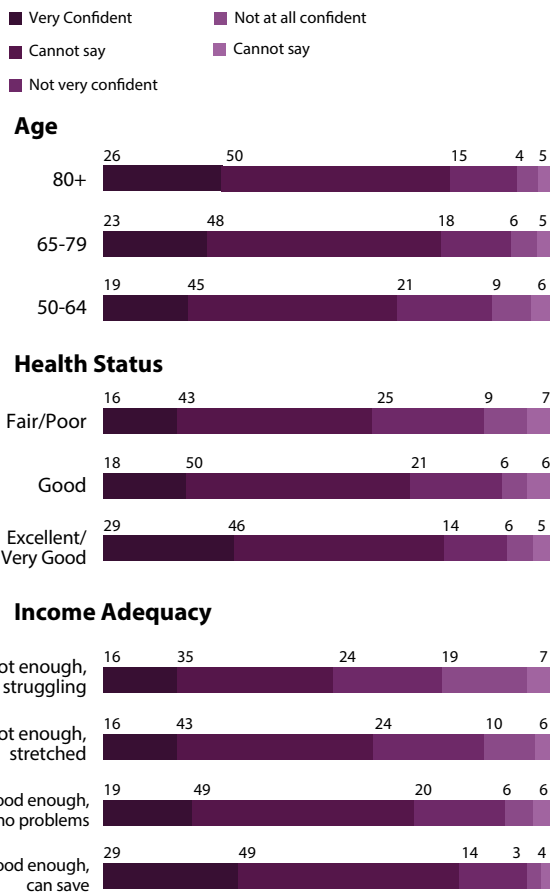
Sample base: 5,885



A greater proportion of Canadians aged 80 years and older were very or somewhat confident (76%) that they would be able to access health care services and treatments as they age than those aged 50-64 years (64%) or 65-79 years (71%). This was not surprising given that they were also more likely than their younger counterparts to report that they had been able to access the services and treatments they needed over the past 12 months.

A greater proportion of those who described their incomes as “good enough,” either because they could save (78%) or had no financial problems (68%), were confident (either very confident or somewhat confident), compared to those who said their income was not enough for them either because they were financially stretched (59%) or having a hard time (51%).

### Confidence in Being Able to Access Health Care Services (%) - by Group



Finally, reported health status was also tied to different confidence levels about the future. Notably, among those who reported being in excellent or very good health, the proportion who felt very confident (29%) that they would be able to access the health care services and treatment they expected to need was almost twice that of those who said their health was fair or poor (16%).

On the other hand, there were few or no meaningful differences in confidence levels across many socio-economic and demographic categories, including gender, education level, partnership status, presence of children, employment status, generations in Canada, region and community size.

Those reporting higher incomes also had greater confidence in their ability to access the services and treatment they expected to need as they get older.



## 8. Access to Community Support Services



Ensuring that older Canadians can remain healthy and independent members of their communities requires more than just health care. Adequately supporting an older population requires a combination of both health and social services to meet the unique and evolving care needs of Canadians as they age.

Older adults often require non-medical services such as transportation, household maintenance, meal preparation, and exercise and fall-prevention programs to help them age safely and well in their own homes. As such, community-based support services play a critical role in meeting the overall care needs of older adults.

To better understand the extent to which our system is meeting the growing and evolving needs of Canada's ageing population across the full spectrum of care, the NIA's survey includes an indicator on Access to Community Support Services. The indicator is based on three measures: 1) whether older Canadians currently rely on any types of community services to help them live in their own homes; 2) how they would rate the quality of care they receive through community support services; and 3) how confident they are that they will be able to access the community support services they will need in the future.

### Measures on Access to Community Support Services

**Q.16** – *Other than relying on someone who provides you with care because of your health, do you currently rely on other types of community services to live in your home?*

- Low cost/accessible transportation services
- Meal or food delivery services
- Community exercise and fall-prevention programs
- Friendly visiting services
- Dementia support programs
- Other (please specify\_\_\_\_\_)
- None
- Cannot say

**R.17** – *How would you rate the quality of the care you received through these community services?*

- Excellent
- Good
- Only fair
- Poor
- Cannot say

**S.18** – *And how confident are you today that you will be able to get the community support services you expect to need for yourself as you age over the next 10 years or so?*

- Very confident
- Somewhat confident
- Not very confident
- Not at all confident
- Cannot say



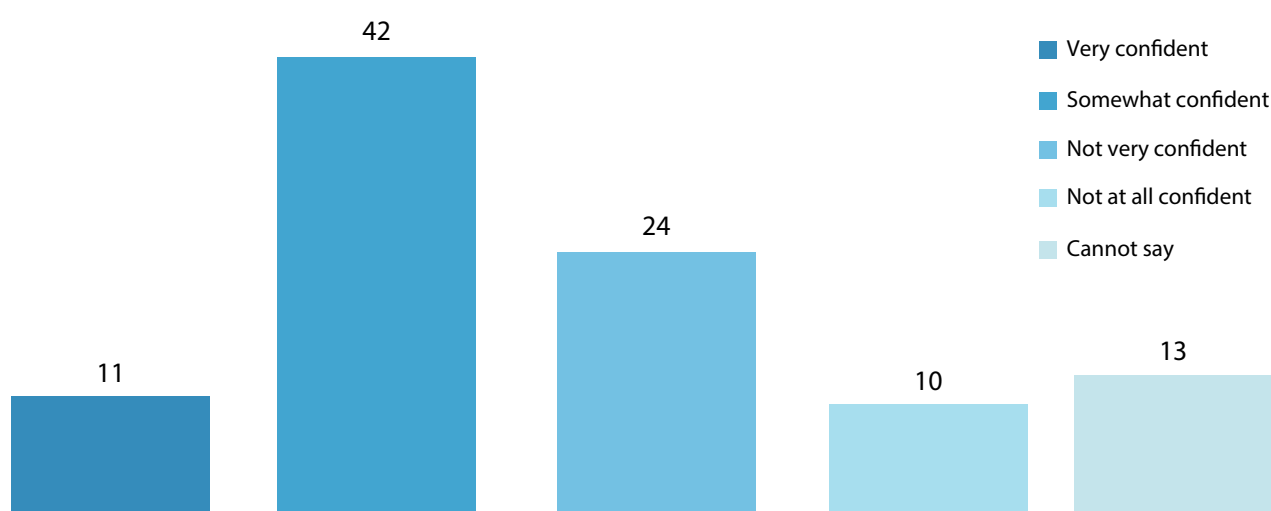
## Confidence in Accessing Needed Community Support Services in the Future

Overall, the majority of older Canadians who reported still living in their own home, as opposed to the home of someone else like a family member, did not rely on any community support services to help them remain there. Among Canadians aged 50 years and older who lived in their own home, **92%** reported that they did not rely on any type of community support services. However, among the small proportion who did, the types of services they reported relying upon included low-cost and accessible transportation services (**3%**), meal

or food-delivery services (**2%**), community exercise and fall-prevention programs (**1%**) and friendly visiting services (**1%**).

In addition, most of those who reportedly relied on community support services to help them live at home reported that these services provided them with a high quality of care: **36%** reported that the quality of care they received was excellent and **43%** said it was good, while **14%** rated the quality of care they received as only fair and **2%** rated it as poor.

### Confidence in Being Able to Access Needed Community Support Services (%)



Q.18 – "How confident are you today that you will be able to get the community support services you expect to need for yourself as you age over the next 10 years or so?"

Sample base: 4,954





While only a small proportion of older Canadians who still lived in their own homes relied on community support services to help them do so, most reported being confident in their ability to get the community support services they expected to need in the future as they age— however, not as many as felt confident about their ability to access health care services and treatments in the future.

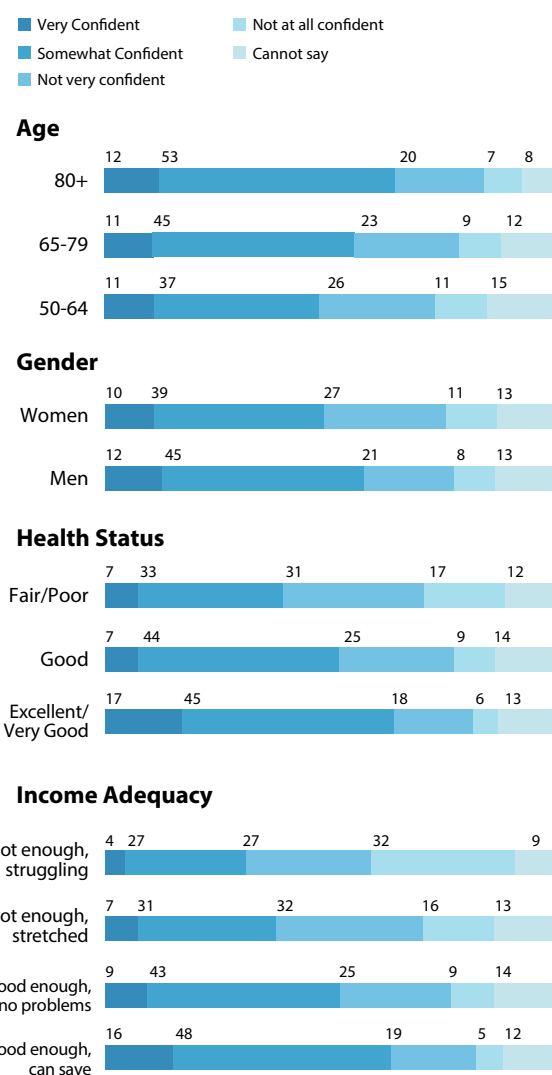
More than half (**53%**) of Canadians aged 50 years and older still living in their own home felt confident that they would be able to get the community support services they will need in the future, with **11%** saying they felt very confident and **42%** saying they felt somewhat confident. However, about a third (**34%**) of older Canadians were not confident that they would be able to access community support services, with **24%** reporting that they felt not very confident and **10%** reporting they felt not at all confident.

Older men were more likely to say they were confident that they would be able to access needed community support services in the future. The percentage of older men who reported feeling very confident and somewhat confident was **12%** and **45%**, respectively, compared to **10%** and **39%** among older women.

Again, Canadians aged 80 years and older were found to be more confident in their ability to access community support services than their younger counterparts, with

**65%** reporting that they were either very confident (**12%**) or somewhat confident (**53%**), compared to less than half (**48%**) of those aged 50-64 years. However, unlike in the case of access to health care services, they were more likely to say they were somewhat confident than very confident that they would be able to get the community support services they would need. In fact, older Canadians in all age groups were equally likely to say they were very confident, at about one in 10 (**11-12%**).

### Confidence in Being Able to Access Community Support Services (%) - by Group



Confidence levels were considerably higher for those who reported being in better health and that their income was enough for them. Among older Canadians who said their health was excellent or very good, **62%** reportedly felt confident (either very confident or somewhat confident) that they would be able to get the community support services they expected to need in the future, compared to only **40%** of those who reported being in fair or poor health.

Similarly, the proportion who reported feeling confident (either very confident or somewhat confident) that they would be able to access community support services in the future was more than twice as high among those who said their income was enough for them and they could save (**64%**) as for those who said their income was not enough for them and they were struggling (**31%**).

Finally, just as in the case of confidence levels about future access to health care services, there were no or few meaningful differences across other demographic factors, including education level, partnership status, presence of children, employment status, generations in Canada and community size.

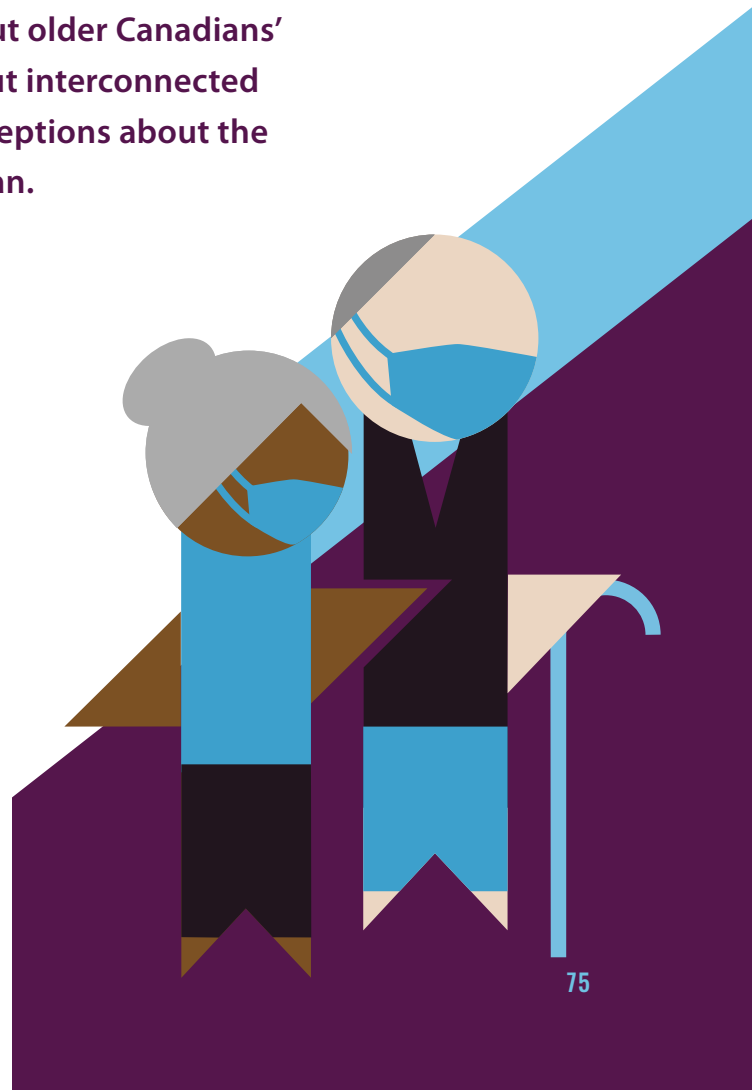


## Part 2:

# Results from the NIA's Indicators Capturing Perspectives on the Overall Experiences of Ageing in Canada

The NIA's survey also assessed how older Canadians perceive the broader experience of getting older in Canada. Whereas Part 1 reported findings from questions about older Canadians' personal experiences across three distinct but interconnected dimensions of ageing, Part 2 showcases perceptions about the overall process of growing older as a Canadian.

Specifically, the NIA's survey analyzed how Canadians perceive the experiences of getting older with two indicators: Personal Experiences of Ageing and the Collective Experiences of Ageing in Canada. These indicators help shed light on what the experiences of growing older in Canada is like as a whole.



## Key Findings

- Most (**63%**) Canadians aged 50 years and older reported feeling positive about their expectations or experiences of getting older, with **15%** saying they felt very positive and **48%** saying they felt somewhat positive. Among Canadians aged 80 years and older, more than a quarter (**26%**) reported that they felt very positive about getting older.
- Despite having positive feelings about the process of growing older, many older Canadians struggled to identify the specific benefits of ageing and had a much easier time identifying concerns about ageing. When asked about the best part of getting older, just over half (**53%**) gave a reason while almost as many said “nothing” (**30%**) or could not say (**17%**). When asked about their biggest concern related to getting older, only **12%** of survey respondents reported no concerns and **11%** reported “cannot say.”
- Spending more time at home and with loved ones (**14%**) was most frequently reported as the best part of getting older, whereas deteriorating health and health issues related to ageing were the most frequently reported concerns about getting older, reported by **19%** of Canadians aged 50 years and older. Health-related concerns were also by far the most frequent type of concern brought up, reported by **40%** of Canadians aged 50 years and older.
- Most older Canadians thought others in their community were doing either very or generally well in terms of their overall health (**75%**), financial security (**59%**) and access to needed health and community services (**59%**).
- Most also thought that their generation was doing better or about the same as their parents’ generation in terms of their overall health (**41%** better off; **37%** about the same) and access to necessary health and community services (**31%** better off; **36%** about the same). However, when asked about their financial security, older Canadians were divided between those who thought their generation was doing better (**32%**), about the same (**31%**) and worse off (**31%**) than their parents’ generation.

## 9. Personal Experiences of Ageing



The NIA's survey looks to measure how older Canadians perceive the process of growing older with an indicator about the personal experiences of ageing. This indicator is based on three key measures. The first captures how older Canadians feel about the prospect or experience of getting older. This helps to shed light on the beliefs and expectations they have internalized about ageing, which in turn helps uncover whether broader societal generalizations and Canadian society as a whole have characterized the process of growing older as a burden or something that can be celebrated. Overall, this measure allows us to gain insights into whether Canadians have framed ageing as a positive or negative experience.

The second and third measures are open-ended and asked Canadians about the best part of getting older and their biggest concern related to getting older. Given that ageing can bring both challenges and opportunities, findings from these open-ended questions help to provide an honest account of older Canadians' current experiences and uncover what aspects of ageing in Canada may require additional supports and policy actions.

### Measures on the Personal Experiences of Ageing

**Q.30** – How do you feel generally about the [if 50-69: prospect/ if 70+: experience] of getting older? Would you say that overall your feeling is:

- Very positive
- Somewhat positive
- Somewhat negative
- Very negative
- Cannot say

**Q.31** – [If aged 50-69] Looking ahead, what do you expect to be the best part of getting older? [If ages 70+] What would you say has been the best part of getting older so far?

- Open-ended:
- Nothing
- Cannot say

**Q.32** – What would you say is your single greatest concern about getting older?

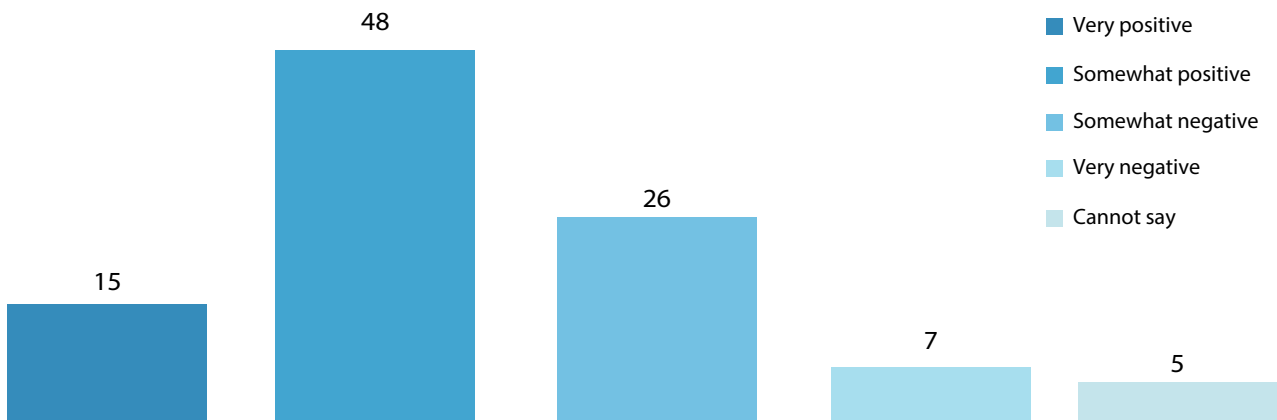
- Open-ended:
- None
- Cannot say

# Feelings About Getting Older

Overall, most (**63%**) older Canadians reported feeling positive about the prospect or experience of getting older, with **15%** of those aged 50 years and older saying they felt very positive while **48%** said they felt somewhat positive. On the other hand, a third (**33%**) reported negative feelings about the prospect or experience of getting older, with **26%** saying they felt somewhat negative and **7%** saying they felt very negative.

Positive perspectives about getting older were most common among Canadians aged 80 years and older. More than a quarter (**26%**) of this age group reported that they felt very positive about getting older, whereas the share was only **12%** among those aged 50-64 years and **15%** among those aged 65-79 years.

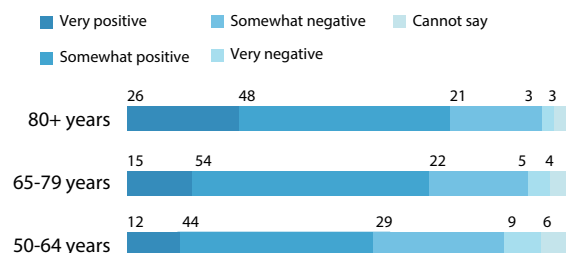
## Feelings About Growing Older (%)



**Q.30** – How do you feel generally about the prospect/experience of getting older?  
 Would you say that overall your feeling is:  
 Sample base: 5,885

There were regional variations across Canada in the share of older adults who reported having a positive perspective about getting older. Quebec was the province where older adults have the best outlook on ageing, with the largest proportion of any province reporting that they felt very positive (**18%**) or somewhat positive (**55%**) about getting older.

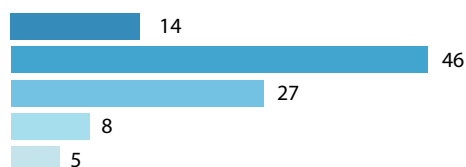
## Feelings About Getting Older by Age (%)



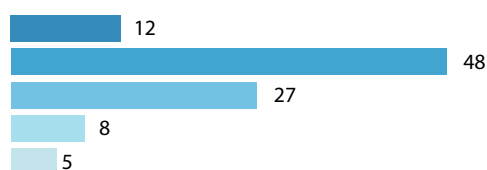
## Feelings About Getting Older by Province (%)

Very positive    Somewhat positive    Somewhat negative  
Very negative    Cannot say

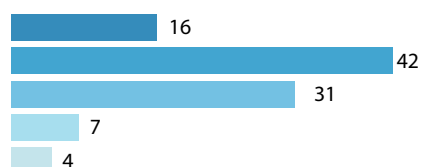
### British Columbia



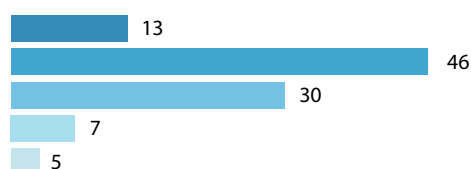
### Alberta



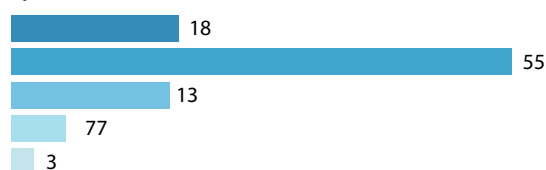
### Manitoba/Saskatchewan



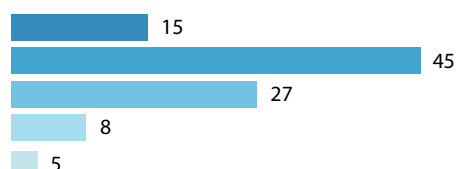
### Ontario



### Quebec



### Atlantic



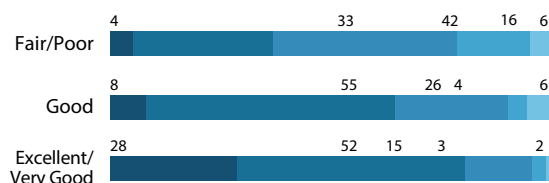
Unsurprisingly, Canadians' perspectives about getting older varied considerably based on their reported health status and income adequacy. While **80%** of Canadians aged 50 years and older who reported

being in excellent or very good health said they felt very or somewhat positive about getting older, only **37%** of those in reportedly fair or poor health said they felt the same way. In terms of perceived financial adequacy, while **74%** of older Canadians who said their income was good enough such that they could save from it said they felt very or somewhat positive about getting older, only **35%** of those who were struggling financially said the same.

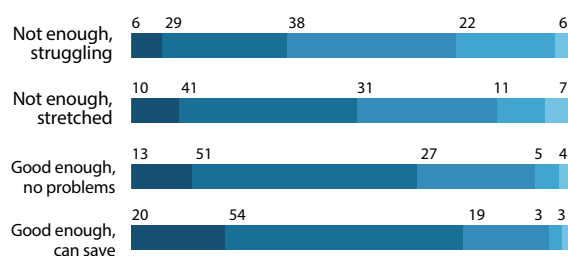
## Feelings About Getting Older (%) - by Health Status and Income Adequacy

Very positive    Very negative  
Somewhat positive    Cannot say  
Somewhat negative

### Health Status



### Income Adequacy



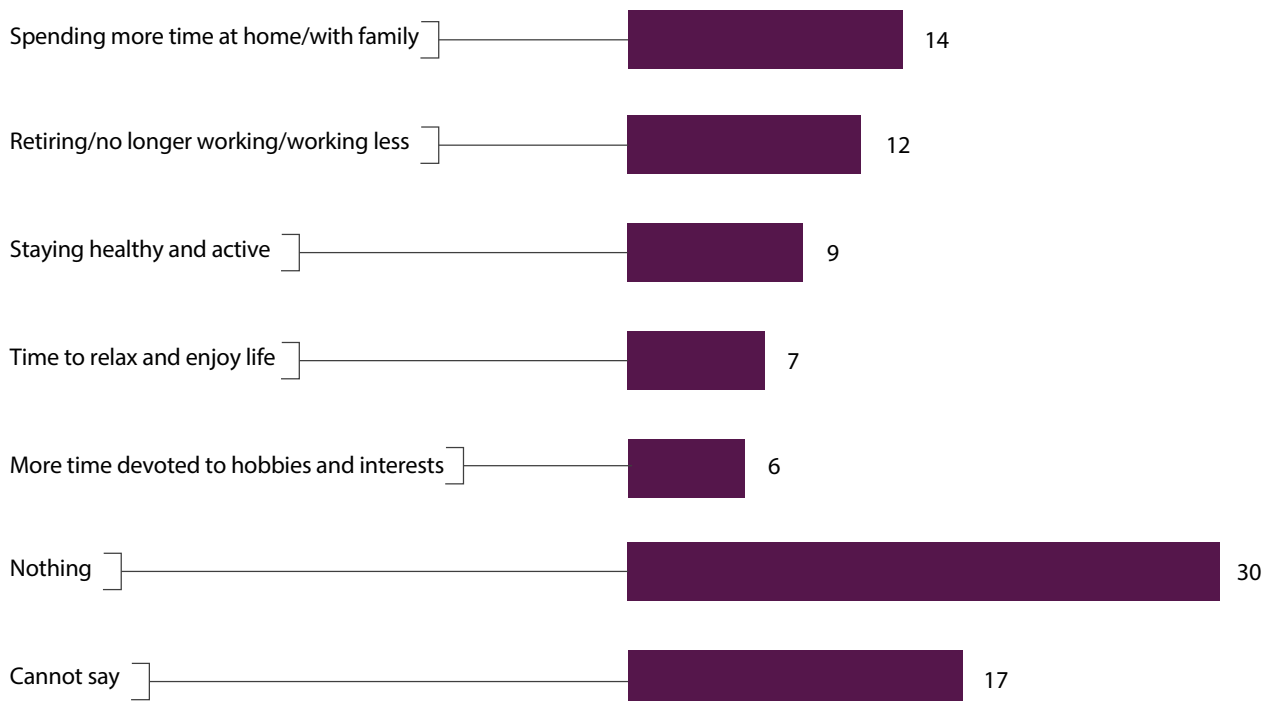
No substantial differences were observed across demographic factors such as gender, marital status, community size, employment status and generations in Canada.

# The Best Part of Getting Older in Canada

When older Canadians were asked to provide what they expected to be or what had been the best part of getting older, a significant share did not provide an answer. More than half of survey respondents (**53%**) gave a reason, while **30%** said “nothing” and **17%** said “cannot say,” suggesting that a significant share of older Canadians struggle to identify positive aspects of ageing.

Among those who did provide an answer, the most frequent response was spending more time at home and with loved ones, reported by **14%** of Canadians aged 50 years and older. Other common answers were retiring or no longer having to work (**12%**) and having more time to devote to hobbies and interests (**9%**.)

## Top 5 Common Best Parts of Getting Older (%)



**Q.31** – Looking ahead, what do you expect to be the best part of getting older?/What would you say has been the best part of getting older so far?

Sample base: 5,885



# The Greatest Concerns About Getting Older

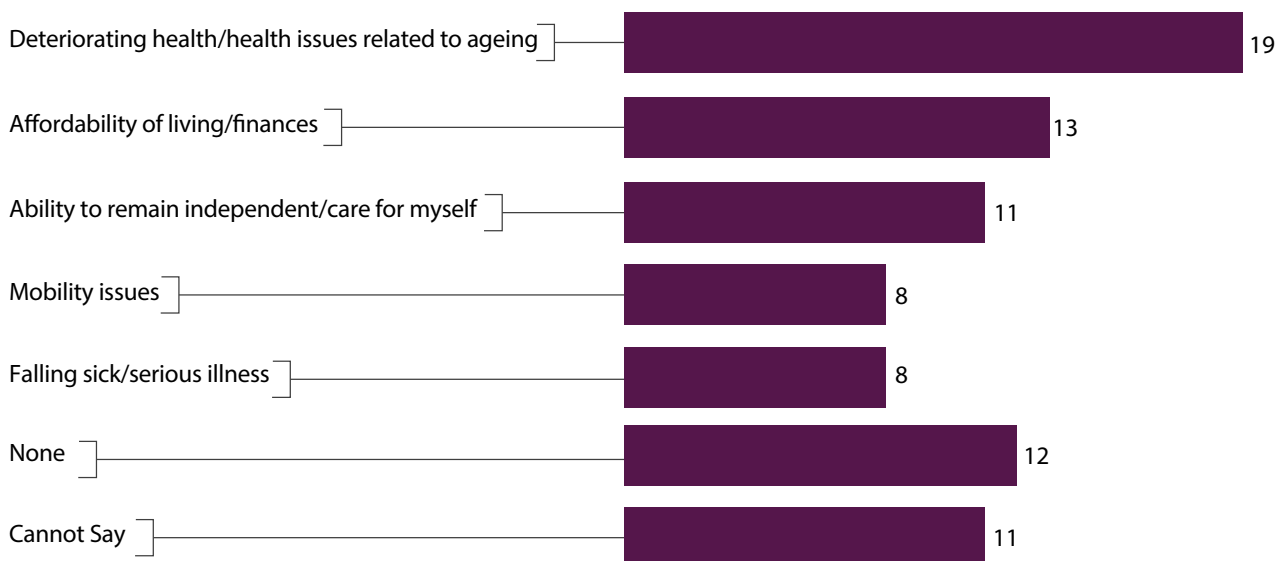
Older Canadians were also asked to provide their single greatest concern about getting older. Deteriorating health and health issues related to ageing were the most frequently reported concern, stated by **19%** of Canadians aged 50 years and older. The next two most common concerns were finances and affordability of living (**13%**) and the ability to remain independent and care for oneself (**11%**).

Overall, health-related concerns were by far the most frequent type of concern brought up, reported by **40%** of Canadians aged 50 years and older. In addition to deteriorating health

and general health issues related to ageing (**19%**), other common health-related concerns were mobility issues (**9%**), falling sick (**9%**) and dementia and Alzheimer's disease (**5%**). Concerns about independence were also a common theme, with **19%** of older Canadians reporting some type of Independence-related concern.

Older Canadians had a much easier time identifying concerns about getting older than the best part of getting older, with only **12%** of survey respondents reporting no concerns and **11%** reporting they "cannot say" their single greatest concern about getting older.

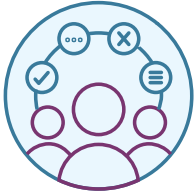
## Top 5 Common Concerns About Getting Older (%)



Q.32 – What would you say is your single greatest concern about getting older?

Sample base: 5,885

## 10. The Collective Experiences of Ageing in Canada



To consolidate the overall findings of its survey, the NIA included an indicator that captures how older Canadians view the collective experiences of people ageing in their community. Whereas the previous indicators captured Canadians' perspectives on their own experiences and outlook on ageing, this indicator shifts the focus to how they believe older Canadians in general are doing in terms of their social well-being, financial security, and health and independence.

This indicator is based on two measures: 1) how well older Canadians believe others in their community are doing across the three dimensions of ageing; and 2) how well they believe their generation is doing across the three dimensions of ageing relative to past generations in Canada.

These measures provide useful insights into whether older Canadians believe Canada is a place where older adults are well supported as they age, and whether the country has become a better or worse place to grow older over the years. Together, these measures provide a broad indication of whether the country has been taking the necessary steps to support the ageing of its population.

### Measures on the Collective Experiences of Ageing in Canada

**Q.49** – Thinking about the people you know in your community who are around your age, how well do you think they, as a whole, are doing today in terms of (a) their overall health, (b) their financial security, (c) their access to needed health and community services?

- Very well
- Generally well
- Not very well
- Not at all well
- Cannot say

**Q.50** – How do you think your generation is doing, compared with your parents' generation when they were the age you are today? Would you say your generation is better off, about the same, or worse off than your parents' generation in terms of (a) your generation's overall health, (b) your generation's financial security, (c) your generation's access to needed health and community services?

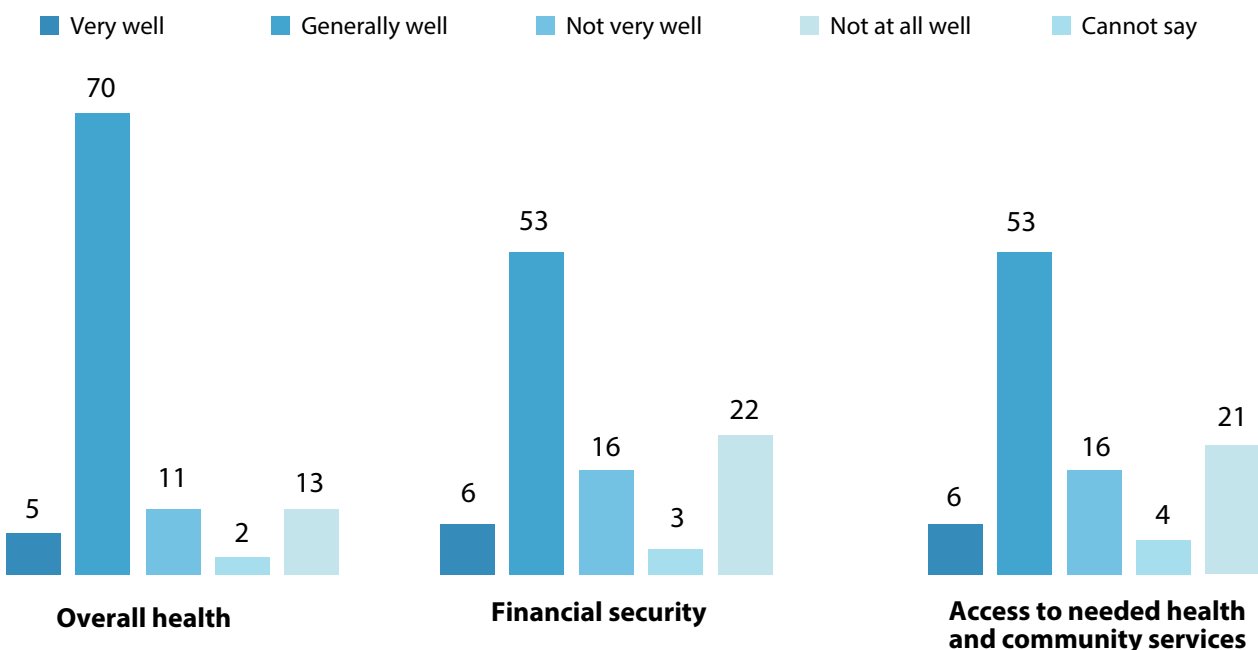
- Better off
- About the same
- Worse off
- Cannot say

## Well-being of Others in the Community

Older Canadians thought others in their community were doing generally well in terms of their overall health, financial security and access to needed health and community services. Of these three dimensions of ageing, they perceived others in their community to be doing the best in terms of their health status. Three quarters of Canadians aged 50 years and older said they thought other people of their age in their community were in good health overall, with most (70%) thinking they were doing generally well and 5% saying they were doing very well.

When it came to financial security and access to health and community services, older Canadians held pretty similar views about others in their community. Close to six in 10 (59%) Canadians aged 50 years and older said they thought others in their community were doing either very well (6%) or generally well (53%) in terms of both their financial security and access to needed health and community services.

### How Well are Others in Your Community Doing? (%)



**Q.49** – Thinking about the people you know in your community who are around your age, how well do you think they, as a whole, are doing today in terms of (a) their overall health, (b) their financial security, (c) their access to needed health and community services?

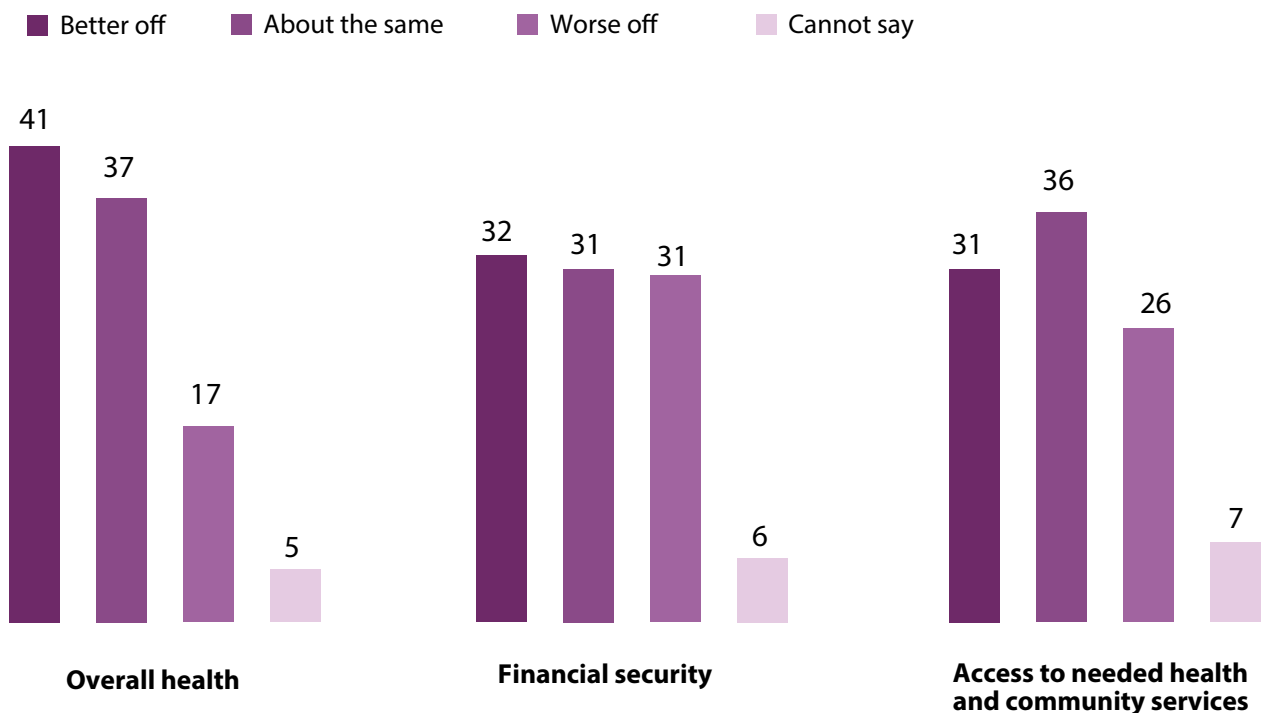
Sample base: 5,885

# The Greatest Concerns About Getting Older

Older Canadians were also asked how they perceive their generation to be doing in terms of their overall health, financial security and access to needed health and community services when compared with their parents' generation. Most Canadians aged 50 years and older reported thinking that their generation is doing better or about the same as their parents' generation.

Again, older Canadians were reportedly most confident when it came to health, with the largest proportion believing that the health of this generation has improved relative to their parents' generation. Just over four in 10 (**41%**) Canadians aged 50 years and older said that they thought this generation's overall health was better off than their parents' generation, while **37%** reported that it was about the same, and **17%** reportedly believed that it was worse.

## How Well is Your Generation Doing? (%)



**Q.50** – How do you think your generation is doing, compared with your parents' generation when they were the age you are today? Would you say your generation is better off, about the same, or worse off than your parents' generation in terms of (a) your generation's overall health, (b) your generation's financial security, (c) your generation's access to needed health and community services

Sample base: 5,885

In terms of financial security, older Canadians were divided between those who thought their generation was doing better off, about the same, or worse off than their parents' generation. About **32%** of Canadians aged 50 years and older said that their generation was doing better than their parents' generation when it came to their financial security, while **31%** said their generation was doing about the same, and another **31%** said their generation was worse off.

Finally, in terms of access to health and community services, most older Canadians appeared to think their generation was doing about the same as their parents'. About **36%** of Canadians aged 50 years and older reported thinking that their generation had about the same level of access to needed health and community services as their parents' generation, whereas just under a third (**31%**) thought that access for their generation had improved. About a quarter (**26%**) said they thought their generation was doing worse off.



## Conclusions and Next Steps

The 2022 NIA Ageing in Canada Survey provides an inaugural in-depth look at social well-being, financial security, and health and independence among Canadians aged 50 years and older. In doing so, it has helped to uncover important realities about Canada's ageing population.

### **Older Canadians are generally doing well and have confidence about the future**

Despite the toll the COVID-19 pandemic has taken since March 2020, older Canadians appear to be reporting better outcomes more often than not in terms of their social well-being, financial security, and health and independence. These findings are reassuring at a time when Canada is facing unprecedented demographic realities with Canadians aged 65 years and older representing the fastest-growing segment of the population.

Overall, older Canadians are also confident about the future in terms of being able to remain in their own homes and access the health and community support services they expect to need as they age. They also tend to think that those ageing around them are doing well across the three key dimensions of ageing examined in the survey, and that their generation is doing better or about the same as previous generations.

Of concern, however, is that four in 10 Canadians aged 50 years and older can be considered to be socially isolated. Ageism also remains a problem in Canada, particularly in the workplace and, for those aged 80 years and older, in hospitals or when interacting with other health care services. Supporting Canada's growing number of older adults to age with respect and dignity will thus require more effective strategies to better tackle these issues. Likewise, older working Canadians are struggling to save for an adequate retirement or lack knowledge about the amount of savings necessary to fund a comfortable retirement, highlighting the need for better options and solutions to secure retirement income.

## Canadians aged 80 years and older consistently stand out as faring the best

Contrary to what many may expect, Canadians aged 80 years and older consistently reported better circumstances across indicators of social well-being, financial security, and health and independence. Compared to their younger counterparts aged 50-79 years, Canadians aged 80 years and older reported having the strongest social networks, and were also more engaged in terms of frequent social participation. They also reported having better access to health care services and treatments, and better overall financial security. Moreover, in the rare cases that they didn't report better outcomes than their younger counterparts, the outcomes tended to be about the same, as seen in the survey question asking how often they got out of the house.

## Older Canadians in poor health and without adequate income are the most vulnerable

The NIA's Ageing in Canada survey included measures of health status and the perceived adequacy of one's income, and in doing so highlighted the critical role that both these factors play in shaping older Canadians' overall

experiences of ageing. One in four older Canadians reported that their incomes were inadequate (either that they were stretched or having a hard time), and those respondents consistently reported worse outcomes across indicators of social well-being, health and independence and retirement readiness. Similarly, one in four older Canadians reported that their health was fair or poor, and they fared worse across most measures of social well-being, access to key services and financial resources.

These older Canadians remain particularly vulnerable: they have the greatest needs yet are more likely to be classified as socially isolated; have less access to health care, community support services and emergency sources of financial support; and report lower levels of confidence about the future. Supporting the growing number of older adults in Canada to age well will require paying special attention to these vulnerable groups.

The NIA's Ageing in Canada survey further provides critical insights into the overall experience of growing older in Canada across three key dimensions of ageing. This research addresses questions such as: To what extent do older Canadians have supportive relationships and actively engage with their communities? How well are older Canadians being supported to age in their own homes and communities? Do older Canadians feel financially prepared to retire when they want? These questions

matter because ensuring the social, physical and financial well-being of older Canadians is critical to supporting the long-term success of Canada as a whole.

This survey makes important contributions to the Canadian research and policy landscape. It provides key indicators of healthy ageing and establishes a benchmark against which future progress (or setbacks) can be measured over time. The survey also provides the empirical basis for updating or developing new policies and initiatives to promote a better standard of living for older adults.

Additional survey results will be explored in future publications on specific age-related topics. In the meantime, the findings of this survey can be used to help both governments and other organizations better support the older Canadians they serve to enable ageing well.





# APPENDIX

## Survey Methodology

The 2022 NIA Ageing in Canada Study is based on a survey conducted online with a representative sample of 5,885 Canadians ages 50 and older between July 5 and August 7, 2022, across the 10 provinces. The survey fieldwork was conducted by Environics Research (under subcontract), which utilized several commercially available online panels to draw the sample. Respondents were able to complete the survey in either English or French.

## Questionnaire

The questionnaire for this survey was developed by the National Institute on Ageing and the Environics Institute. It comprised a total of 62 questions and included both existing measures drawn from the literature and new questions. A copy of the questionnaire is available from the NIA upon request.

## Final Sample

The survey sample was stratified to include a significant subsample of respondents in each five-year age cohort for purpose of analysis. Quotas were also established to ensure sufficient representation by region, community size, educational attainment and gender. The final data were weighted so the national results would be

proportionate to the country's population (based on the 2021 Census). A profile of the sample composition is provided in the table below, including both the unweighted and weighted distribution across core demographics and how they compare with the national population.

## Table: Survey Sample Profile\*

Group	Respondents #	Unweighted %	Weighted %	2021 Census*** %
<b>Age</b>				
50-54	900	15	16	16
55-59	900	15	18	18
60-64	900	15	18	18
65-69	900	15	15	15
70-74	903	15	13	13
75-79	900	15	9	9
80+	482	8	12	12
<b>Gender**</b>				
Female	3,000	51	52	52
Male	2,867	49	48	48
<b>Region</b>				
B.C.	771	13	14	14
Alberta	616	10	10	10
Sask/Man	503	9	6	6
Ontario	2,143	36	38	38
Quebec	1,381	23	24	24
Atlantic	471	8	8	8
<b>Education</b>				
HS or Less	2,030	34	50	50
Trades/Colleges	2,276	39	30	30
University	1,579	27	30	30
<b>Total</b>	<b>5,885</b>	<b>100</b>	<b>100</b>	<b>100</b>

\*Categories may not add up to 100% because of rounding

\*\*A small number of respondents identified as another gender

\*\*\*Based on the 2021 Census

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<sup>31</sup> The primary sample was provided by Asking Canadians, supplemented with contributions from Canadian Viewpoint, MARU and Leger. Multiple sources were used to ensure that all quotas in the sample for age, region, gender and education could be filled.

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