

## Commentary on Canada's domain ranks in the 2014 Global AgeWatch Index

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 **Global AgeWatch Index rank** **4**  
out of 96

Canada ranks at 4 on the Index and ranks in the top 10 for all four domains. It ranks 4 in the health domain, above the regional average on all health indicators. It ranks 7 on the income security domain, with 97.7% pension income coverage and a higher than average GDP per capita (US\$35,739) for its region. It is number 8 in the capability domain, with a rate of educational attainment among older people (83.9%) that is about 23 percentage points above the regional average.

Canada ranks at 9 in the enabling environment domain and below the regional average for the indicator of satisfaction with public transport (56%). It has above the regional average on the other indicators of safety (79%), civic freedom (93%) and social connectedness (94%).

 **Income security** **7**  
83.2/100

Canada's Retirement Income System is intended to reduce the incidence of low income in old age. The system has three separate tiers: The Old Age Security (OAS) programme is financed by the federal government and all Canadians who are legal residents, over 65 and have been in the country at least 10 years are eligible. Beginning in 2023, eligibility for OAS and other 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 provide a monthly taxable income to contributors who retire or become disabled. They are jointly managed by the federal and provincial governments and are funded by employers, employees and the self-employed. The programmes can be accessed at age 65. 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/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. Coverage depends on the province of residence.

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



## Capability

8

59.7/100

The employment rate of Canadians aged 55+ has grown steadily since the 1990s. Between 2000 and 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 return to work.

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. 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.

The high percentage of older Canadians with secondary or higher education, impacts positively on their working life, as well as on their life expectancy.



## Enabling environment

9

78.9/100

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. Crimes against seniors are most commonly family abuse and financial fraud. 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 seniors live in areas where the car is the primary form of transportation. It has been found that seniors who have a driver's licence and usually travel by car are more likely to participate in social and family activities.

**The Global AgeWatch Index ranks countries by how well their older populations are faring.**

For general enquiries please contact HelpAge International's Media Manager, Sarah Gillam (sarah.gillam@helpage.org).

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