NATIONAL INSTITUTE ON AGEING

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Working Later in Life: Insights on Canada's Ageing Workforce



National Institute on Ageing

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About the National Institute on Ageing

Founded in 2016, the National Institute on Ageing (NIA) is celebrating a decade of impact in our mission to improve the lives of older adults and the systems that support them. Over the past 10 years, the NIA has become Canada's leading voice on ageing policy — convening stakeholders, conducting research, advancing policy solutions and practice innovations, sharing information and shifting attitudes. Our vision remains clear: a Canada where older adults feel valued, included, supported and better prepared to age with confidence.

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Future Skills Centre | Centre des Compétences futures

The Future Skills Centre (FSC) is a forward-thinking centre for research and collaboration dedicated to driving innovation in skills development so that everyone in Canada can be prepared for the future of work. We partner with policymakers, researchers, practitioners, employers and labour, and post-secondary institutions to solve pressing labour market challenges and ensure the benefits of lifelong learning are accessible to all. We are founded by a consortium whose members are Toronto Metropolitan University, Blueprint, and Signal49 Research, and are funded by the Government of Canada's Future Skills Program.

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Executive Summary

One in five Canadians are now over the age of 65, marking Canada's transition into a "super-aged nation." Older workers represent a growing share of the workforce, bringing valuable knowledge and experience to the workforce. At the same time, older workers face distinct barriers and challenges.

This report details the experiences of older adults in the workforce, based on an analysis of the National Institute on Ageing's Ageing in Canada Survey; the Survey on Employment and Skills, a multi-year research partnership conducted by the Environics Institute for Survey Research in collaboration with the Future Skills Centre and the Diversity Institute; and publicly available literature and data sources. It explores how health status, income adequacy and other demographic factors impact job satisfaction, job security, retirement readiness, workplace discrimination and work-related training.

By exploring the conditions that enable workers to adapt to changing skills requirements and employment opportunities, and sharing practical approaches employers and governments can take to foster more equitable and inclusive workplaces, this report highlights the importance of recognizing age as a key dimension of workplace equity, diversity and inclusion.



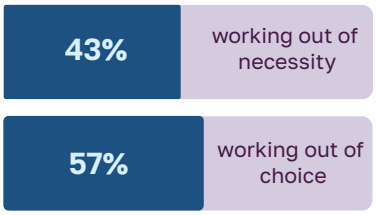
Key Findings

Canadians are working longer than ever before

Labour force participation among 65+



Among workers aged 65-74 in 2022:





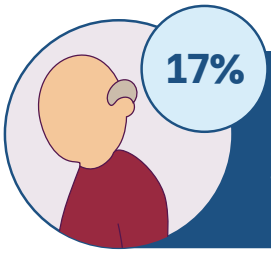
How many workers 50+ can afford to retire when they want to?



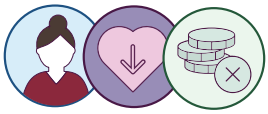
43% of those in excellent/very good health vs. **14%** of those in fair/poor health

64% of those whose income was good enough to save vs. **0%** of those whose income was not enough and they were having a hard time

Older workers face distinct barriers and challenges



17% of workers 50+ reported age-based discrimination, but this is likely an underestimate



Among workers 50+, workplace discrimination is more common among **women**, **people in poor health** and **those with inadequate incomes**

15% of workers 50+ reported being a caregiver

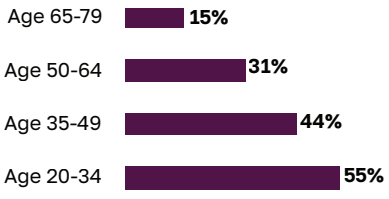


Training opportunities decline with age



Older workers in poor health and those with inadequate incomes are less likely to participate in and be offered opportunities for training, reskilling and upskilling.

Employer-provided training participation by age group:

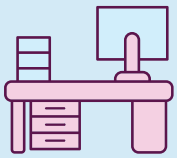


Implications and Future Directions

As Canadians work later in life, it is critical to understand the diversity of experiences of older workers. Health, gender, income adequacy, caregiving responsibilities, occupation and other intersecting factors increasingly shape whether older adults remain in the workforce by choice or necessity.

Canada's ageing workforce is not a demographic trend to be managed. Rather, supporting older workers can strengthen labour force participation, help employers retain valuable knowledge and experience, and build a more inclusive and adaptable labour market.

Coordinated action among governments, employers, training organizations, researchers and other partners can ensure workplaces are inclusive, flexible and responsive to workers' needs across the life course, including:



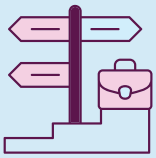
1. Building age-inclusive workplace culture



2. Reducing financial barriers to working later in life



3. Expanding equitable access to lifelong learning for employees



4. Supporting flexible careers that adapt to changing needs across the life course



5. Strengthening data and evidence on Canada's ageing workforce to enable targeted supports for those facing greatest barriers to employment

Introduction

Canada recently became a super-aged nation, meaning nearly one in five people are aged 65 or older.[1] This marks one of the most significant demographic shifts in the country's history. Canada's workforce is also ageing, and declining birth rates, fewer younger workers entering the labour market and lower immigration targets are all contributing to a tightening labour supply. In this context, older workers are playing an increasingly important role in supporting economic growth, addressing labour shortages, and sustaining the public services and industries on which Canadians rely.

These demographic and labour market trends underscore the growing importance of ensuring older workers can participate fully in the labour market. Older workers bring valuable knowledge, experience and institutional memory to the workforce, yet many encounter barriers to participation. These include ageist attitudes, difficulties navigating caregiving responsibilities, health challenges, financial pressures and changing skills requirements. As technological change accelerates and working lives lengthen, Canada must ensure that the labour market provides opportunities that are more inclusive, flexible and responsive to the needs of workers at every stage of life.

While national labour market statistics provide important information about employment trends, they offer less insight into the experiences, motivations and barriers that shape work later in life. This report draws on nationally representative data from two surveys: the National Institute on Ageing's Ageing in Canada Survey (ACS), and the Survey on Employment and Skills (SES), a multi-year research partnership conducted by the Environics Institute for Survey Research, in collaboration with the Future Skills Centre and the Diversity Institute. Bringing together findings from these two complementary surveys, this report examines labour force participation, barriers to employment and skills development among Canadians aged 50 and older.

This analysis by the National Institute on Ageing, with support from the Future Skills Centre, seeks to illuminate the conditions that enable workers to adapt to changing skills requirements and employment opportunities, and share approaches employers can take to foster more equitable and inclusive workplaces. By focusing on the experiences of older workers, the research deepens our understanding of ways to support lifelong skills development and career adaptability, while highlighting the importance of recognizing age as a key dimension of workplace equity, diversity and inclusion. It builds on and reinforces an existing body of knowledge and best practices to recommend steps that governments and employers can take to better support the increasingly important contributions of older workers, as well as areas for future research.

Methodology

This analysis is based on two nationally representative surveys.

The first is the National Institute on Ageing's Ageing in Canada Survey (ACS). This decade-long annual research program, which began in 2022, measures older Canadians' experiences, perspectives and expectations against 10 indicators. Survey respondents are individuals aged 50 and older across all Canadian provinces and, as of 2025, territories. Survey results are weighted against Statistics Canada's 2021 Census of Population. The survey is conducted online in French and English with 5,800-6,000 respondents. Please refer to Appendix A for further details.

The second is the Survey on Employment and Skills (SES), a multi-year research partnership conducted by the Environics Institute for Survey Research, in collaboration with the Future Skills Centre and the Diversity Institute. This partnership explores the changing nature of work by examining technology-driven disruptions, regional and demographic disparities, increasing insecurity, and shifting skills requirements. This survey regularly engages approximately 5,000-6,500 participants aged 18 and older in all provinces and territories. It is conducted online (in the provinces) and by telephone (in the territories) in French and English. The survey includes approximately 2,300-2,750 respondents aged 50 and older. See Appendix B for further details.

The analysis was built around three guiding research questions:

- How do health status, income adequacy and other demographic factors shape the experiences of Canadians working after the age of 50, including their job satisfaction, job security and ability to retire when they want to?
- What barriers and challenges do workers aged 50 and older experience in the labour market, including workplace discrimination and caregiving responsibilities, and how do these experiences differ by gender, health status and income adequacy?
- How are older workers engaging in work-related training in comparison to younger workers, and what factors shape access to these opportunities among workers aged 50 and older?

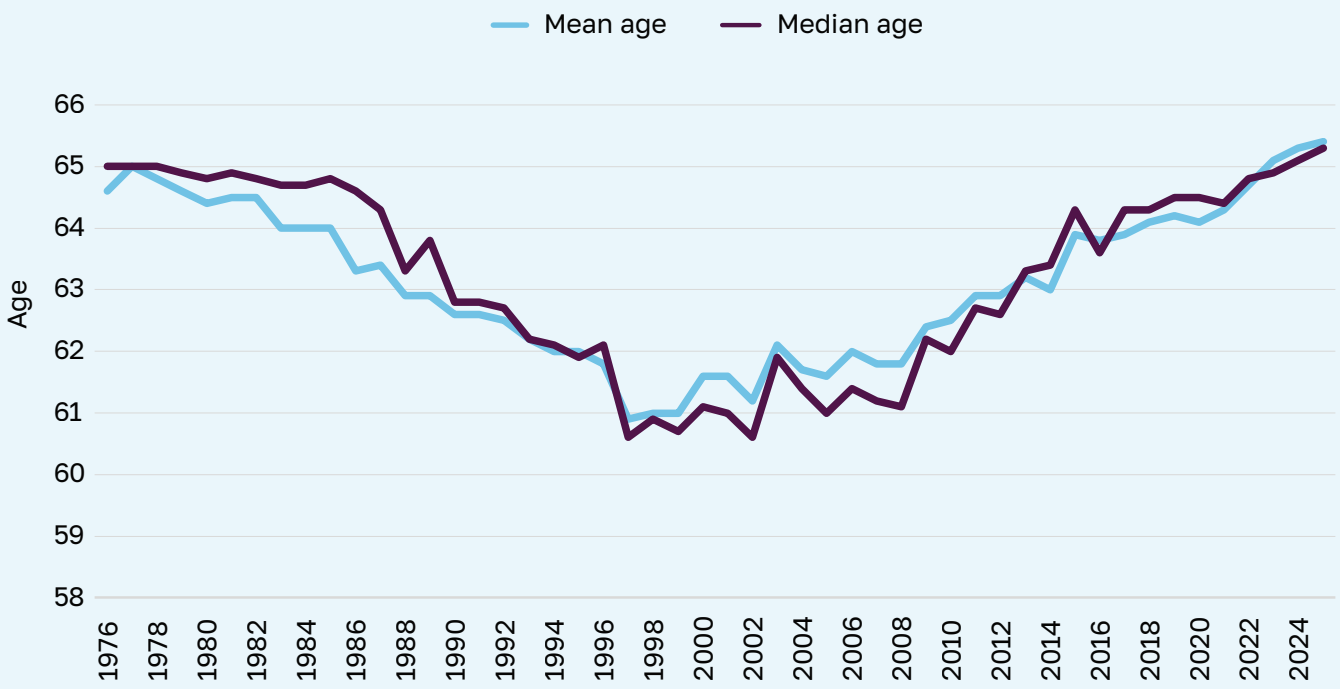
Both survey datasets were weighted to estimate the experiences of workers aged 18-49 and those aged 50 and older. The analysis first compared the two age groups and then examined differences among older workers by gender, health status, income adequacy and union membership. Statistical tests were used to determine whether the differences observed were significant. The analysis was informed by a literature review of academic and policy research on older workers and the Canadian labour market. Where relevant, findings from the ACS and SES were compared with Statistics Canada data and research to provide broader context and identify whether similar patterns were evident in other national data. Drawing on these different sources of evidence provides a fuller picture of older workers' experiences and places the survey findings within broader labour market trends.

Labour Force Participation of Workers Aged 50 and Older

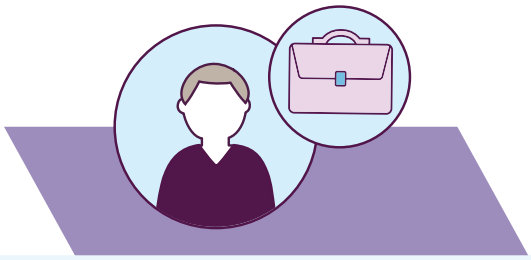
Workers aged 50 and older comprise a growing share of Canada's labour force, reflecting the ageing of the population. As the large baby boom generation lives longer and in better health than previous generations, many are extending their working lives beyond traditional retirement age.

In 2025, Canadians retired at an average age of 65.4 years, the highest on record.[2] Labour force participation among adults aged 65 and older also reached a record high that year, with 15.2% (about 1.2 million people) participating in the workforce — more than double the percentage reported in 2000.[3]

Figure 1: Mean and median retirement ages in Canada, 1976-2025[4]



At the same time, Canadians aged 50 and older are not a homogeneous group. Their work experiences and decisions to retire are shaped by different factors such as health, income adequacy, gender, race, occupation and caregiving responsibilities. Research and survey findings suggest that the quality of life and work experiences of older adults differ substantially depending on whether they remain in the workforce by choice or out of financial necessity.

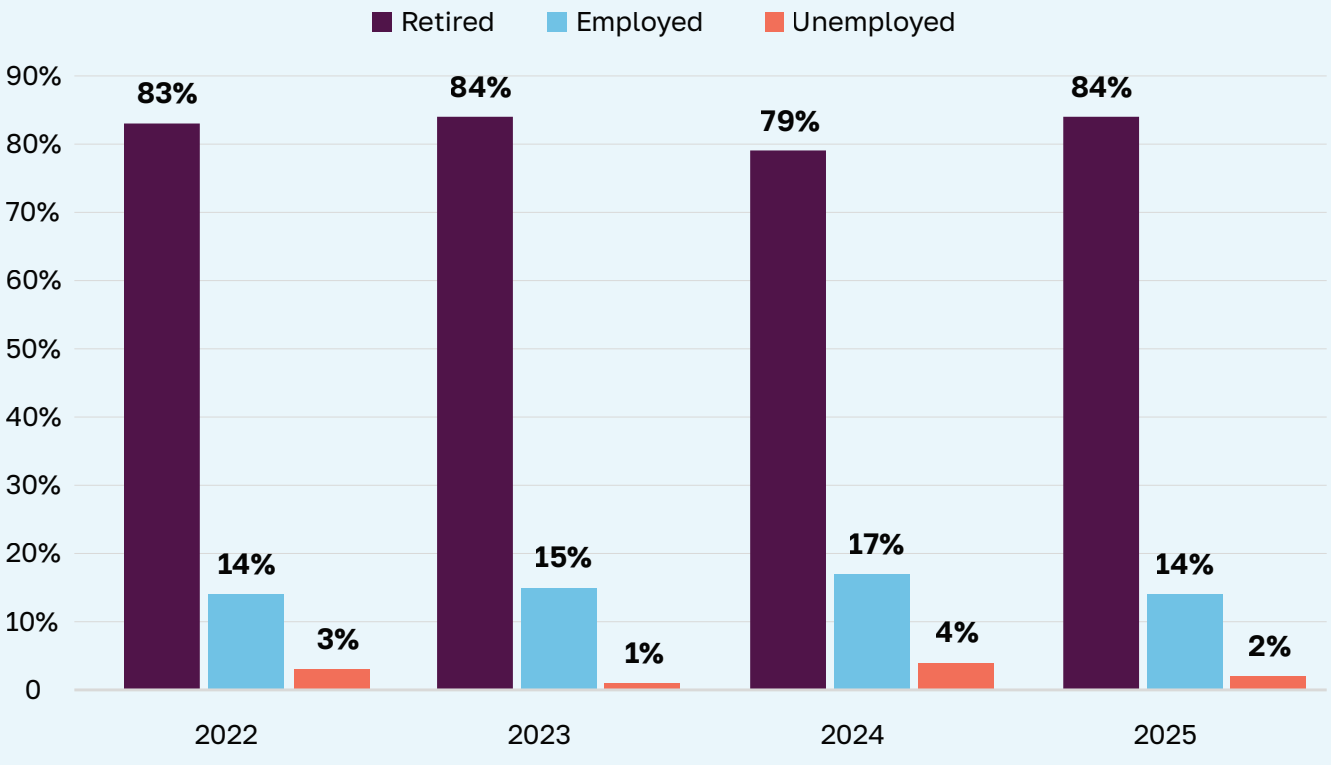


Longer working lives

The rise in employment among older Canadians has been driven by a range of demographic, economic and labour market changes that have made retirement pathways increasingly diverse.

According to a 2017 Statistics Canada analysis, some of those key changes include higher educational attainment, longer life expectancy, changing financial circumstances, reduced pension coverage and the shift from defined-benefit to defined-contribution pension plans.[5]

Figure 2: Employment status of SES survey respondents aged 65 and older



The SES survey provides a more recent picture of workforce and retirement patterns among older Canadians. Labour force participation reported by survey respondents aged 65 and older remained relatively stable between 2022 and 2025. Among those who were employed, most worked in the private sector, followed by the public sector, with relatively few employed in the non-profit sector. This reflects the overall distribution of employment across Canada. Professional and executive positions were the most commonly reported occupations, followed by administrative roles, trades, transport and labour occupations.

It is important to recognize that these findings likely reflect differences in respondents' ability to remain employed, rather than differences in their desire to continue working. Occupations that are less physically demanding, such as executive, professional and administrative roles, are better able to support longer working lives, while workers in physically demanding jobs like trades may have to retire earlier whether or not they would like to — and whether or not they can afford to.[6]

Statistics Canada reported that just over one in five Canadians aged 65-74 (21%) were employed in 2022.[7] Of these individuals, 57% reported working by choice, and close to half (43%) by necessity.[8] Those working due to financial pressures were more likely to hold full-time jobs and to be renters than homeowners, reinforcing the influential role of financial resources in retirement decisions.[9]

Financial security and retirement

Recent evidence shows that retirement pathways are becoming increasingly diverse. In a 2025 Statistics Canada study, financial considerations were the most reported reason for the timing of retirement, cited by 37% of retired men and 32% of retired women.[10]

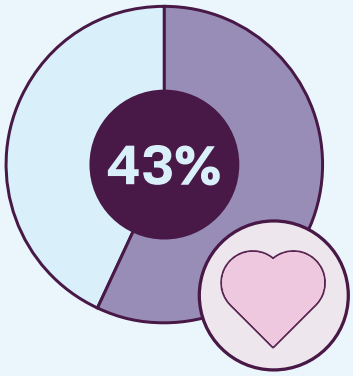
Health or disability issues experienced by respondents or their spouses was the second most frequently cited factor, reported by 22% of both men and women.[11]

The same report found that Canadians aged 55 and older with higher levels of family debt were more than twice as likely to work as those with no debt, while individuals with higher levels of education were substantially more likely to continue working, likely reflecting greater access to less physically demanding occupations and flexible work arrangements.[12]

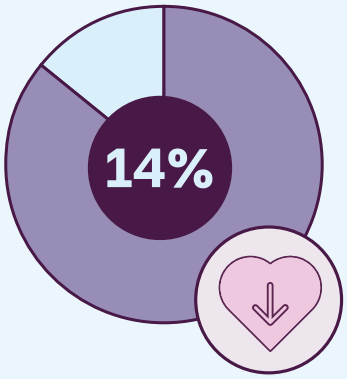
The extent to which financial necessity shapes continued employment also varies across identity groups. Among employed men aged 65-74, Statistics Canada found that 52% of immigrant workers were working out of necessity, compared with 38% of Canadian-born workers.[13]

The findings from the 2025 ACS provide new insight into how older Canadians understand their financial readiness for retirement. There was a clear divide between respondents reporting very good or excellent health (43%) and those in fair or poor health (14%) who felt able to retire at their desired time (see Figure 3). There was a similar gap along income adequacy lines (see Figure 4). The ACS measures self-reported income adequacy, which reflects respondents' perception of whether their income is sufficient for their needs. It is important to note that this may not reflect people's actual income levels, but it does provide useful insights into how their perceptions around their income adequacy factor into their retirement decisions. The differences here are stark, with 64% of those whose income was good enough to save feeling they could afford to retire at their desired time, compared to none of those who reported their income was insufficient and they were having a hard time.

Figure 3: Percentage of 2025 ACS respondents who feel they can retire at their desired time, by health status



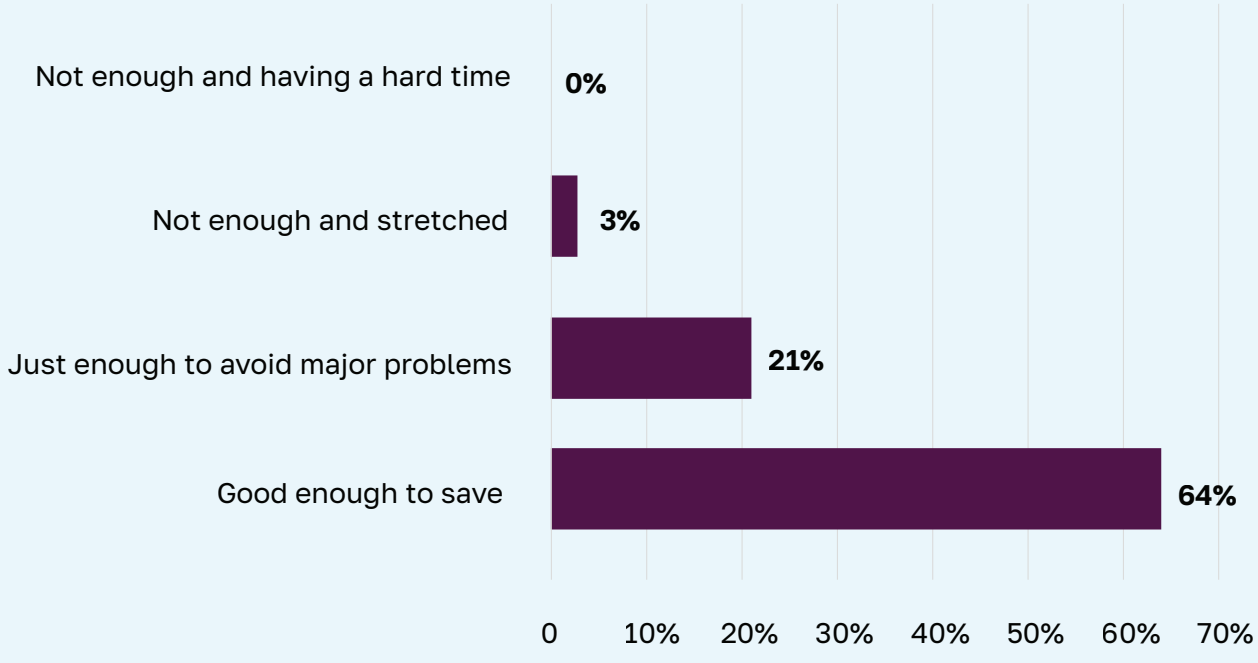
Excellent or good health



Fair or poor health



Figure 4: Percentage of 2025 ACS respondents who feel they can retire at their desired time, by self-reported income adequacy



Job satisfaction among older workers

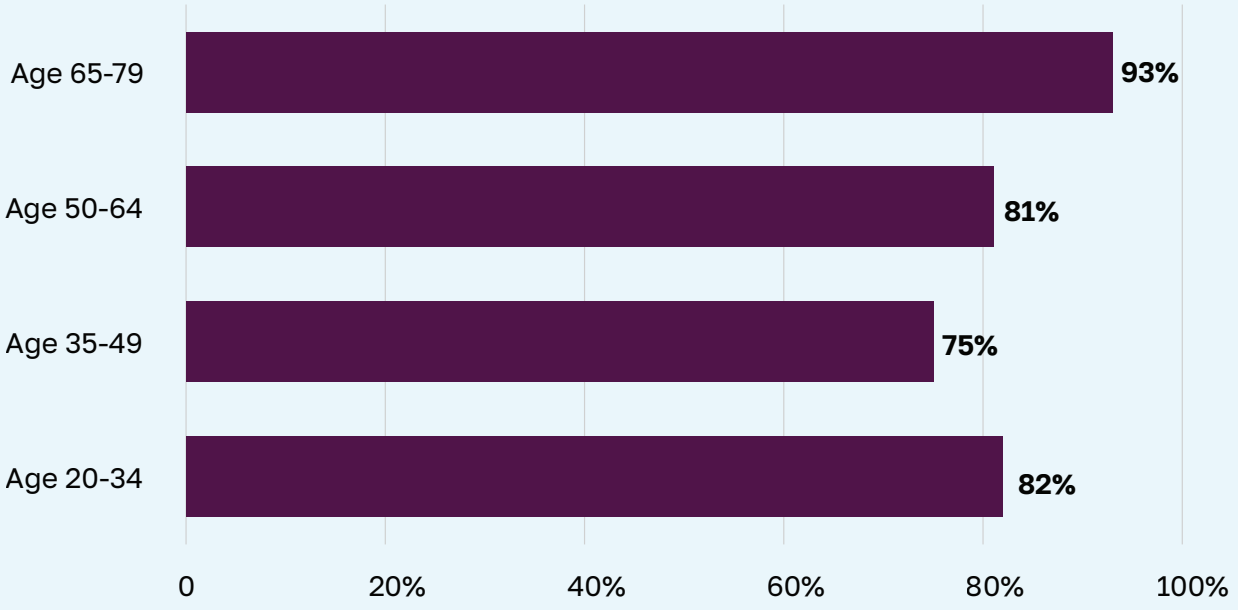
Across the 2025 SES survey, respondents aged 50 and older who were employed full- or part-time or self-employed reported high levels of job satisfaction (Figure 5). Job satisfaction was highest among adults aged 65-79, and lowest among those aged 35-49. Job satisfaction was similar for adults aged 20-34 and 50-64.

Among those aged 50 and older, job satisfaction remained relatively consistent across genders. Eighteen percent of non-union members reported dissatisfaction with their job compared to 11% of union members.

The SES survey showed that health and financial security were most closely linked to job satisfaction for those aged 50 and older. Workers who reported good health were significantly more likely to be satisfied with their job than those in poor health (85% versus 77%). Workers with adequate income were more likely to report satisfaction with their job, compared with those who reported inadequate income (91% versus 69%).

It is notable that 78% of ACS respondents (all of whom are aged 50 and older) reported that their workplace was either a very good or generally good place to work. This is an encouraging finding, although it is important to note it reflects only the experiences of older adults who remained in the workforce. It does not capture the experiences of those who have already retired, are unemployed or have otherwise left employment.

Figure 5: Percentage of 2025 SES respondents who reported being somewhat or very satisfied with their job[a]



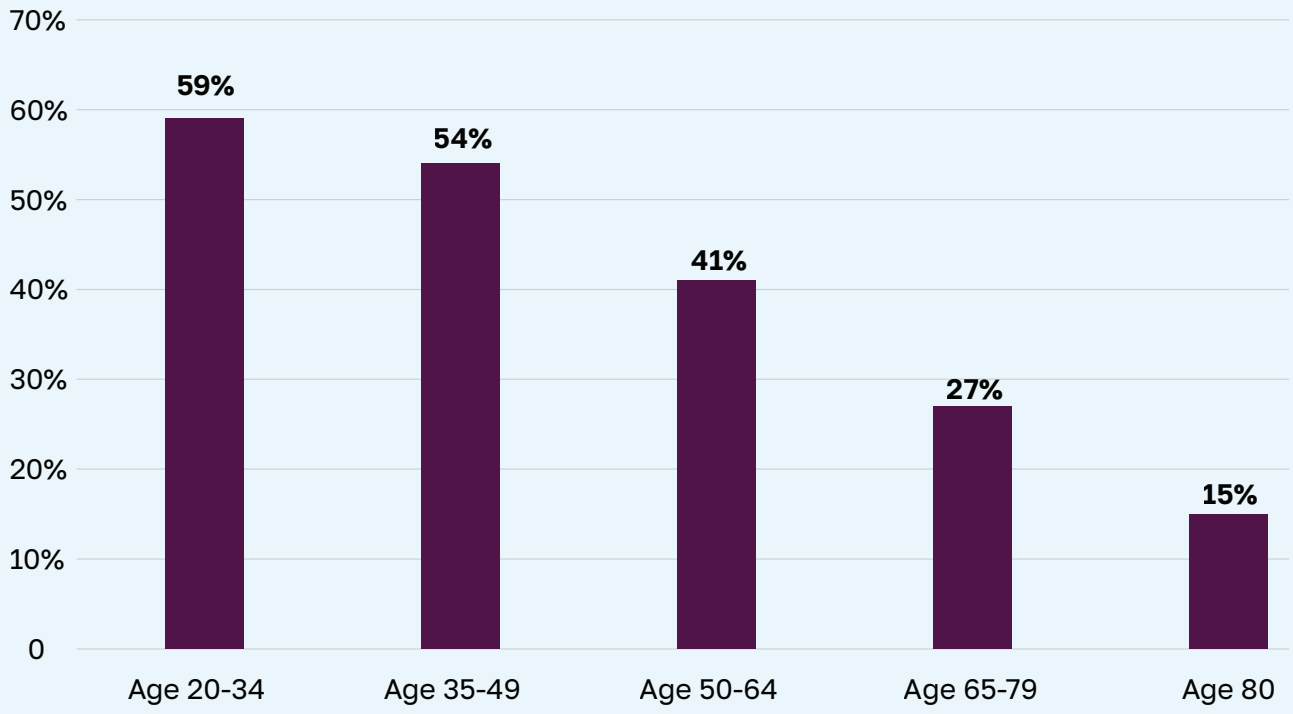
[a] Results for respondents aged 80 years and older have been suppressed because of small sample sizes.

Concern about job security among older workers

The 2025 SES survey indicated that workers aged 50 and older were substantially less concerned about job security than younger workers (Figure 6). Thirty-five percent of adults aged 50 and older reported being very or somewhat worried about themselves or a family member finding or keeping a stable job, compared to 57% of adults aged 20–49.

Among adults aged 50 and older, there was again a significant divide based on income adequacy: 47% of those with inadequate income reported being worried about job security, versus 29% of those with adequate income. Women were also more likely than men to report worries about job security (39% versus 31%). Older adults in good health were more likely to report being unconcerned about job security than those in poor health (61% versus 56%). Concern about job security did not differ significantly by union membership.

Figure 6: Percentage of 2025 SES respondents who reported being worried about themselves or a member of their immediate family finding or keeping a stable, full-time job



Barriers to Labour Force Participation

According to Statistics Canada, population ageing is expected to slow labour force growth over the coming decades, while retirements will lead to more job openings.[14] There has been a notable increase in retirements in Canada over the past decade, and if the trend continues, it is likely to affect the availability of skilled workers.[15] In this context, the retention of older workers should be viewed as an important issue for policymakers and employers, and attention should be paid to alleviating and addressing barriers to their employment.

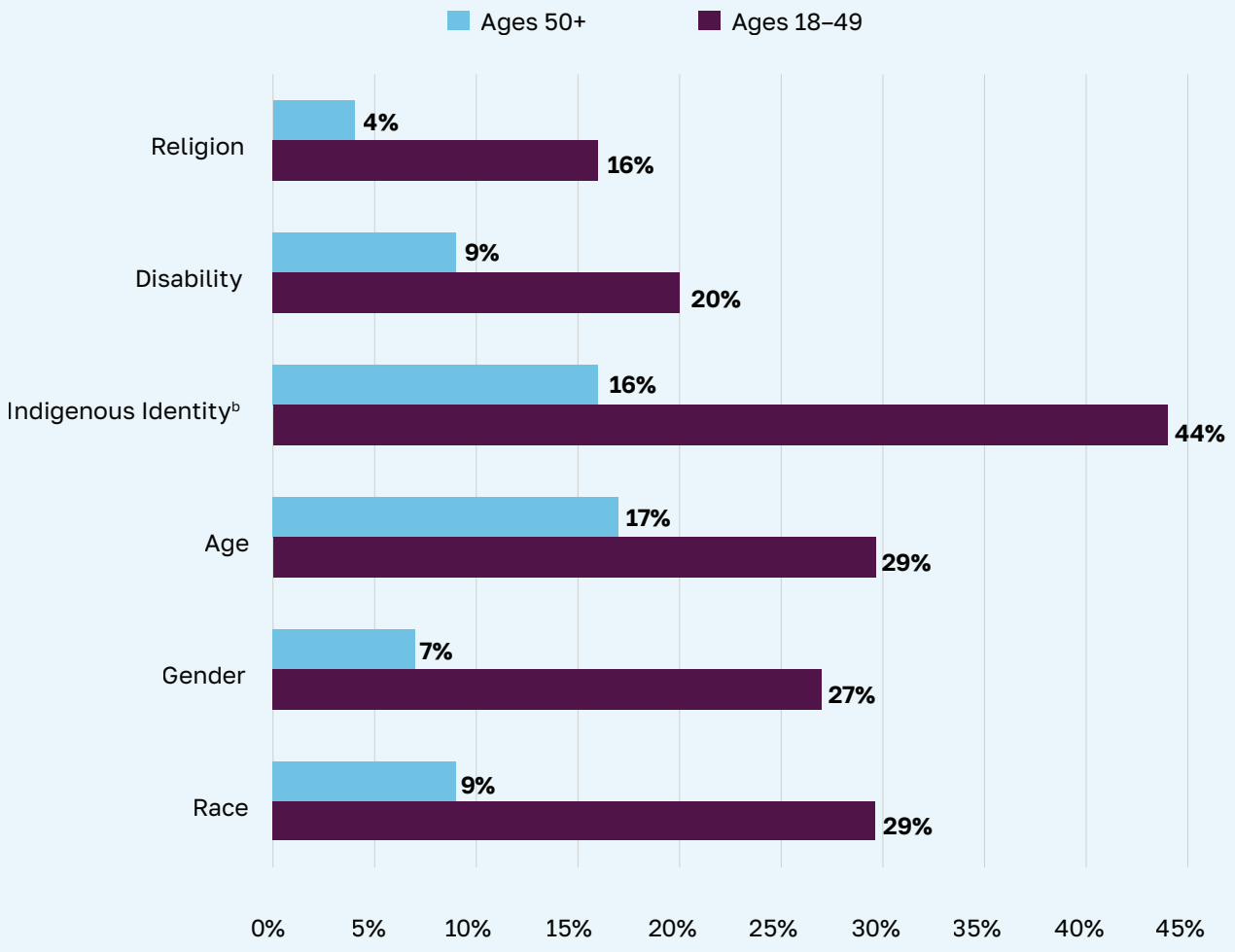
It is important to note that the opportunity to work later in life is not equally available to all older adults. Financial need does not necessarily align with the ability to remain employed. Health, education and type of employment affect whether older Canadians can realistically extend their working years. Those in professional, administrative and less physically demanding occupations may have more opportunities to work longer than those in physically demanding roles, even if they face less financial pressure to remain employed.[16] For lower-income older adults, the financial benefits of continued employment may also be diminished by interactions between employment income and income-tested government benefits.[17]

Ageist attitudes and discrimination in the workplace

At the 2023 Federal, Provincial and Territorial Seniors Forum consultation on ageism, the workplace was identified as the second most common setting in which older adults experienced or witnessed ageism, with 39% of respondents reporting workplace-related ageism.[18] Similarly, in the 2023 SES, age was the most reported reason for workplace discrimination among workers aged 50 and older (17%). This was followed by discrimination based on Indigenous identity (16% among Indigenous respondents), disability (9%), race (9%), gender (7%) and religion (4%).

Workers aged 50 and older were less likely than workers under age 50 to report workplace discrimination across every category examined (Figure 7). The difference was particularly large when it came to discrimination based on Indigenous identity, which was reported by 44% of younger Indigenous workers and 16% of older Indigenous workers. Age-based discrimination was reported by 29% of younger workers and 17% of older workers, while race-, gender-, disability- and religion-based discrimination were also less commonly reported among workers aged 50 and older.

Figure 7: Percentage of 2023 SES respondents who reported facing workplace discrimination by age group and type of discrimination



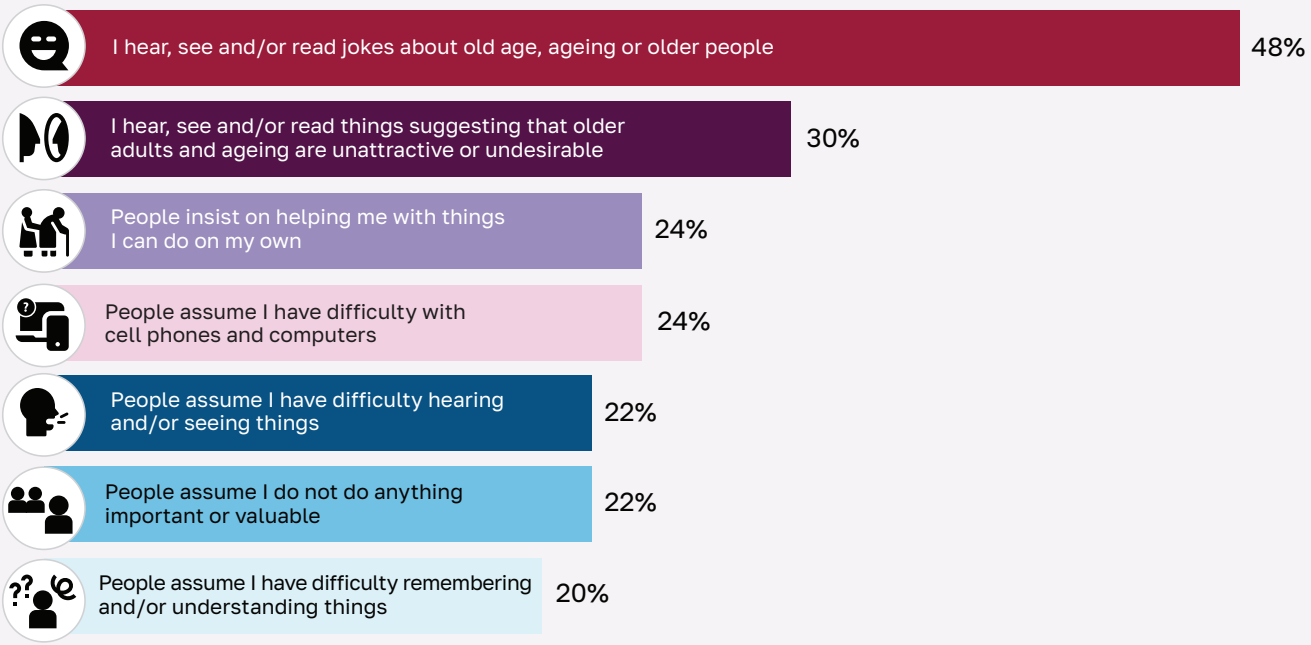
[b] Indigenous identity reflects responses only from Indigenous survey respondents.

An analysis by age group shows that reports of discrimination decline significantly with age across every ground examined. However, these findings do not explain why older workers report lower levels of discrimination than younger workers. The difference may reflect variations in how different generations recognize discriminatory treatment, rather than how much discrimination different generations experience.

This would align with findings from the 2025 ACS that suggest older adults often experience ageism without identifying it as such.[19] Only 12% of respondents aged 50 and older reported having been directly discriminated against or treated unfairly because of their age, but when asked about specific examples of ageism, 70% reported experiencing at least one form of everyday ageism in the past year.[20]

Experiences of ageism by 2025 ACS survey respondents[21]

70% of older adults report experiencing at least one of the following in the past 12 months:



Taken together, these findings suggest that workplace ageism may be under-recognized. Older workers may encounter assumptions about their competence, adaptability, productivity or career aspirations without necessarily identifying those experiences as discriminatory. Measures relying solely on broad, self-reported discrimination may underestimate the extent to which ageism shapes workplace experiences. This topic merits further study.

Experiences of workplace discrimination were not evenly distributed across the older workforce (Figure 8). Women 50 and older were more likely than men in the same cohort to report age-based discrimination (20% versus 14%), gender-based discrimination (11% versus 4%) and disability-based discrimination (11% versus 7%). However, there was no difference in race-based discrimination reported by men and women.

Health and income were also associated with differences in reported experiences of discriminatory treatment. Older adults in poor health were more likely than those in good health to report discrimination based on age (20% versus 16%), disability (14% versus 6%) and race (11% versus 7%). Similarly, older workers with inadequate incomes were more likely than those with adequate incomes to report age-based discrimination (25% versus 14%), disability-based discrimination (15% versus 6%) and race-based discrimination (12% versus 7%).

Among older workers who experienced discrimination, supervisors, managers and co-workers were sources of unfair treatment. Women 50 and older were significantly more likely than older men to report unfair treatment by a supervisor or manager (39% versus 26%) or by a co-worker (34% versus 25%).

Figure 8: Percentage of 2023 SES respondents aged 50 and older reporting workplace discrimination and unfair treatment, by gender



	Women	Men
Age-based discrimination	20%	14%
Gender-based discrimination	11%	4%
Unfair treatment by supervisor	39%	26%
Unfair treatment by coworker	34%	25%

Impact of workplace discrimination on older workers

Everyday ageism — including assumptions about older workers' competence, productivity, adaptability and value — may not always meet the threshold of formal discrimination, but can still shape workplace experiences.[22] Research shows that age-related stereotypes can influence job satisfaction, career development, workplace relationships and decisions about continued employment.[23] For example, participants at the 2023 FPT Seniors Forum reported being treated as less capable, less productive, resistant to change or unable to adapt to new technologies in the workplace, as well as being overlooked for opportunities or encouraged to retire.[24]

Among workers who had experienced workplace discrimination or unfair treatment, those under age 50 were significantly more likely than those aged 50 and older to report that these experiences had bothered them (52% versus 31%). Among the 50-and-older population, those with inadequate incomes (38%) and those in poor health (35%) were significantly more likely to report being bothered by workplace discrimination than respondents with adequate incomes (29%) and better health (29%). This suggests that workplace discrimination may be more likely to impact older workers who are experiencing other intersecting forms of disadvantage.

These findings should be interpreted with the survey's limitations in mind. The survey includes only older adults who remain in the workforce and does not capture the experiences of those who may have left employment because of workplace discrimination, poor working conditions or other barriers. As a result, the findings may underestimate the impact of workplace discrimination on older workers.

Impact of caregiving responsibilities on older workers

As Canada's population continues to age, balancing paid employment with caregiving responsibilities is becoming an increasingly common challenge for older workers. According to the 2025 ACS, 15% of working Canadians aged 50 and older were also providing care to a family member or friend.[25]

The Canadian Centre for Caregiving Excellence's 2025 National Caregiving Strategy identifies caregiving as an important workforce issue, emphasizing that workers often need flexible workplace policies, caregiver leave and financial supports to balance employment with unpredictable care demands.[26] Women are disproportionately affected, with caregiving more likely to result in reduced working hours, leaves of absence, forgone career opportunities and financial insecurity in later life.[27]

While relatively few 2025 ACS respondents reported retiring specifically to care for a spouse or another person (6% of those aged 50–64, 5% of those aged 65–79, and 4% of those aged 80 and older), these figures likely understate the broader impact of caregiving on workforce participation. Many caregivers remain employed but adjust their hours, responsibilities or career progression to meet caregiving demands, highlighting the importance of policies that help workers balance employment and caregiving obligations.

According to the 2025 ACS, **15%** of working Canadians aged 50 and older were also providing care to a family member or friend.[25]



Skills, Training and Adaptation

As rapid technological change, automation and artificial intelligence continue to reshape work, access to lifelong learning is becoming more important for workers of all ages.[28] For employers, investing in workforce development is also becoming essential to maintaining productivity and addressing growing labour shortages as Canada's workforce ages. This requires moving away from the assumption that career development is concentrated in the early and middle stages of working life and recognizing the value of continued learning and career development later in workers' careers.[29]

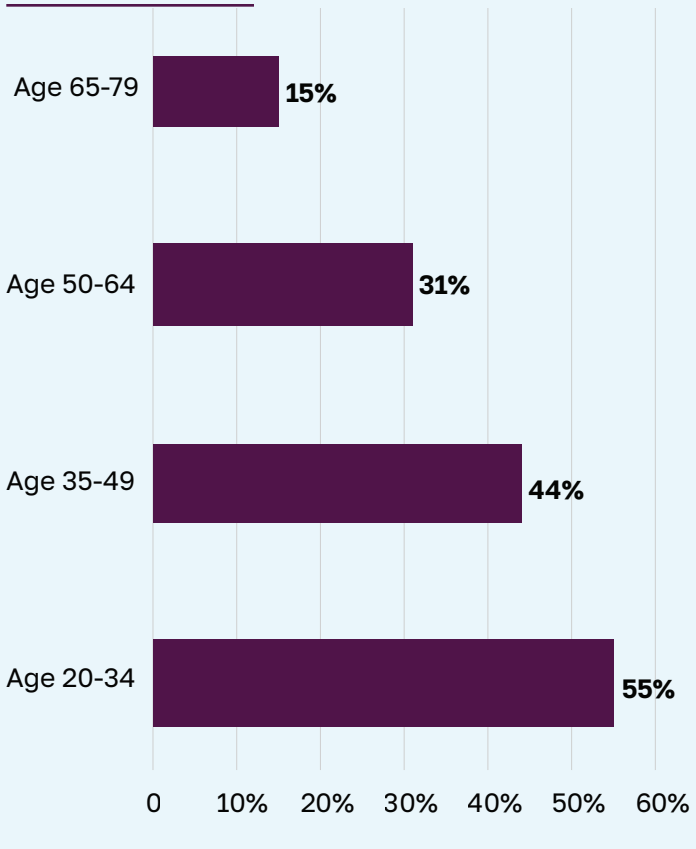
Opportunities for work-related training and upskilling

Findings from the 2025 SES show a clear age-related decline in participation across all forms of work-related training. Employer-provided training was the most common type of training reported, yet workers aged 50 and older were significantly less likely than younger workers to participate (29% versus 50%). Participation declined steadily across the age groups, from 55% among adults aged 20-34 to just 15% among those aged 65-79 (Figure 9).

Similar age-related declines were observed for those who undertook training while unemployed and/or sought training independently outside of their jobs. Adults aged 18-49 were more than twice as likely as those aged 50 and older to report receiving training while unemployed (26% versus 12%) and were also more likely to pursue training independently while working (25% versus 16%).

While some older workers may feel they have already acquired the skills they need over the course of their careers, rapid workplace transformation means those skills may no longer be sufficient. Survey findings also raise important questions about whether older workers are receiving equitable opportunities to continue developing their skills as they remain in the labour force longer, an area that deserves further examination.

Figure 9: Percentage of SES 2025 respondents who participated in employer-provided training by age group[c]



[c] Results for respondents aged 80 years and older have been suppressed because of small sample sizes.

Reasons for participating in work-related training

Among SES respondents aged 20–74, the most common reason for participating in work-related training was because their employer required it (Figure 10). The younger worker cohort (20–34 year olds) also indicated that they were looking to advance their career. Conversely, the oldest cohort, those aged 65–74, were more likely to report that they enjoy learning new things (56%). It should not be overlooked that 35% of workers aged 65–74 were looking to advance their career, even after being past the age that has historically been deemed the retirement age.

Together, these findings suggest that lower rates of participation among older workers should not be interpreted as lower motivation to learn. Rather, many older adults continue to value lifelong learning, with training often focused on maintaining and updating skills to adapt to changing workplace requirements rather than advancing their careers.

Within the older workforce, participation in training was again strongly associated with health and financial security. Older adults in good health and those with adequate incomes were significantly more likely to participate in employer-provided training and in training undertaken independently than those in poorer health or with inadequate incomes.

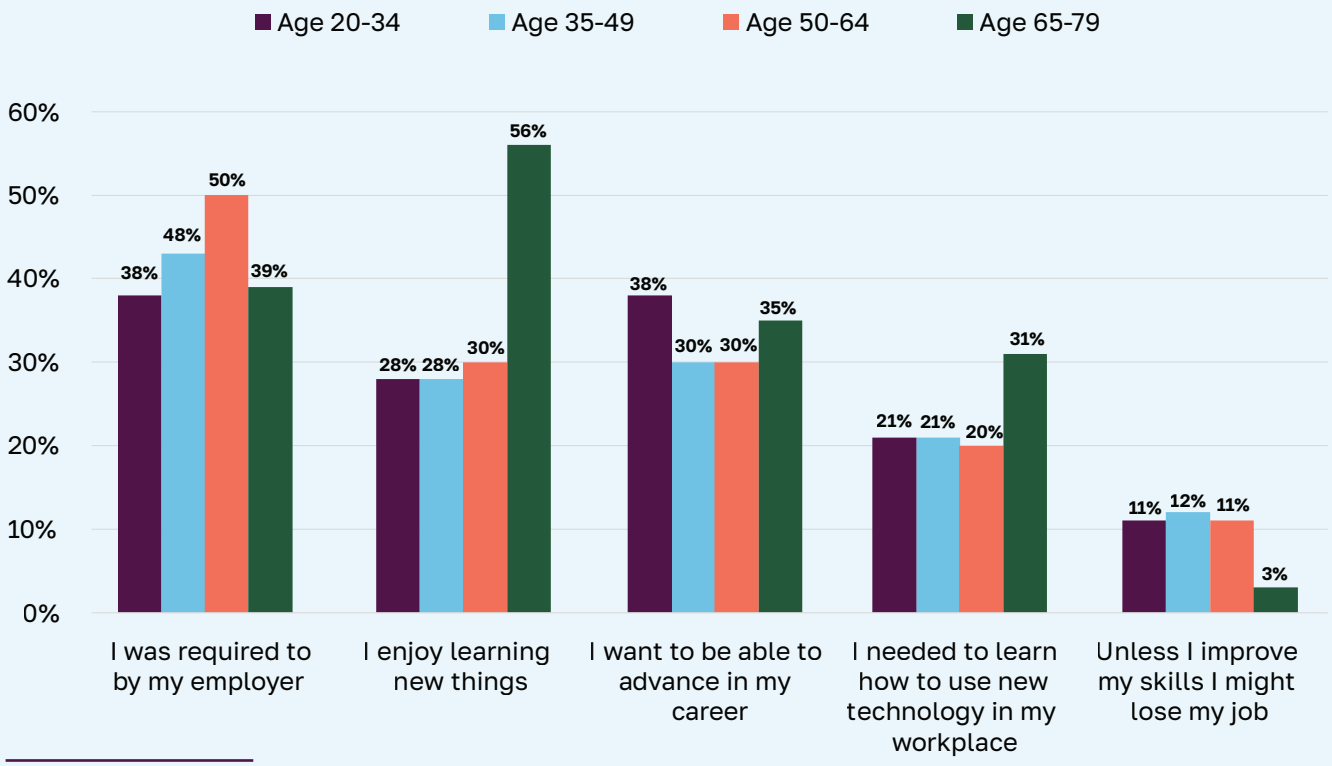
While the SES measured rates of participation in training, the 2025 ACS asked older adults whether they had been offered opportunities to train by their employer in the past two years. Responses pointed to a similar pattern. Although differences by age groups among those 50+ were not statistically significant, it is still notable that four in 10 adults aged 50–64 (39%) reported being offered opportunities for training, reskilling or upskilling in their current job during the previous two years, and this number declined to approximately one-third among adults aged 65 and older. Among those 50 and older, men were more likely than women to report being offered training opportunities (40% versus 34%), while workers in good health and adequate incomes were also more likely than those in poorer health or inadequate incomes to report being offered training.

Among older adults who did not participate in training, the most common reason for declining was believing they already had the skills they needed. Older adults with inadequate incomes were more likely to report that training was too costly or that they did not know where to access the training they needed, suggesting that financial and informational barriers continue to limit participation for some groups.

Taken together, the findings from both surveys reveal a consistent pattern: older workers in poorer health and those with fewer financial resources are not only less likely to participate in training but are also less likely to be offered opportunities to develop new skills. Those who may face the greatest barriers to remaining employed are often among the least likely to receive opportunities for lifelong learning.

While younger workers may be more likely to pursue training to support career advancement, training for older workers may play a different but equally important role by helping individuals maintain and refresh their skills, adapt to technological and workplace change, and remain engaged in the workforce for longer. As Canadians continue working later in life and career pathways become more diverse, the value of training should not be measured solely through traditional indicators of career progression. It can also support continued development, employability, adaptability, career transitions and meaningful participation throughout later working life.

Figure 10: Reasons reported by 2025 SES respondents for undertaking training by age group[d]



[d] Results for respondents aged 80 years and older have been suppressed because of small sample sizes.

AI adoption among workers aged 50 and older

Workers aged 50 and older are less likely than younger workers to use AI in their jobs (25% versus 41%). However, they are just as likely to receive employer-provided training on AI. Within the older workforce, AI use and employer-provided training are lowest among workers with inadequate incomes and those with poor health, pointing to the potential need for more equitable access to emerging workplace technologies. As AI becomes increasingly integrated into workplaces, more research is needed to understand how it may affect older workers' productivity, job quality, skills development, career opportunities and decisions to remain in or leave the workforce.

Implications and Future Directions

The findings of the ACS and SES reinforce the growing body of evidence that there is no single experience of ageing in the workforce. As Canadians continue to work later in life, age is becoming a less useful way to understand the workforce experiences of older Canadians. Instead, health, gender, income adequacy, race, caregiving responsibilities, occupation and other intersecting factors shape whether older adults remain employed by choice or continue working out of economic necessity, as well as the opportunities and challenges they encounter throughout their working lives.

Canada's ageing workforce should not simply be viewed as a demographic trend to be managed, but as an opportunity to strengthen labour force participation, retain valuable knowledge and experience, and build a more inclusive and adaptable labour market. As careers lengthen, later working life can provide opportunities for workers to evolve their careers, apply their skills and experiences in new ways and continue making meaningful contributions through what Challenge Factory refers to as "legacy careers" — later careers that are a distinct and valuable stage of working life, rather than an extension of employment before retirement.[30]

To realize the full benefits that seasoned workers can bring to the labour market, older workers can no longer be treated as a single, homogeneous group. Supporting longer productive working lives will require coordinated action by governments, employers, training organizations, researchers and other partners. As labour shortages persist and careers continue to lengthen, creating workplaces that are inclusive, flexible and responsive to workers' needs across the life course will become increasingly important for individual wellbeing and Canada's long-term economic prosperity.

Recommendations

The recommendations that follow situate findings from the ACS and SES within insights from existing academic and policy literature. They are intended to be practical actions to help ensure that policies and workplace practices recognize the growing diversity of experiences within Canada's ageing workforce and provide equitable opportunities for Canadians who remain employed later in life to contribute and thrive at work.

1. Build age-inclusive workplace culture[31]



Findings from both the ACS and SES highlight the continued importance of addressing ageism in the workplace. They show that experiences of ageism are not evenly distributed across the older workforce, with some groups of older workers more likely to report discrimination and unfair treatment based on age. Employers should therefore adopt age-inclusive workplace strategies and policies that explicitly recognize the unique needs of ageing workers as an important dimension of diversity, equity and inclusion. Given the prominence of reported ageism in the workplace, proactive steps should be taken to enable the full contributions of older workers, and to address the subtle stereotypes and assumptions that can influence recruitment, promotion, training opportunities and workplace experience.[32]

These steps could include:

- Embedding age-inclusion measures across human resource policies and practices, including recruitment, hiring, promotion, performance management and retention.
- Highlighting age as an important dimension of diversity, equity and inclusion across organizational policies.
- Providing regular education on ageism and unconscious bias for managers and employees.
- Reviewing employee- and client-facing communications to ensure language and imagery represent older adults accurately, positively and without age-based stereotypes.
- Reviewing workplace policies and practices to identify and remove age-related barriers and proactively expand measures such as flexible work arrangements and easy-to-access disability accommodation processes.
- Supporting continued career development and engagement for older workers, including opportunities to explore new roles and develop existing strengths and skills.



2. Reduce financial barriers to working later in life[33]

Findings throughout this report demonstrate the important role financial security plays in shaping work and retirement later in life. Statistics Canada data shows that almost half of employed Canadians aged 65–74 are working out of financial necessity rather than by choice, while the ACS found substantial differences in retirement readiness based on income adequacy. Together, these findings underscore the importance of ensuring that older adults who need to remain in the workforce are not further disadvantaged by employment, tax and income-security policies. Governments should review these policies and programs to ensure that collectively, they support, rather than discourage, labour force participation later in life. They could do this by:

- Modernizing income security programs to reflect today's labour market and evolving retirement patterns so that older adults can remain employed, if they choose, without undue financial penalties.
- Reviewing earnings exemptions, benefit clawbacks and interactions between employment income, taxation and income-tested benefits to identify and address rules that may disproportionately disadvantage lower-income older adults who wish or need to continue working.
- Expanding access to financial education, retirement planning and guidance to help workers understand and prepare for the financial implications of different work and retirement pathways, with targeted supports for those at greater risk of financial insecurity later in life.

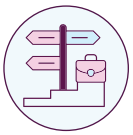
3. Expand equitable access to lifelong learning for employees[34]



Given the consistent decline in reported access to employer-supported training as workers age, employers and training organizations should work to foster a culture of equitable, accessible and continuous lifelong learning. This includes providing targeted opportunities to upskill and reskill for older workers, and in particular for workers who have historically received fewer training opportunities. As workplaces transform and skill requirements evolve more rapidly, older workers must be recognized as an important part of this transformation and provided with opportunities to develop the capabilities needed to adapt and contribute. These include:

- Lifelong learning embedded into career development and performance management.
- Increasing awareness of financial supports, including available tax credits, that can help employees pursue self-directed upskilling and reskilling.
- Promoting initiatives that foster opportunities for older workers to highlight their skills and experience, including opportunities for intergenerational collaboration, mentoring and knowledge sharing.
- Training that includes digital literacy and AI capability, where relevant, alongside occupation-specific training and upskilling.
- Access to flexible and accessible learning opportunities, including online, modular, workplace-based and part-time training.
- Collection of disaggregated data on training by age, gender, health status, occupation and income to identify inequities and undertake concerted efforts to ensure training opportunities are distributed equitably.

4. Support flexible careers that adapt to changing needs across the life course[35]



This report finds that the circumstances shaping work later in life vary considerably, with health, income adequacy, caregiving responsibilities and retirement preferences all influencing older adults' experiences and decisions about work. These findings reinforce the importance of flexible approaches that enable workers to adapt their careers as their circumstances and needs change. Employers must recognize that careers increasingly extend beyond traditional retirement ages and that workers' health, caregiving responsibilities, career aspirations and work preferences evolve over time. Workplaces should foster environments that prioritize retaining experienced workers, facilitating knowledge transfer and enabling employees to remain engaged in meaningful work for as long as they are willing and able. Measures include:

- Offering flexible work arrangements, including flexible scheduling, hybrid work and phased retirement options.
- Providing employees who are caregivers with the flexibility they need to stay in the workforce by implementing caregiver-friendly workplace policies, including flexible leave arrangements and workplace supports that allow them to effectively balance responsibilities.
- Promoting and supporting self-care practices to help employees remain productive and engaged throughout longer working lives, particularly in physically and psychologically demanding occupations.
- Ensuring timely and accessible workplace accommodations that support employees experiencing disability, chronic illness or age-related changes in health.
- Updating and enhancing government employment services and job matching for older workers.

5. Strengthen data and evidence on Canada's ageing workforce to enable targeted supports for those facing the greatest barriers to employment



This report finds that age alone does not adequately capture the diversity of experiences within Canada's older workforce. Significant differences emerged across various identity factors, highlighting the importance of disaggregated data to identify which older workers face the greatest barriers to employment and where targeted supports may be needed. Governments, employers and researchers should continue to strengthen the collection and reporting of disaggregated labour market data on older workers. Monitoring outcomes by characteristics such as age, gender, health status, income adequacy, caregiving responsibilities, disability, Indigenous identity, race and other relevant characteristics will support a better understanding of how experiences differ across the older workforce. This information should be regularly monitored and used to update policies, programs and workplace practices to ensure they remain responsive to workers facing the greatest barriers, enabling more of them to participate in and benefit from longer working lives.

Areas for Future Research

1. Working by choice or necessity later in life

Further research should examine the financial and life circumstances of older adults who remain in the workforce by choice compared to those who continue working out of financial necessity. Studies should focus on differences in industry, job quality and satisfaction, health, income security, access to training and career development, experiences of discrimination, and ability to influence when and how they retire from the workforce. Better understanding these trends would help identify where targeted policies and workplace supports are needed for older workers who are facing financial hardship and have less choice about whether to remain employed.

2. How AI and technological change affects the working lives of older workers

Further exploration should look at the ways senior workers adapt to changing skills requirements as AI and other technologies continue to reshape industries. This should include the skills older workers need to remain current in their fields, how effectively current training and upskilling opportunities support adaptation, and whether older workers have equitable access to training opportunities. Research should also examine whether some groups of older workers face greater barriers to adapting to technological change.

3. Ageism, discrimination and labour-force exit

Additional research is needed to examine the relationship between workplace ageism and decisions to leave employment, including how discrimination, age-based stereotypes, limited career development opportunities or pressure to retire contribute to involuntary or earlier-than-desired labour-force exit.

4. Barriers to lifelong learning and skills development among older workers

Further research can shed light on why participation in work-related training declines with age, including the extent to which this reflects workers' preferences and motivations, differences in access to training, or barriers within workplaces. Research should also explore why older workers in poorer health and with inadequate incomes are less likely to both participate in training and to be offered opportunities to develop their skills, and what approaches could help close these gaps.

5. Geographic variation in older workers' experiences

Given the variation in policies, programs, services and industries across Canadian provinces and territories, further research should explore geographic variation in the experiences and outcomes of older workers, and the associated policy landscape. This could help identify promising practices that could be replicated or scaled up across Canadian jurisdictions to better support older workers.

Appendix A

The National Institute on Ageing's Ageing in Canada Survey (ACS) was conducted annually between 2022 and 2025. The 2025 survey was conducted in partnership with Abacus Data, and the 2022–24 surveys were conducted in partnership with Environics Institute for Survey Research. This table summarizes the methodology for each annual survey.

Survey Year	Data Collection Period	Data Collection Method	Sample Size	Population	Geographic Coverage
2025	June 27 to July 24, 2025	Online	6,001	Canadians 50+	All provinces and territories
2024	June 5 to July 12, 2024	Online	5,875	Canadians 50+	10 provinces
2023	June 27 to August 6, 2023	Online	5,875	Canadians 50+	10 provinces
2022	July 5 to August 7, 2022	Online	5,885	Canadians 50+	10 provinces

Appendix B

The Skills and Employment Survey (SES) is a regular survey of Canadian adults aged 18 and older. The SES is undertaken by Environics Institute for Survey Research, in collaboration with the Future Skills Centre and the Diversity Institute, and collects information on employment, skills development, workplace training, job quality and related labour market experiences. This table summarizes the methodology for each survey wave.

Survey Year and Wave	Data Collection Period	Data Collection Method	Sample Size All Respondents	Sample Size Aged 50+	Geographic Coverage
2025: 8th Wave	March to April 2025	Online and telephone	5,603	2,307	All provinces and territories
2024: 7th Wave	May to July 2024	Online and telephone	5,855	2,409	All provinces and territories
2023: 6th Wave	October to November 2023	Online and telephone	5,968	2,495	All provinces and territories
2023: 5th Wave	March to April 2023	Online and telephone	5,904	2,443	All provinces and territories
2022: 4th Wave	March to April 2022	Online and telephone	6,604	2,769	All provinces and territories

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