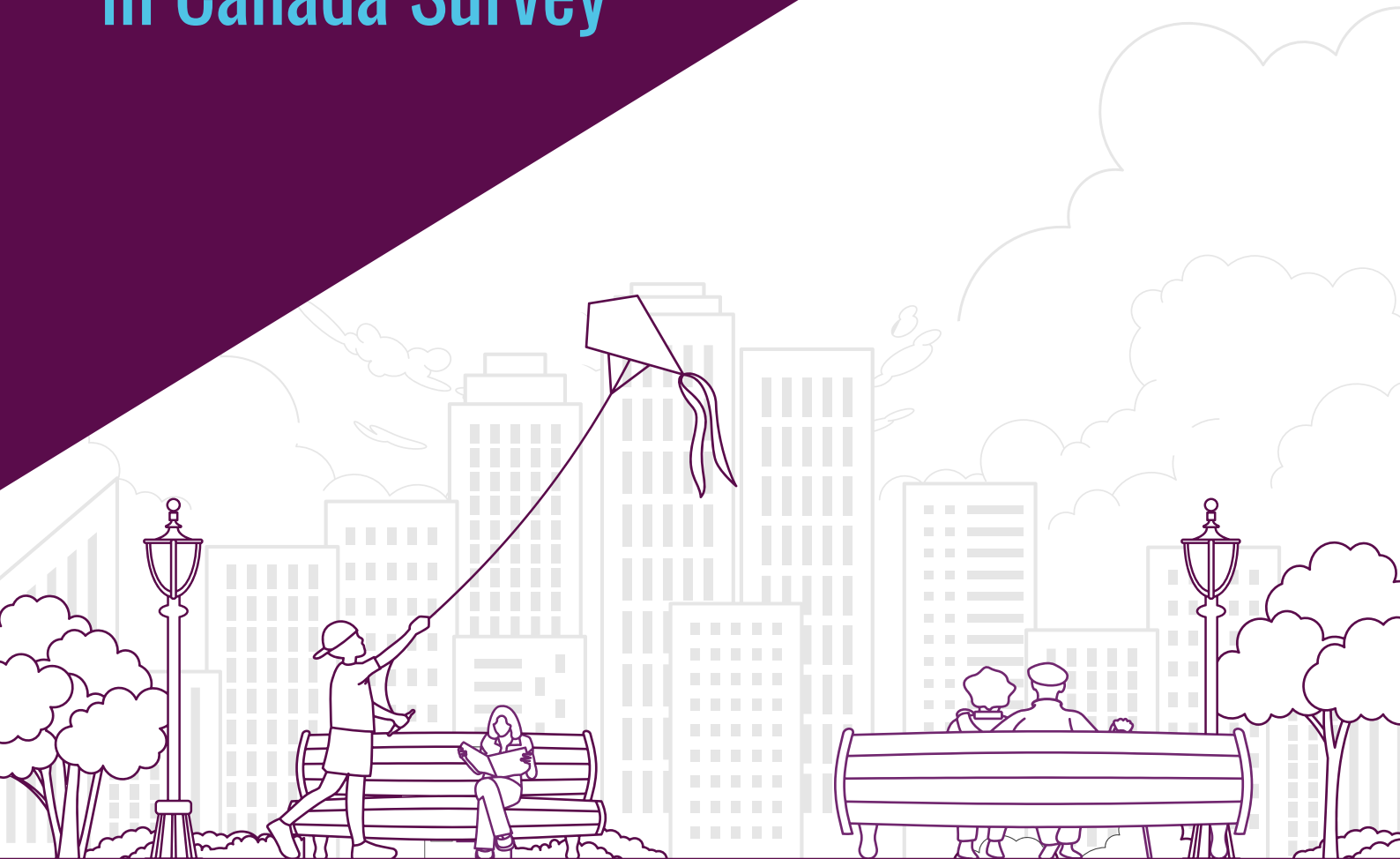


# Perspectives on Growing Older in Canada:

## The 2023 NIA Ageing in Canada Survey



January 2024

**Environics  
Institute**  
For Survey Research

**NIA** NATIONAL  
INSTITUTE  
ON AGEING \*

# National Institute on Ageing



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## About the National Institute on Ageing

The National Institute on Ageing (NIA) improves the lives of older adults and the systems that support them by convening stakeholders, conducting research, advancing policy solutions and practice innovations, sharing information and shifting attitudes. Our vision is a Canada where older adults feel valued, included, supported, and better prepared to age with confidence.

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## Executive Summary

Canada's rapidly ageing population presents both challenges and opportunities to improve the social, financial and health policy landscape for older Canadians. Adequately understanding the circumstances and evolving needs of the ageing population requires hearing directly from older Canadians on their experiences and perspectives as they age.

The National Institute on Ageing (NIA) and the Environics Institute for Survey Research have partnered on an annual survey of ageing in Canada to track, over the next decade, Canadians' perspectives, experiences and expectations of growing old in Canada. First launched in 2022, the NIA Ageing in Canada Survey captures older Canadians' perspectives across three dimensions of ageing: social well-being, financial security, and health and independence.

The 2023 NIA Ageing in Canada Survey of 5,875 Canadians 50+ is the first follow-up to the NIA's inaugural benchmark survey conducted in 2022. Using 10 indicators of ageing well, the 2023 survey again provides key insights into ageing Canadians' experiences of growing older in Canada and their prospects for continuing to do so. It also updates how Canadians' perspectives across these dimensions have evolved over the previous 12 months and provides further details on the experiences of particular population groups. These insights into the state of affairs can be used by the NIA

and the broader ageing sector to better support the older Canadians they serve.

In 2023, Canadians 50+ as a whole, are generally doing well in terms of their social well-being, financial security, and health and independence. There have been few notable changes in perspectives on ageing in Canada since the first survey in 2022. However, this latest research once again confirms the important role of good health and adequate income for ageing well. Across indicators, health and income consistently stand out as being the factors that most shape the experiences of Canadians 50+, leading to significant disparities across the population. Notably, those who report fair or poor health and those say their income is not enough for them fare considerably worse than those in better health or who say their incomes are "good enough."

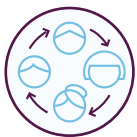
The following are key findings from the research across the three dimensions and 10 indicators of ageing well.

## Summary of Key Findings

### Social Well-being



Broad social networks, frequent and meaningful social interactions, and a sense of inclusion and connection to their communities helps older adults remain engaged and productive members of society. The 2023 NIA survey measures social well-being with two indicators: social network strength and experienced ageism.



### Social Network Strength

This indicator is based on two related, but distinct concepts: social isolation and loneliness. “Social isolation” is defined as the absence of social contacts, support and engagement with others, while “loneliness” is the undesirable feeling experienced from unfulfilled social needs.

Most Canadians 50+ have family and friends they can count on, but four in 10 (41%) are at risk of social isolation. Loneliness is also common: two in 10 (18%) Canadians 50+ are very lonely and another 39% are somewhat lonely. More generally, an important finding of the 2023 NIA Ageing in Canada Survey is that about one in three Canadians 50+ have weak social networks. Measured by combining responses to the questions relating to social isolation and loneliness, 12% were found to have a very weak social network, while 22% were found to have a somewhat weak network.



### Experienced Ageism

This year’s indicator on experienced ageism captures: (1) whether Canadians 50+ report having previously experienced discrimination or unfair treatment because of their age; and (2) whether they have experienced different forms of everyday ageism through their interpersonal interactions and exposure to ageist beliefs, assumptions and stereotypes.

When asked directly whether they have previously experienced age-based discrimination, about one-third (32%) of Canadians 50+ say they have experienced discrimination or unfair treatment because of their age at some point in their lives. About one in 10 said it occurred regularly (2%) or from time to time (10%), while 20% said it happened very rarely. However, when asked about specific experiences of ageism encountered in their day-to-day lives, the proportion is much higher, with 71% of Canadians 50+ reporting to have regularly experienced at least one form of everyday ageism.

Canadians 50+ experience ageism in their day-to-day lives most often indirectly through exposure to ageist messages, but direct experiences through interpersonal interactions are also common. Common experiences of indirect ageism include hearing, seeing and/or reading jokes about old age, ageing or older people, while direct experiences include people assuming that because of their age, they need help with tasks they can do on their own

or that they do not do anything important or valuable.

Notably, while Canadians 80+ are the least likely to report having previously experienced what they consider to be age-based discrimination, they are much more likely than younger cohorts to report experiences of everyday ageism.

The difference in the reported prevalence of age-based discrimination and everyday experiences of ageism can be attributed to the fact that two distinct things are being measured. The first measure captures the extent to which Canadians 50+ have ever experienced something they would explicitly consider as “age-based discrimination” (without this term being specifically defined on the survey). The second measure is more granular in presenting a number of day-to-day experiences that people may or may not themselves consider or label as “age-based discrimination.” Moreover, some of the forms of everyday ageism included in the survey are experienced indirectly (e.g., I hear, see or read jokes about old age), rather than being directed at the individual specifically.

## Financial Security



The past year has put additional financial pressures on many Canadians due to factors such as increased borrowing rates, greater market volatility and high inflation. These have led to a rising cost of living, layered over pre-existing economic hardships that the COVID-19 pandemic created. Against the backdrop of the current economic climate, the significance

of ensuring the financial security of Canada’s ageing population has become more important than ever.

The 2023 NIA survey again explores the perceived ability of Canadians 50+ to financially support themselves later in life with indicators of financial well-being, retirement readiness and future financial concerns.



## Financial Well-being

The financial well-being of Canadians 50+, based on a measure of the perceived adequacy of household income, has remained relatively steady since 2022. Overall, three-quarters of Canadians 50+ say that their income is enough for them, but only one-third (33%) say it is good enough to build savings from it, while 39% say their household income is just enough to avoid major problems. One in four Canadians 50+ in 2023 say that their income is not enough for them (either that they are stretched [17%] or that they are having a hard time [7%]).



## Retirement Readiness

This indicator captures whether Canadians 50+ who have yet to retire feel financially prepared to do so when they want to, 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. While perhaps not surprising given the challenges of the current economic environment, only about one-third (35%) of working Canadians 50+



who intend to retire say that they can afford to do so at their desired time. On the other hand, 39% say they are not in the financial position to do so, while one in four (26%) say they are unsure of whether they can afford to retire at their desired time.

Retirement readiness levels have remained unchanged since 2022, when the proportion of Canadians 50+ who found themselves able to afford to retire at their desired time was also 35%.



## Future Financial Concerns

The NIA's indicator on future financial concerns is based on a single measure about nine common financial issues, asking Canadians 50+ to identify any number (up to all nine) that are of concern to them when thinking about the future.

The impact of inflation is clear, as the rising cost of living is the top concern among Canadians 50+, followed by running out of money. Other notable issues of concern to Canadians 50+ include a possible reduction in government benefits and not being able to afford major medical or long-term care expenses. The types of issues that bring Canadians 50+ the most concern also remain the same across age cohorts.

## 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 also requires the right combination of health and social services to meet the unique and evolving care needs of older adults.

The 2023 NIA survey explores whether Canada enables community-dwelling Canadians 50+ to age well through four indicators: physical health and well-being, access to health care, access to home and community-based care, and enabling ageing in place.



## Physical Health and Well-being

This indicator captures the reported prevalence of chronic health conditions associated with ageing among Canadians 50+, as well as the extent to which people say their age-related health problems affect their experienced quality of life.

The 2023 survey reveals that multimorbidity, which is the presence of two or more chronic conditions, is prevalent among more than half (55%) of Canadians 50+. Multimorbidity also rises steadily with age and over two-thirds (69%) of Canadians 80+ are living with at least two chronic health conditions. Yet, most (87%) do not view their age-related health problems as greatly impacting

the overall quality of their lives, and this is the case even among individuals in the older age cohorts who are more likely to experience multimorbidity. This suggests that physical health and chronic illness may not define the quality of older people's life experiences, even into the oldest decades.



### Access to Health Care

Access to health care is measured with questions on Canadians' ability to access needed health care services and treatments over the past year, and confidence in accessing needed health care services in the future.

While Canada's health care system is currently facing many challenges, two-thirds of Canadians 50+ (67%) who required health care services in 2023 say they were able to access what they needed all or most of the time. In addition, since 2022, there have been increases in both the proportion of Canadians 50+ in need of care (from 81% to 87%), and the extent to which those in need of care report being able to access health care all or most of the time (from 64% to 67%).

Notwithstanding these improvements, public confidence in the health care system's ability to meet their future needs is now lower than in 2022. Six in 10 Canadians 50+ say they are very (21%) or somewhat confident (47%) that they will

be able to access the health care services and treatments they expect to need as they get older, down five percentage points from 2022. This decline has occurred across the population aged 50 years and older, but most notably among those who report fair or poor health and inadequate incomes.



### Access to Home and Community-based Care

This indicator is based on how often Canadians 50+ could access needed home care services over the past year, and their confidence in being able to access needed home care or community support services in the future.

Unlike access to health care services, Canadians 50+ experience significant unmet home care needs. While only a minority required home care in 2023, among those who did, only 45% said they were able to access needed services all or most of the time. And while access improves across older age cohorts, even among Canadians 80+ who report having the fewest unmet needs, only about half (53%) could access the home care services they needed all or most of the time.

It is, therefore, not surprising that Canadians 50+ (whether or not they needed or tried to access care) lack confidence in the system's ability to meet their expected home and community-based care needs in the future. In 2023, only about half (54%) of Canadians 50+ express confidence in being able to get the services they expect to need as they age.



## Enabling 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 measures: 1) where Canadians 50+ who still live in their own homes would like to live as they age; and 2) among those who wish to remain in their own homes, confidence in their ability to do so for as long as they would like.

Among Canadians 50+ living in private dwellings in their communities, most (87%) report currently living in their own homes, while about one in 10 (11%) live in the home of someone else, such as a family member. Among Canadians 50+ currently living in their own homes, remaining in their own homes as they age is the preferred choice, with 88% saying they would choose to remain in their current home (75%) or downsize (13%) (up slightly from 2022 when the proportion was 85%). Among this group, almost everyone (90%) is also optimistic that they will be able to follow through on this preference.

The desire to remain at home increases slightly with age (reaching 94% among those aged 80+), but confidence in future home residence is broadly similar across age cohorts. Regardless of age, about one-third of Canadians 50+ say they feel very confident and at least half say they feel somewhat confident in being able to remain in their own homes for as long as they can.



## Perspectives on Ageing

In addition to three key dimensions of ageing well — social well-being, financial security, and health and independence — the NIA's survey also assesses how Canadians 50+ perceive the broader experience of getting older in Canada. This indicator, which captures perspectives on ageing, is based on two measures: 1) how Canadians 50+ feel about the overall prospect or experience of getting older; and 2) their attitudes towards positive and negative aspects of ageing.

### Feelings About the Prospect or Experience of Getting Older

The NIA's survey asked Canadians 50+ to rate their feelings about the prospect or experience of getting older. As was the case in 2022, most Canadians 50+ report feeling very (14%) or somewhat (49%) positively about the prospect or experience of getting older, with positive feelings highest among those aged 80+ (75%).

### Attitudes on Ageing

The NIA's survey also assesses attitudes among Canadians 50+ across four positive views on ageing and three negative views on ageing.

The majority of Canadians 50+ agree that they feel more comfortable being themselves as they have gotten older (78%) and that they have a strong sense of purpose (66%). About half also agree that as they have gotten older, their feelings

about ageing have become more positive (54%) and that their life is better than they thought it would be (51%). Overall, the vast majority (95%) of Canadians 50+ hold at least one positive view on ageing. The share with positive views on ageing also increases with age and is highest among Canadians 80+.

However, it is also common for Canadians 50+ to have negative views on ageing, with at least one in three agreeing that feeling lonely (36%) or feeling depressed, sad or worried (30%) are a normal part of getting older, or that they invest time or effort to look younger than their age (34%).

In addition, negative views are most frequently reported among Canadians aged 50–64 years, signalling that stereotypes and negative perceptions of ageing remain more common among more younger members of the population.



## How the Findings Compare across the Population

Across the NIA's indicators of ageing well, differences by age cohort are clear, with Canadians 80+ frequently reporting better circumstances than their younger counterparts aged 50–64 years. More important than age, however, are the impact of health and financial well-being.

Those who either report fair or poor health or who say their income is not enough for them and that they are struggling consistently stand out as being among the most vulnerable across population groups. In terms of social well-being, these Canadians are the most likely to have weak social networks and frequent experiences of ageism. They also face the most financial vulnerability across indicators of financial security. When it comes to health and independence, those who report fair or poor health and who say their income is not enough for them and they are struggling consistently have the greatest need for care yet report the worst access to both health care and home care services. Similarly, those who report fair or poor health and those with inadequate incomes express the least confidence in being able to access support when they need it in the future, whether it be health care or home care services, and around ageing in place.

Also notable is that across Canada, residents in Quebec often report more positive experiences and perspectives, mainly across indicators of social well-being and financial security. They are the least likely to have weak social networks or frequent experiences of ageism, and consistently stand out for being the most

financially secure. They are more likely to hold the view that their income is good enough for them and to say that they are financially prepared to retire when they want than those in the rest of Canada, while being the least concerned with the rising cost of living and other common financial concerns. But while Quebecers stand out for doing the best across most key indicators of ageing well, no region in Canada stands out for having residents who consistently report the poorest experiences and perspectives.



## Conclusions

The 2023 NIA Ageing in Canada Survey provides the first follow-up look at the perspectives and experiences of Canadians 50+ across three key dimensions of ageing well — social well-being, financial security, and health and independence — since its inaugural launch last year.

The survey reveals that Canadians 50+, as a whole, continue to do generally well and express confidence about the future. As was the case in 2022, across most indicators of ageing well, Canadians 50+ report relatively good experiences more often than not in terms of their social well-being, financial security, and health and independence. Moreover, Canadians 80+ who are still living independently again stand out in 2023 for typically reporting the best perspectives and experiences across the three dimensions of ageing well.

Across Canada, residents of Quebec also stand out as having the best experiences across many indicators of ageing well. There have also been few changes since 2022, with the most notable difference being that Canadians 50+ in 2023 have slightly less confidence in the future access to health care services, despite experiencing a slight improvement in access relative to last year. Moreover, Canadians 80+ who are still living independently again stand out in 2023 for typically reporting the best perspectives and experiences across the three dimensions of ageing well. Across Canada, residents of Quebec stand out as having the best experiences across many indicators of ageing well.

This year's survey confirms once again that not all Canadians 50+ are doing equally well, with certain groups especially vulnerable to worse experiences across indicators of social well-being, financial security, and health and independence. This is especially the case among those in fair or poor health and those without adequate income, who each make up about one-quarter of the population 50+. While these findings may not be a surprising revelation, the evidence presented in this study is stark. The results confirm that health status and income adequacy are both key determinants of ageing well, and that adequately supporting Canada's growing ageing population will require dedicating more resources and targeted efforts toward supporting Canadians in worse health and with lower incomes.

# Introduction

## Background

This report presents the key findings of the 2023 NIA Ageing in Canada Survey. This study is the second in a series of comprehensive annual reviews of older Canadians' perspectives on growing old in Canada across three key dimensions of ageing well in Canada: social well-being, financial security, and health and independence.

Canada's rapidly ageing population presents challenges, but also opportunities to improve the social, financial and health policy, and programmatic landscape for older Canadians. Ensuring Canada can be a place where older adults are adequately supported requires a thorough understanding of the circumstances and evolving needs of its ageing population. To achieve this, a source of consistent and reliable data from older Canadians themselves is needed, as is comprehensive research on ageing in Canada to document how older adults are doing today, how things may be changing and to identify areas of both success and ongoing challenge.

In 2022, the first NIA Ageing in Canada Survey was conducted to generate rich and reliable data on the experiences and perspectives of older Canadians. Conducted in partnership with the Environics Institute for Survey Research, the NIA Ageing in Canada Survey is a decade-long annual research program

designed to track older Canadians' experiences, perspectives and expectations around ageing. The survey covers three broad dimensions of ageing well in Canada: social well-being, financial security, and health and independence, with each dimension incorporating measurable indicators.

This survey, the first and largest of its kind in Canada, makes a number of important contributions to the field of ageing. These include:

- Establishing the first comprehensive, large-scale, ongoing, public-oriented annual survey tracking perspectives on key ageing-related issues, and how they change each year over a 10-year period;
- Providing key indicators to inform and measure Canada's performance on enabling ageing well, and establishing the benchmark against which future progress (or setbacks) can be measured over time;
- Raising awareness of the importance of social well-being, financial security, and health and independence for ageing well, and the realities and circumstances facing older adults in Canada and vulnerable groups within its older population; and
- Providing the empirical basis for updating or developing new policies and initiatives to promote a better standard of living for older Canadians.

The inaugural survey in 2022 established benchmarks on how community-dwelling Canadians aged 50 years and older are doing. Its findings were generally encouraging, while also drawing attention to some key areas of concern. Overall, Canadians 50+ were doing well in 2022 in terms of their social well-being, financial security, and health and independence. But the study also documented how the extent to which older adults report positive experiences and perspectives varies across Canada by certain characteristics, notably age, health status and financial well-being. In doing so, it helped identify some of the most vulnerable groups and new areas of focus that can be used by the NIA and other organizations to address challenges and support greater positive change for older Canadians.

The 2022 study established key indicators on ageing and benchmarks to serve as the initial point of reference against which the evolving perspectives and experiences of Canadians 50+ could be tracked over time. This means that the NIA intentionally designed the project to revisit the key issues impacting ageing Canadians and how things have evolved year-over-year, while also leaving room for new issues that require further investigation.

## What's New in 2023

The 2023 survey includes five of the 10 indicators from the 2022 edition, as well as three that were modified or broadened, and two that are new this year. The original purpose of this research survey — to track Canadians' perspectives on growing older in Canada over a decade — remains unchanged. However, the modified and new indicators serve as a means of broadening our understanding of how other key and/or timely issues with potentially significant implications for social well-being, financial security and health are affecting older Canadians.



## About the 2023 Survey

The 2023 NIA Ageing in Canada Survey was conducted online between June 27 and August 6, 2023, with a representative sample of 5,875 Canadians aged 50 years and older living in the country's 10 provinces and primarily in the community. The survey, comprised of 83 questions, was administered using standard survey industry recruitment and confidentiality protocols.

As was the case last year, the target population for this research is Canadians aged 50 years and older living in their communities (such as those living in their own homes or in the homes of family members or friends), 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 own homes and communities for as long as possible.

The survey sample was designed to provide robust representation and analysis opportunities across a number of relevant subgroups of the target population, including age cohorts in five-year increments (from 50–54 to 80+). The sample was also stratified to ensure representation by region, age, gender and educational attainment.

The final data were weighted by age, gender, region and educational attainment to ensure the national results are proportionate to the country's population aged 50 years and older, based on Canada's 2021 census.

The target population covered in this survey encompasses well over 95% of Canada's population aged 50 years and older, but does not include two specific subpopulations. First, it does not include Canadians living in the three northern territories because this population cannot be effectively sampled through panel-based online research. The survey also significantly underrepresents the approximately 200,000 Canadians living in long-term care homes,<sup>1</sup> who make up about 1.3% of the population aged 50 years and older.<sup>2</sup> As a result, the research does not account for the experiences of this key segment of Canada's older population, which is comprised largely of individuals aged 80 years and older.

However, a primary goal of this research is understanding what must be done to ensure older adults can continue ageing in their own homes and communities. As such, our large sample of mostly community-dwelling Canadians 50+ provides highly reliable and useful insights into how we can better support Canada's ageing population, which includes more than 15 million individuals aged 50 years and older.<sup>3</sup>

The 2023 survey employed the same methodology as in 2022 to ensure the results can be directly compared. As such, the 2023 survey repeats many of the questions asked in 2022. At the same time, several questions were modified, and others were added to the survey to accommodate new issues relating to existing indicators or entirely new indicator topics.

# About this Report

This report summarizes the results of the 2023 NIA Ageing in Canada Survey, the first follow-up to the inaugural 2022 benchmark survey. It showcases the perspectives of Canadians 50+ across the primary dimensions of social well-being, financial security, and health and independence.

In doing so, it provides insights into how ageing Canadians feel about both their

experiences of growing older in Canada and their prospects for continuing to do so. It also compares how Canadians' perspectives across these dimensions have evolved since 2022 and provides further details on the experiences of particular population groups. 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.

## NIA's 2023 10 INDICATORS OF AGEING WELL IN CANADA



### SOCIAL WELL-BEING



1. Social Network Strength



2. Experienced Ageism



### FINANCIAL SECURITY



3. Financial Well-being



4. Retirement Readiness



5. Future Financial Concerns



### HEALTH AND INDEPENDENCE



6. Physical Health and Well-being



7. Access to Health Care



8. Access to Home and Community-based Care



9. Enabling Ageing in Place

### OVERALL EXPERIENCE OF AGEING IN CANADA



10. Perspectives on Ageing



## Note on Terminology and Findings

The focus of the NIA's Ageing in Canada Survey is the community-dwelling population aged 50 and older in Canada. The community-dwelling population is defined as individuals living in their own homes or in the homes of someone else such as a family member or friend; it excludes individuals living in institutional settings such as long-term care homes.

The population aged 50 years and older was selected to account for the life circumstances of those both nearing old age and at older ages. Throughout this report, this population will be referred to as either "Canadians aged 50 years and older" or "Canadians 50+."

This report uses specific age cohorts in the presentation of findings to cover the experiences of Canadians across three different age groups: 50–64 years, 65–79 years and 80 and over. As the research shows, the life circumstances and situations of Canadians vary significantly among these three age groups.

For the purposes of this report, Canadians "approaching older age" are individuals aged 50–64 years.

"Older adults" or "older Canadians" are defined as individuals aged 65 years and older, based on the threshold social institutions and government programs typically use to delimit the population of older adults.

The "oldest adults" or "oldest Canadians" refer to persons aged 80 years and older throughout the analysis.

Because our survey underrepresents individuals living in long-term care homes, the findings do not account for the full range of life experiences among older Canadians. This is particularly the case for individuals aged 80 years and older, who account for the majority of the roughly 2002 individuals living in Canadian long-term care homes.

## Profile of Canadians 50+

Before turning the focus to the findings from the 2023 NIA Ageing in Canada Survey, this section highlights the composition of the population aged 50 years and older based on the survey's 5,875 respondents. A profile of relevant characteristics is provided to give context and better understand how the experience of ageing in Canada is similar and different across a range of specific population groups that will be the focus of the results that follow.

A profile of the sample composition is provided in the table below, which includes the weighted distribution across core demographic characteristics (region, age, gender, educational attainment).

The Canadian population 50+ is equally distributed between Canadians aged 50–64 years (52%) who are approaching older ages, and those aged 65 years and older (48%), typically considered to be older Canadians.

In addition, health status and income adequacy are especially relevant and worth drawing attention to at the outset. The inaugural 2022 research clearly documented that physical health and income are key predictors of ageing well in Canada. The current survey reveals that among Canadians aged 50 years and older, one in four (26%) are not in good physical health (i.e., those who report their physical health to be fair or poor).

A comparable proportion (26%) say their household income is not adequate (i.e., it is not enough for them and they are either stretched or having a hard time).

When considering the proportion who fall into either of these vulnerable groups, the implications are even more widespread: 40% of Canadians 50+ are either not in good health or have inadequate household incomes, translating to roughly six million individuals aged 50 years and older.<sup>a</sup> Health and income are also strongly linked, in that those with poor health are also much more likely to have low incomes. In fact, about 10% of Canadians 50+ are both not in good health and have inadequate household incomes. This encompasses at least 1.5 million Canadians 50+ who are especially vulnerable, in terms of experiencing both fair to poor physical health and insufficient household incomes.

Finally, also important to identify at the outset are the proportion of Canadians 50+ who have the most precarious incomes (i.e., those who report that their total household income is not enough and they are having a hard time). While they account for 7% of the population aged 50 years and older, the findings in this report will also show that they are among Canada's most vulnerable ageing population subgroups.

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<sup>a</sup> Based on 2022 Canadian population estimates, available here: <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000501>.

## 2023 NIA Ageing in Canada Survey Sample

Key Characteristics	2023 Weighted Survey Sample (%)			
	Total	50–64 years	65–79 years	80+ years
<b>Sample size (# of respondents)</b>	5,875	3,048	2,138	689
<b>Total</b>	100	52	36	12
Male	47	47	47	47
Female	52	52	52	52
<b>Health Status</b>				
Excellent or very good health	37	35	38	40
Good health	37	36	40	34
Fair or poor health	26	28	23	26
<b>Adequacy of Household Income</b>				
Good enough and can save	33	28	37	46
Just enough to not have major problems	39	35	44	43
Not enough and stretched	17	22	13	7
Not enough and having a hard time	7	11	4	1
<b>Educational Attainment</b>				
Less than or some high school	23	20	26	29
High school completed	27	27	28	21
College or some university	30	32	27	30
University degree	20	21	19	20
<b>Employment Status</b>				
Working (full-time, part-time or self-employed)	35	56	15	3
Unemployed or looking for a job	3	6	1	-
Stay at home full-time	4	6	1	2
Retired	51	20	82	94
On a disability pension	6	11	-	-
<b>Household Income</b>				
Less than \$30,000	20	20	19	19
\$30,000–\$80,000	44	38	50	50
More than \$80,000	28	35	22	22
<b>Defined Benefit Pension</b>				
Yes	43	38	47	50
No	48	49	46	44

<b>Number of Chronic Health Conditions</b>				
None	19	24	15	8
1	26	29	23	23
2+	55	47	62	69
<b>Partnership Status</b>				
Partnered (married, common law, partnered)	62	63	64	52
Single (never married, divorced, widowed)	38	37	36	47
<b>Children</b>				
Yes	71	65	75	85
No	29	35	25	14
<b>Living in Own Home</b>				
Yes	87	84	90	90
No	11	14	8	9
<b>Home Tenure</b>				
Own	77	74	79	83
Rent	23	26	21	16
<b>Living Alone</b>				
Yes	28	24	30	42
No	71	76	70	58
<b>Ethnic-Racial Background</b>				
White	91	89	94	95
Other	8	11	5	5
<b>Immigration Status*</b>				
First-generation immigrant	16	14	16	20
Second-generation immigrant	17	17	14	23
Third-generation plus	68	68	70	57

Categories may not add up to 100% due to non-responses or multiple responses.

\*"first-generation immigrant" refers to those born outside of Canada, "second-generation immigrant" refers to those born in Canada, but with at least one parent born outside of Canada, and "third-generation plus" refers to those born in Canada to Canada-born parents.



## Part 1: The Three Key Dimensions of Ageing Well

The NIA's survey is focused on three key themes, each one representing a key dimension of ageing well: 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 Canadians 50+ about their perspectives on various topics and issues across these three dimensions, with the goal of evaluating whether Canada is adequately supporting older adults to age well. The first section of this report covers key survey findings on the perspectives and experiences of Canadians 50+ for each dimension.

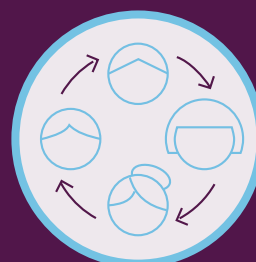


# Social Well-Being



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 to 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.

This year, the NIA survey measures social well-being with two specific indicators: social network strength and experienced ageism. Together, these indicators paint a picture about the extent to which older adults feel socially included and valued as members of Canadian society.





## Key Findings



### Social Network Strength:

This indicator is based on two related but distinct concepts: social isolation and loneliness. “Social isolation” is defined as the absence of social contacts, support and engagement with others, while “loneliness” is the undesirable feeling experienced from unfulfilled social needs.

Most Canadians 50+ have family and friends they can count on, but four in 10 (41%) are at risk of social isolation. Loneliness is also common: two in 10 (18%) Canadians 50+ are very lonely and another 39% are somewhat lonely. More generally, an important finding of the 2023 NIA Ageing in Canada Survey is that about one in three Canadians 50+ have weak social networks. Measured by combining responses to the questions relating to social isolation and loneliness, 12% were found to have a very weak social network, while 22% were found to have a somewhat weak network.



### Experienced Ageism:

This year, the NIA’s indicator on experienced ageism captures: (1) whether Canadians 50+ report having previously experienced discrimination or unfair treatment because of their age: and (2) whether they have experienced different forms of everyday ageism through their interpersonal interactions and exposure to ageist beliefs, assumptions and stereotypes.

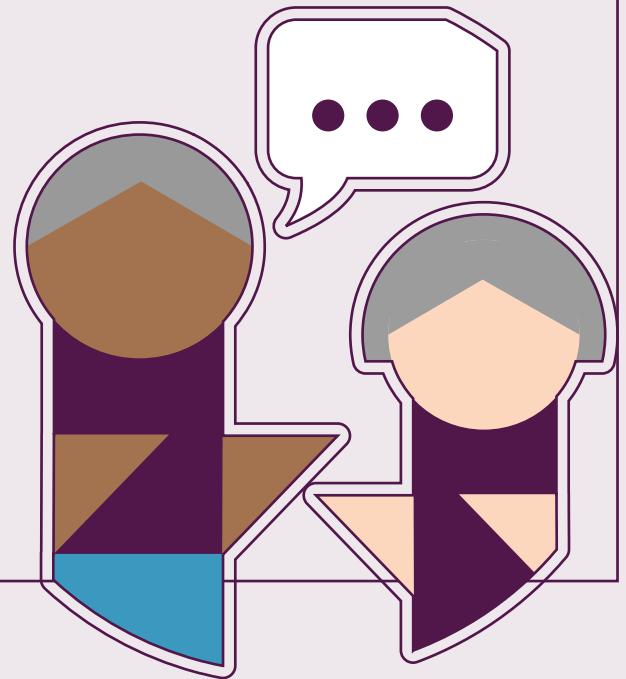
When asked directly whether they have previously experienced age-based discrimination, about one-third (32%) of Canadians 50+ say they have experienced discrimination or unfair treatment because of their age at some point in their lives. About one in 10 said it occurred regularly (2%) or from time to time (10%), while 20% said it happened very rarely. However, when asked about specific experiences of ageism encountered in their day-to-day lives, the proportion is much higher, with 71% of Canadians 50+ reporting to have regularly experienced at least one form of everyday ageism. This difference can be attributed to the fact that the measures of age-based discrimination and every day ageism capture distinct aspects and experiences of ageism.

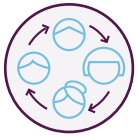
Canadians 50+ experience ageism in their day-to-day lives most often indirectly through exposure to ageist messages, but direct experiences through interpersonal interactions are also common. Common experiences of indirect ageism include hearing, seeing and/or reading jokes about old age, ageing or older people, while direct experiences include people assuming that because of their age, they need help with tasks they can do on their own or that they do not do anything important or valuable.

Notably, while Canadians 80+ are the least likely to report having previously experienced what they consider to be age-based discrimination, they are much more likely than younger cohorts to report experiences of everyday ageism.

More important than age, however, is the impact of health and financial well-being across both indicators of social well-being: Canadians who report fair or poor health and those who say their income is not enough for them and that they are struggling are among the most likely to have weak social networks and experience the combined consequences of social isolation and loneliness. Likewise, experiences of both age-based discrimination and everyday ageism are also most common among those who report fair or poor health and those who say their income is not enough for them because they are struggling.

Also notable is that across Canada, residents in Quebec are the least likely to have weak social networks or frequent experiences of ageism.





## Social Network Strength

Social networks play an important role across all aspects of life and have significant implications for the health and well-being of older adults. 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. Inadequate supportive social networks can have 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>4</sup>

Older adults are at increased risk of having diminished social networks because of common ageing-related reasons, many of which are outside of 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. It is therefore critical to understand the presence and quality of older Canadians' social networks.

Social well-being also depends, however, on whether one's personal social needs, preferences and expectations are being met. It is important to understand how Canadians perceive their networks and social circumstances, particularly because the ways in which they perceive their social resources may not necessarily reflect

their actual social context. Individuals with a multitude of relationships and strong social ties may still feel that their relationships or interactions are lacking, while others with few relationships may nevertheless feel sufficiently integrated and supported by those around them.

This year's indicator on social networks is based on two related but distinct concepts: social isolation and loneliness. "Social isolation" is defined as the absence of social contacts, support and engagement with others, while "loneliness" is the undesirable feeling experienced from unfulfilled social needs.<sup>5</sup> Considering these two aspects of social networks helps to reveal the extent to which Canadians have supportive and meaningful relationships, in terms of both number and quality, and perceive their social needs as being fulfilled.

The 2023 indicator on social networks is based on two established measures: 1) the risk of social isolation as assessed by the number, closeness and frequency of important social contacts; and 2) reported loneliness as captured by the frequency of feeling left out, isolated and that companionship is lacking.

The results of both measures are combined to create a single integrated measure of the strength of social networks. This measure reveals which groups are the most and least vulnerable to the combined consequences of social isolation and loneliness.

## Social Isolation

Social isolation is a measurable deficiency in the number of social relationships that a person has.<sup>6</sup> It is the lack of connection to family, friends or the community that leads to a quantitatively diminished social network.<sup>7</sup>

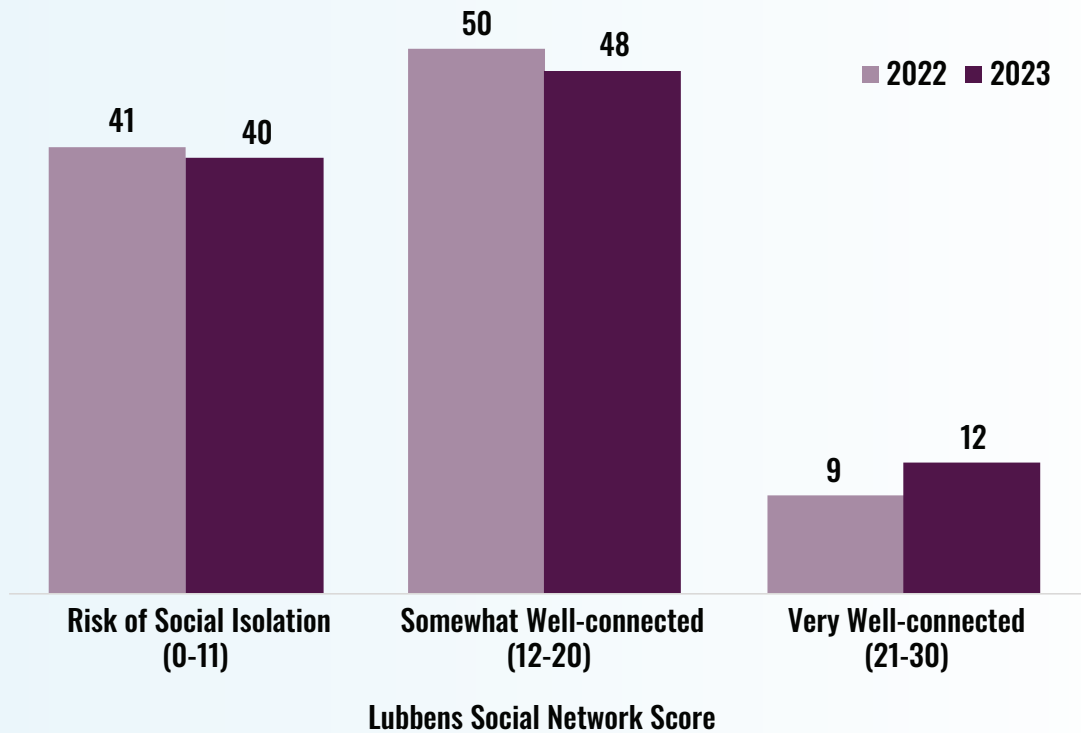
The NIA’s survey measures social isolation using the six-item Lubben Social Network Scale (LSNS-6), one of the most well-established and commonly used measures of social isolation. The scale assesses the frequency, size and closeness of active social networks with three questions on

the availability of family members and three questions on 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 at risk of social isolation.<sup>8</sup>

**The 2023 NIA survey found that most Canadians 50+ have a network of family and friends they can count on, but a sizeable share are at risk of social isolation.**

### Risk of Social Isolation (%)

Canadians 50+, 2022-2023



The risk of social isolation is measured using the Lubben Six-item Social Network Scale. Scores on the scale range from 0 to 30, with higher scores indicating stronger networks and less social isolation. A score of 12 is considered as the key cut-off point, with a score of less than 12 suggesting that a person is at risk of social isolation. In addition, for the purposes of this analysis, those who score 12–20 are considered to be “somewhat well-connected” and those who score 21–30 are considered to be “very well-connected.”

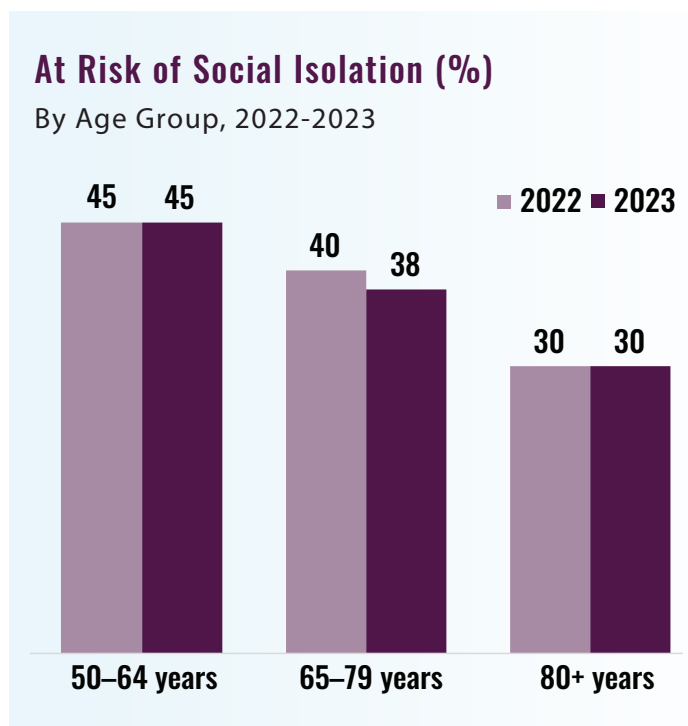
In 2023, 40% of Canadians aged 50 years and older were at risk of social isolation (scoring less than 12 on the LSNS-6), meaning they had comparatively few family members and/or friends they communicated with at least once a month and with whom they felt at ease, could talk to and call on for help.<sup>b</sup> On the other hand, 60% were somewhat or well-connected (scoring 12–30).

Social isolation levels have also improved slightly since 2022, with a modest increase (from 9% to 12%) in the proportion who reported having a large number of close family members and/or friends in their networks (scoring above 21 on the LSNS-6).

As was the case in 2022, levels of social isolation appear to decrease with age: those aged 50–64 years (45%) were the most likely to be at risk of social isolation, while those aged 80 years and older (30%) were the least likely.

This finding could be seen as somewhat surprising when one considers the many life events associated with ageing that can lead to losses in a person’s social network and less frequent social interactions later in life.

However, because levels of social isolation were determined using the frequency of contact and number of quality relationships with family and friends, this finding suggests that the oldest Canadians (aged 80+), who are still living in their communities, have maintained and/or established new meaningful connections while ageing, leading to less social isolation.



<sup>b</sup> To not be at risk of social isolation (with a score above 12), Canadians have to report at least two family members and two friends that they see or hear from at least once a month, feel at ease with to talk about private matters, and that they could call on for help, or alternative combinations of a larger number of family members to make up for fewer friends and vice versa.

## How Does Social Isolation Compare across the Population?

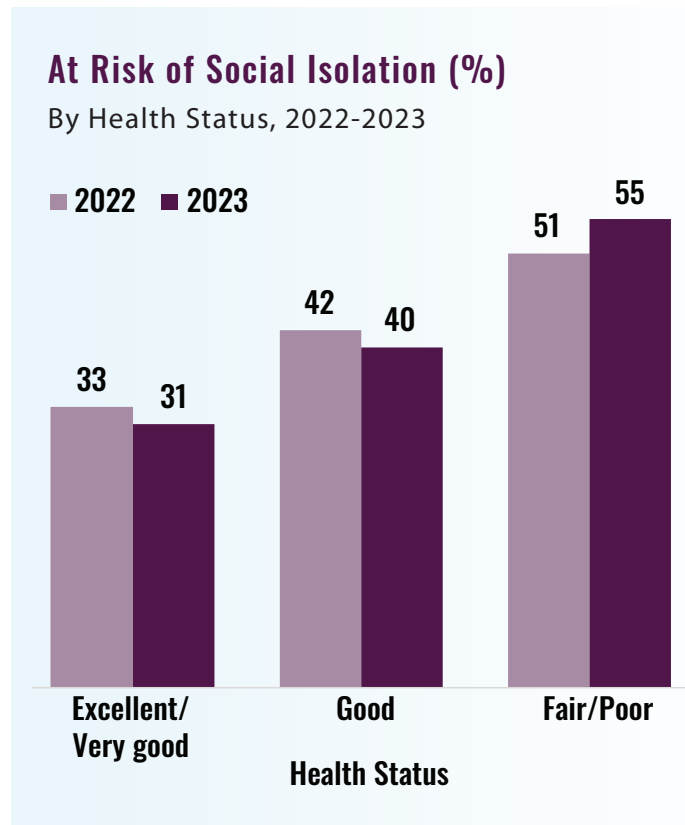
**As in 2022, levels of social isolation continue to vary significantly by health and income.**

The proportion at risk of social isolation was significantly higher among those who reported fair or poor health (55%) and lower than average among those who reported excellent or very good health (31%). This gap also widened since 2022, due to the proportion at risk of social isolation increasing slightly among those who reported fair or poor health (from 51% to 55%), while decreasing for those who reported excellent or very good health (from 33% to 31%).

The risk of social isolation was also considerably higher for lower-income Canadians. For instance, those who said their household income is not enough for them and they are struggling (62%) were almost twice as likely as those who described their income as “good enough” (32%) to be at risk of social isolation. The same was true when looking at household income in dollars: the proportion at risk of social isolation was much higher among those with annual household incomes of \$30,000 or below (52%) than among those with incomes of \$80,000 or more (32%).

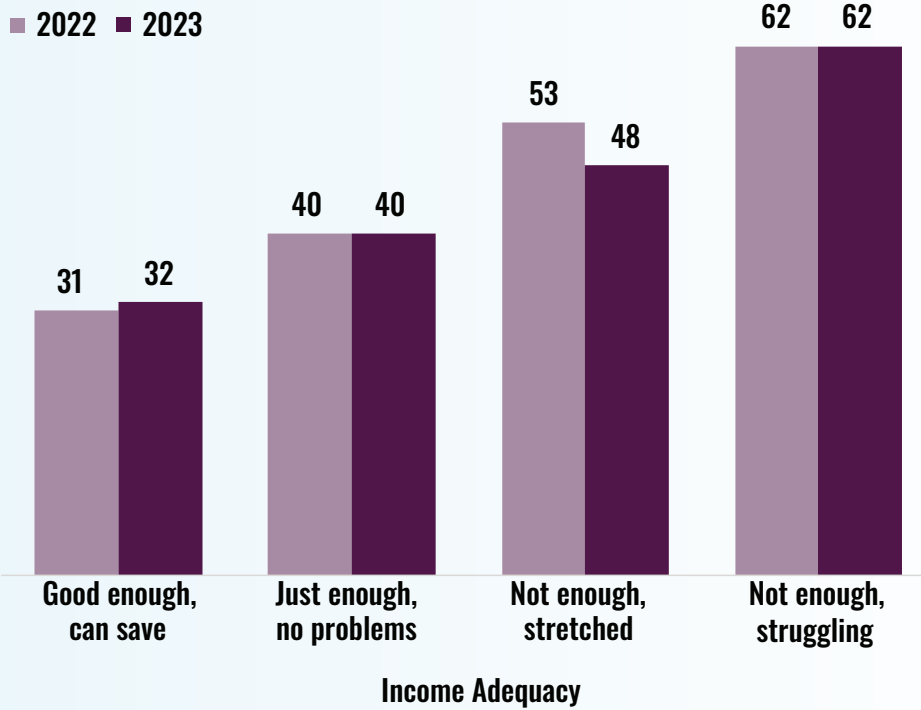
The proportion at risk of social isolation also increased as other dimensions of socio-economic status, closely linked to income, decreased: it was lower for those with a university education (33%) than those with less than high school (47%), those who own their homes (35%) than those who rent (50%), and those with a defined-benefit pension (34%) than those without (45%).

Not surprisingly, the proportion at risk of social isolation was also much lower among those who have a partner (37%) than those who are single (46%) and those who have children (36%) than those without (51%). Notably, the risk of social isolation was also higher among men who live alone (52%), but was no different for women who live alone (41%) than individuals living with others (39%).



### At Risk of Social Isolation (%)

By Income Adequacy, 2022-2023



## Loneliness

Loneliness is typically defined as the internal experience that arises when the quality and/or quantity of a person’s social relationships does not align with what they desire.<sup>9</sup> The survey measures the frequency with which one experiences loneliness using the Hughes Three-item Loneliness Scale (HLS-3), which asks about feeling a lack of companionship, left out and isolated. Possible scores on the scale range from 3–9, with higher scores indicating greater levels of loneliness. In this analysis, those who score 3 are considered to be “not lonely,” while those who score 4–6 are “somewhat lonely” and those who score 7–9 are “very lonely.”

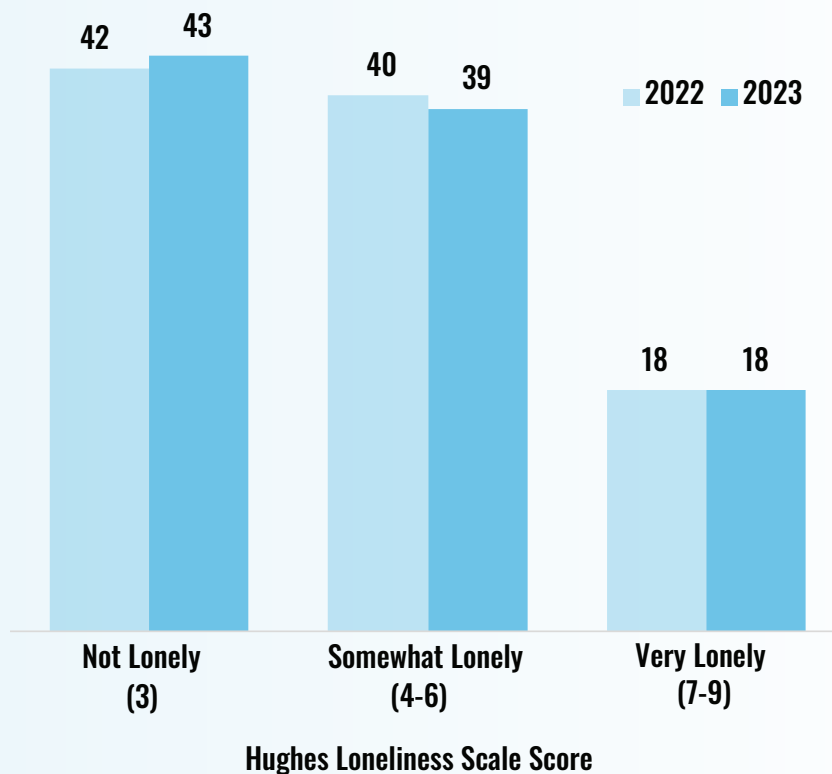
The 2023 survey results show that, as was the case in 2022, loneliness is experienced by a majority (57%) of Canadians aged 50 years and older:

18% were very lonely (scoring 7–9 on the HLS-3) and 39% were somewhat lonely (scoring 4–6). Four in 10 (43%), however, were not lonely (scoring 3), indicating that they hardly ever feel left out, isolated from others or that they lack companionship.

As with social isolation, the prevalence of loneliness varied noticeably across age groups, and was highest among those aged 50–64 years (64%) and lowest among those aged 80 years and older (45%).

### Prevalence of Loneliness (%)

Canadians 50+, 2022-2023



Q41. – “Thinking about your life today, how often do you feel each of the following...You feel that you lack companionship? You feel left out?; You feel isolated from others?”



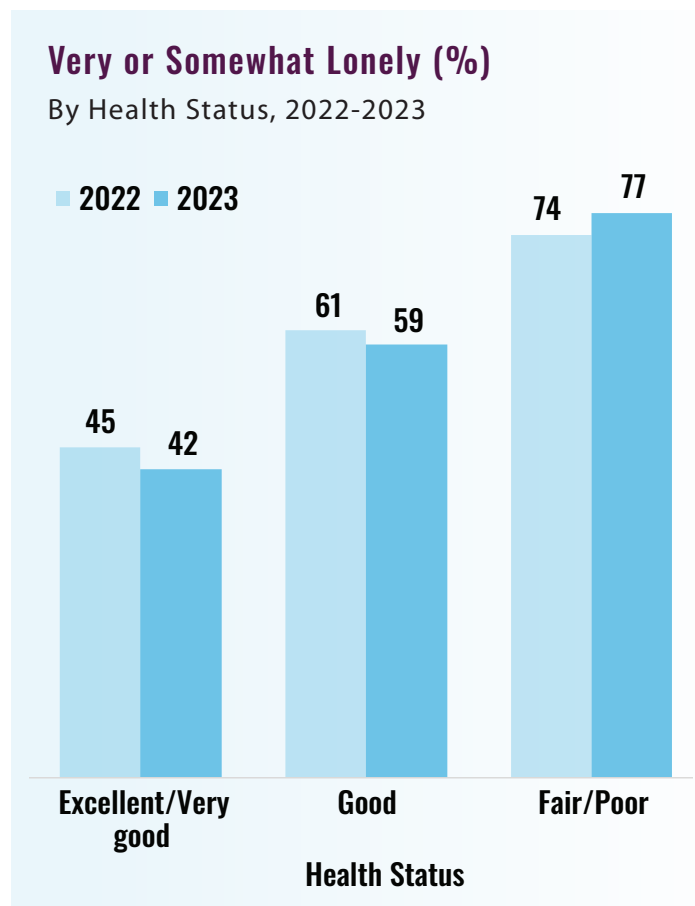
## How Does Loneliness Compare across the Population?

The likelihood of loneliness increases as health or income security worsens. The proportion very or somewhat lonely was much higher among those who reported fair or poor health (77%) than among those who reported excellent or very good health (42%), as well as those with two or more chronic conditions (64%) than those with none (44%).

The impact of financial well-being was even more significant: 84% are very or somewhat lonely among those who said their income is “not enough and they are having a hard time,” compared to only 44% of those who described their income as “good enough.” Similarly, 71% were lonely among those with annual household incomes below \$30,000, compared to just 49% among those with incomes of \$80,000 or more.

Being very or somewhat lonely was also more common among Canadians aged 50 years and older who were:

- Single (70%) compared to those who are partnered (50%).
- Living alone (68%), including 70% of men and 67% of women. This compares to only 53% of those who do not live alone.
- Serving as a caregiver for a friend or family member (65%), compared to those who are not (56%).



## Social Network Strength Index

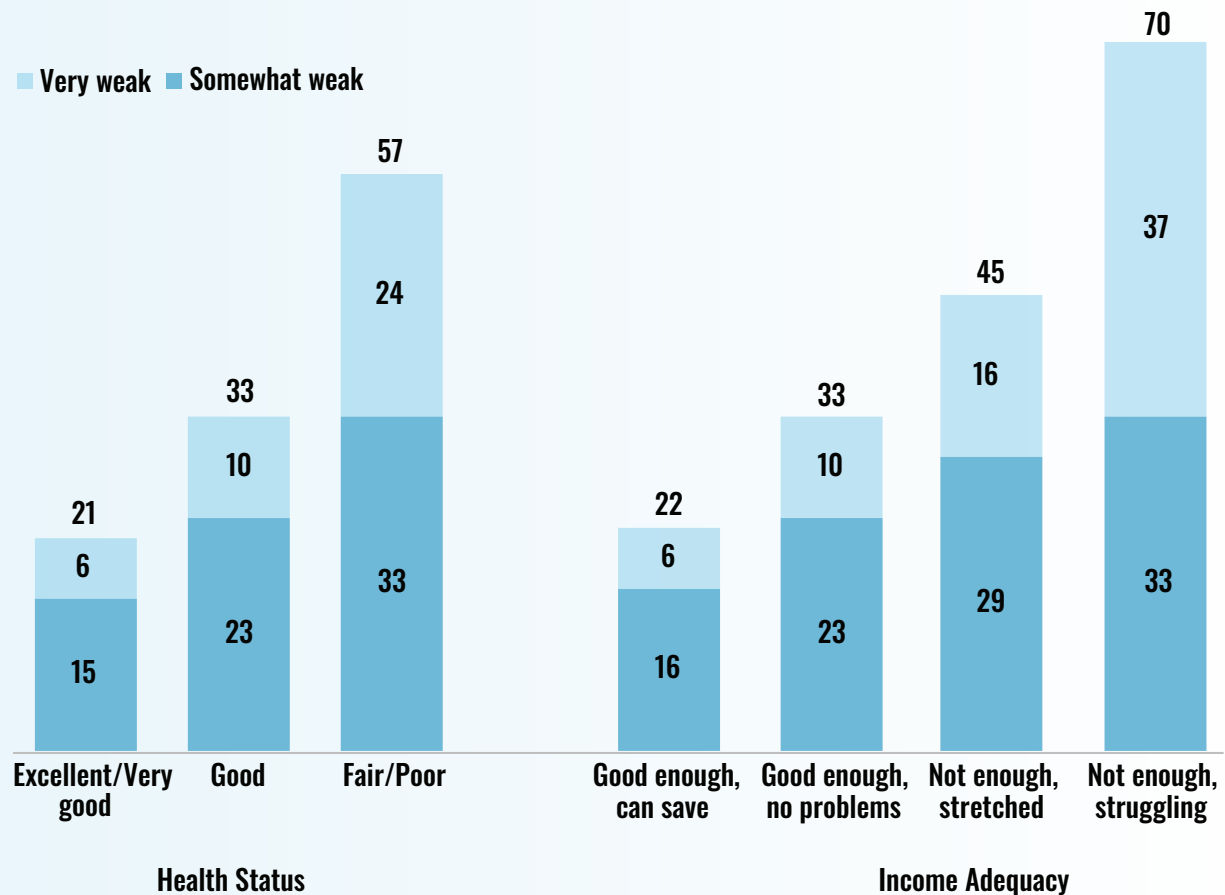
Social isolation and loneliness are related but distinct aspects of how people can become disconnected from others in ways that can have both short and long-term consequences. The two measures included in this survey (LSNS-6, HLS-3) were combined to create a single integrated measure of the strength of social networks among Canadians aged 50 years and older. The combination of the two measures forms a matrix or index that classifies five groups or segments of the population along a continuum from weak to strong social networks.

Among Canadians 50+, one in three were found to have a very (12%) or somewhat (22%) weak social network, with a comparable proportion having a very (8%) or somewhat (25%) strong social network. The balance of the population (33%) was found to lie somewhere in between.

Social network strength also appears to vary by age within the population aged 50 years and older, with weak networks (whether very or somewhat weak) most prevalent among the youngest cohort of Canadians aged 50–54 years (45%), and then declining across successively older groups to those aged 80 years and older (24%).

### Social Network Strength Index – Very or Somewhat Weak (%)

By Health Status & Income Adequacy, 2023



This measure further clarifies the extent to which health status and income are critical factors in how well Canadians aged 50 years and older can maintain social connections with others. Those found to have a weak social network were significantly over-represented among Canadians 50+ who reported fair to poor health (57%), and those with two or more chronic conditions (40%).

Similarly, weak social networks were also found to be much more common among those who do not have enough income and are struggling (70%), and those who have household incomes under \$30,000 (50%).

By comparison, weak social networks were found to be much less common among those who reported excellent or very good health (21%), no chronic conditions (26%), described their income as “good enough” (22%), and have incomes of \$80,000 or more (25%).

Household and family composition also play a role. Weak social networks (whether very or somewhat) were found to be more common among Canadians aged 50 years and older who are single (45%) than those with partners (28%). Weak social networks (whether very or somewhat) were also more common among Canadians 50+ who live alone (44%), and especially for men who live alone (50%, versus 41% among women). And having children (whether living in the household or not) makes a difference, with weak networks found more prominently among those who are childless (43%). Notably, however, there was little difference in social network strength between men and women among Canadians 50+.





# Experienced Ageism

The World Health Organization 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>10</sup> Ageism remains a pervasive form of societal bias, with many remarking that this form of discrimination appears to be the last acceptable “ism” in our society.<sup>11</sup>

Ageism can take various forms, including discriminatory policies in the workplace or health care settings, assumptions about older adults’ capabilities and internalized stereotypes. Instances of ageism can be perpetrated by various actors such as the media, governments, younger people and even older adults themselves.<sup>12</sup>

Ageism has profound implications for older adults’ health and well-being, contributing to poorer physical and mental health, risky behaviours, social isolation and loneliness, cognitive decline and early mortality.<sup>13</sup> Ageism also diminishes older adults’ overall quality of life, has economic consequences at both the individual and societal level, and hampers the development of effective policies and programs for older adults, further intensifying ageist attitudes, behaviours and practices in society.<sup>14</sup>

In Canada, our understanding of the extent to which older adults experience ageism remains poorly understood due to limited research on the issue. The significant knowledge gaps on ageism have left Canadian governments and policymakers without the foundation needed to properly understand the

types of public policy responses that are required to counter ageism and support ageing well in Canada.

To address this, the NIA’s Ageing in Canada Survey includes questions on ageism to track the extent of the issue in Canada. This year’s ageism indicator builds on the 2022 indicator by incorporating new situational-based questions on routine forms of direct and indirect ageism that individuals may experience in their day-to-day lives to better understand the full scope of the issue. The 2023 indicator is comprised of two measures: 1) whether Canadians report having personally experienced discrimination or unfair treatment because of their age (included last year); and 2) a series of questions on whether they have experienced each of seven different forms of everyday ageism (new this year).

This second measure combines the seven situational-based questions to create an overall index of ageism. The index covers experiences of everyday ageism and is based on how often each of seven different types of ageism are experienced. In this index, scores range from “0” (none of the seven types of ageism are ever experienced) to a maximum of “100” (each is experienced regularly).

The index was created to provide a concise measure that reveals how experiences of ageism are similar and different across groups within the Canadian population aged 50 years and older (and over time when future surveys are conducted).

## Age-based Discrimination

The survey includes a question asking respondents forthright whether they have ever personally experienced discrimination or been treated unfairly because of their age.

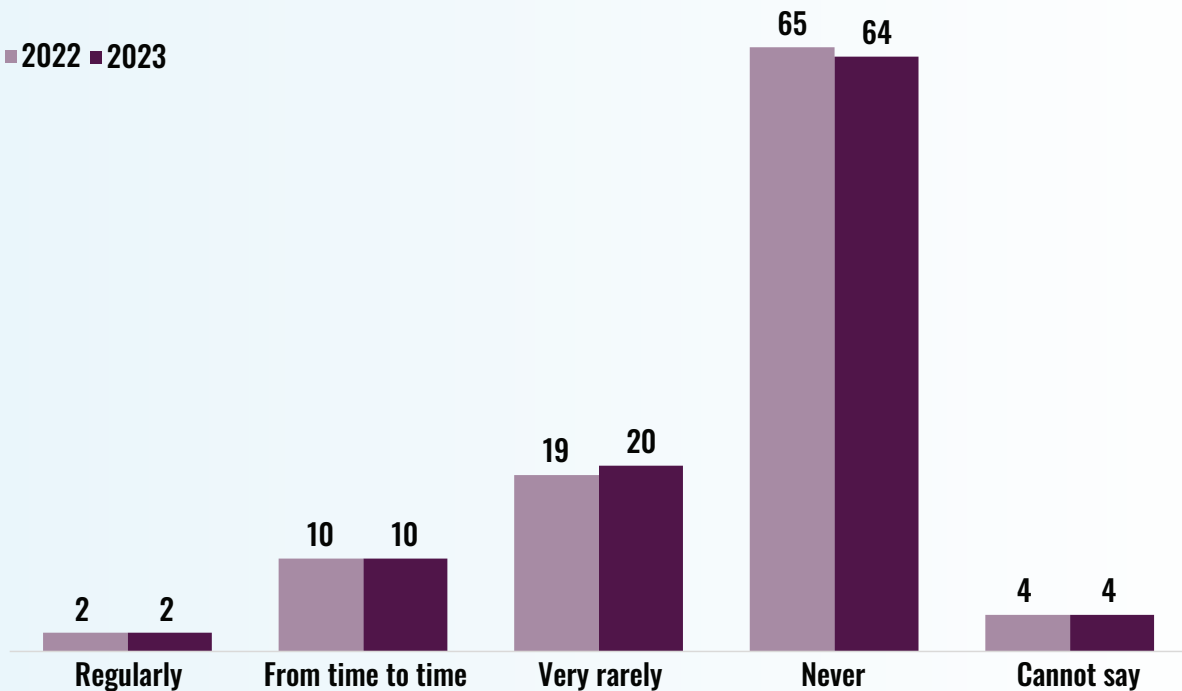
**Overall, in 2023, one in three (32%) Canadians aged 50 years and older reported having previously experienced discrimination or unfair treatment because of their age.**

About one in 10 said it had occurred regularly (2%) or from time to time (10%), while 20% said it had happened only very rarely. The other two-thirds (64%) reported having never experienced discrimination or unfair treatment because of their age. These proportions remained virtually unchanged from last year.

### Frequency of Age-based Discrimination (%)

Canadians 50+, 2022-2023

■ 2022 ■ 2023



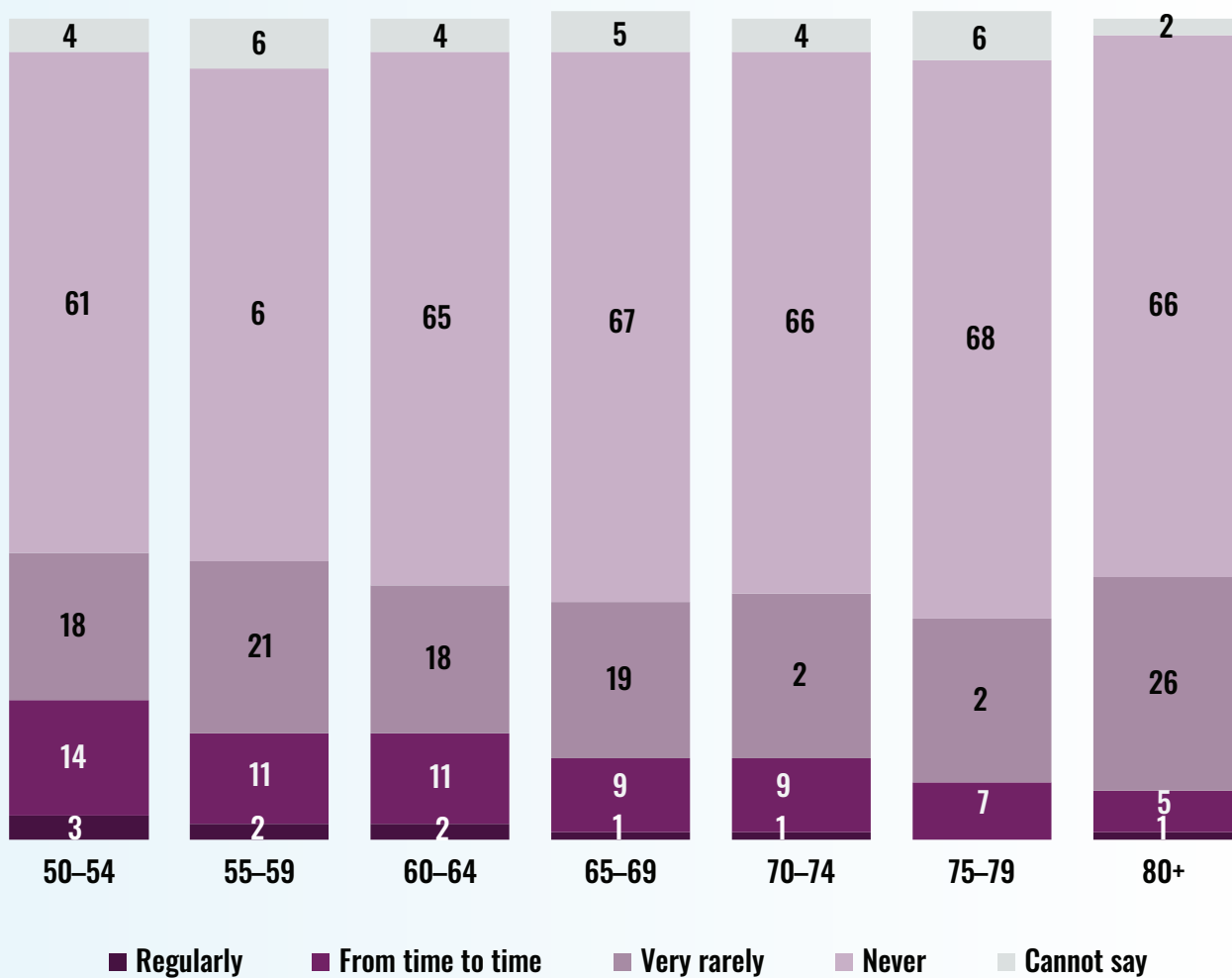
Q34. – “Have you ever personally experienced discrimination or been treated unfairly because of your age? If so, has this been...”

The proportion reporting having experienced discrimination or unfair treatment because of their age either regularly or from time to time, decreased with age: it was highest for those aged 50–54 years (17%) and lowest among those aged 80 years and older (6%).

However, the proportion who said it had happened very rarely increased with age. As a result, there is somewhat of a levelling out of the distribution who report having ever experienced age-based discrimination across age groups.

### Frequency of Age-based Discrimination (%)

By Age Group, 2023



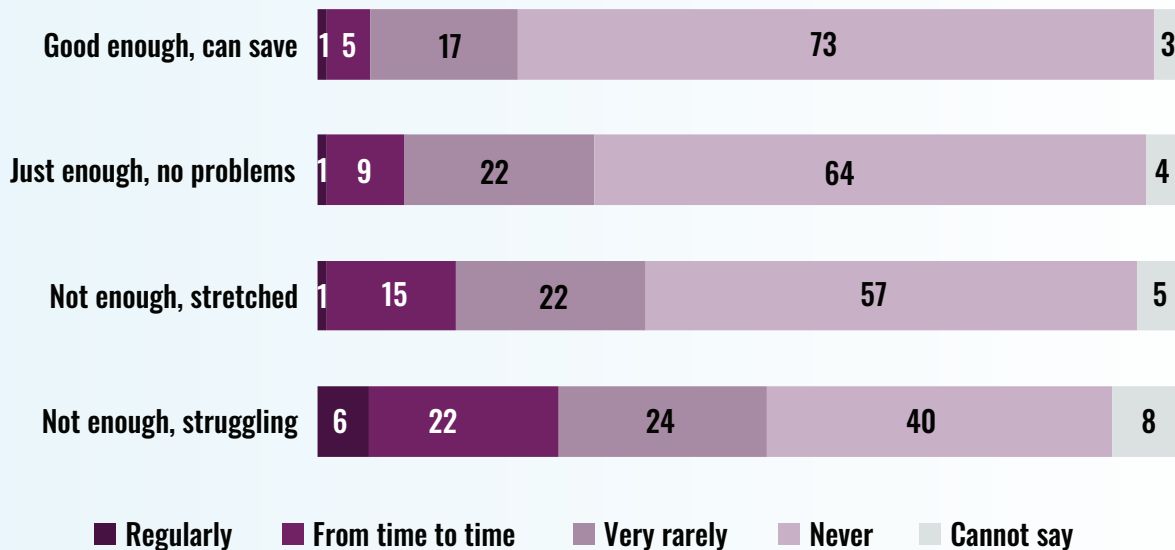
## How Does Age-based Discrimination Compare across the Population?

The proportion who report recurring experiences of age-based discrimination also varies by health and financial well-being. For instance, those who reported fair or poor health were more likely (17%) than those who reported excellent or very good health (9%) to say they have experienced discrimination or unfair treatment because of their age either regularly or from time to time, as were those with two or more chronic conditions (13%), compared to those with none (7%).

Regular experiences of age-based discrimination are also strongly related to perceived adequacy of income. Among those who said their income is not enough for them and that they are having a hard time, 28% reported that they have experienced age-based discrimination regularly or from time to time, compared to only 6% of those who describe their income as “good enough.” Those who reported lower annual household incomes also expressed more frequent experiences of ageism: 18% of those with annual household incomes below \$30,000 said they have experienced ageism regularly or from time to time, compared to 9% of those with incomes of \$80,000 or more.

### Frequency of Age-based Discrimination (%)

By Income Adequacy, 2023



Reports of repeated age-based discrimination also vary by racial identity, but not by generation in Canada. The proportion who reported having regularly or occasionally experienced discrimination or unfair treatment because of their age was higher among those who identify as being from a racialized group (19%) than those who identify as white (10%), but was comparable for immigrants (14%) and those who are second-generation (13%) or third-generation-plus (10%) in Canada.<sup>c</sup> However, immigrants were more likely to report having experienced age-based discrimination very rarely (27%) than those who are second-generation (21%) or third-generation-plus (18%) in Canada.

Frequent experiences of age-based discrimination are not found to vary by education, but the proportion who say this has happened to them at some point in their lives is more prevalent as educational attainment increases. Notably, among those with a university degree, 40% reported having previously experienced discrimination or unfair treatment because of their age from time to time or very rarely, compared to only 25% of those with less than a high school education.

Finally, across Canada, the proportion who reported having experienced age-based discrimination (whether regularly, from time to time or very rarely) was much lower in Quebec (19%) than any other province or region while being highest in British Columbia (38%).

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<sup>c</sup> The survey measured racial identity using a benchmark question from the Canadian census that asks respondents to identify their ancestral or cultural background(s) from a list (with the opportunity to volunteer other categories). For the purpose of this analysis, “racialized” is defined as anyone who does not identify as “white.”



## Everyday Ageism

The survey also measures the extent to which individuals have experienced ageism in their daily lives. It does so with questions asking about seven specific types of direct and indirect experiences that represent common forms of everyday ageism.<sup>d</sup>

This measure differs from the previous measure on ageism in that it covers a range of common situations that contribute to routine experiences of ageism, which individuals may not necessarily perceive or interpret as discrimination or mistreatment.

**Overall, 71% of Canadians 50+ reported regularly experiencing at least one form of everyday ageism in their day-to-day lives.**

Specifically, 24% reported having often or sometimes experiencing one form of everyday ageism, 21% reported experiencing two forms and 26% reported often or sometimes experiencing three or more (out of seven) forms of everyday ageism.

Notably, this is much higher than the results from the measure on age-based discrimination, where the proportion who reported having experienced discrimination or unfair treatment

because of their age regularly or from time to time was 12%. This difference can be attributed to the fact that the two measures capture distinct experiences and aspects of ageism. The measure on age-based discrimination captures the extent to which Canadians 50+ have had experiences that they identify or label as “age-based discrimination” directed at them personally. On the other hand, this measure is more granular and captures day-to-day experiences that people may or may not themselves consider or label as “age-based discrimination,” as well as experiences not directed at the individual specifically (such as hearing, seeing or reading jokes about old age).

**Canadians 50+ experience ageism in their day-to-day lives most often indirectly from exposure to ageist messages.**

Half (50%) said they often or sometimes hear, see and/or read jokes about old age, ageing or older people, and just under one-third (29%) reported that they often or sometimes hear, see and/or read things suggesting that older adults and ageing are unattractive or undesirable.

**One in five Canadians 50+ also report experiencing forms of direct ageism through their interpersonal interactions.**

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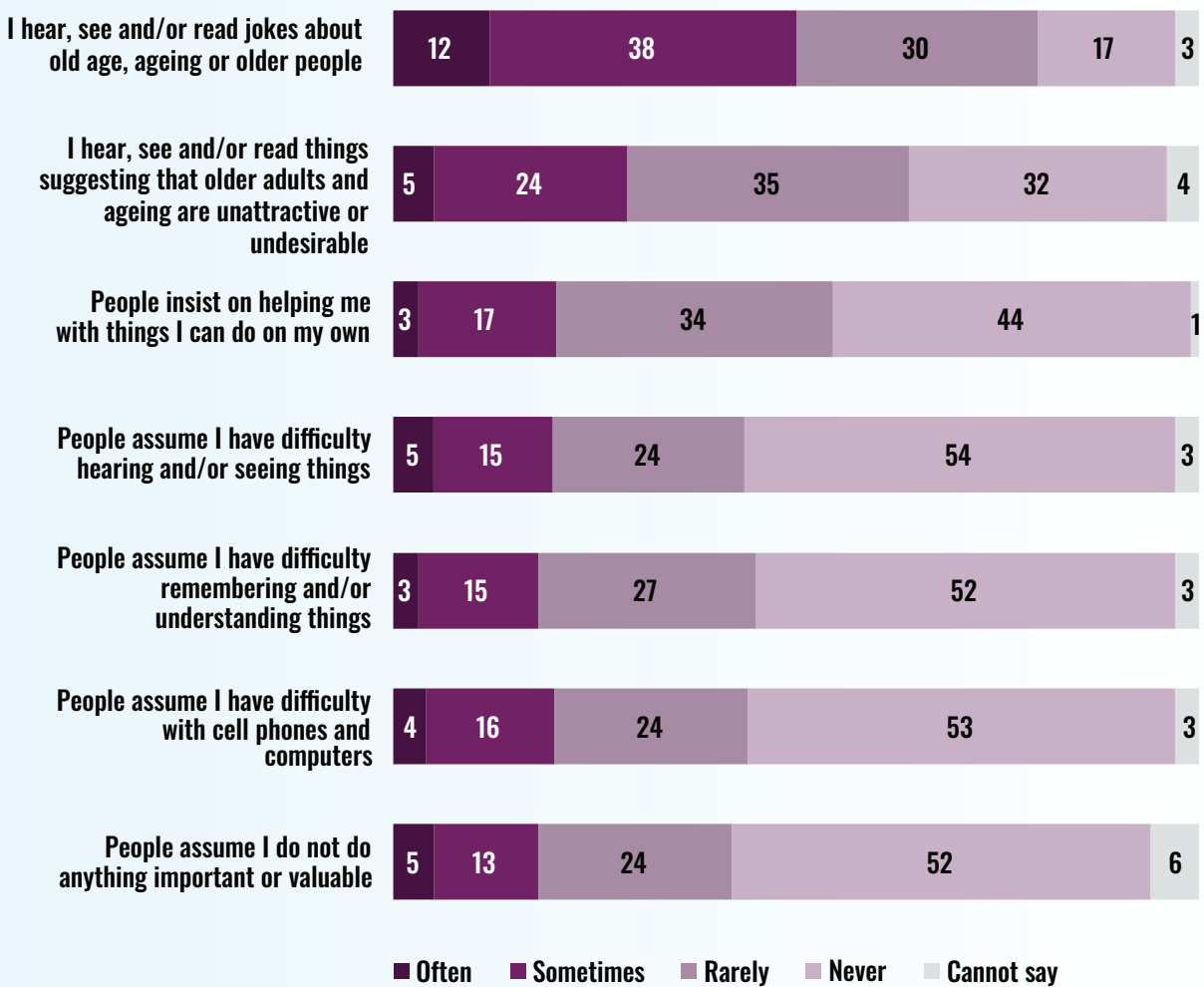
<sup>d</sup> The seven questions were drawn from the University of Michigan’s National Poll on Healthy Aging, available at: <https://www.healthyagingpoll.org/>.

These included other people often or sometimes assuming that because of their age, they need help with tasks they can do on their own (20%), have difficulty using cell phones and computers (20%), or hearing and/or seeing (20%).

Canadians 50+ also reported that others often or sometimes assume they do not do anything important or valuable (18%) or that they have difficulty remembering and/or understanding (18%).

### Frequency of Everyday Ageism (%)

Canadians 50+, 2023



Q36\_3A. – “In your daily life, how often do each of the following things happen to you...”

## Everyday Ageism Index

The survey results on the seven types of everyday ageism were combined to create an overall index of everyday ageism. It captures the full range of experiences in a single measure and provides the basis for identifying how ageism is similar and different across a range of groups within the population aged 50 years and older.

In 2023, the everyday ageism index score for Canadians aged 50 years and older was 25.6 (out of 100).

Everyday ageism index scores vary across Canada. Most strikingly, unlike in the case of age-based discrimination, everyday ageism rises significantly with age. Index scores also vary considerably by health and socio-economic status.

In 2023:

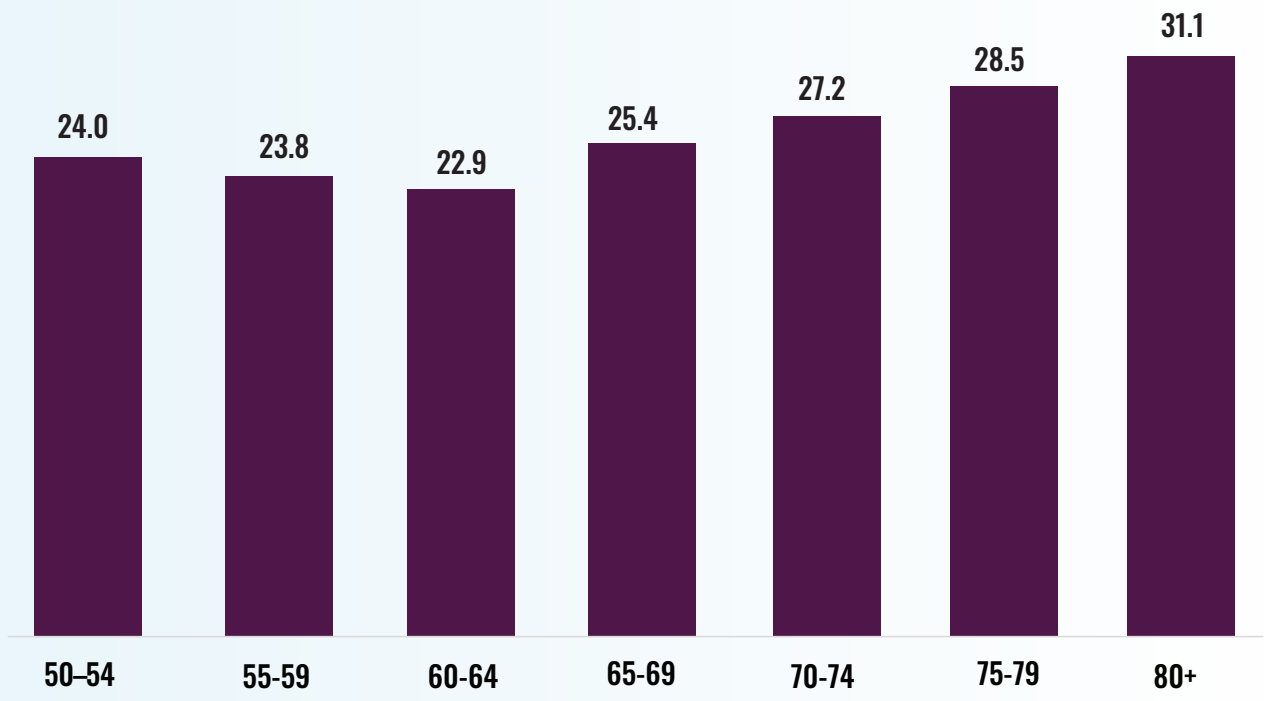
- Index scores were lowest for those aged 50–64 years (ranging from 22.9 to 24.0) and then progressively increased for every five-year age cohort among older adults, with the ageism score highest for those aged 80 years and older (31.1).
- Index scores were higher for those in poorer physical health. For instance, those reporting fair or poor health had an ageism index score 31.0, compared to a score of 22.2 for those reporting excellent or very good health. Similarly, those reporting two or more chronic conditions had an above average ageism index score of 29.0.

- The differences between those with more and less income insecurity were even more stark, varying from 35.0 for those who describe their incomes as “not enough and are struggling” to 22.9 for those who say their incomes are “good enough.”
- Index scores were also higher for those who rent their homes (26.1) than those who own (24.5), and those who have less than a high school education (27.9) than those with a university degree (25.3).
- There was considerable variation between regions, with the lowest score in Quebec (20.4) significantly below that of any other province or region (where scores were 26.8 or higher) or the national average (25.6).
- Scores were also somewhat higher for women (26.3), compared to men (24.8), and for those who are single (26.8), compared to those with a partner (24.9).

**Looking across all these differences, what stands out is that those who describe their incomes as being “not enough” and those who report fair or poor health have some of the highest everyday ageism index scores in Canada.**

### Everyday Ageism Index: Mean Scores

By Age Group, 2023



Mean scores (on a scale of 0 to 100)

# Financial Security



The financial security of older Canadians has been an ongoing concern in recent years amid the ageing of the population.<sup>15</sup> A growing number of Canadians will spend longer periods of time as older adults than ever before. To age well, these older adults will need the right combination of financial services and supports to save for their later years, and adequate financial resources to maintain their overall standard of living and cover the costs of their possible future care needs.

The past year has put additional financial pressures on many Canadians due to factors such as increased borrowing rates, greater market volatility and high inflation, which have led to a rising cost of living, layered over pre-existing economic hardships that the COVID-19 pandemic created. Against the backdrop of the current economic climate, the significance of ensuring the financial security of Canada's ageing population has become more important than ever.

This year, the NIA's survey again explores the extent to which Canadians aged 50 years and older believe they can financially support themselves later in life with indicators of financial well-being and retirement readiness. In addition, given the prevailing economic climate, a third indicator on future financial concerns has been added to provide further insight into the current financial concerns facing Canadians 50+ as they look ahead.

Understanding the financial well-being, retirement readiness and primary financial concerns of Canadians 50+ will help identify barriers to financial security for them, and solutions to help overcome these and strengthen existing and future income and savings opportunities.



## Key Findings



### Financial Well-being:

The financial well-being of Canadians 50+, based on a measure of the perceived adequacy of household income, has remained relatively steady since 2022.

Overall, three-quarters of Canadians 50+ say that their income is enough for them, but only one-third (33%) say it is good enough to build savings from it, while 39% say their household income is just enough to avoid major problems. One in four Canadians 50+ in 2023 say that their income is not enough for them (either that they are stretched [17%] or that they are having a hard time [7%]).



### Retirement Readiness:

This indicator captures whether Canadians 50+ who have yet to retire feel financially prepared to do so when they want to, 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.

While perhaps not surprising given the challenges of the current economic environment, only about one-third (35%) of working Canadians 50+ who intend to retire say that they can afford to do so at their desired time. On the other hand, 39% say they are not in the financial position to do so, while one in four (26%) say they are unsure of whether they can afford to retire at their desired time.

Even among Canadians 80+ who, ideally, should be better positioned for retirement, only about half of those still working said that they can afford to retire as planned.

However, retirement readiness levels have remained virtually unchanged since 2022, when the proportion of Canadians 50+ who said they could afford to retire at their desired time was also 35%.



### Future Financial Concerns:

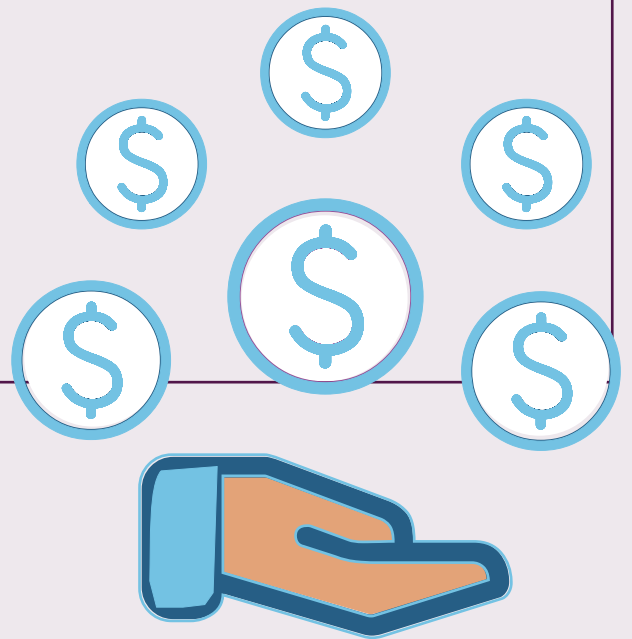
The NIA's indicator on future financial concerns is based on a single measure of nine common financial issues, asking Canadians 50+ to identify any number (up to all nine) that are of concern to them when thinking about the future.

The impact of inflation is clear, as the rising cost of living is the top concern among Canadians 50+, followed by running out of money. Other notable issues of concern to Canadians 50+ include a possible reduction in government benefits and not being able to afford major medical or long-term care expenses. The types of issues that bring Canadians 50+ the most concern also stay the same across age cohorts.

Across indicators of financial security, the findings suggest that there is more financial vulnerability among certain population groups, notably those who report fair or poor health and who say that their income is not enough for them.

In addition, Canadians 50+ in different regions also face different levels of financial pressure. Most notably, those living in Quebec consistently stand out as having the most financial security: they are more likely to hold the view that their income is good enough for them and to say that they are financially prepared to retire when they want to than those in the rest of Canada, while being the least concerned with the rising cost of living as well as other financial concerns.

Also notable is that since 2022, Alberta has experienced a significant drop (of 10 percentage points) in the proportion who feel they can afford to retire at their desired time.





# Financial Well-being

Ensuring older 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 older Canadians with a base level of retirement income. For most people, however, it does not provide enough funds to fully cover living expenses and unexpected costs, nor enable them to sustain their pre-retirement standard of living as they age. To fill the gaps, seniors' advocates and stakeholders in the retirement finance sector have expressed growing concerns that older Canadians need better financial vehicles to ensure that they have adequate lifetime income and avoid the risk of outliving their retirement savings.<sup>16</sup>

However, the dramatic rise in inflation that emerged as a result of the COVID-19 pandemic has resulted in today's cost of living being even higher than anticipated. Canada saw the most substantial increase in the Consumer Price Index since 1982 in 2022.<sup>17</sup> As a result, older Canadians dependent on fixed income beyond government sources like the Canada/Quebec Pension Plan, Old Age Security and the Guaranteed Income Supplement are at risk of being unable to afford basic daily expenses, let alone the care they may require.<sup>18</sup>

In the face of increasing affordability challenges, it is critical to understand the overall financial position of ageing and older Canadians, and whether they are able to meet their financial needs. As such, the 2023 NIA survey again includes an indicator of financial well-being, based on a single measure of the perceived adequacy of one's household income.



## Income Adequacy

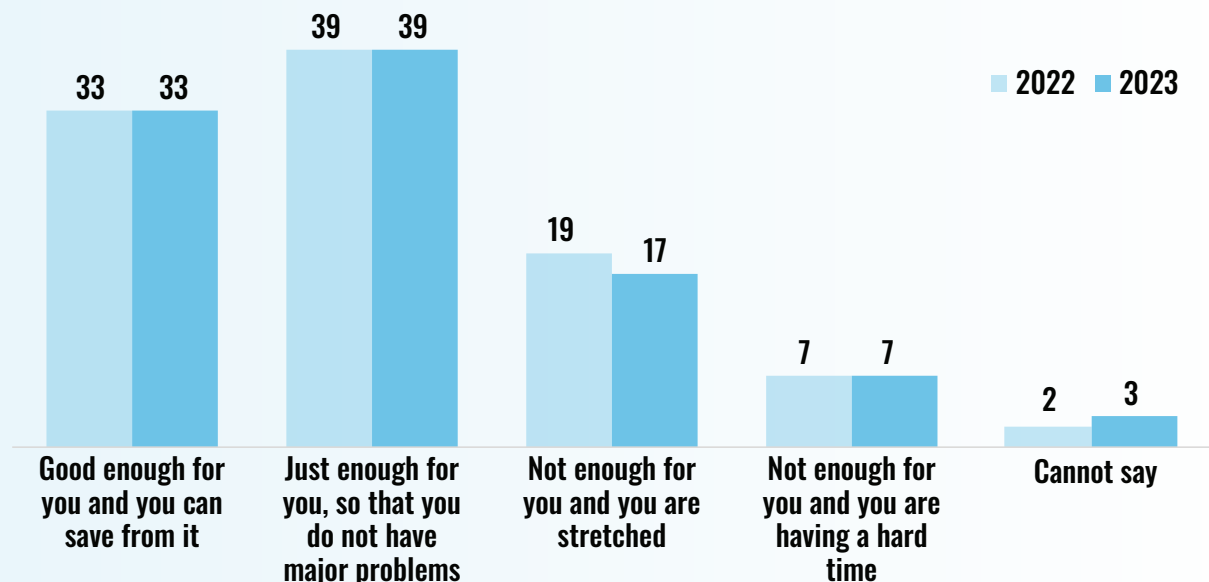
Income adequacy is defined in this research as a self-assessment of whether or not one’s current household income is adequate to cover household expenses and other financial priorities.<sup>6</sup> The measure is based on Canadians’ self-description of their current household income as fitting into one of four categories ranging from “good enough for you and you can save from it” to “not enough for you and you are having a hard time.”

Three-quarters of Canadians 50+ reported that their income is enough for them in 2023, with one-third (33%) saying it is good enough and they can save from it, while 39% said it is just enough to avoid major problems. One in four Canadians 50+ said that their income is not enough for them (either they are financially stretched [17%] or they are having a hard time [7%]). These results are consistent with 2022 numbers.

The view that one’s income is good enough rises with age: it was least prevalent among Canadians aged 50–64 years (28%), increased for those aged 65–79 years (37%) and was highest among those aged 80 years and older (46%).

### Adequacy of Household Income (%)

Canadians 50+, 2022-2023



QD45. – “Which of the following best describes your total household income at present time? Would you say it is...”

<sup>6</sup> This type of measure is distinct from more common indicators of household financial security that measure reported household income in dollar terms. Self-assessed adequacy of household income is used here because it is not tied to actual income, which can be misleading as in cases with a high dollar income paired with a high debt load. The measure used in the NIA survey has been used extensively in other research conducted by the Environics Institute and other organizations.

## **How Does Financial Well-being Compare Across the Population?**

As would be expected, financial well-being varies with health and socio-economic status.

Canadians 50+ were much more likely to describe their income as “good enough” when they reported very good or excellent health (47%) than fair or poor health (20%). Likewise, the view that one’s income is good enough was more common among those who reported having no chronic health conditions (41%) or one (39%) rather than two or more conditions (28%).

Not surprisingly, the perceived adequacy of income improves as household income increases: the proportion who said that their income is “good enough” was higher among those with annual household incomes above \$80,000 (53%) than below \$30,000 (12%). The perceived adequacy of income also increases with other aspects of socio-economic status that are closely tied to income. The proportion holding this view was higher among those with a university education (47%) than those with less than a high school education (27%), those who own their homes (41%) compared to those who rent (21%), and those with income from a defined-benefit pension plan (45%) than those without (25%).<sup>f</sup>

In addition, men were more likely (38%) than women (29%) to say their income is “good enough” for them, as were those who are partnered (37%) compared to those who are single (28%), highlighting the value of pooled income for Canadians as they age.

Finally, provincial variation exists, with the proportion who described their income as good enough about 10 percentage points higher in Quebec (43%) than in any other region (ranging from 28–33%). Financial well-being has also improved in Quebec since 2022, when the proportion who said that their income was “good enough” was 35%, while remaining relatively the same or decreasing slightly elsewhere.

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<sup>f</sup> A defined benefit pension plan is an employer-based program that pays a regular monthly retirement income for life.



# Retirement Readiness

Ensuring older Canadians can live out their remaining years comfortably, while also maintaining their pre-retirement living standards, depends on adequately saving for retirement. However, Canadians have been struggling with this, even before having to cope with the post-pandemic spike in inflation.

Only 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.<sup>19</sup>

In addition, while the need for Canadians in retirement to have private savings to tap into is growing, pre-retirement savings efforts have had to compete with escalating costs of living and working-age individuals have been struggling to rely on their earnings as their only source of income. In fact, families in their pre-retirement years are more likely to be carrying debt than in previous decades, and findings from the Healthcare of Ontario Pension Plan's 2023 *Canadian Retirement Survey* suggest that as many as 32% of working Canadians, including one-fifth of pre-retirement workers aged 55–64 years, have never set aside any money for retirement.<sup>20</sup>

The prolonged period of rising inflation has only put increasing strain on the financial well-being of Canadians in recent years, making it even more challenging to adequately save for retirement. In fact, findings from the same 2023 Healthcare

of Ontario Pension Plan survey reveal that almost half (44%) of Canadians did not set aside any money for retirement in the past year. Moreover, among Canadians aged 55–64 years who, ideally, should be in a better position to retire in the near future, 44% reported having less than \$5,000 in savings.<sup>21</sup>

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.

In light of these challenges, as the number of Canadians approaching or transitioning into retirement continues to grow in the coming years, it is important to understand their thinking and plans around retirement as they approach or begin their retirement. The NIA's survey includes an indicator on retirement readiness, which captures whether Canadians aged 50 years and older 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.

## Ability to Retire When Desired

### Working Status

The 2023 survey reveals that 38% of Canadians aged 50 years and older reported that they are working (either full-time, part-time or through self-employment) or looking for work, 4% stayed at home full-time and 57% had retired or were on a disability pension.

As would be expected, participation in the workforce changes noticeably across cohorts as people age. The NIA’s survey revealed that most Canadians aged 50–64 years were still working or looking for work (62%), and that they were less likely to be retired or on a disability pension

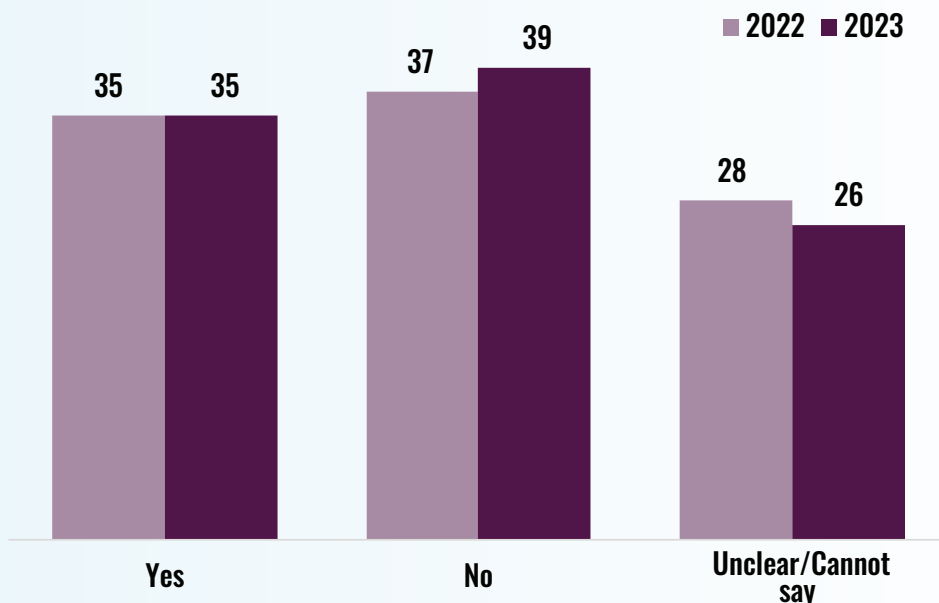
(31%) than their older counterparts aged 65–79 years (82%) and 80 years and older (94%). As a result, those aged 50–64 years made up the majority (83%) of the population 50+ who were still working, and the average among those still working is 58.7 years.

### Retirement Readiness

The NIA’s survey asks Canadians 50+ who are not retired or on a disability pension about their retirement plans. Among this group, one in four (25%) reported having no interest or intention in retiring, with another 5% reporting they are currently in the process of retiring. The remainder (62%) reported that they intend to retire but say that they are at different stages of thinking and planning for their retirement.

### Can Afford to Retire When Desired (%)

Canadians 50+, 2022-2023



**Q44.** – “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 who previously retired but have since rejoined the workforce).

To gauge retirement readiness, the NIA survey then asks those with the intention of retiring whether they feel that they are in the financial position to afford to retire when they want.

**In 2023, only about one-third (35%) of Canadians 50+ with the intention of retiring said that they are in the financial position to do so when they want to.**

On the other hand, 39% said they are not in the financial position to do so, while one in four (26%) said they are unsure of whether they can afford to retire at their desired time. Retirement readiness levels were also virtually unchanged since 2022.

Retirement readiness increases moderately with age. The proportion who reported that they can afford to retire when they want to was highest among those aged 80 years and older (50%) and least evident among those aged 50–64 years (33%). Yet, this difference across age cohorts was not as large as one might expect. The fact that half of Canadians 80+ still working and intending to retire did not believe they can afford to retire suggests that many who stay in the labour force into very old age are doing so out of necessity rather than choice.

Retirement readiness also increases when Canadians are healthier and have more adequate incomes. The proportion who said they can afford to retire when they want was higher than average for those who reported very good or excellent health (46%) or having no chronic health conditions (43%). It was also noticeably

higher for those who described their income as “good enough” (69%), while being much lower than average among those who said that their income is “not enough,” either because they are stretched (6%) or having a hard time (1%).

Not surprisingly, then, retirement readiness also increases with other aspects of socio-economic status. The proportion who said they can afford to retire when they want to rose with educational attainment and household income and was higher for those who own their homes (41%) and for those with a defined-benefit pension plan (44%).

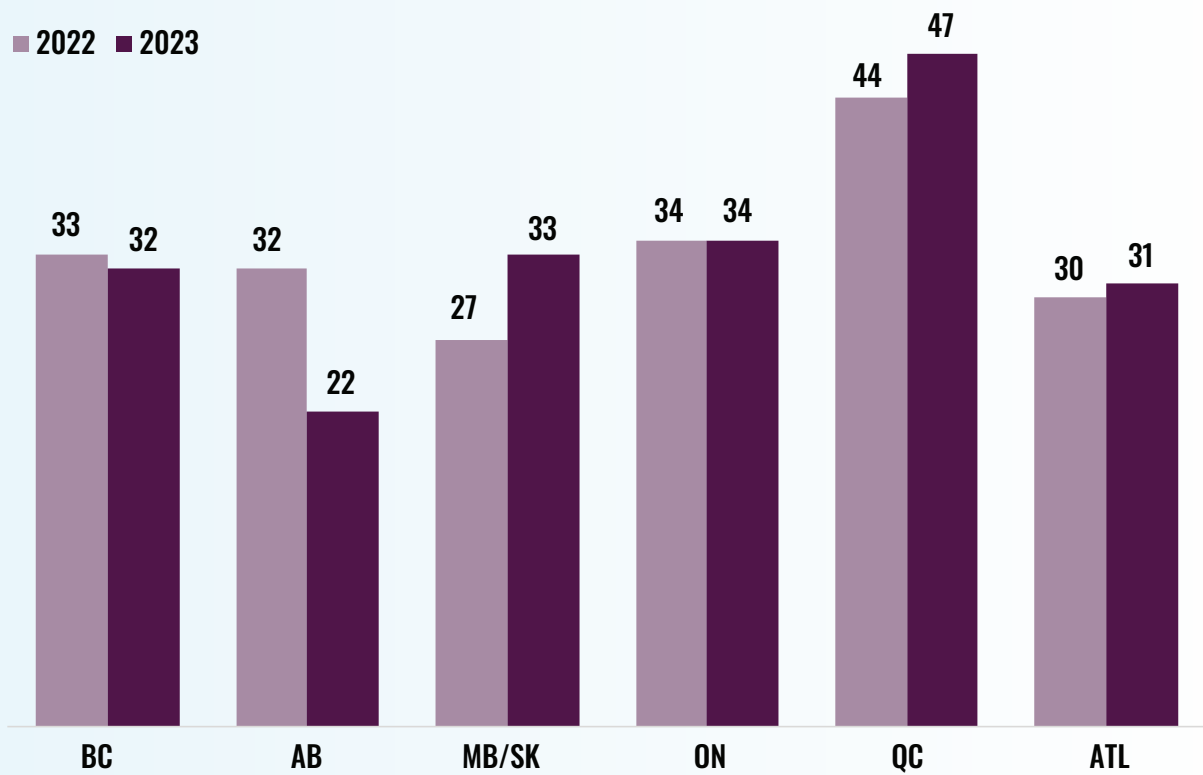
Finally, the ability to afford to retire when desired varies somewhat across Canada in 2023, with two provinces that stand out: those who intend to retire and are living in Quebec were by far the most likely (47%) to say they are in a position

to afford to retire when they want, while those living in Alberta were least likely (22%), having declined by 10 points since 2022 (the most significant change of any province or region over the past year).

### Ability to Financially Afford to Retire When Desired (%)

By Region, 2022-2023

■ 2022 ■ 2023





# Future Financial Concerns

Amid the challenging economic climate, the 2023 NIA Ageing in Canada Survey incorporates a new indicator on future financial concerns to better understand the economic experiences, main causes of financial vulnerability and biggest concerns among Canadians 50+ within the context of the current environment.

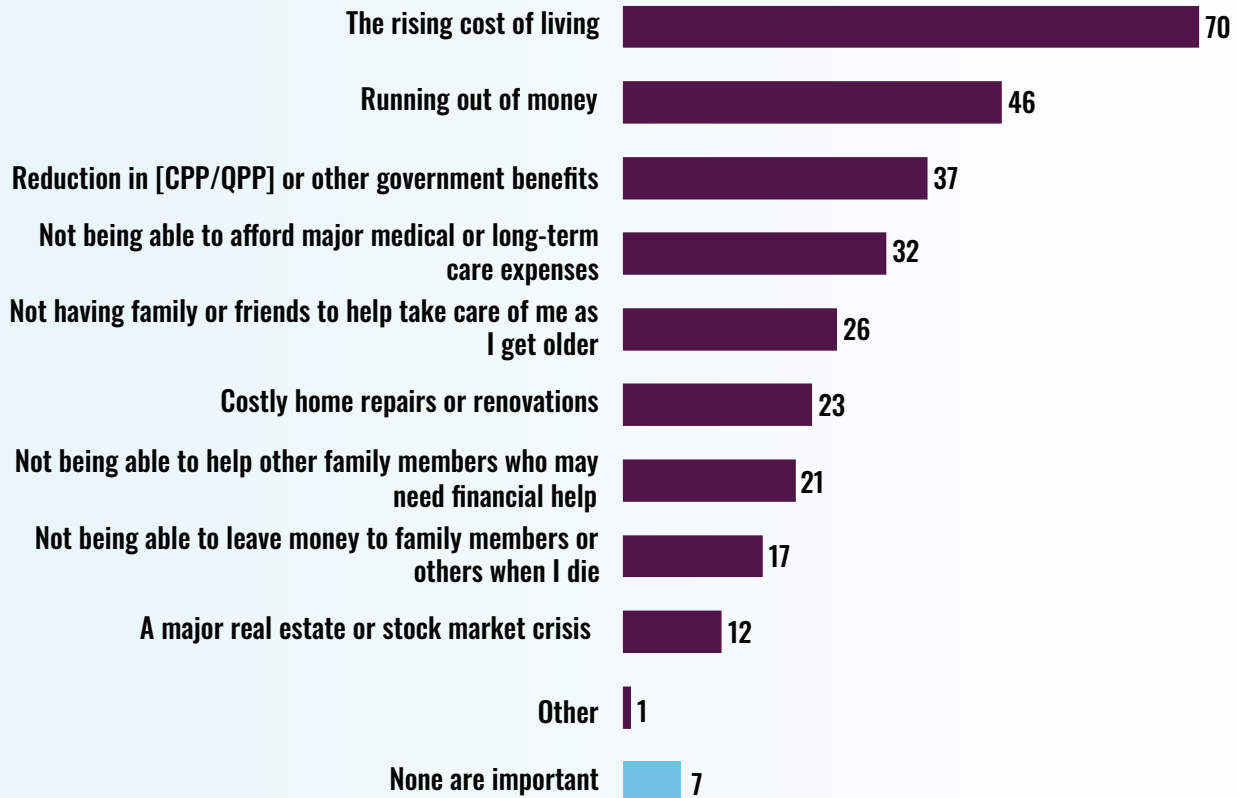
The NIA’s indicator on future financial concerns is based on a single measure asking Canadians 50+ to identify which of nine common financial issues are of

concern to them when thinking about the future.<sup>9</sup> These insights will help better understand future policy needs and identify gaps on how to improve financial well-being, retirement preparedness and overall financial security for Canadians.

**Overall, the rising cost of living was by far the most frequently reported concern (70%) among Canadians aged 50 years and older.**

## Future Financial Concerns (%)

Canadians 50+, 2023



Q26\_3. – “In thinking about the future, which of the following, if any, are you concerned about as you get older?”

<sup>9</sup> Respondents could select any number and up to all nine options.

The other most common concerns across the nine types of financial issues were running out of money (46%), a reduction in CPP/QPP or other government benefits (37%) and not being able to afford major medical or long-term care expenses (32%).

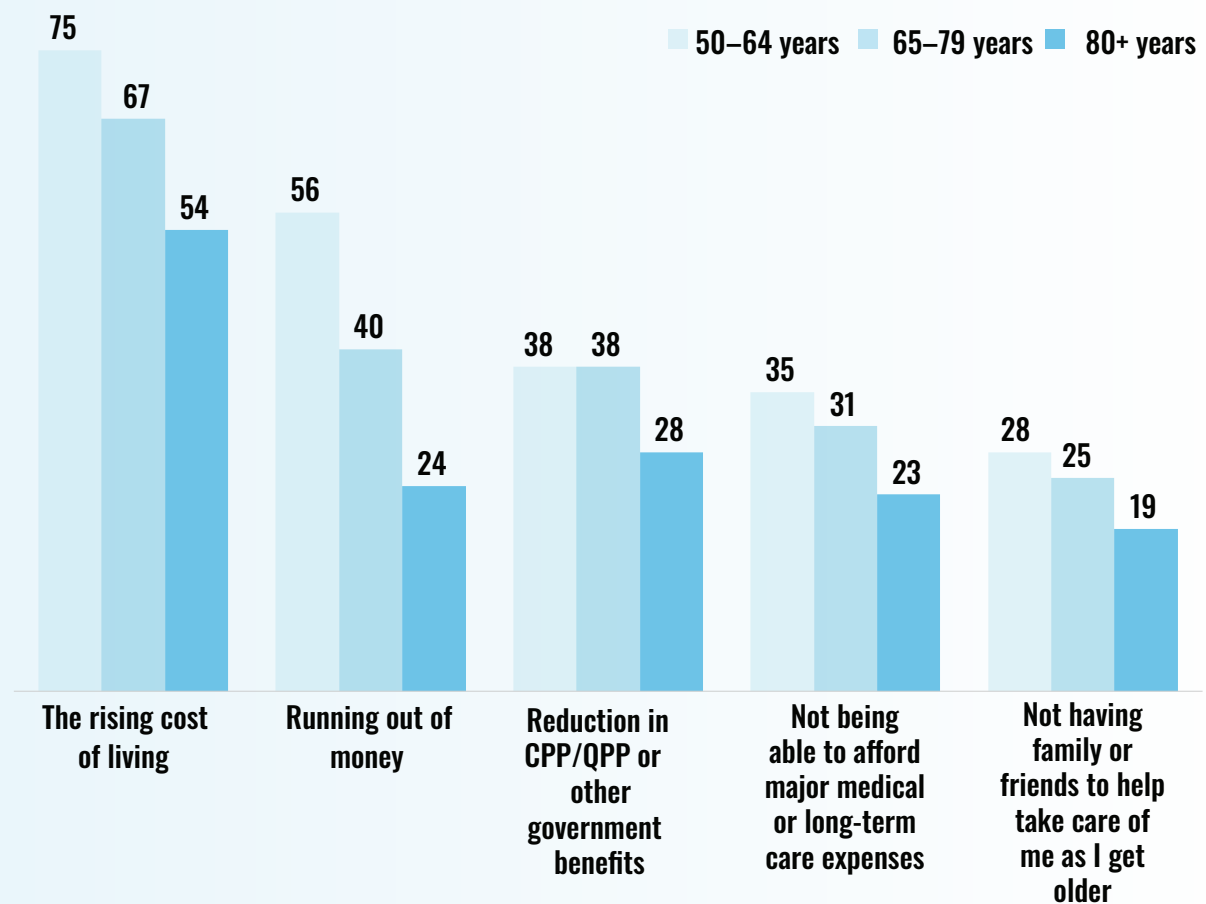
How do future financial concerns compare as Canadians get older? The types of issues that bring Canadians 50+ the most concern also stay the same across age cohorts. However, the proportion expressing multiple concerns is consistently highest among those aged 50–64 years and decreased steadily

with age. As a result, while Canadians approaching old age (50–64 years) are the most likely to be concerned about financial-related issues, the oldest Canadians (80+) are the least apt to share this perspective.

It is also more common for Canadians 50+ with poorer health status and inadequate incomes to express feelings of concern across financial issues. Levels of financial concern are also higher among women than men, while being less evident in Quebec than elsewhere in Canada.

### Top 5 Future Financial Concerns (%)

By Age Group, 2023





# 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 2023 NIA survey explores how Canada enables community-dwelling Canadians 50+ to age well through four indicators: physical health and well-being, access to health care, access to home and community-based care and enabling ageing in place.





# Key Findings



## Physical Health and Well-being:

This indicator captures the reported prevalence of chronic health conditions associated with ageing among Canadians 50+, as well as the extent to which people say their age-related health problems affect their experienced quality of life.

The 2023 survey reveals that multimorbidity, which is the presence of two or more chronic conditions, is prevalent among more than half (55%) of Canadians 50+. Multimorbidity also rises steadily with age and over two-thirds (69%) of Canadians 80+ are living with at least two chronic health conditions.

Yet, most (87%) do not view their age-related health problems as greatly impacting the overall quality of their lives, and this is the case even among individuals in the older age cohorts who are more likely to experience multimorbidity. This suggests that physical health and chronic illness may not define the quality of older people’s life experiences, even into the oldest decades.



## Access to Health Care:

Access to health care is measured with questions on Canadians’ ability to access needed health care services and treatments over the past year, and confidence in accessing needed health care services in the future.

While Canada’s health care system is currently facing many challenges, two-thirds of Canadians 50+ (67%) who required health care services in 2023 say they were able to access what they needed all or most of the time. In addition, since 2022, there have been increases in both the proportion of Canadians 50+ in need of care (from 81% to 87%), and the extent to which those in need of care report being able to access health care all or most of the time (from 64% to 67%).

Notwithstanding these improvements, public confidence in the health care system’s ability to meet their future needs is now lower than in 2022. Six in 10 Canadians 50+ say they are very (21%) or somewhat confident (47%) that they will be able to access the health care services and treatments they expect to need as they get older, down 5 percentage points from 2022.



## Access to Home and Community-based Care:

This indicator is based on how often Canadians 50+ could access needed home care services over the past year, and their confidence in being able to access needed home care or community support services in the future.

Unlike access to health care services, Canadians 50+ experience significant unmet home care needs. While only a minority required home care in 2023, among those who did, only 45% say

they were able to access needed services all or most of the time. And while access improves across older age cohorts, even among Canadians 80+ who report having the fewest unmet needs, only about half (53%) could access the home care services they needed all or most of the time.

It is therefore not surprising that Canadians 50+ (whether or not they needed or tried to access care) lack confidence in the system's ability to meet their expected home and community-based care needs in the future. In 2023, only about half (54%) of Canadians 50+ express confidence in being able to get the services they expect to need as they age.



## Enabling 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 measures: 1) where Canadians 50+ who still live in their own homes would like to live as they age; and 2) among those who wish to remain in their own homes, confidence in their ability to do so for as long as they would like.

Among Canadians 50+ living in private dwellings in their communities, most (87%) report currently living in their own homes, while about one in 10 (11%) live in the home of someone else, such as a family member. Among Canadians 50+ currently living in their own homes, remaining in their own homes as they age is the preferred choice, with 88% saying they would choose to remain in their current home (75%) or downsize (13%) (up slightly from 2022 when the proportion was 85%).

Among this group, almost everyone (90%) is also optimistic that they will be able to follow through on this preference.

And while the desire to remain at home increases slightly with age (reaching 94% among those 80+), confidence in future home residence is broadly similar across age cohorts. Regardless of age, about one-third of Canadians 50+ say they feel very confident, while at least half say they feel somewhat confident in being able to remain in their own homes for as long as they can.

Once again, health status and income are the most important factors in shaping physical well-being, existing access to both health and home care services, and future expectations about access to services and ageing in place.

Consistently, those who report fair or poor health and those who say their income is not enough for them and they are struggling, have the greatest needs for care, yet report the worst access to both health care and home care services. Moreover, health status and income play a role in shaping expectations about the future. While they are among the most vulnerable, those who report fair or poor health and inadequate incomes are the least certain they will be able to access support when they need it in the future, whether it be health care or home care services. Moreover, while there has been a downward shift in optimism regarding future access to health care services across the entire 50+ population since 2022, it has been most notable among these groups. Similarly, those who report fair or poor health and inadequate incomes express the least confidence around ageing in place.



## Physical Health and Well-being

Since the baby boomer generation, the largest generation of Canadians, began turning 65 years and older in 2011, Canada's population has been rapidly ageing. Life expectancy in Canada has also mostly continued to improve, in large part due to declines in later-life mortality since the 1950s.<sup>22</sup> As a result, longevity has increased rapidly in Canada, meaning that not only are older adults aged 65 years and older making up a growing proportion of the population, but Canadians are also living longer than ever before.<sup>23</sup>

The longer lifespan that both Canadian men and women are experiencing today has led to a rapid increase in the number of individuals living to 85 years of age and beyond. This population is currently one of the fastest-growing age groups in Canada.<sup>24</sup> According to 2022 population estimates, there are over 1.7 million people aged 85 years and older living in Canada, including more than 13,000 centenarians.<sup>25</sup>

The ageing process inherently entails many challenges and longer lifespans inevitably have implications for health, including the increased prevalence of one or more chronic diseases and conditions.<sup>26</sup> Although individuals living with chronic disease often maintain a high level of functioning and a good quality of life, living with multiple conditions can impair one's activities of daily living, increase experiences of chronic pain, lead to a

growing reliance on multiple medications and ultimately reduce one's overall quality of life.<sup>27</sup>

Moreover, increased longevity does not mean these additional years will be spent in good health. This makes it important to understand how chronic diseases and conditions are impacting older adults' physical health and well-being, and their overall quality of life. The 2023 survey includes a new indicator of physical health and well-being to measure the health and chronic disease patterns of older adults, and provides valuable information on Canadians' experiences and how they perceive the changes in physical health that accompany the ageing process.

The NIA's indicator on physical health and well-being is comprised of two measures: 1) the reported prevalence of chronic health conditions associated with ageing among Canadians 50+; and 2) the extent to which Canadians 50+ believe that their age-related health problems affect their experienced quality of life.

## Prevalence of Chronic Health Conditions

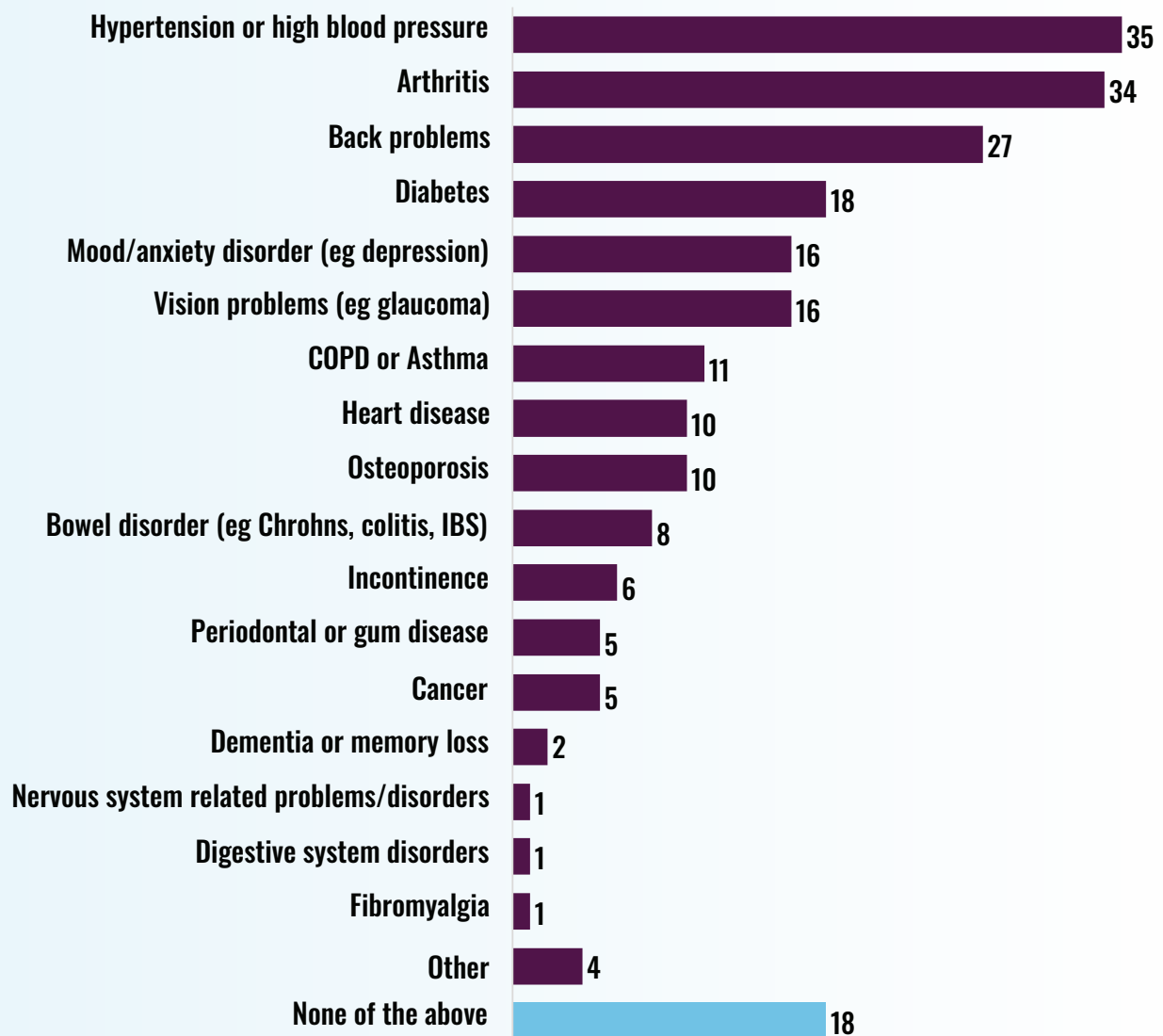
The 2023 NIA Ageing in Canada Survey includes a question asking Canadians to identify which of 19 chronic conditions common among older people they currently have (along with the opportunity to volunteer other conditions not listed).

Overall, eight in 10 (81%) Canadians aged 50 years and older reported that they currently have at least one chronic condition, compared with one in five (18%) reporting none.

What types of common chronic health conditions affect Canadians aged 50 years and older the most? Canadians 50+ were most likely to identify hypertension

### Prevalence of Age-related Chronic Diseases and Conditions (%)

Canadians 50+, 2023



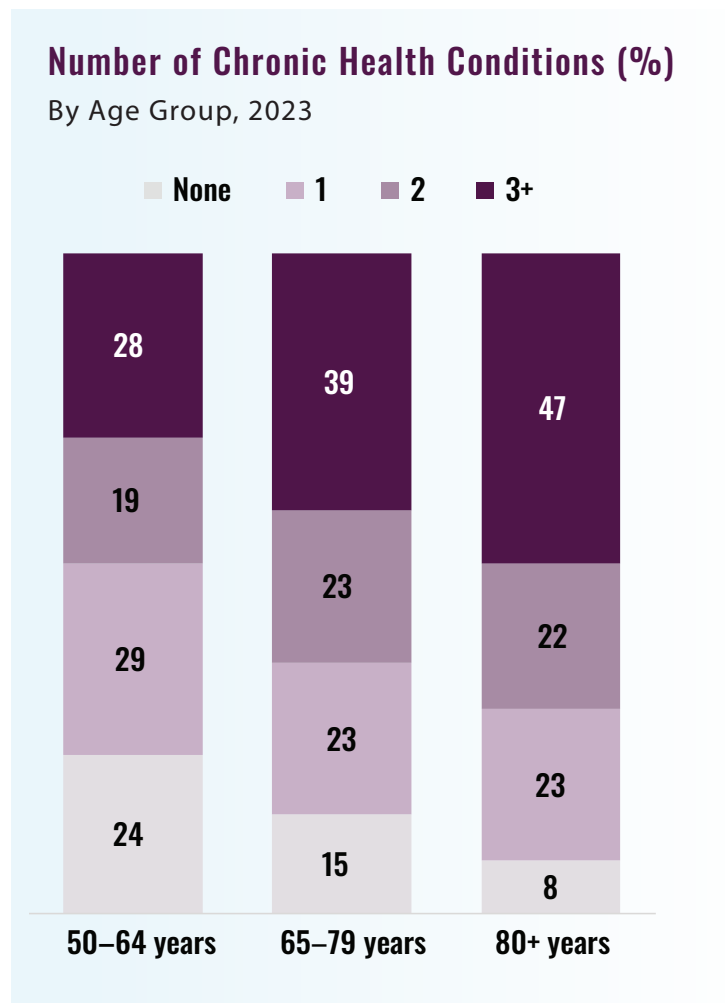
Q30\_3. – “There are a number of chronic health conditions that affect people as they age. Do you currently have any of the following chronic health conditions?”

(35%), followed by arthritis (34%), back problems (27%), diabetes (18%), mood and anxiety disorders (16%), and vision problems (16%) as the six most commonly experienced chronic health conditions.<sup>h</sup>

Not surprisingly, the prevalence of every chronic health condition on the survey increases across age groups and is highest among Canadians aged 80 years and older. The notable exception to this pattern was anxiety and mood disorders, which was most commonly reported by Canadians aged 50–64 years (21%), and least so among those aged 80 years and older (5%).

The NIA Ageing in Canada Survey also confirms that multimorbidity (the presence of two or more chronic conditions) is a common occurrence, affecting more than half of the population aged 50 and older. Based on the prevalence of different common chronic diseases, the survey reveals that 21% of Canadians aged 50 years and older are living with two chronic health conditions, and another 34% are living with three or more chronic conditions.

Predictably, multimorbidity rises steadily with age, with the oldest Canadians (80+) most likely to report living with two or more chronic conditions. Fewer than half (47%) of Canadians aged 50–64 years reported living with at least two chronic conditions, compared to 62% among those aged 65–79 years and more than two-thirds (69%) of those aged 80 years and older. Notably, just under half (47%) of Canadians aged 80 years and older reported living with three or more chronic conditions.



<sup>h</sup> The results from the NIA’s survey are generally consistent with the data produced by the Public Health Agency of Canada in terms of the most common types of chronic conditions. In some cases, the prevalence levels are also similar, while in other cases, they’re notably different, such as in the case of hypertension.

Multimorbidity was found to be higher among women (59%) than men (50%) within the population 50+, due to the higher proportion of women (39%) who reported living with three or more chronic health conditions than men (29%).

However, the difference in multimorbidity between men and women decreased with age. Among older Canadians (aged 65+) 66% of women reported living with two or more chronic conditions compared to 62% of men.

Multimorbidity also becomes less common as socio-economic status increases: among those who said their income is not enough for them and they are struggling, three in four (73%) reported living with at least two chronic conditions, compared to less than half (45%) of those who described their income as “good enough.” Similarly, the proportion was higher among those with less than a high school education (64%) than those with a university education (48%).

## Effect of Age-related Health Problems on Quality of Life

What impact does living with chronic health conditions have on one’s quality of life? The 2023 NIA survey asked Canadians living with at least one chronic health problem or condition about the extent to which these affected their current quality of life. Most Canadians aged 50 years and older do not perceive their chronic health problems as having a significant impact on their overall quality of life. Just over one in 10 (12%) of those with at least one chronic health problem or condition said that it greatly affects the quality of their life. Most reported that their chronic

conditions affect their quality of life to some extent (43%), or not very much (33%), while 11% said they have no affect at all.

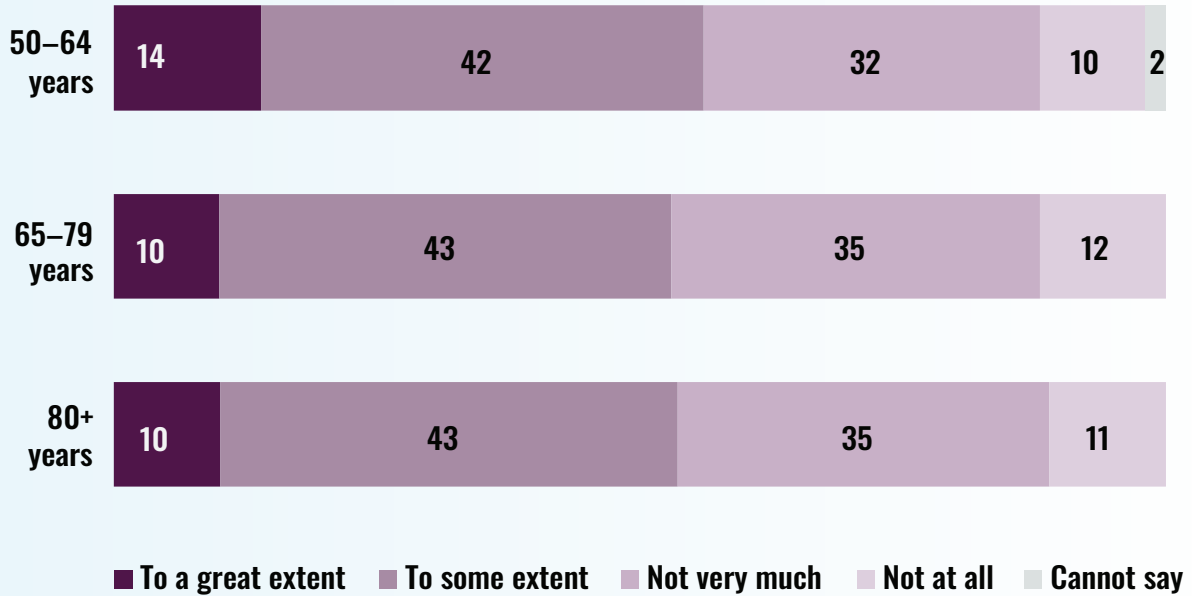
### The extent to which chronic health problems impact the quality of life of Canadians 50+ does not increase with age, even though the proportion living with one or more chronic conditions increases.

In fact, older adults (aged 65+) were slightly more likely than those aged 50–64 years to say their age-related health problems have little or no effect on their quality of life. Notably, the oldest Canadians (aged 80+) assessed the impact on their quality of life in the same way as those aged 65–79 years, even though nearly half (47%) are living with three or more chronic health conditions, compared to 29% of those aged 50–64 years and 39% of those aged 65–79 years.

These findings reveal that the presence of chronic conditions may not define the quality of older Canadians’ life experiences, even into the oldest decades. Older adults may also adapt their definitions of, and expectations about, what constitutes a good quality of life as they age. Moreover, older adults may find ways to manage their health problems, such that they no longer hinder their daily activities and overall well-being.

### Extent to Which Age-related Health Problems Affect Quality of Life (%)

By Age Group, 2023



Q38. – “To what extent do your current age-related health problems affect the quality of your life today?”

At the same time, those who described their health as fair or poor were much more likely (31%) than those who reported excellent or very good health (2%) to say their age-related health problems affect the quality of their life to a great extent. Financial security also

stands out, as the proportion holding this view was much higher among those who said their income is not enough for them and that they are struggling (41%) than those who said their income is good enough for them (6%).







# Access to Health Care

Canada's health care system is under pressure to keep up with the demands of its rapidly ageing population and the growing number of older Canadians living longer than ever before. Originally designed with a much younger and different demographic in mind, the system was not built to focus on the needs of Canadians living well into their late 70s and 80s with multiple chronic conditions and complex, often inter-related health and social care needs.

The emergence of the COVID-19 pandemic in Canada in March 2020 added additional pressure to an already strained system, impacting the availability and quality of health care services to this day. The pandemic has contributed to burnout among health care workers, resulting in critical staffing shortages across the health care system, as well as delayed care and a backlog of procedures, increasing the risk of patients presenting with more advanced disease conditions and late-stage diagnoses.<sup>28</sup> Recent reports reveal that over 1.3 million Canadians left hospitals without being seen or receiving medical care after visiting an emergency department in 2022-23.<sup>29</sup>

Ensuring older Canadians can remain healthy and independent members of their communities requires that they have access to timely and comprehensive health care services and treatments. To better understand the extent to which the current health system is meeting the needs of older Canadians, the 2023 NIA Ageing in Canada Survey includes

an indicator on access to health care, comprised of two measures: 1) Canadians' reported access to needed health care services and treatments over the past year; and 2) their confidence in being able to access the health care services and treatments they expect to need in the future as they grow older.

## Access to Needed Health Care

### Need for Health Care Services and Treatments

The 2023 survey shows that 87% of Canadians aged 50 years and older reported needing health care services and treatments over the past 12 months, up from 81% in 2022. Not surprisingly, the reported need for health care services and treatments also increased across age groups. In 2023, 86% of those aged 50–64 years reported needing health care services and treatments over the past 12 months, compared to 91% of those aged 80 years and older.

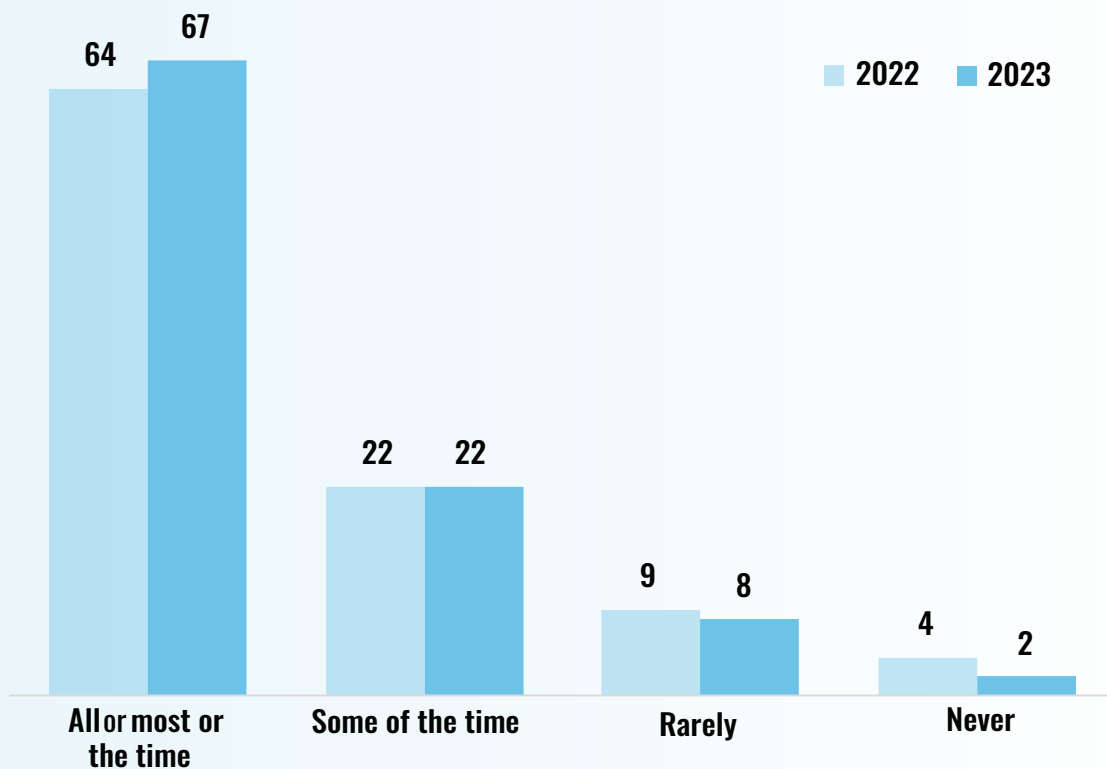
### Access to Needed Health Care Services and Treatments

The 2023 NIA survey reveals that most (67%) Canadians 50+ who needed health care say they were able to access it, when they needed it, all or most of the time over the past 12 months, up from 64% as reported in the 2022 survey. The result is that the Canadian health care system appears to be doing a better job of meeting the needs of a larger number

of Canadians 50+ in 2023; not only has the proportion who needed health care increased since 2022 (from 81% to 87%), but reliable access among those in need of care had also reportedly improved (from 64% to 67%). However, one in three Canadians 50+ (32%) reported experiencing inadequate access to care in 2023, saying they could only access the care they needed, when they needed it, some of the time (22%), rarely (8%) or never (2%) over the past 12 months.

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

Canadians 50+, 2022-2023



**Q28.** – “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?”

Notably, access to needed health care services also increases across age groups. As a result, those aged 80 years and older, who are more likely than their younger counterparts to report needing health care over the past 12 months, were also the most likely to report that they could reliably access it.

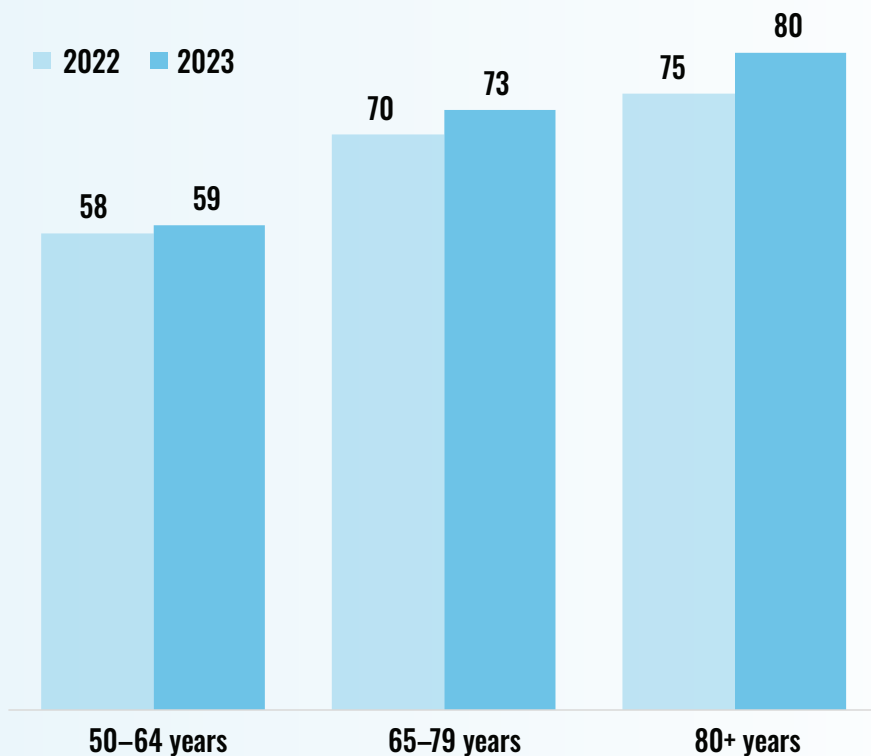
For instance, in 2023, 86% of those aged 50–64 years reported needing health care services and treatments over the past 12 months, and among them, only 59% said that they could access it all or most of the time. By comparison, while 91% of those aged 80 years and older reported needing health care services and treatments over

the past 12 months, among them 80% said they could access it all or most of the time.

In addition to serving a larger number of Canadians aged 50 years and older in 2023 than 2022, the Canadian health care system appears to be doing a better job of meeting the needs of older adults (aged 65+) in particular, and a greater proportion are getting the care they need. This is because between 2022 and 2023, the share of Canadians needing health care services and treatments increased to the same degree across age groups (5-6%), but reliable access to those needed services improved among older age groups while staying relatively unchanged for those aged 50–64 years.

### Access to Needed Health Care All or Most of the Time over Past 12 Months (%)

By Age Group, 2022-2023



## **How Does Access to Needed Health Care Compare across the Population?**

Last year's survey revealed that Canadians in poor health and without adequate household income were especially vulnerable and faced barriers to accessing needed health care services. This was again confirmed in 2023, as these Canadians tend to report a greater need for care and also less frequent access to needed health care services and treatments.

When it comes to health, not surprisingly, Canadians 50+ who reported fair to poor health were more likely (94%) to say they needed health care services and treatments in the past 12 months than those who reported excellent or very good health (83%). However, those who reported fair or poor health were less able to access needed care on a reliable basis in 2023.

**The disparity in access to health care services has also widened since 2022 because access has improved for those who report excellent to good health but not for those who report fair or poor health.**

Between 2022 and 2023:

- the proportion who said they could access needed health care services all or most of the time in the past 12 months increased from 71% to 73% among those who report excellent or very good health, and from 63% to 68% among those who report good health;
- among those who report fair or poor health, the proportion able to access needed health care service all or most of the time in the past 12 months decreased from 60% to 59%.

Worse access to needed health care services among those with fair or poor health also occurs within the population of older adults (aged 65+). Notably, among older adults 65+ who reported needing care, there was an 11-point difference in the proportion who could access health care services all or most of time between those in fair or poor health (69%) and those in excellent or very good health (80%).

Access to needed health care services also varies by financial well-being, and just as in the case of health status, those who are more vulnerable have less access to the health care services and treatments they need.

Comparing those with the highest and lowest levels of perceived income adequacy reveals that Canadians 50+ are just as likely to report requiring care regardless of the adequacy of their income: 87% of those who said that their income is good enough for them reported needing health care services and treatments over the past 12 months,

the same proportion as among those who said their income is not enough for them and they are struggling.

However, the ability to access needed health care declines noticeably as perceived adequacy of income decreases. In addition, access to health care services and treatments has improved across all levels of income adequacy between 2022 and 2023, with the exception of those who say their income is not enough for them and they are struggling, where the proportion has declined (from 49% to 46%). As a result, in 2023, there are stark differences in access to needed health care services and treatments between those with the most adequate and inadequate incomes:

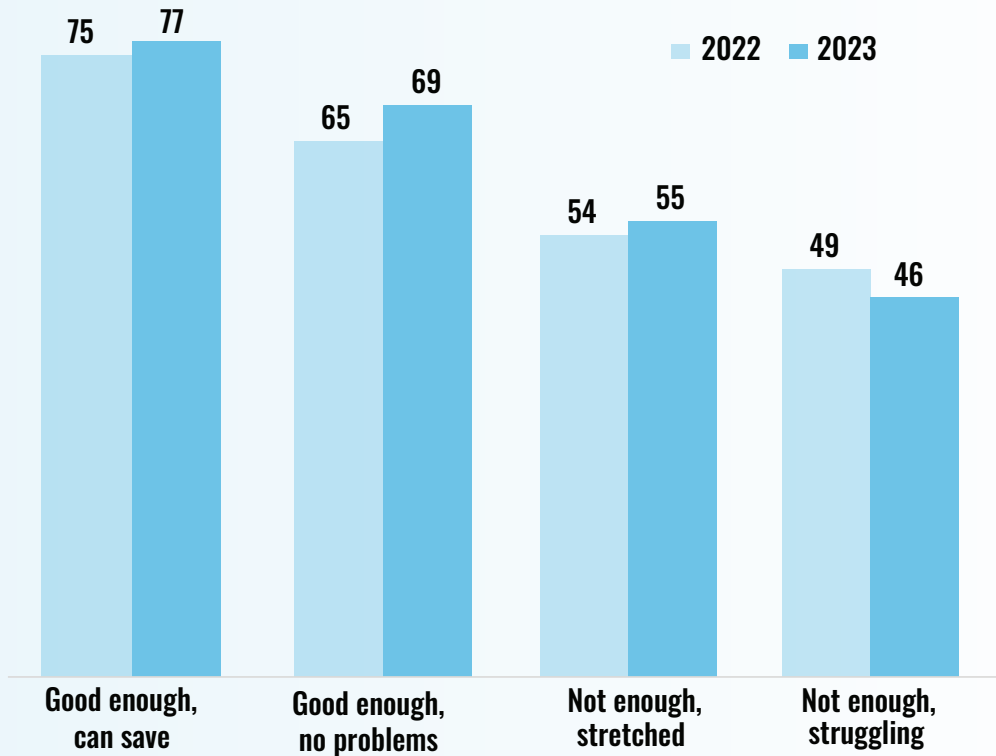
- Among those who describe their income as “good enough,” over three-quarters (77%) reported being able to access it all or most of the time.
- By comparison, among those who say that their income is not enough for them and they are struggling, less than half (46%) reported being able to access the health care services and treatments they needed all or most of the time.

**The disparity in access by perceived adequacy of income is even more pronounced among Canadians aged 65 years and older.**

Finally, unlike most of the other indicators of ageing examined in this study, in the case of access to needed health care services and treatments, Quebecers reported the worst access across Canada in 2023: only 59% of those who needed health care services said they were able to access them all or most of the time, while the proportion was around 70% in almost every other region (other than in Atlantic Canada where the proportion was 64%).

### Access to Needed Health Care All or Most of the Time over Past 12 Months (%)

By Income Adequacy, 2022-2023



## Confidence in Future Access to Needed Health Care

Looking ahead, how confident are Canadians 50+ that they will get the health care services and treatments they might need? The 2023 survey again posed this question to further explore Canadians’ experiences with and perspectives on the Canadian health care system.

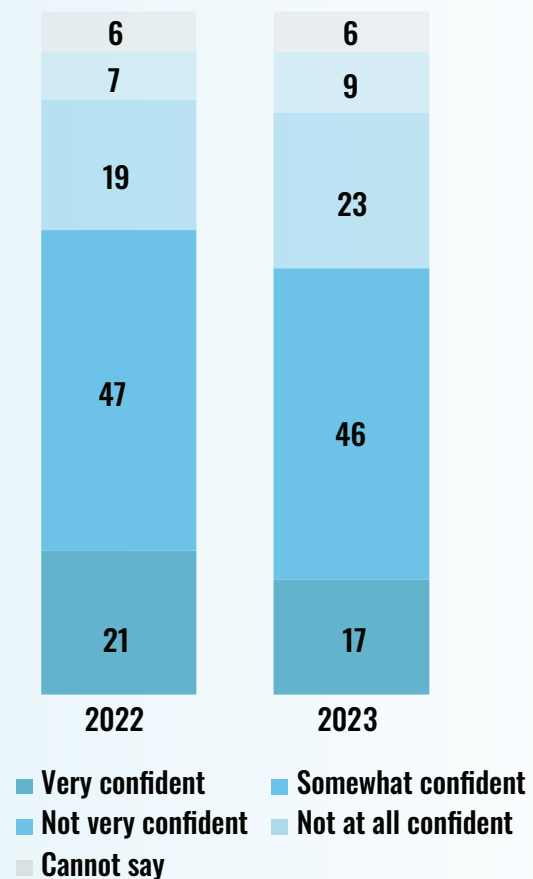
More than six in 10 Canadians aged 50 years and older said they feel either very (17%) or somewhat (46%) confident that they will be able to access the health care services and treatments they expect to need as they get older, compared with one in three who are not very (23%) or not at all (9%) confident. Confidence levels have declined since 2022, despite the fact that access to needed health care services has since improved, with the proportion very or somewhat confident down by five percentage points.

Given that reported access to needed health care services improves with age, it is not surprising that older adults (aged 65+) in Canada are more confident about receiving the health services they expect to need in the future, in comparison with those approaching old age (aged 50–64 years).

Overall confidence in future access, however, has declined across all age groups since 2022, despite reported access to needed health care services having improved over the past year.

### Confidence in Future Access to Needed Health Care (%)

Canadians Aged 50+, 2022-2023



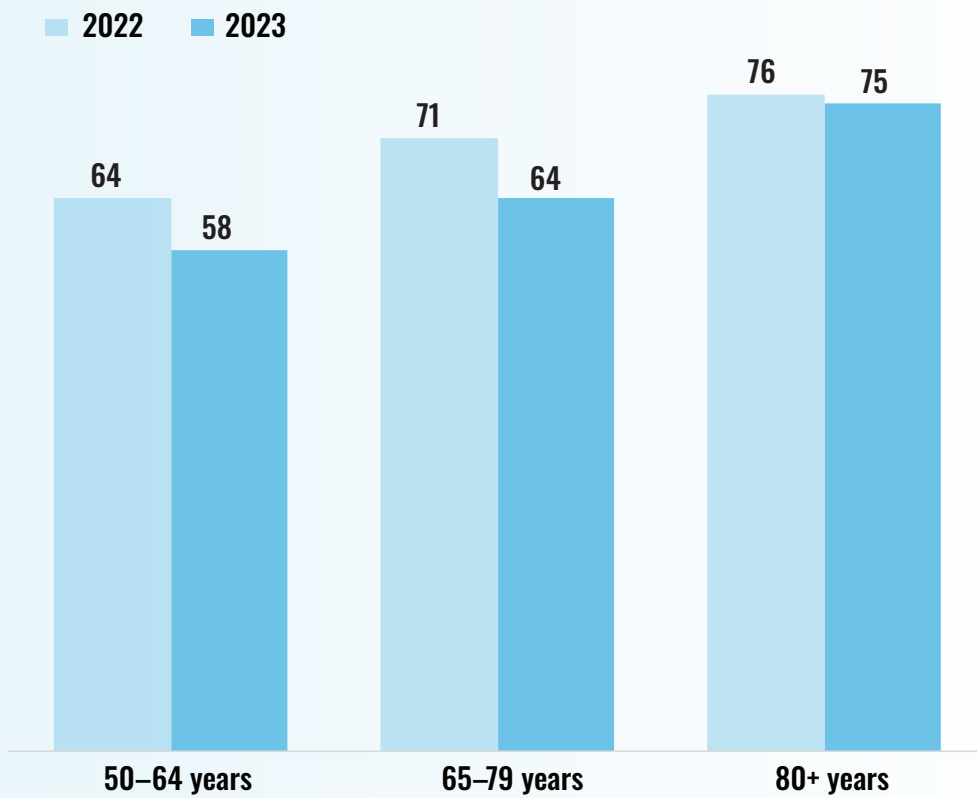
**Q29.** – “How confident are you today that you will be able to get the health care services and treatments you expect to need over the next 10 years or so as you age?”

Moreover, the proportion who are very confident decreased most among older adults (aged 65+), even though their improvements in access between 2022 and 2023 were more significant than that of their younger counterparts aged 50–64 years. The proportion who are very confident in being able to access

the health care services they expect to need fell from 23% to 16% among those aged 65–79 years, and from 26% to 20% among those aged 80 years and older. By comparison, the decline was only 3% among those aged 50–64 years (from 19% to 16%).

### Very or Somewhat Confident in Future Access to Needed Health Care (%)

By Age Group, 2022-2023



**Q29.** – “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?”



## How Does Confidence in Future Access Compare across the Population?

Just like in the case of access over the past 12 months, health status and income play a meaningful role in how Canadians 50+ view the future of health care as they age. Those in poor or fair health expressed the least confidence in being able to access needed health care services in the future (50% very or somewhat confident vs. 73% among those with very good or excellent health). And while confidence has declined across all levels of self-reported health since 2022, those who report poor to fair health have experienced the biggest drop in confidence (from 59% to 50%).

Confidence in future access to needed health care is also closely tied to financial well-being.

**Among Canadians 50+, confidence declines as perceived adequacy of income decreases, and the disparity between those who have the most and least adequate incomes has widened over the past year.**

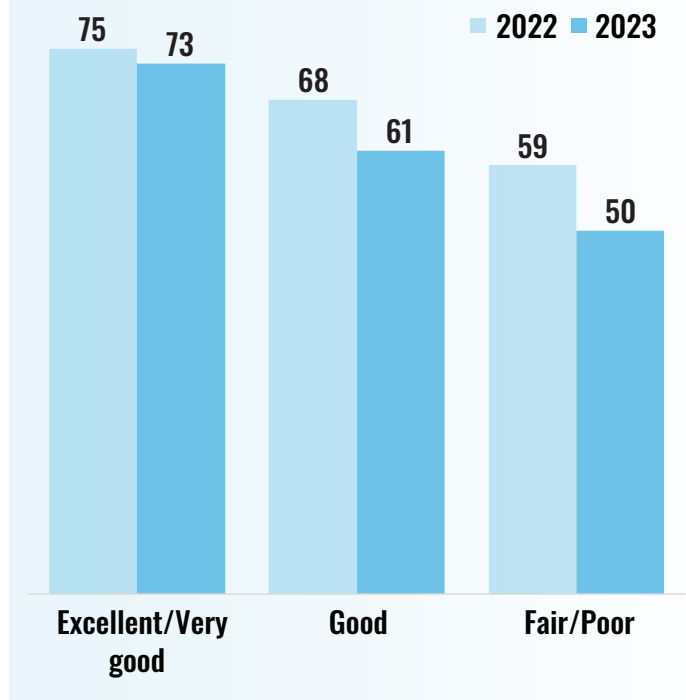
Confidence levels have declined substantially more for those who say that their income is not enough for them and they are struggling (from 51% to 37%) since 2022 than for Canadians 50+ with more adequate incomes. As a result, in 2023, there was a striking 36-point difference in the proportion very or somewhat confident in obtaining needed health care services between those who

describe their incomes as “good enough” (73%) and those who say their income is “not enough” for them and they are struggling (37%).

Finally, across the country, Canadians in Ontario expressed the most confidence (66%) in their future access to health care services, while confidence was lowest in Atlantic Canada (56%) in 2023. However, across all provinces, the proportion very or somewhat confident has declined 5-9% between 2022 and 2023, with the largest drop in confidence among Quebecers (from 68% to 59%).

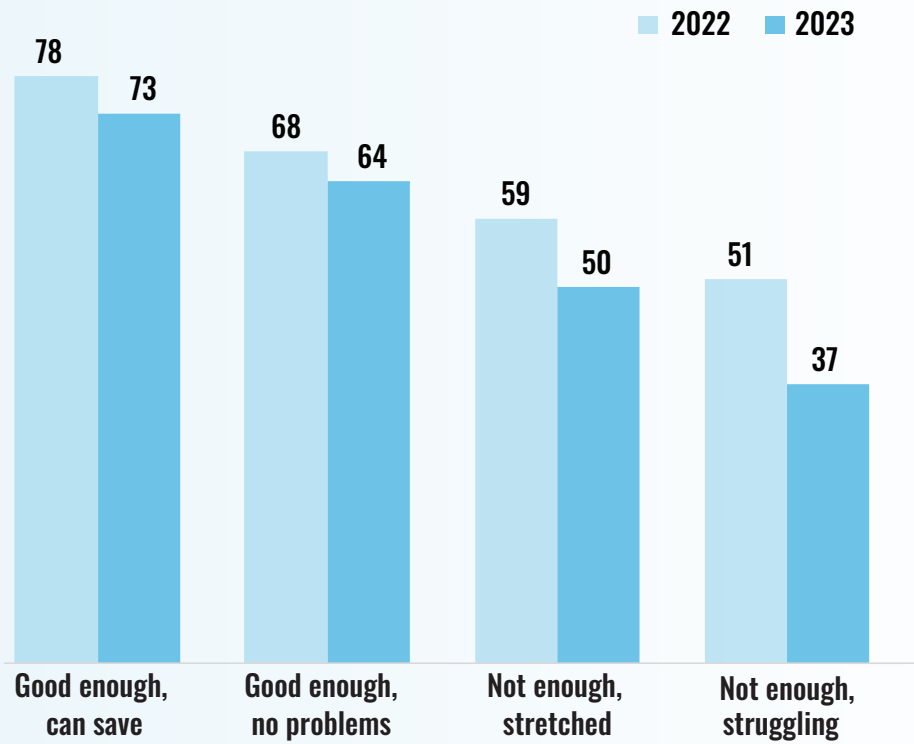
### Very or Somewhat Confident in Future Access to Needed Health Care (%)

By Health Status, 2022-2023



### Very or Somewhat Confident in Future Access to Needed Health Care (%)

By Income Adequacy, 2022-2023





## Access to Home and Community-based Care

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

Among these is the provision of adequate home and community-based care, which refers to care provided in home-based settings rather than in hospitals or long-term care homes, and allows individuals to remain independent in their communities.

Broadly, home care can be grouped into two types (of care and support): home care services and home support services. The former principally includes the provision of health care services by trained professionals, whereas home support services focus on facilitating activities of daily living and include non-medical services (e.g. personal care).<sup>30</sup> Home care may be supplemented with community-based support services (e.g. adult day programs) to help older adults engage with their social and physical environments.<sup>31</sup>

Together, home and community-based care play a critical role in meeting the overall care needs of our ageing

population. They provide access to a range of health care services, such as palliative care, therapy and rehabilitative care, nursing care and non-medical services, such as personal care, meal preparation and delivery, household maintenance, transportation, and exercise and fall-prevention programs to help them age safely and well in their own homes.

In Canada, home care services are delivered through a mix of publicly-funded programs and private or volunteer agencies. Publicly-funded home care services are provided by the provinces and territories, and various federal entities (such as Veterans Affairs Canada). However, eligibility, the nature and extent of services, and whether clients must pay for a portion of the associated costs varies across jurisdictions,<sup>32</sup> and the out-of-pocket costs can be significantly larger depending on the province.<sup>33</sup> Moreover, the amount of support provided through publicly-funded home care programs is often not enough to meet the in-home care needs of older adults, resulting in an increased reliance on unpaid caregivers and/or additional private services. For example, estimates reveal that no more than half of Canadian households receive home care or home support services that are funded solely by public sources.<sup>34</sup>

Given the variation in financial coverage of and access to home care services across Canada, there is a need to better understand the extent to which our system is meeting the growing and evolving needs of Canada’s ageing population. As a result, the NIA’s survey includes an indicator on access to home and community-based care based on two measures: 1) how often Canadians 50+ report getting access to the home care services they needed over the past year; and 2) their confidence in being able to access needed home care or community support services in the future.<sup>i</sup>

## Access to Needed Home Care

### Need for Home Care Services

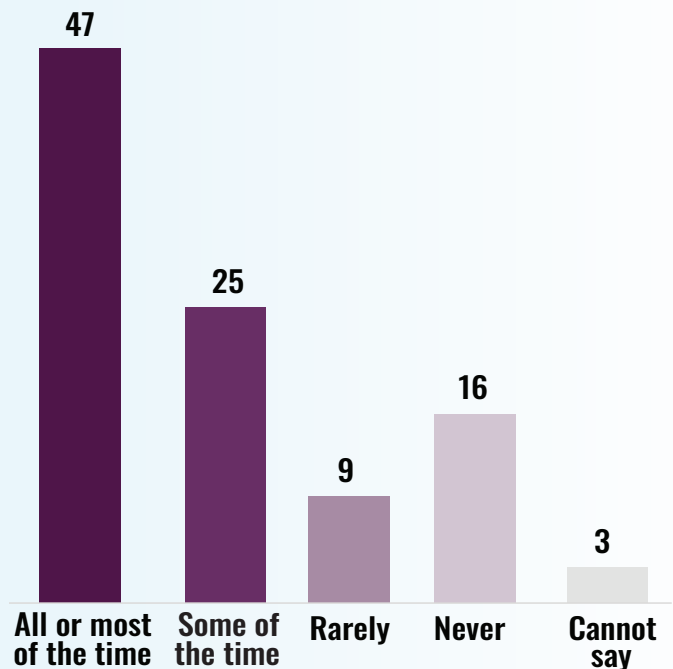
The 2023 NIA Ageing in Canada Survey reveals that among Canadians aged 50 years and older, approximately one-third (32%) reported needing home care services over the past 12 months. The proportion who reported needing home care services was also roughly the same across age cohorts: 36% of those aged 50–64 years, 29% of those aged 65–79 years and 32% of those aged 80 years and older reported needing home care services over the past 12 months.

Not surprisingly, a higher proportion of those who reported having fair or poor health (43%) said they needed home care services in the past 12 months than among those who reported having good, very good or excellent health (29%).

The need for home care services also gradually goes up as financial well-being decreases: those who describe their income as “good enough” for them were the least likely (30%) to report needing home care services over the past 12 months, while those who said their income is “not enough” for them because they are struggling were the most likely (39%) to report needing home care services over the past 12 months.

### Access to Needed Home Care All or Most of the Time over Past 12 Months (%)

Canadians Aged 50+, 2023



<sup>i</sup> This year’s indicator was modified to also specifically ask about access to home care services rather than only community support services as was the case in 2022.

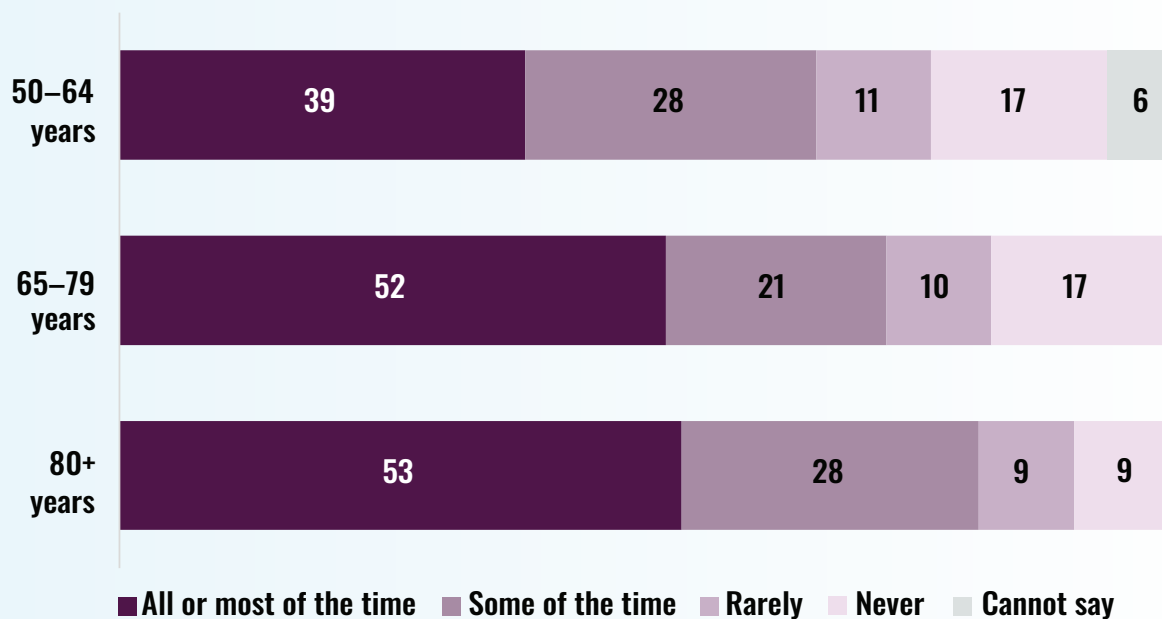
### Access to Needed Home Care Services

Among Canadians 50+ who required home care services over the past year, many were not able to access reliable support. Fewer than half (47%) said that they were able to access the services they needed, when they needed, all or most of the time over the past 12 months. The other half reported that they were able to obtain what was needed some of the time (25%), rarely (9%) or never (16%).

Successfully obtaining needed home care improved across older age cohorts, with older adults (aged 65+) having an easier time consistently getting the services they need at home: 52% of those aged 65–79 years and 53% of those aged 80 years and older said they obtained the home care services they needed, when they needed, all or most of the time in 2023, compared to only 39% of those aged 50–64 years. However, even among the oldest Canadians (aged 80+), nearly half (47%) indicated they could only obtain the services they needed some of the time, rarely or never.

### Access to Needed Home Care over Past 12 Months (%)

By Age Group, 2023



## **How Does Access to Needed Home Care Compare across the Population?**

As is the case with health care, access to home care services among Canadians 50+ varies considerably by health status and financial well-being.

**Despite having a greater need for home care services, only 37% of those who report fair or poor health said they received the home care they needed all or most of the time in the past 12 months.**

In comparison, the share was 43% among those who report good health and 55% among those who report good or excellent health.

The gap in access based on financial well-being is even more significant.

Comparing those with adequate and inadequate incomes reveals that while Canadians who are struggling the most financially have the greatest need for home care services, they are the least able to access it.

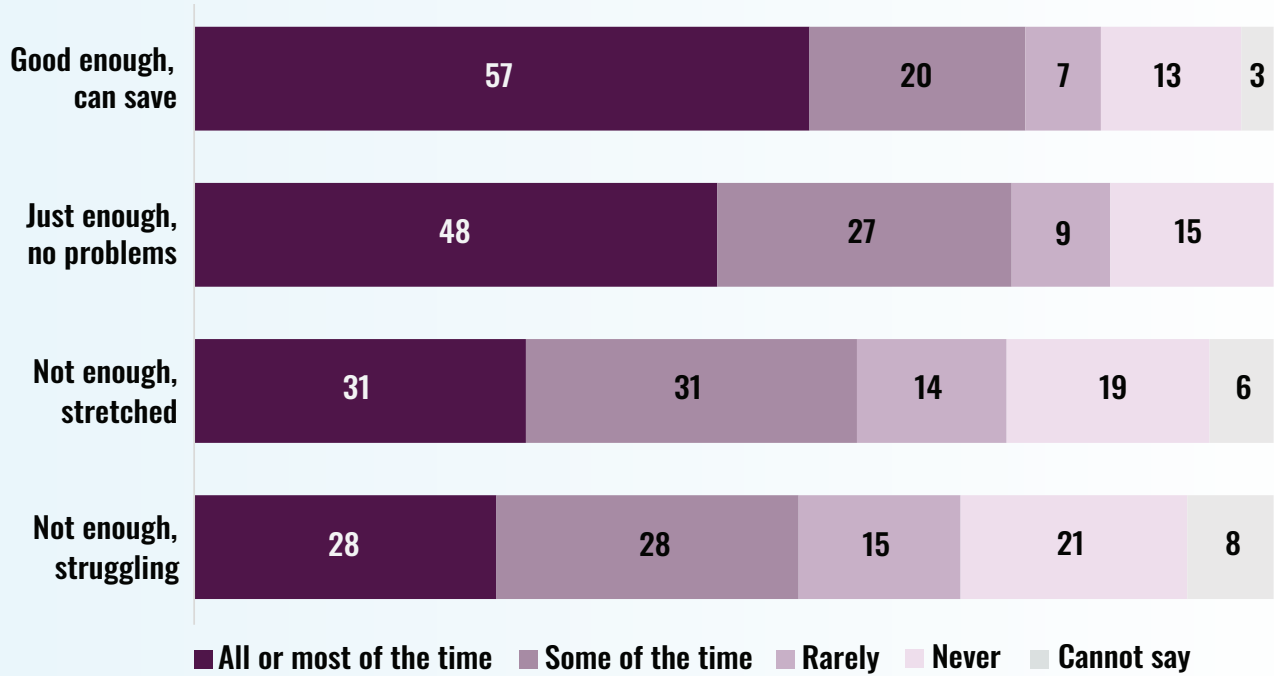
Those who describe their income as “good enough” were twice as likely (57%) as those who say that their income is “not enough” and that they are struggling (28%) to report getting the home care services they needed all or most of the time in 2023.

By comparison, and somewhat surprisingly, access to home care differs less significantly across the country than one might expect given that eligibility and financial coverage for publicly-funded home care programs varies across provincial and territorial jurisdictions. Notably, reliable access to needed home care services was most commonly reported by those living in British Columbia (50%), while the lowest rates were reported among those living in Quebec (41%).



### Access to Needed Home Care over Past 12 Months (%)

By Income Adequacy, 2023



## Confidence in Future Access to Needed Home and Community-based Care

The 2023 NIA survey also included a question to gauge Canadians’ confidence in being able to access the home and community support services they expect to need in the future.

Given the existing gaps in home care access that this survey reveals, it is not surprising that many Canadians 50+ (whether or not they have required such care in the past) lack confidence in the system’s ability to meet their expected home and community-based care needs in the future. Notably, Canadians 50+ report less confidence in being able to access home care or community support services than the health care services they expect to need in the future as they age.

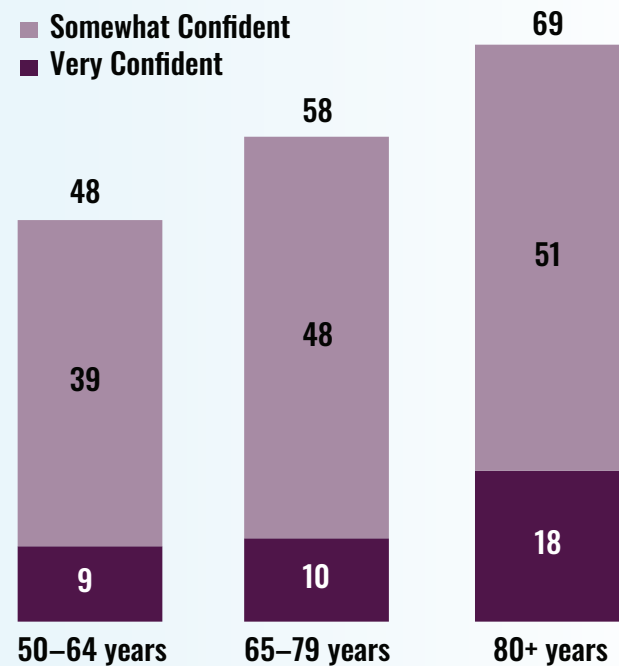
Just over half of Canadians aged 50 years and older said they were very (11%) or somewhat (43%) confident about getting the home care or community support services they expect to need over the next 10 years, compared to more than one-third who were not very (27%) or not at all (8%) confident.<sup>j</sup>

Confidence in having future needs met improves noticeably across age cohorts, with Canadians aged 80 years and older among the most positive in their expectations for future access. While less than half (48%) of Canadians aged 50–64 years said they feel very or somewhat confident in being able to get the home

care or community support services they expect to need as they age, more than two-thirds (69%) of Canadians aged 80 years and older reported feeling the same way.

### Confidence in Future Access to Needed Home and Community-based Care (%)

By Age Group, 2023



**Q18.** – “How confident are you today that you will be able to get the home care or community support services you expect to need for yourself as you age over the next 10 years or so?”

<sup>j</sup> The remaining 11% of Canadians aged 50 years and older reported that they could not say how confident they were in being able to access the home care and community support services they expect to need as they age.



## ***How Does Confidence in Future Access to Needed Home and Community-based Care Compare across the Population?***

As with health care services, confidence in future access to home care and community support services is strongly related to health status and financial well-being.

Canadians aged 50 years and older who reported fair or poor health were much less confident (43% very or somewhat confident) than those who reported very good or excellent health (63% very or somewhat confident) in being able to access the home care or community support services they expect to need as they age.

The confidence gap among Canadians 50+ is even larger in the case of financial well-being. Those who said that their income is not enough for them and they are struggling were only half as confident (32%) in the future as those who said their income is good enough for them (63%).

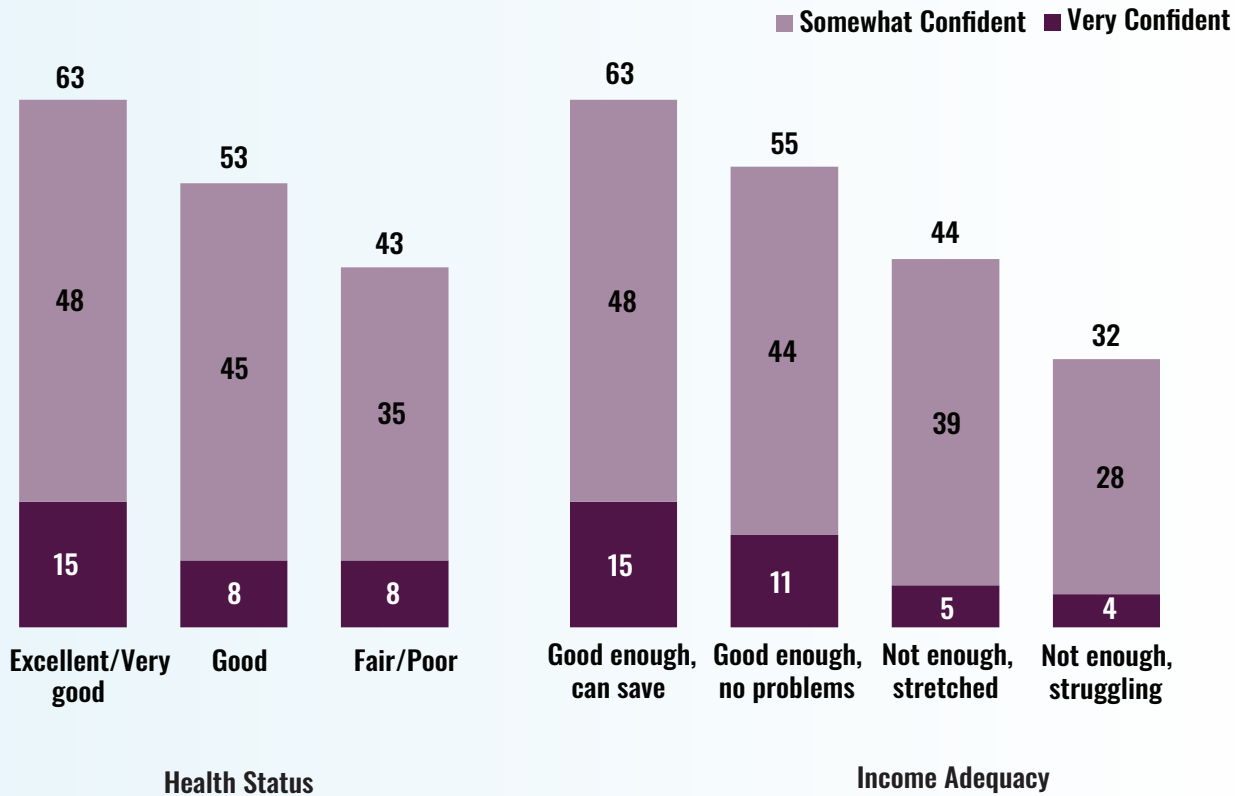
These relationships may not be surprising given the large discrepancies in access to home care services among Canadians aged 50 years and older based on health status and financial well-being, but they are worth emphasizing as a reminder that those who are most vulnerable within Canada's ageing population are also the least certain that they will receive support when they need it.

Finally, as was the case in the 2022 survey, confidence in future access to home care or community support services varies less significantly across Canada in 2023 than one might expect given differences in the

availability of, and financial coverage for, publicly-funded home care or community support services. Quebecers were less likely (49%) than others to be confident about receiving home care or community support services in the next 10 years, while Ontarians were the most confident (58%).

## Confidence in Future Access to Needed Home and Community-based Care (%)

By Health Status & Income Adequacy, 2023





## Enabling 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>35</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>36</sup> For many older persons, with the right mix of services and supports, their home can also become the better and less expensive option in which to receive care. While there is now considerable evidence showing that Canadians want to remain in their own homes for as long as possible, it is also important to know whether Canadians believe that they will actually be able to do so.

To better understand the extent to which Canadians 50+ believe that they will be able to age well in their own homes and communities, the 2023 NIA survey includes an indicator on enabling ageing

in place based on two measures: 1) where Canadians 50+ would like to live as they age; and 2) among those who wish to live in their own homes, confidence in their ability to do so for as long as they would like.

### Where Canadians Want to Live as They Age

In 2023, most Canadians 50+ (87%) reported living in their own homes, while about one in 10 (11%) said they lived in the home of someone else, such as a family member. The survey asked those currently living in their own homes where they would most like to live as they age.

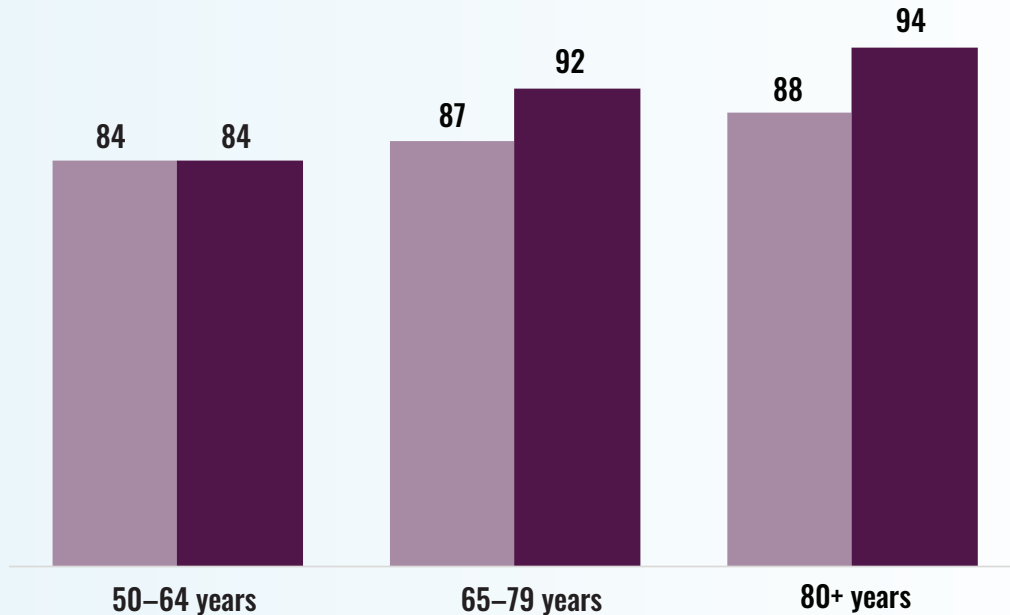
The 2023 survey revealed, not surprisingly, that almost nine in 10 (88%) Canadians aged 50 years and older currently living in their own homes would choose to remain in their own home as they get older, whether in their current home (75%) or in another smaller or manageable one (13%). This is an even higher proportion than in 2022, when 85% of Canadians 50+ expressed this view.

Those who did not express a desire to remain in their own homes either said that it was too early to say or that their decision would depend on particular circumstances (7%), or that they would like to move into a long-term care home (2%) or into the home of a family member (1%).

## Desire to Remain in Own Home as You Age (%)

By Age Group, 2022-2023

■ 2022 ■ 2023



Q22. – “In thinking about the future and where you would like to live as you age further, would you most like to...”

The desire to remain at home as one ages increased across age cohorts, with nearly all (94%) Canadians 80+ still living in their own homes reporting that they would either like to remain in their current home (86%) or downsize to a smaller more manageable home (8%).

Moreover, while the proportion wanting to live in their own homes increased since 2022 among older adults (aged 65+), it remained unchanged for those aged 50–64 years.

### ***How Does the Desire to Remain in Own Home Compare across the Population?***

While most Canadians aged 50 years and older say they want to live in their own homes as they age, this preference is also linked to health and financial well-being. The proportion who reported that they would like to remain in their current home or downsize was somewhat lower among those with poor or fair health (84%), compared with those in very good or excellent health (91%). The proportion was also much lower among those who said that their income is “not enough” and are struggling (74%), compared with those who described their income as “good enough” (92%).

## Confidence in Being Able to Live in Own Home over Time

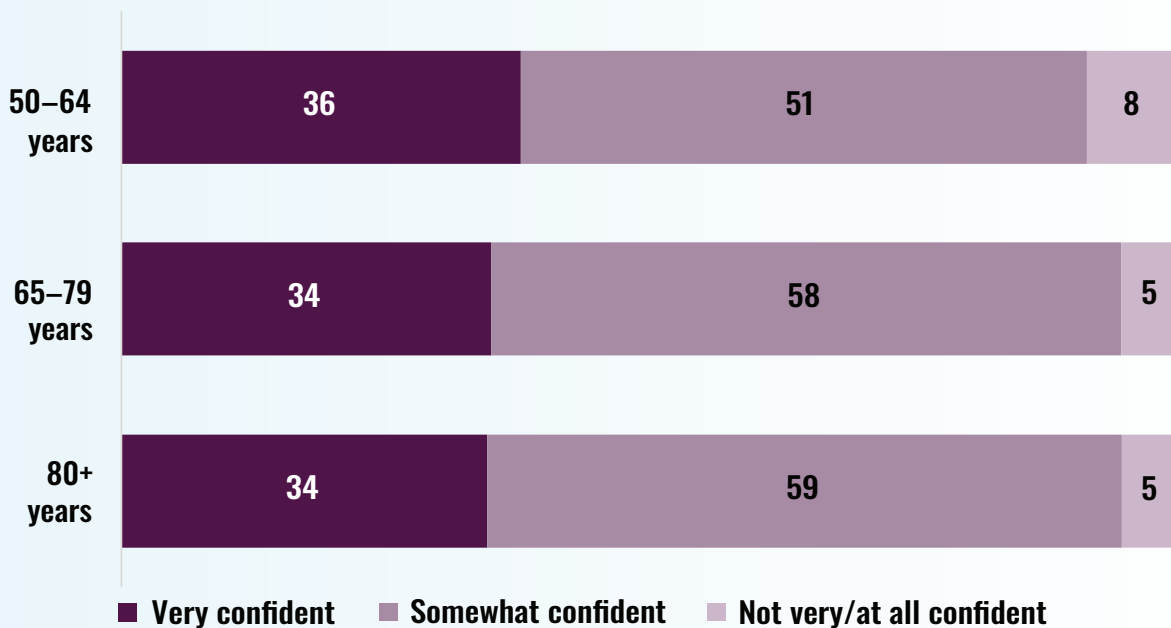
The survey also examined the degree to which Canadians who want to remain in their current home or downsize feel confident in being able to do so for as long as they would like.

One in three (35%) Canadians aged 50 years and older still living in their own homes and wanting to do so in the future said they were very confident they will be able to do so for as long as they would like, while just over half (55%) were somewhat confident they will be able to. Confidence levels are virtually unchanged since 2022 (when 33% were very confident and 56% were somewhat confident).

Confidence in the ability to remain at home is broadly similar across age cohorts. Regardless of age, about one-third of Canadians 50+ said they feel very confident and at least half said they feel somewhat confident in being able to remain in their own home for as long as possible. Confidence levels have also held steady across age groups and were essentially the same as in 2022.

### Confidence in Being Able to Live in Own Home as You Age (%)

By Age Group, 2023



Q24. – “How confident are you feeling today that you will be able to remain in your own home for as long as you hope to?”

## **How Does Confidence in Being Able to Live in Own Home Compare across the Population?**

How does confidence in ageing in place vary by reported health status and financial well-being? Confidence levels improve with health: nearly all (97%) Canadians aged 50 years and older who reported very good or excellent health were at least somewhat confident in being able to remain in their own homes, compared with three-quarters (74%) among those who said that their health is fair or poor. The proportion who felt very confident was also more than three times higher among those who reported very good or excellent health (54%) than those who said their health is fair or poor (16%).

Predictably, confidence also rises significantly with financial well-being. Canadians who said their income is “not enough” and are struggling were noticeably less likely than others to report feeling at least somewhat confident (57%) in being able to remain in their own homes. Even those who are only slightly better off financially and described their income as “not enough and are stretched” were much more likely to express feeling at least somewhat confident (85%) about the future than those struggling financially.

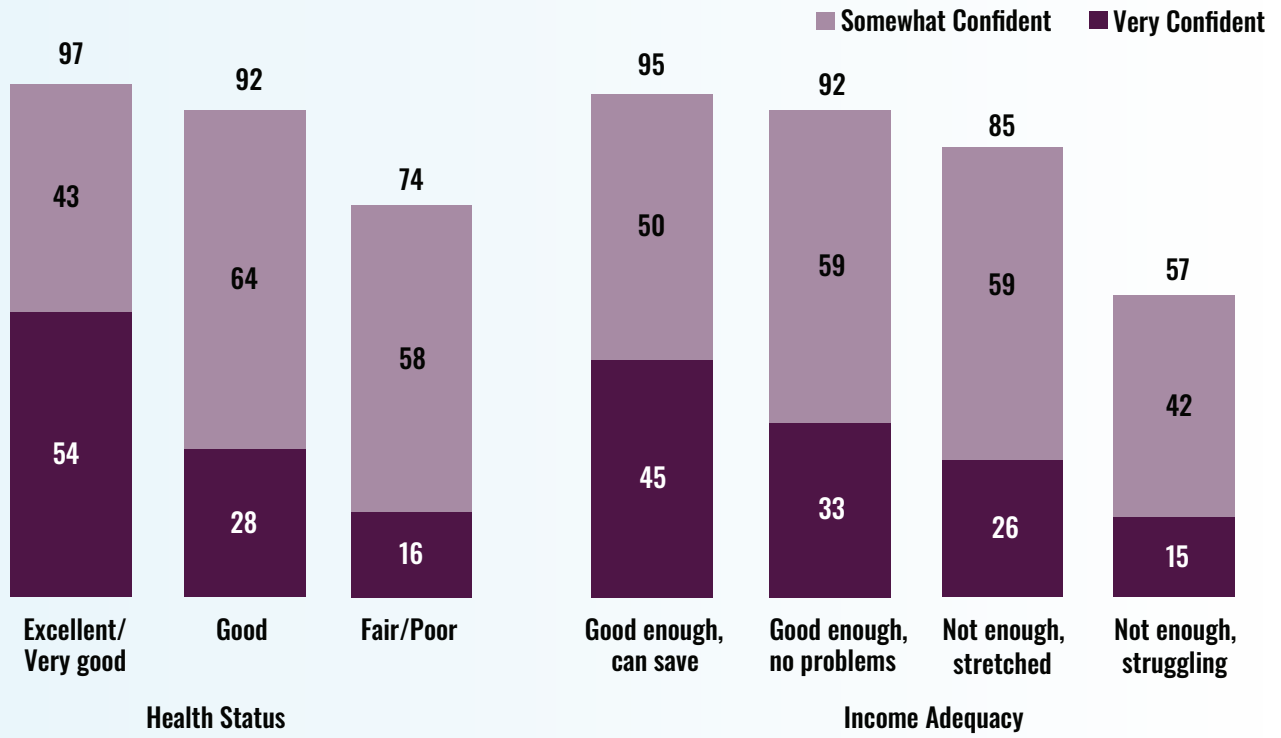
Confidence in ageing in place over time is largely similar across the population 50+ in terms of other socio-demographic factors known to influence whether older adults can remain in their own homes as they age, including gender, marital status, having children, living alone, education level, ethnic-racial background or generation in

Canada. Across these factors, differences between groups in levels of confidence were generally no larger than 5 percentage points.

And while confidence in the future is also comparable across regions (ranging from 88% to 92%), optimism about remaining at home was most widespread among Quebecers (92%), even though they also report the least confidence in being able to get the health care services and home and community support services they expect to need in the future.

### Confidence in Being Able to Live in Own Home (%)

By Health Status & Income Adequacy, 2023





## Part 2: The Overall Experience of Ageing in Canada

The NIA's survey also assesses how Canadians perceive the broader experience of getting older in Canada. Whereas the findings reported in Part 1 were from questions on Canadians' personal experiences across the three distinct but interconnected dimensions of ageing, Part 2 showcases perspectives on the overall experience of ageing in Canada.

This year, the NIA's survey analyzes how Canadians perceive the experience of getting older with one indicator on perspectives on ageing, which helps to shed light on what the experience of growing older in Canada is like.







# Perspectives on Ageing

The NIA’s survey measures how Canadians perceive the process of growing older with an indicator that captures their perspectives on ageing. This indicator is based on two key measures: 1) how Canadians 50+ feel about the overall prospect or experience of getting older; and 2) whether Canadians 50+ hold various positive and negative attitudes on ageing.

Together, these measures help to shed light on the beliefs and expectations Canadians have about ageing, which in turn, helps uncover whether broader societal generalizations and Canadian

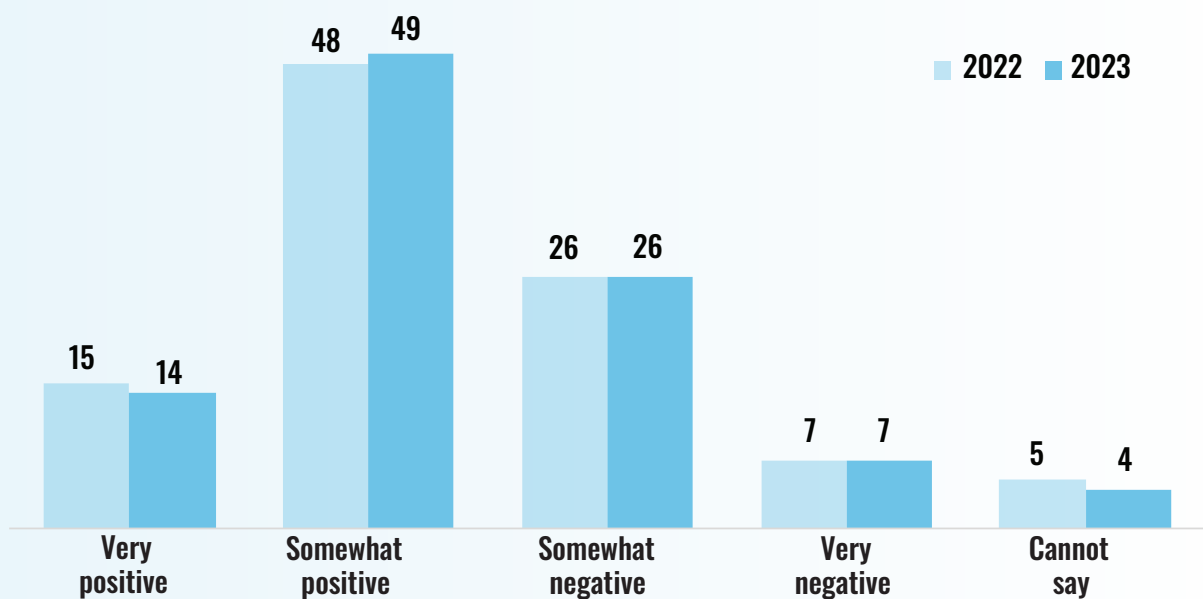
society as a whole have characterized the process of growing older as a burden or something that can be celebrated. These measures provide insight into whether Canadians frame ageing as a positive or negative experience.

## Feelings about the Prospect or Experience of Getting Older

As was the case in 2022, most Canadians 50+ in 2023 reported feeling either very (14%) or somewhat (49%) positive about the prospect or experience of getting older, while about one in three felt somewhat (26%) or very (7%) negative.

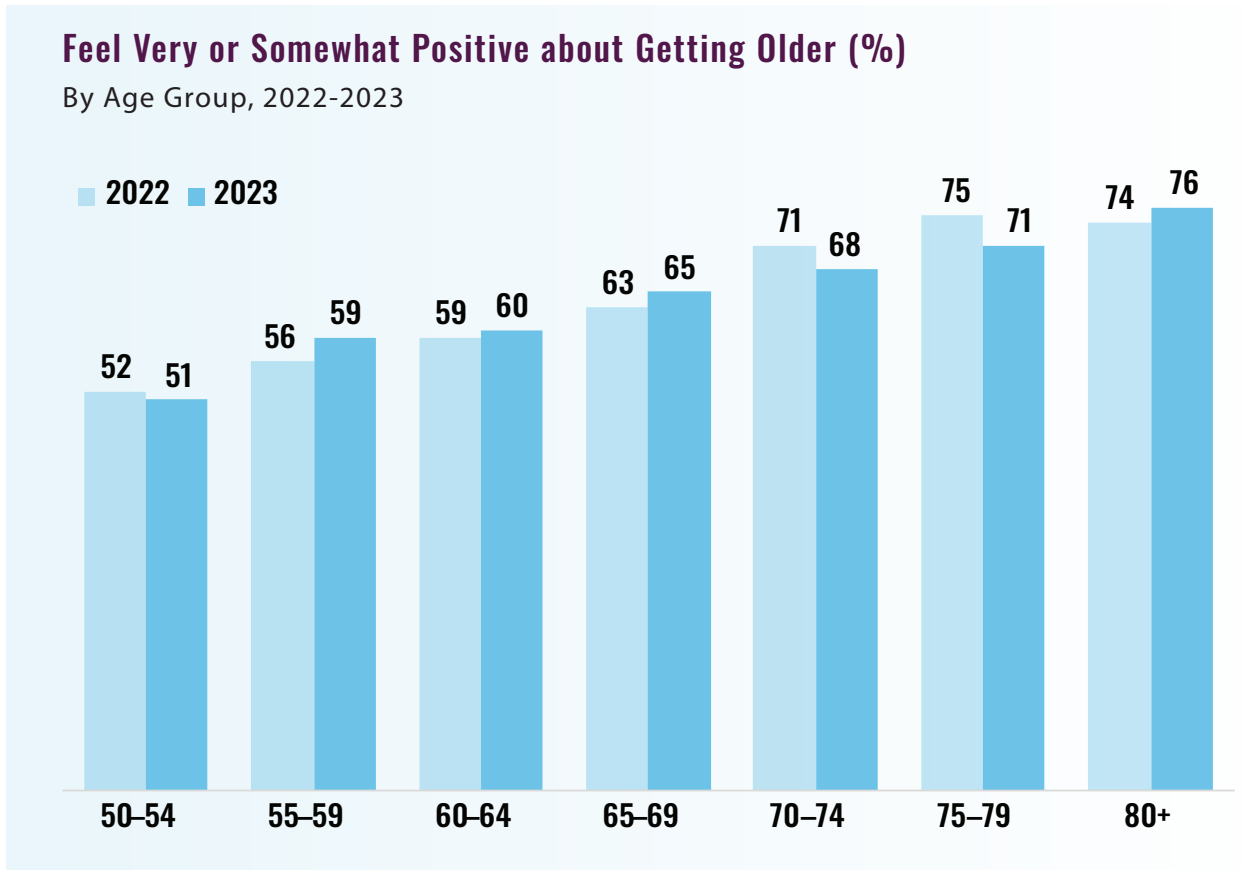
### Feelings about Getting Older (%)

Canadians Aged 50+, 2022-2023



**Q30.** – “How do you feel generally about the [prospect / experience] of getting older? Would you say that overall your feeling is ...”

Positive feelings rose steadily with age and were most common among those aged 80 years and older (76%).



### **How Do Feelings about Getting Older Compare Across the Population?**

Once again, as was the case in 2022, health and financial well-being are important factors in shaping perspectives on the prospect or experience of getting older.

Canadians aged 50 years and older who reported excellent or very good health were more than twice as likely to feel very or somewhat positive (81%) about getting older than those who reported fair or poor health (37%). These proportions also remain unchanged since 2022.

Similarly, those who described their income as “good enough” (76%) were considerably more likely than those who said their income is “not enough” for them and they are struggling (29%) to report positive feelings about the prospect or experience of getting older.

As was the case last year, Canadians living in Quebec had the best outlook on ageing, with a larger proportion (73%) reporting feeling positively about the prospect or experience of ageing than any other region or the national average (63%).

## Attitudes on Ageing

The NIA’s survey also includes a measure asking Canadians 50+ about their perspectives on four positive views on ageing and three negative views on ageing.

Overall, the vast majority of Canadians 50+ (95%) agreed with at least one of four positive views on ageing and 51% agreed with all four statements.

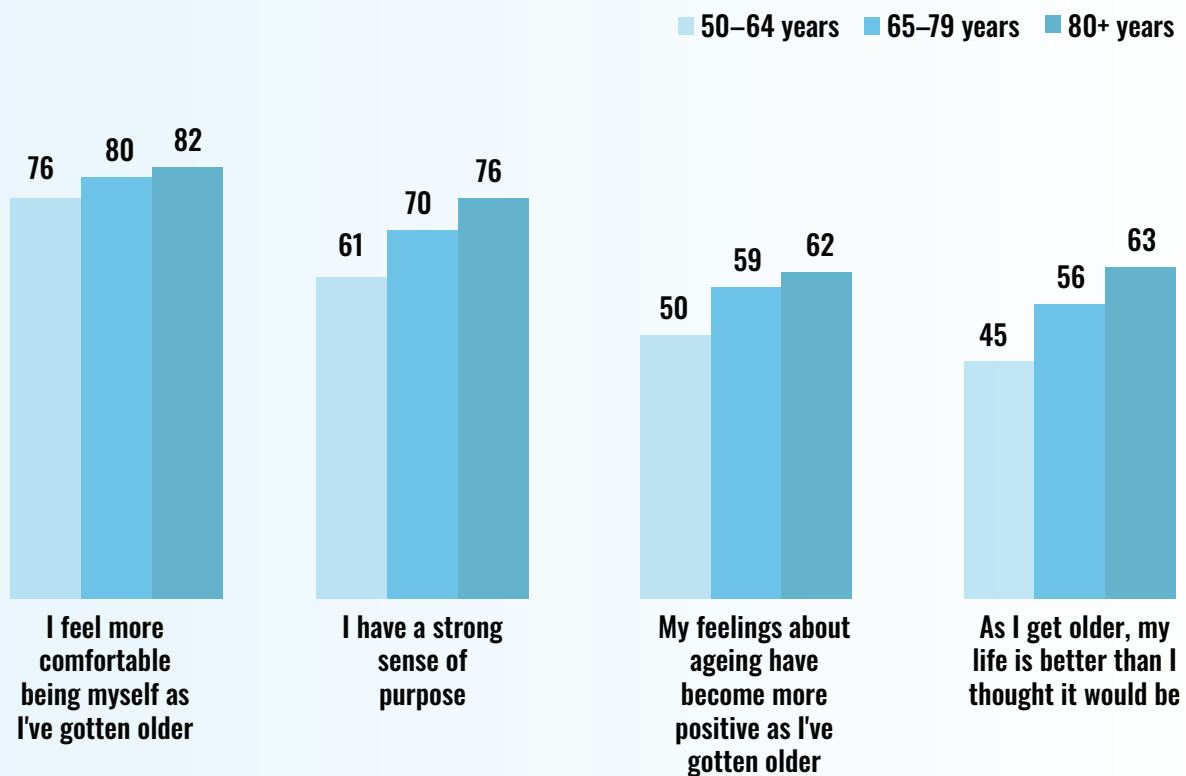
The majority of Canadians aged 50 years and older agreed that they feel more

comfortable being themselves as they have gotten older (78%) and that they have a strong sense of purpose (66%). About half also agreed that as they have gotten older, their feelings about ageing have become more positive (54%) and that their life is better than they thought it would be (51%).

In addition, Canadians 50+ appear to become more likely to agree with all four positive views across older age cohorts, with the highest proportion holding each of these positive views among those 80+.

### Positive Views on Ageing (%)

Strongly Agree or Agree by Age Group, 2023



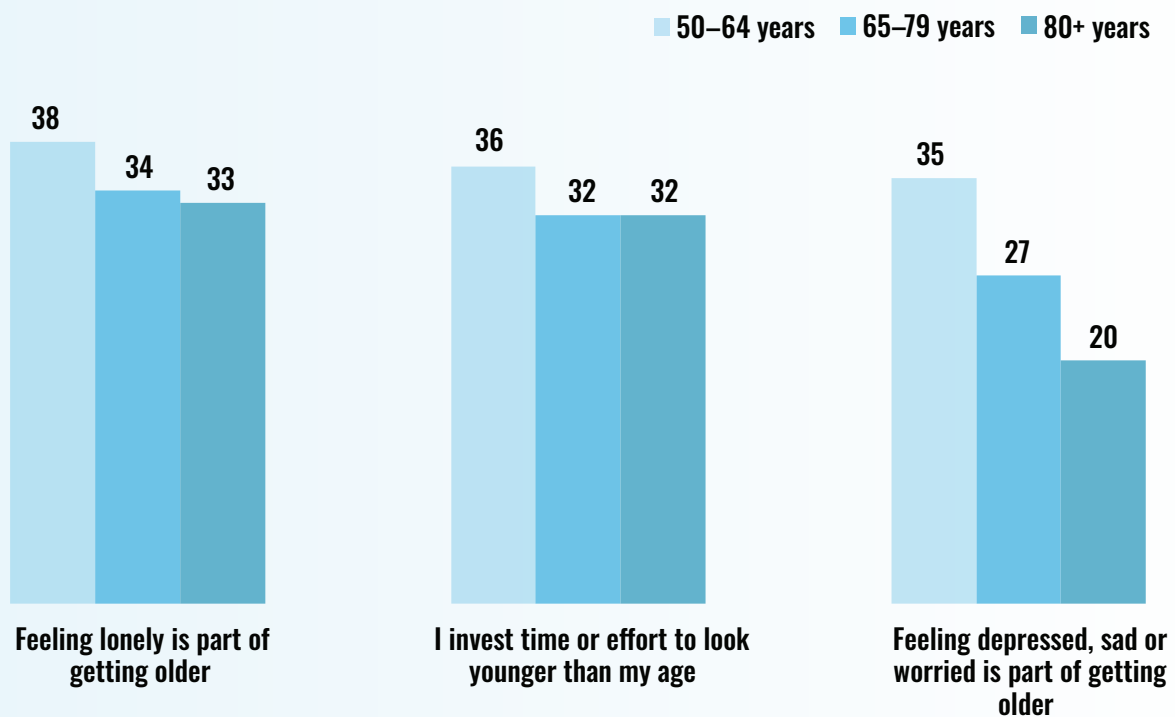
Q37\_3. – “How much do you agree or disagree with the following statements...”

However, many Canadians 50+ hold negative views on ageing, based on their agreement that feeling lonely (36%) or feeling depressed, sad or worried (30%) are a normal part of getting older, or that they invest time or effort to look younger than their age (34%).

In this case, Canadians aged 50–64 years were the most likely to hold these views, signalling that stereotypes and negative perceptions of ageing as something that is to be avoided remain common among those approaching older ages.

### Negative Views on Ageing (%)

Strongly Agree or Agree by Age Group, 2023



## Conclusions

The 2023 NIA Ageing in Canada Survey provides the first follow-up look at the perspectives and experiences of Canadians aged 50 years and older since its inaugural launch in 2022.

The study findings document the overall experience of growing older in Canada as defined by three key dimensions of ageing well — social well-being, financial security, and health and independence — and how the findings compare to last year and across the population in terms of socio-demographic characteristics. In doing so, the survey uncovers important realities about Canada's ageing population.

### **Canadians 50+ as a whole continue to generally do well and have confidence about the future**

Across most indicators of ageing well covered in this study, as was the case in 2022, Canadians aged 50 years and older in 2023 are doing well more often than not in terms of their social well-being, financial security, and health and independence.

For example, most Canadians 50+ have social networks of family and friends they can count on, and while ageism remains a problem, it is only reported as being experienced by a minority of those aged 50 years and older. In addition, even in the face of challenging economic circumstances, Canadians 50+ have not

reported a downturn in their overall financial well-being since 2022. Similarly, despite the challenges brought on in the aftermath of the COVID-19 pandemic, a growing majority of Canadians 50+ who needed health care services over the past year said they could access what they needed all or most of the time. These findings are reassuring at a time when Canada is facing unprecedented demographic pressures with Canadians aged 65 years and older, representing the fastest-growing segment of its population.

The most noteworthy change since 2022 impacting the population aged 50 and older as a whole has to do with Canadians' access to health care services.

While overall access to needed health care over the past year has reportedly improved, confidence in future access has declined (by about 5%) since 2022.

This suggests that broader factors beyond only recent experiences, such as news and media coverage or challenges in accessing care during the pandemic, may be at play in shaping perceptions of the health care system and future expectations around it.

But while Canadians 50+ were generally found to be doing well, areas of concern remain. This year's survey documents that one in three have weak social networks, meaning they are at risk of experiencing both social isolation and loneliness, and one in three have previously experienced

age-based discrimination at some point in their lives. Canadians 50+ also experience significant unmet home care needs, putting their long-term health and well-being in jeopardy. Likewise, working Canadians aged 50 years and older report they struggle to save for an adequate retirement, including those who are aged 80 years and older, highlighting the need for better options and solutions to secure retirement income.

## **Canadians aged 80 years and older continue to report the best perspectives and experiences**

As was the case in the 2022 survey, Canadians 80+ who are still living independently consistently report better circumstances across most indicators of social well-being, financial security, and health and independence.

They have stronger social networks, better access to health care services and home care, and report more financial security compared to their younger counterparts aged 50–79 years. Optimism about the future is also most widespread among Canadians aged 80 years and older, as are their positive feelings towards the overall process of ageing.

There is, however, one important exception to this pattern in 2023: experiences of everyday ageism, which are most frequently reported by those aged 80 years and older. Although older cohorts are less likely to report having previously experienced discrimination or unfair treatment because of their age, when asked about different forms

of ageism experienced in their day-to-day lives, whether directly through interpersonal interactions or indirectly through ageist beliefs, assumptions and stereotypes, experiences of everyday ageism rise significantly with age.

There is, of course, a very important caveat to these findings, which is that they largely represent the experiences of Canadians 80+ who are doing well enough to still be living independently within their communities. It is fair to assume that the experiences of Canadians 80+ living in institutionalized settings across Canada, such as long-term care homes, would likely have very different experiences to report. However, the survey still makes the important revelation that among the growing number of older adults living within Canadians communities, those aged 80 years and older consistently have the best perceptions and experiences when it comes to key aspects of ageing. These findings underscore the well-being currently being experienced by our oldest Canadians, challenging preconceived notions and what people might think about the difficulties of getting older.

## Canadians in poor health and/or without adequate income remain the most vulnerable

Overall, most Canadians aged 50 years and older are doing well across the indicators of social well-being, financial security, and health and independence. Nevertheless, special attention needs to be paid to the fact that a number of groups in the country remain particularly vulnerable. Canadians who are in worse health and with lower incomes stand out most consistently in this regard. Across population groups, these Canadians 50+ are most likely to have weak social networks and more frequent experiences of ageism, have the greatest care needs yet are least likely to be able to successfully access them, and express less confidence and have more concerns about the future. Moreover, these groups have experienced the most significant drops in confidence.

What has become clear through the second year of the NIA Ageing in Canada Survey is the critical role that both health status and financial well-being play in shaping the entire experience of ageing among Canadians.

While these findings may not be a surprising revelation, the evidence presented in this study is stark. The results confirm that health status and income adequacy are both key determinants of ageing well, and that adequately supporting Canada's growing ageing population will require dedicating more resources and targeted efforts toward supporting Canadians in worse health and with lower incomes.

One in four Canadians aged 50 years and are not in good physical health (i.e., they report their physical health to be fair or poor), just as one in four say that their household incomes are inadequate (i.e., it is not enough for them and they are either stretched or having a hard time). When both these vulnerable groups are considered together, the proportion of Canadians 50+ who either not in good health or have inadequate household incomes reaches 40%. This means that among Canada's population aged 50 years and older, roughly six million individuals,<sup>k</sup> if not more, are at risk of not being able to age well with the dignity and confidence everyone deserves.

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<sup>k</sup> Based on 2022 Canadian population estimates from Statistics Canada. Table 17-10-0005-01 Population estimates on July 1st, by age and sex. DOI: <https://doi.org/10.25318/1710000501-eng>.

## Quebec stands out as a province where Canadians 50+ are ageing well

Across the country, residents of Quebec fare the best across most key indicators of ageing well, often ranking as much as 10 percentage points above the national average or other regions. Quebecers are less likely to have weak social networks or frequent experiences of ageism, are more likely to report better financial well-being and retirement readiness, have more confidence in being able to age in their own homes and have the best outlook on the overall process on ageing.

The notable exceptions are Quebecers' ability to access health care services and home and community-based care. They were the least likely to report receiving needed care and services all, or most of the time, over the past year and confidence in future access. By comparison, residents of Ontario and Alberta report the best experiences in terms of previous access and future confidence when it comes to both health care and home and community-based care.

Yet, despite the worst experiences in terms of receiving health and home care services, Quebecers express the most confidence in being able to remain in their own homes as they age. And while Quebecers stand out for doing the best across many key indicators of ageing well, no region in Canada stands out for having residents who consistently report the poorest experiences and perspectives.

The 2023 NIA Ageing in Canada Survey sheds light onto the perspectives and experiences of Canadians 50+, and the overall experience of growing older in Canada across three key dimensions of ageing well. For the second year in a row, this survey makes important contributions to the Canadian research and policy landscape by analyzing key indicators of ageing well that help address questions such as: Do older Canadians have sufficiently strong social networks? Do older Canadians feel financially prepared to retire when they want? How well are older Canadians being supported to age in their own homes and communities?

The survey also explores whether and, if so, how perceptions and experiences have evolved since the NIA's inaugural survey in 2022. In doing so, it provides new details on the evolving experiences of older adults and specific groups in the context of economic shifts and social circumstances that can influence ageing well. These questions matter because ensuring the social, financial and physical well-being of older Canadians remains more critical than ever to supporting the long-term success of Canada as a whole.



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