Aging Canadian Population in International Context: Policy Challenges (or not)

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• Focus on Canada (in international perspective)
• On shifting narrative of population aging & policy challenges
• On current trends and interactions – some surprising
• On how policy might be helpful
• On what may be unhelpful in policy
The population aging narrative moves

- Gender & Ethnicity
- Work & Retirement
- Families & Generations
1980s & into 1990s:
CRISIS/ GREY WAVE (even TSUNAMI)/
ALARM/ WORRY/ LOSS

Late 1990s:
MANAGING/ MAINTAINING

2000s:
REAL TRENDS FOCUS/
INTERACTIONS/ MOVE AWAY FROM
PURE DEMOGRAPHIC PROJECTIONS
Age Pyramid, Canada, 1971 and 2010 (July)

Queen's International Institute on Social Policy, August 2011
Proportion of population 65+ (~2007)
• At present, population aging is a developed world challenge

• BUT...

• Developing world aging fast!
- Developed regions of world:
  - RICH BEFORE OLD
- Developing regions of world:
  - OLD BEFORE RICH
Canada

2007 life expectancy:  
- women 83
- men 78

Most men die in a union/most women die unattached with no spousal caregiver

21% of women provide unpaid care to an older person, many of the providers are older too

57% of caregivers to elders are employed:
- 25% missed work because of care demands
- 16% reduced employment hours because of care demands
More Older Women Live Alone
2006 Census of Canada

Reduction of poverty among elders touted as a Canadian success story

But....

For women, move out of bottom rung has only been to second rung, not higher

No significant gains for elder unattached women since 1980
Growing proportion of seniors are non-Canadian born

<table>
<thead>
<tr>
<th>Age</th>
<th>2001(F)</th>
<th>2006(F)</th>
</tr>
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<tbody>
<tr>
<td>65-74</td>
<td>29 (28)</td>
<td>30 (29)</td>
</tr>
<tr>
<td>74+</td>
<td>28 (27)</td>
<td>30 (28)</td>
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- Varies widely across Canada
- 2001: 3% in Newfoundland/41% in Ontario

2006: 3% in Newfoundland/43% in Ontario
• And… With growing pressures in many parts of the world, pressures will increase on Canada to accept more older immigrants/refugees
• May be ‘older’ (our definition) or ‘older’ in terms of life expectancy
• Family reunification challenges
- Retirement paths more flexible, less age-based
- Women’s retirement different: less likely to see as only stopping paid work and getting a pension
- More complex retirement decisions in families
- Growing concerns about retirement financial security

New Frontiers of Research on Retirement (2006), Statistics Canada
Those age 55 – 84: characteristics

**Fully retired**: Lower income, health problems

**Never retired**: Minority- necessity; fin secure & well educated; more immigrants

**Partially retired**: Job change/transition; self-employment

**Returned to work**: Highest educ; valued skills

2009 Community Health Survey

Among those 45-64: As inequality increases, overall health worsens


Societal Context matters
Policy challenges:

→ Language change needed: ‘Seniors’ outdated concept, lumps all those 65+ Increasingly diverse & widening category

→ Need to move beyond macro predictions of aging populations to nuance & interactions with non-aging issues

→ Labour demand far from certain; interacts with education/skills/economic growth & productivity; Supply of skills among older workers sufficient to meet demands (Hicks, 2011)

→ Assumptive leaps may mislead, ie. Extension of working life may not mean fewer years in retirement
• Underlying challenges:

• → Dispelling myths, ie, older people a drain -- they contribute/pay taxes; older workers not productive – not so (Kesselman, 2004)

• → Not conflating today’s older people with those of tomorrow

• → Not letting what SEEMS TO BE blind us to what IS

• → Tempering rhetoric with real analyses & best trends data

• → Engaging in evidence-based policy-making
• Key references


• Statistics Canada (2006) *New Frontiers of Research on Retirement*
• Thank you
• Merci beaucoup

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