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Global AgeWatch Data and analysis on population ageing

HelpAge International global network

Commentary on Canada's domain ranks in the 2015 Global AgeWatch Index

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Global AgeWatch Index rank

5 out of 96

Canada ranks at 5 overall and is in the top 10 in all four domains.

It performs best in the health domain (4), above the regional average on all health indicators.

Canada ranks high in the enabling environment domain (9) despite low satisfaction of older people with public transport (56%). Satisfaction with civic freedom (93%) and social connectedness (94%) are one of the highest in the region.

The country ranks high in the income security domain (10), with 97.7% pension income coverage and a poverty rate (6.8%) below the regional average.

Canada also ranks high in the capability domain (10), with both employment rate (60.5%) and educational attainment among older people (84.5%) above regional averages.

Income security

10 82.9/100

Canada's Retirement Income System is intended to reduce the incidence of low income in old age and enable older people to maintain a reasonable living standard in retirement. The system has three separate tiers. The Old Age Security (OAS) program is financial by the federal government and all Canadians who are legal residents, over 65 and have been in the country at least 10 years (over the age of 18) are eligible. It also provides a Guaranteed Income Supplement and Allowances for eligible low income seniors with no other source of income than the OAS. Beginning in 2023, eligibility for OAS and Allowances will gradually increase to 67 from 65 years of age over a six year period.

The Canada Pension Plan (CPP) and Quebec Pension Plan (in the province of Quebec) provide a monthly taxable income to contributors who retire or become disabled. It is jointly managed by the federal and provincial governments and is funded by employers and employees. The program can be accessed at age 65 or at a reduced amount of income at age 60. The third tier of retirement income security consists of tax-deferred savings held in employer-sponsored registered pension plans (RPPs) and/or individual registered retirement savings plans (RRSPs).

Health status

4 80.3/100

Canada's healthcare system, known as Medicare, is publicly funded and provides universal, comprehensive hospital and physician services. The provincial and

territorial governments deliver healthcare with financial support from the federal Canada Health Transfer. Provincial and territorial governments also provide supplemental health coverage to specific groups such as children, seniors and those on social assistance. This can include prescription drugs, dental and vision care, but coverage depends on the province of residence.

Some of the health-related issues faced by older people include extended wait times for admission to long-term care, access to home care, caregiver burnout, poor medication management, need for better integrated care, and social isolation.

The employment rate of Canadians aged 55 and over has grown steadily since the 1990s. Between 2000-2010, the employment rate of men aged 65-69 nearly doubled, as did the rate for women aged 60-64. Since 2006, the Targeted Initiative for Older Workers has helped unemployed workers aged 55-64 in specific communities to return to work.[1]

Canadians are retiring later than in the 1990s, due to factors such as longer life spans, advances in healthcare, crises in the economy, and federal government plans to move eligibility for Old Age Security to 67.[2] But Canadians are also delaying retirement to stay socially connected and active. In 2011, the average retirement age was 62.3, regardless of level of education or retirement type.[3] The high percentage of older people with secondary or higher education impacts positively on their financial security in later years.[4]

Social connectedness has a strong positive impact on physical and mental health. Safety issues can be one barrier to social connectedness. Canada as a whole has a relatively low crime rate that has fallen steadily in recent decades.[5] Crimes against seniors are most commonly family abuse and financial fraud.[6] The government of Canada is taking a number of actions to address elder abuse, including awareness campaigns and legislation such as the 2013 *Protecting Canada's Seniors Act.* Provincial governments have similar initiatives.

With Canada's large geographic area, access to public transport varies widely according to the location and size of the community. Larger urban centres are more likely to offer bus services and give seniors special rates. However, most older people live in areas where the car is the primary form of transportation. It has been found that older people who have a driver's licence and usually travel by car are more likely to participate in social and family activities.[7]

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[1] http://www.actionplan.gc.ca/en/initiative/targeted-initiative-older-workers
[2] http://www.budget.gc.ca/2012/themes/theme3-eng.html
[3] http://www.cbc.ca/news/business/canadians-retiring-2-years-later-than-they-used-to-1.1164191
[4] http://well-being.esdc.gc.ca/misme-iowb/.3ndic.1t.4r@-eng.jsp?iid=54
[5] http://www.thestar.com/news/canada/2014/07/23/canadas_crime_rate_falls_as_homicides_hit_lowest_level_since_1960s.html
[6] http://victimsofviolence.on.ca/rev2/index.php?option=com_content&task=view&id=343&Itemid=33
[7] http://www.statcan.gc.ca/pub/11-008-x/2006005/9528-eng.htm

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