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NEWS RELEASE

Canadians Are Working Longer, but Not Always by Choice: New NIA Report

New research highlights the opportunities and challenges of Canada's ageing workforce, including financial pressures, ageism and gaps in workplace training

TORONTO, ON November 17, 2026 — As Canada becomes a super-aged nation, with one in five Canadians now aged 65 or older, older adults are making up an increasingly important part of the country's workforce. They bring valuable knowledge, skills and experience to Canadian workplaces, but a new report from the National Institute on Ageing (NIA) finds that many also face significant barriers to remaining and thriving in the workforce.

Working Later in Life: Insights on Canada's Ageing Workforce examines the experiences of workers aged 50 and older and finds that health, financial security, caregiving responsibilities and other factors increasingly shape whether Canadians work later in life by choice or necessity.

In 2025, labour force participation among Canadians aged 65 and older reached an all time high of 15.2%, more than double the rate in 2000. Yet among employed Canadians aged 65 to 74, 43% were **working out of necessity**, while 57 % were working by choice.

"Canada's ageing workforce should be viewed as an opportunity to strengthen our labour market and retain the valuable knowledge and experience of older workers," said Alyssa Brierley, Executive Director of the NIA. "But working longer needs to come with meaningful choice. We need workplaces and policies that enable Canadians to continue contributing as long as they want and are able, while ensuring financial circumstances do not force people to remain in the workforce when they would otherwise choose to retire."

Drawing on the NIA's Ageing in Canada Survey and the Survey on Employment and Skills, the report highlights several important disparities among older workers:

- **Health and financial security significantly affect retirement readiness.** Among workers aged 50 and older, 43% in excellent or very good health felt they could afford to retire when they wanted, compared with 14% in fair or poor health. For those who reported their income was good enough to save, 64% could afford to retire, compared to 0% among those whose income was not enough and they were having a hard time.
- **Ageism remains a workplace barrier.** 17% of workers aged 50 and older reported age-based discrimination, with women, people in poorer health and those with inadequate incomes more likely to report some forms of workplace discrimination.
- **Caregiving responsibilities can lead to workplace challenges.** 15% of working Canadians aged 50 and older also reported providing care to a family member or friend, with higher risk of reduced hours, forgone career advancement opportunities, and diminished financial security.
- **Training opportunities decline with age.** Workers aged 50 and older were significantly less likely than younger workers to participate in employer-provided training (29% vs.

50%). Older workers in poorer health and with inadequate incomes were also less likely to participate in and be offered training, reskilling and upskilling opportunities.

The report emphasizes that there is no single experience of ageing in the workforce. Health, gender, income adequacy, caregiving responsibilities, occupation and other intersecting factors shape the opportunities and challenges older workers experience.

“Age needs to be recognized as an important dimension of workplace equity, diversity and inclusion,” said Talia Bronstein, NIA Director of Policy and co-author of the report. “As Canadians work longer and workplaces continue to change, older workers need equitable opportunities to learn, adapt and develop their careers. Creating more inclusive and flexible workplaces will benefit workers while helping employers retain valuable skills and experience.”

The NIA identifies five areas for action: building age-inclusive workplace cultures; reducing financial barriers to working later in life; expanding equitable access to lifelong learning; supporting flexible careers that adapt to changing needs; and strengthening data and evidence on Canada’s ageing workforce.

Working Later in Life: Insights on Canada’s Ageing Workforce was produced by the National Institute on Ageing with funding from the Government of Canada’s Future Skills Program.

“Strengthening Canada’s labour market requires making workplaces age-inclusive,” said Noel Baldwin, Future Skills Centre. “As more people work later in life, ensuring older workers can adapt, thrive and contribute their expertise to Canada’s economy means addressing systemic barriers like ageism and unequal access to training.”

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.

About Future Skills Centre

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 are funded by the Government of Canada's Future Skills Program.

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