

# CARE-FULL?

THE DEMOGRAPHIC CRUNCH AND SENIOR CARE IN CANADA

IMFCC INSTITUTE  
OF MARRIAGE  
AND FAMILY  
CANADA

April 2009

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## EXECUTIVE SUMMARY

Canada's population statistics past, present and future show two clear trends: fewer children and many more seniors (as a percentage of population). Given these realities, the constant refrain for national day care is a distraction from a more pressing Canadian need: to ensure appropriate care for our growing senior population.

With every passing generation over the last 40 years, the number of children as a percentage of the population has decreased. In 1970, 17 children were born for every 1000 Canadian citizens<sup>1</sup> and the Total Fertility Rate (TFR, representing the total number of children a woman will give birth to during her fertile years) was higher than the 2.1 number (the TFR required to maintain current population levels through births alone). In 2006, only 10 children were born for every 1000 citizens<sup>2</sup> and the TFR had dropped to 1.59.<sup>3</sup> While the 1980's saw an increase in the TFR, the last time the Canadian TFR was higher than 2.1 was 1971.<sup>4</sup> Viewed from another perspective: from 1979 to 1999, the fertility of Canadian women aged 20 to 24 decreased nearly 40 per cent, and fertility among those aged 25 to 29 declined about 25 per cent.<sup>5</sup>

Successive generations of Canadians post World War II have had successively fewer children: in 2002, 35 per cent of seniors aged 65-74 had had 4 or more children still living, while only 11 per cent of parents aged 45-54 had the same number.<sup>6</sup>

Over the next 30 years, the number of Canadians 65 and over is set to explode, as the so-called "baby-boomer" generation is just now beginning to reach seniority. These seniors will require increasingly intensive care as they undergo the natural aging process while a portion will also deal with chronic or terminal illness.

## RECOMMENDATIONS:

- Family members must consider where they will live relative to their parents.
- Caregivers should become aware of homecare services available locally.
- Employers will need to explore ways in which concepts such as flextime can allow employees time to care for their aging parents.
- Local communities should explore ways in which seniors can be supported to stay in their own homes as long as possible.
- Governments should investigate ways in which they can encourage these alternate modes of care.

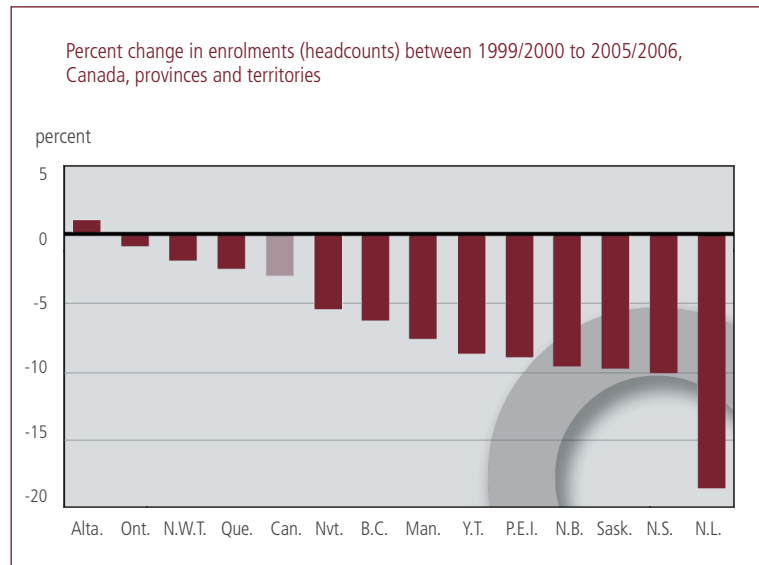
### FEWER CHILDREN, MORE SENIORS

Schools are closing for lack of students across the country. Birthrates, while increasing slightly over the last few years, continue well below the replacement rate of 2.1 children per woman.

Population estimates show that in 2005 there were 135 children per 100 seniors (65+) in Canada. In 2031, the corresponding ratio of children to seniors is predicted to range between 54 and 71 children per 100 elderly persons in Canada<sup>7</sup> depending on how the population grows or declines between now and then. As the Baby Boomer generation begins to enter retirement, grandparents will outnumber grandchildren. This trend is already well established.

Statistics Canada has found that between 1981 and 2005, the number of seniors in Canada increased from 2.4 to 4.2 million and their share of the total population increased from 9.6 per cent to 13.1 per cent.<sup>8</sup>

According to Statistics Canada, by all possible considerations of population projection, seniors will begin to outnumber children 14 years old and younger by around 2015.<sup>9</sup> From then until 2056 (the limit of Statistics Canada's projections), the differential is projected to grow. Our seniors need care today, and an increasing numbers of seniors will need care into the future.



Source: Statistics Canada

## HOW DID WE GET HERE?

### ○ Longer life expectancies

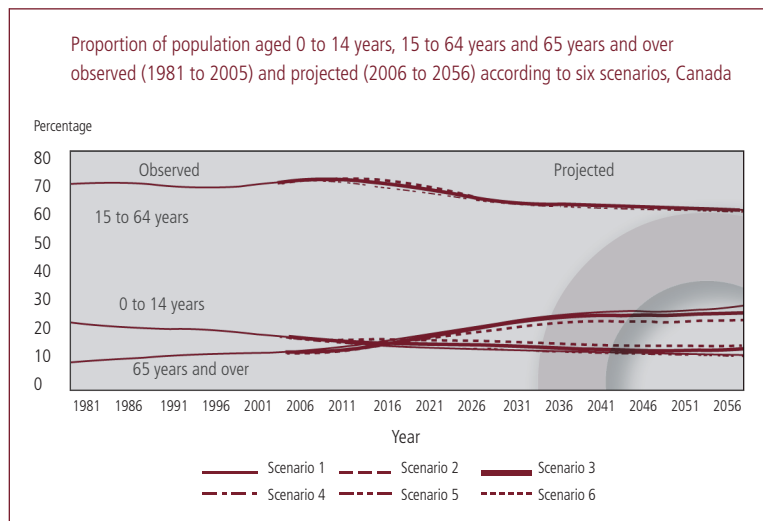
Not only is Canada’s population aging; we are also living longer. A man born in 1922 can expect to live, on average, 59 years. A woman born the same year could expect to live 61 years. A man born in 1992, on the other hand, could expect to live 75 years, a woman 81.<sup>10</sup> Statistics Canada projects that between 2005 and 2056, the average Canadian’s lifespan will increase by seven years.<sup>11</sup>

Shorter life expectancy and higher birth rates meant in the past that there were, more often than not, multiple children to share care of aging parents. As parents live longer, and successive generations have fewer children later in life, the available pool of family caregivers will necessarily shrink.

### ○ Delayed Motherhood

Statistics Canada found that between 1986 and 2006 the average number of children born to women aged 30 to 34 was greater than the number of children born to women aged 25 to 29. This number (for women aged 30-34) has been higher than the average number of children born to women aged 20-24 since 1989.<sup>13</sup>

Since children are entering their parents’ lives later, they also leave the parental home later in their parent’s lives. This is a large factor in the creation and coming enlargement of the sandwich generation, where middle-aged people are sandwiched between caring for both their children and their aging parents.



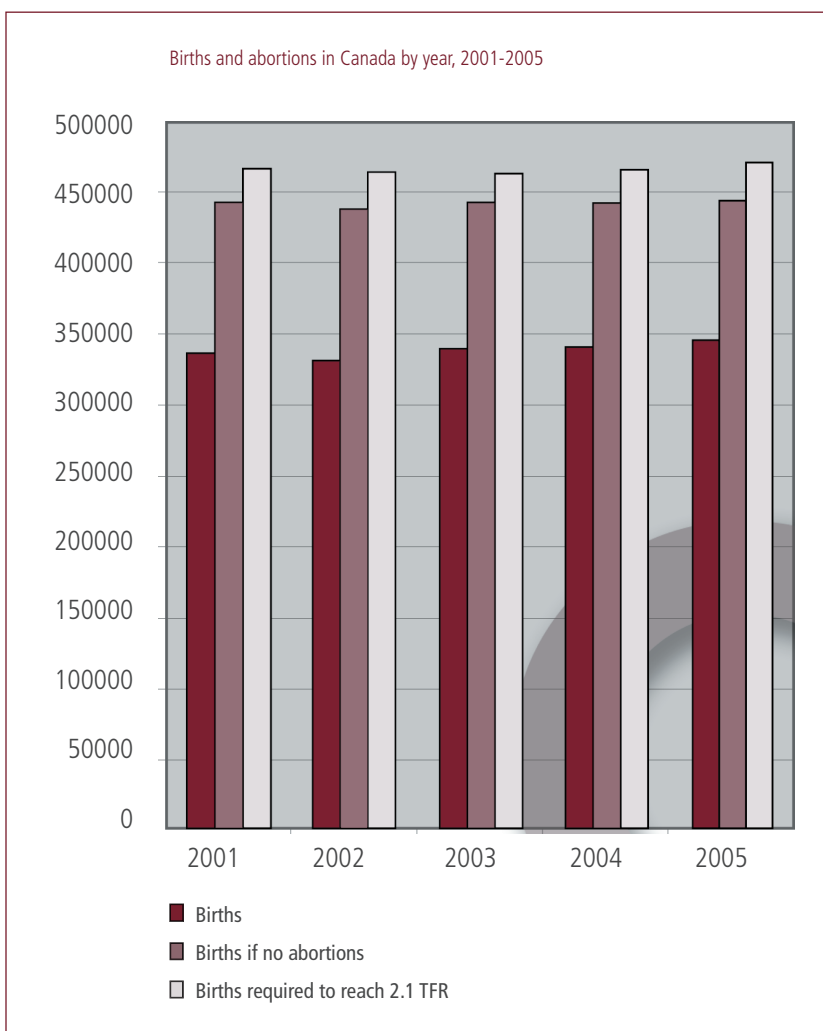
Source: Statistics Canada. (2005). Population Projections for Canada, Provinces and Territories 2005-2031.

### ○ Lower Birthrate

As long as the Total Fertility Rate in Canada remains below 2.1 births per woman, each successive generation will be smaller than the one before, with fewer children to share the responsibilities included in caring for an aging parent.

For Canadian society, continually lower birthrates have economic consequences: as parents and grandparents live longer and have fewer children and grandchildren, healthcare costs will grow with fewer taxpayers working to pay for those services. Unless governments plan ahead, within 50 years workers could face astronomical tax rates in order to maintain even the current level of social services for seniors.

And in any birthrate discussion, however, the elephant in the room is abortion. Statistics Canada shows that in 2005, 96,815 induced abortions were performed in Canada.<sup>14</sup> While abortion rates have been decreasing annually since 1998, this still accounts for part of the changing demographics. The chart below compares the number of births according to a 2.1 Total Fertility Rate with the number of births which would have taken place had no abortions been performed, from 2001 to 2005.



Source: Statistics Canada, based on induced abortions by province and territory of report (2001-2005) and births (2001-2005). Includes calculations by author.

## ○ Aging Population

The fact that Canada's birthrate remains below replacement contributes to the fact that our population is growing older. Statistics Canada has found that between 1981 and 2005, the number of seniors in Canada increased from 2.4 to 4.2 million and their share of the total population increased from 9.6 per cent to 13.1 per cent.<sup>15</sup>

In the 1920s and 1930s, in comparison, seniors made up 5 per cent of the population.<sup>16</sup> Between 1981 and 2005 alone, the proportion of seniors aged 75-84 in Canada has much more than doubled, and will continue to grow over the next three decades as the baby boom finishes its march into seniority.<sup>17</sup>

## WHO IS TAKING CARE OF OUR SENIORS?

All of these population trends have worked together to create an increasingly large group of middle-aged caregivers. More and more middle-aged adults are taking care of their aging parents as part of their everyday responsibilities. Until the baby boomer generation begins to die, seniors requiring some form of care will outnumber the number of middle-aged and senior children able to care for them. This same pattern will continue until a generation produces enough children to replace themselves.

The importance of children in the next generation becomes clear when we realize that 70 per cent of all caregivers provide care for their mother, father, mother-in-law, spouse, or father-in-law.<sup>18</sup> In other words, the vast majority of caregivers to seniors are their children and children-in-law. And 25 per cent of people caring for seniors are seniors themselves.<sup>19</sup>

## NEW CHALLENGES

The situation for today's 44-64 year olds is different than that of the generations before. With later marriage and childbirth, children remain home later in their parents' lives. More women are in the paid workforce. As a result, fewer are able to care for aging parents, a role that women may have traditionally taken.<sup>20</sup> The result is a stressful care environment, with a gap for who can take the role on.

So how are these caregivers managing? This is a vital question, because the care of our seniors today and for the next decade or more largely rests on the shoulders of middle-aged and senior adults.<sup>21</sup> Care facilities play a partial role in the present elder care situation, but they cannot take the place of family and surrounding community. Statistics Canada found in 2007 that 78 per cent of seniors receiving care continued to live in their homes and only 22 per cent lived in care facilities.<sup>22</sup>

In that same year, caregivers aged 45 to 64 had been, on average, caring for a senior for 5.4 years. Caregivers 65 and over had been giving care for an average of 6.5 years.<sup>23</sup> When asked, more than 90 per cent of the caregivers aged 45 and over said they were either “coping very well” or “generally managing” while only 4 per cent noted that they were coping “not very well” or “not well at all”.<sup>24</sup> One third of those 4 per cent had children at home.

This current snapshot shows that the majority of caregivers are coping very well in their current situation. Yet the population shift described above raises the question of how future generations will cope, as fewer children care for a greater number of seniors. Population projections, if they hold true, can only mean that the burden of care will be distributed between fewer and fewer caregivers.

## RECOMMENDATIONS

Looking into the future of Canada, elder care is a pressing social and health issue. How will we as a society, as family, friends and neighbours care for our parents? What roles, if any, do the municipal, provincial/territorial and federal governments have to play?

We know that more than 75 per cent of care receivers in 2007 continued to live in their home. This speaks to the strong desire of seniors to live in the comfort and familiarity of their own home for as long as possible. Since we know that 70 per cent of all caregivers cared for a family member in 2007, it is clear that family continues to play a large role in making this a possibility.

- Family members, if they want to be capable of caring for aging parents, must consider where they will live.

Increased mobility allows Canadians to move away from parents for school or work commitments, and many of us are. Statistics show that between “2001 to 2006, just over 12 million individuals aged five and over changed addresses. That’s 41 per cent of the population.”<sup>25</sup> We go where we can find work which will allow us to support ourselves and our immediate families. If we then find ourselves at a great distance from our parents, we will need to grapple with how we can be engaged in their care as they age. Will we move home to look after our parents, or will our parents join us in our town or city? If neither are possible, what else can we consider?

- Caregivers should become aware of local homecare services available. In addition to family and friend involvement, third party nurses or housecleaners can be a great help in maintaining quality of life for seniors.
- Employers will need to explore ways in which concepts such as flextime can allow employees time to care for their aging parents.

This population shift will not only challenge families and employers; it will also challenge our healthcare system. We know that, with increased age comes the increased likelihood of age-related health needs and therefore increased healthcare costs. The Canadian Institute for Health Information found that, in 2006, per capita health care spending by provincial and territorial governments was highest for infants younger than 1 (\$7,891) and people 65 and older (\$9,967). In contrast, health care spending on Canadians between the ages of 1 and 64 averaged \$1,832 per person.

Among seniors, there was also great variation. For those age 65 to 69, the average per capita spending was \$5,369 in 2006. For those age 85 to 89, per person spending reached an average of \$21,209.<sup>26</sup>

So too will expand the number of seniors in hospital and nursing homes requiring quality end-of-life care.

- In order for quality palliative care services to exist evenly across the country, communities as well as municipal, provincial and the federal government must now begin to prepare.

Seniors, by virtue of their numbers alone, will demand better care as they age. As the baby boomer generation reaches the age of 65 and as each generation lives longer, with more people living into their 80s, we can only expect healthcare costs to continue to grow. We cannot avoid the reality of higher future costs to simply maintain our current standards of care.

In this endeavour, family, friends and communities will play a vital role. Governments alone cannot spend enough to pay for comprehensive care of seniors.

- Local communities should explore ways in which seniors can be supported to stay in their own homes as long as possible, where intergenerational relationships can enrich the lives of all involved.
- Governments should investigate ways in which they can encourage these alternate modes of care.

The numbers don't lie: looking to the future, the most pressing need for Canadians will be eldercare, not childcare. Now is not the time to spend billions of dollars on a national daycare strategy. That debate is only a distraction from the real challenge of ensuring quality eldercare for Canada's growing population of senior citizens.



### Endnotes

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- 15 Statistics Canada. (2007). A Portrait of Seniors in Canada 2006. p. 12
- 16 Ibid., p. 11
- 17 Ibid., p. 13. For an interesting visual representation of the changing structure of Canada's population from 1871 to 2051 (projected) visit <http://www.footwork.com/pyramids.asp>
- 18 Cranswick, K., Dosman, D. (2008) Eldercare: What We Know Today. Canadian Social Trends, 86, p. 49. Statistics Canada Catalogue Num. 11-008. Retrieved December 29, 2008 from <http://www.statcan.gc.ca/pub/11-008-x/2008002/article/10689-eng.pdf> Close family member is either mother, father, mother-in-law, father-in-law or spouse.
- 19 Ibid.

- 20 Williams, C. (2005) The Sandwich Generation. Canadian Social Trends, 77, p. 1. Statistics Canada Catalogue No. 11-008. Retrieved December 17, 2008 from <http://www.statcan.gc.ca/pub/11-008-x/2005001/article/7033-eng.pdf>
- 21 Cranswick, p., 49. In 2007, 75 per cent of all care of the elderly was provided by those between 45 and 64 years of age. Caregivers also tend to be married or living common-law and working at a paid job.
- 22 Ibid.. p. 51
- 23 Cranswick, p. 53.
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- 25 Lochhead, C. (2008) A Moving Story: How Geographic Mobility Affects Families. In Vanier Institute for the Family's Transitions, 38:2, p. 3. Retrieved February 5, 2009 from <http://www.vifamily.ca/library/transition/382/382.pdf>
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ISSN 1715-5711

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