Caregiving in Canada: As population ages, one-in-four Canadians over 30 are looking after loved ones

Those in 40s, 50s most likely to provide care; women more likely to report a major impact on their lives

August 12, 2019 – Three years ago, Canada quietly crossed a critical demographic threshold. For the first time, there were officially more seniors – those 65 and over – than children – those 14 and under – in the country.

As population trends skew older, a new study from the Angus Reid Institute finds most Canadians are or expect to be directly involved in caregiving for their loved ones. Indeed, while one-in-four Canadians older than age 30 (26%) say they are already providing care for someone, another one-in-three (33%) expect to do so in the future.

Canadians in their 40s and 50s appear to shoulder the greatest responsibility of caregiving, largely for a parent or in-law. Nearly three-in-ten (28%) currently act as caregivers, and a further four-in-ten say they anticipate becoming one in the future. Moreover, their caregiving obligations are often twofold, as about 42 per cent of Canadian parents with children under 15 are between the ages of 40 and 59.

Among those currently providing care, nearly half (47%) say they’re making real sacrifices to balance their caretaking responsibilities with their day-to-day activities.

This presents an acute public policy challenge, one that could put increasing financial and emotional strain on Canadian seniors and their caregivers in the decades to come.

More Key Findings:

- Caregivers have a number of concerns about the people they help look after: 43 per cent worry this person may be taken advantage of or come to harm, while one-third (34%) say they’re

METHODOLOGY:

The Angus Reid Institute conducted an online survey from April 9 – 16, 2019, among a representative randomized sample of 3,049 Canadians ages 30 and older who are members of Angus Reid Forum. The sample plan included an oversample of 2,001 Canadians ages 55 and older, as well as 1,048 Canadians ages 30-54. For comparison purposes only, probability samples of this size would carry margins of error of +/- 2.2 and +/- 3.0 percentage points, respectively, 19 times out of 20. Discrepancies in or between totals are due to rounding. The survey was self-commissioned and paid for by ARI. Detailed tables are found at the end of this release.
concerned that aside from themselves, the person may not have anyone else to spend time with and may be lonely

• Nearly three-in-ten caregivers (28%) say they are worried they and/or the person they care for will not be able to afford the care they need

• Women and lower-income caregivers are more likely to say their responsibility has had a major impact on their daily life

About ARI

The Angus Reid Institute (ARI) was founded in October 2014 by pollster and sociologist, Dr. Angus Reid. ARI is a national, not-for-profit, non-partisan public opinion research foundation established to advance education by commissioning, conducting and disseminating to the public accessible and impartial statistical data, research and policy analysis on economics, political science, philanthropy, public administration, domestic and international affairs and other socio-economic issues of importance to Canada and its world.

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One-quarter already providing care

Caregiving is something that plays a major role in the lives of Canadians. According to one estimate from CIBC, the cost of caring for aging parents alone in this country is more than $33 billion. This report factors in $6.6 billion in out-of-pocket costs and approximately $27 billion in lost labour productivity and income.

This study sheds light on just how widespread this issue is, as one-quarter (26%) of Canadians ages 30 and older currently spend time with, help or provide care for someone who has age-related mobility or cognitive issues.
While the proportion of Canadians currently providing care is relatively consistent across age groups, those in their 40s and 50s appear to shoulder the greatest responsibility. Within both, nearly three-in-ten Canadians are currently acting as caregivers for someone in their life.

**Caregiving by Age (All Respondents)**

<table>
<thead>
<tr>
<th>Age</th>
<th>26%</th>
<th>22%</th>
<th>28%</th>
<th>28%</th>
<th>26%</th>
<th>20%</th>
</tr>
</thead>
<tbody>
<tr>
<td>All 30+</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30-39 (n=309)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>40-49 (n=430)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50-59 (n=844)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>60-69 (n=911)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>70+ (n=555)</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

By far the most common caregiving relationship is an individual assisting a parent or in-law. This is the case for half (52%) of those who say they are caregivers. One-in-five (22%) say they are caring for a spouse or partner, while smaller portions, about one-in-ten, say they are either providing care for another family member (13%) or someone they are not related to (12%).

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Notably, caregivers in their 40s appear to be in a prime parental care zone. Three-quarters (76%) of this group providing care say it is their parent or in-law that they are involved with, by far the highest proportion among the age deciles. That said, six-in-ten Canadians in their 50s are also caring for a parent or in-law.

Caregivers in their 30s are twice as likely than other age groups to be taking care of another family member who is not a parent or spouse, while Canadians over 70 are significantly more likely to help out someone who is not a familial relation.
One-quarter expect to provide care within a decade

With an aging population and life expectancy growing, these issues are becoming more integral to the Canadian policy discussion with each passing year. Consider that taken together, six-in-ten Canadians (59%) ages 30 and older, across every region of the country (see comprehensive tables), are either currently providing care or expect to be involved in caregiving at some point in their life.

Caregiving expectations by age (All Respondents)

Further, one-in-ten Canadians say they expect to provide care for someone within the next five years, while 15 per cent say this will happen within 5 to 10 years. This means that the number of Canadians providing and needing care will grow substantially over the next decade.
The largest group of caregivers, Canadians between the ages of 40 and 59, are also likely to have many more individuals joining their ranks in the coming years. Approximately seven-in-ten within this age group who are not currently providing care, anticipate doing so within the next decade:

How far into the future do you anticipate having to start caring for this person?  
(Asked of those who expect to become caregivers, n=1025)

<table>
<thead>
<tr>
<th>Age</th>
<th>Within 5 years</th>
<th>5-10 years</th>
<th>11-20 years</th>
<th>11-20 years</th>
<th>More than 20 years from now</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total (n=1025)</td>
<td>45%</td>
<td>46%</td>
<td>46%</td>
<td>43%</td>
<td>46%</td>
</tr>
<tr>
<td>30-39 (n=141)</td>
<td>25%</td>
<td>4%</td>
<td>8%</td>
<td>4%</td>
<td>31%</td>
</tr>
<tr>
<td>40-49 (n=189)</td>
<td>4%</td>
<td>46%</td>
<td>19%</td>
<td>4%</td>
<td>4%</td>
</tr>
<tr>
<td>50-59 (n=315)</td>
<td>33%</td>
<td>21%</td>
<td>1%</td>
<td>5%</td>
<td>33%</td>
</tr>
<tr>
<td>60-69 (n=244)</td>
<td>26%</td>
<td>24%</td>
<td>4%</td>
<td>4%</td>
<td>21%</td>
</tr>
<tr>
<td>70+ (n=137)</td>
<td>15%</td>
<td>0%</td>
<td>11%</td>
<td>0%</td>
<td>51%</td>
</tr>
</tbody>
</table>

The experiences of current caregivers

Half of Canadian caregivers are dealing with real adjustments to their day-to-day lives. For a plurality of this group, the effect is moderate, and involves some trade-offs and scheduling difficulties, while for one-in-ten (10%) it is life altering. For example, the aforementioned study from CIBC noted that among...
Canadian workers who have parents over 65 years of age, 30 per cent say they take time off work to care for their parents.

Caregivers in their 40s and 50s are most likely to say their responsibility has at least a moderate impact on their day-to-day activities. In each case, half or more say this:

What kind of impact would you say the care you provide has on your life and day-to-day activities? (Asked of those currently providing care, n=782)

- Minimal impact - I’m able to help out without much disruption
- Moderate impact - I’ve had to make tradeoffs with how I spend my time, but it’s manageable
- Major impact - A big part of my life is spent providing care

*Small sample size

**Income, gender key drivers of experience**

There is also a significant financial dimension to this issue. While 10 per cent of caregivers overall describe their responsibilities as having a “major impact” on their life, lower-income caregivers are about five times more likely to say this than their higher-income counterparts (14% to 3%), as seen in the graph below:
This impact disparity is compounded by the disproportionate financial strain placed on low-income caregivers, as private expenditures on home and long-term care are projected to outpace household disposable income growth by 1.5 times between now and 2035. Moreover, in every province except Québec, caregiver tax credits are non-refundable and treated as supplemental income, effectively rendering them out of reach for unemployed caregivers and those without sufficient income from other sources.

Women also twice as likely as men to say their caregiving has had a major impact on their life and day-to-day activities:
Concern for those being cared for

When it comes to the concerns that caregivers have for the friends or family members for whom they care, safety is of prime consideration. Four-in-ten caregivers say they worry this person may face physical abuse or be taken advantage of. Another three-in-ten worry that this person may not have any other source of companionship (34%).

Notably, even for those who may not be currently struggling to afford the cost of home care, money ranks high on the list of concerns: three-in-ten caregivers, across all three income groups discussed above, say they worry that they or the person they look after will not be able to afford the care they need (see comprehensive tables for details).

Women appear more likely to worry about the safety and loneliness of the person they care for, while men are slightly more likely to cite financial concerns.
Care at home or assisted living?

When asked what their preference would be if they could no longer live independently, four-in-ten Canadians (42%) in this 30-plus study say they would want to stay in their homes as long as possible. This provides more evidence for the value of Canadian caregivers, whether they are professional, live-in caretakers, or family members accommodating someone who is dealing with limitations.

One-in-five Canadians (21%) say they would prefer to move into an assisted-living facility rather than stay at home and receive care, while half that many (11%) say that they would rather move in with family:
Preferences on this question have a notable variance by age. One-quarter of the youngest group asked, those in their 30s, say that they would prefer to move in with their family. This sentiment diminishes with each age group increase, while the percentage saying they would rather stay at home increases. Canadians appear more comfortable with the idea of moving into an assisted-living facility the older they get, though this is still clearly their second choice, as seen in the following graph:

For detailed results by gender, region, education, and other demographics, click here.

For detailed results by age deciles, click here.