

National Seniors Strategy Evidence Informed Policy Brief

Ensuring Older Canadians are Supported in the Workplace

Setting the Context:

The past decade has seen a steady increase in the number of older Canadians participating in the workforce, especially since mandatory retirement was formally repealed as recently as 2011. In 2001, approximately **12% of individuals 65-69** were participating in the Canadian workforce – a number that more than doubled to nearly 26% in 2013.¹

Supporting the participation of older Canadians in the workforce derives many benefits for Canada as whole, including stemming the premature loss of experienced, skilled and knowledgeable workers; further supporting intergenerational knowledge exchange; and driving the overall economic productivity of the country. Indeed, from a macroeconomic perspective, the continued and sustained participation of older Canadians in the workforce beyond the traditional age of retirement may go some way to curtail the some of the negative predicted economic effects of a rapidly growing cohort of boomers who are getting set to retire.²

Many common reasons why employers report not considering older Canadians in the workforce have been found to be based solely on myths related to aging. Specifically, associations of age and overall productivity and cost-effectiveness of older workers; the receptivity of older adults to working in new or challenging environments; the ability to train older workers in new skills.³

The federal government has recognized the importance of supporting both employers and older adults who wish to remain in the workforce by collating materials to support both parties in the creation of more 'age-friendly workplaces' (visit www.seniors.gc.ca for more information).



Beyond addressing common workplace myths that surround older workers, encouraging and supporting older Canadians' participation in the workforce recognizes other practical measures like creating more flexible working schedules or adapting physical work environments to accommodate physical or sensory limitations that may be present as well.

While an aging workforce requires and benefits from special supports to ensure success, a growing number of working Canadians – who are aging themselves – are also trying to balance unpaid caregiving duties with their work commitments. In fact, it is currently estimated that between **35-60%**^{4,5} **of our workforce or at least six million working Canadians are currently juggling unpaid caregiving duties.**⁶

Despite the economic importance of their continued participation in the workforce, caregivers often end up earning less and foregoing advancements in their own careers than others without these additional responsibilities.

According to the Canadian Caregiver Coalition, 15% of working caregivers reduce their work hours, 40% miss days of work, 26% take a leave of absence, 10% turn down job opportunities, and 6% eventually quit their jobs. While the cost to working caregivers includes lost wages, and decreased retirement income, 19% further report that their physical and emotional health suffers as well.

For Canadian employers, productivity losses become substantial, with estimations totaling a **loss of 18 million work days per year due to missed days and increased employee turnover.**⁷ Indeed, it is estimated that the cost to the Canadian economy from lost productivity due to caregiving responsibilities is **\$1.3 billion per year.**⁸



Finding ways to better accommodate the needs of older Canadians including those who may be balancing caregiving duties can result not only in improved workplace productivity, and reduced employee turnover, but an opportunity to retain highly skilled older workers whose experience and expertise are highly appreciated in the Canadian workforce.⁹

There are many employer-led workplace practices that can be leveraged to support older workers and specifically working caregivers (see Table 1). While workplaces that are more conducive to older workers and helping those managing the work-care balance do exist, many still require employees to choose flexible work environments in exchange for less advantageous conditions or salaries.¹⁰ Ensuring that conditions and salaries are supportive of both workplace performance and caregiving roles is of the utmost importance.



What are the Issues?

1. Older Canadians and Unpaid Caregivers in the Workforce Continue to Face a Number of Challenges.

Increasingly, older Canadians are participating in the workforce beyond the traditional age of retirement. Employers, however, have been slow or unsure around how best to accommodate the needs of older workers with policies and practices to support their overall productivity in the workforce. This lack of support often results in premature or forced workforce exit, or early retirement.¹¹ While there are many recommendations set out by the National Seniors Council for the support of older adults in the workplace¹², supporting older working Canadians who are doubly disadvantaged by caregiving duties must be particularly recognized. Comprehensive evidence supports that working caregivers are at increased risk of negative psychological, social, and health outcomes due to the burden of balancing their work-care responsibilities.^{13,14}

It follows that the benefits of paid employment also go beyond providing income and also plays a large role in providing opportunities for caregivers to obtain a form of respite for themselves, to belong to a social network and to experience personal fulfillment.¹⁵ Rigid work environments which do not recognize that work-care balance is essential to caregiver wellbeing – and hence continued work-care participation – are therefore neglecting benefits of employment for Canadians beyond merely providing incomes.

2. Caregivers Unfairly Forego Salary and Workplace Advancement in Order to Maintain their Caregiving Duties.

It is well evidenced that working caregivers often have lower annual incomes, forego career advancement opportunities and take early or involuntary retirement due to their caregiving roles compared to non-caregiving counterparts.^{16,17,18} While this in and of itself is an issue, lower wages and slowed career advancement are compounded by the potential for caregiving responsibilities to present significant out of pocket costs to caregivers.¹⁹

In a Canadian study on caregiver burden, over 38% of participants indicated that, “their family or they had to give up necessities because of the expense to provide care”.²⁰ Taken together, reduced disposable income also impacts the ability of caregivers to save for their own eventual retirement.



A lack in their own ability to save will eventually result in a heavier reliance on federal and provincial benefits programs which will in turn be under-supported due to reduced extended health and other benefit contributions usually contributed to over the course of a career.²¹ It is clear that it is in the best interest of both governments and employers to help support their working caregivers for as long as possible to ensure they do not feel disenfranchised and that they feel enabled to continue to participate in the workforce to the best of their abilities for as long as they wish.



3. Canadian Employers Lack Clear Guidance on How to Support Older Workers and Working Caregivers.

The recent federally sponsored Employer Panel for Caregivers report acknowledged that Canadian employers indicate a clear lack of knowledge around how best to support older Canadians and caregivers in the workplace.²² Participants indicated that the main barriers for employers in providing support for working caregivers includes: lack of awareness, the nature of certain jobs, and a lack of leadership and support to advance best practices and supports.²³

A lack of communication among employers and employees was also considered among the major barriers to supporting working caregivers. Fostering a workplace culture that views older workers and caregiving positively must include providing clear information about employer guidelines, policies, sources of information on best practices to support older workers, caregiver benefits available, and leadership and training opportunities which encourage flexible work environments.

Evidence-Based Policy Options to Consider

1. Creating National Standards or a Framework to Support More Flexible Working Environments for Older Workers and Caregivers:

Addressing inequities among older workers and caregivers is an issue that must be supported by both the federal and provincial/territorial governments and Canadian employers themselves. As expressed by Canadian employers in the Employer Panel for Caregivers²⁴, support and guidance is needed to successfully support working caregivers in the workforce. The federal government is in a position to support the creation of national standards for workplace inclusivity/participation of older workers and caregivers. In addition to the many recommendations set out by the National Seniors Council for the support of older adults in the workplace²⁵, the federal government should consider advancing those along with the recommendations made within the Employer Panel for Caregivers report using the latter's framework for positive action:

- **Developing Standards for Assessing the Needs of Older Employees** – Doing so will better support employers to address the knowledge gap between Canadian employers and older employees around how best to support them in the workplace.
- **Engaging Employers to Increase Awareness of the Organizational and Employee Benefits of Supporting Older Workers and Working Caregivers** – Helping employers understand the business case for supporting older workers and caregivers in the workforce (e.g. potential cost savings, recruitment and retention etc.) can better encourage and spur activity in this area.
- **Supporting the Understanding of Current and Needed Resources** – Allows access to necessary information about company policies and guidelines around supporting older workers and caregivers to be addressed but also enables the identification of existing gaps in support.
- **Leading and Managing** – Encourages the need for leadership training and education to foster an 'age-friendly' workplace environment that positively views older workers and caregiving responsibilities.
- **Encouraging Flexible Approaches to Supporting Older Workers and Caregivers** – Acknowledges that not all employee caregiving responsibilities and the needs amongst older workers look the same and that each may require unique ways of addressing identified needs (e.g. making physical adaptations to a workplace, providing support for acute vs. episodic care duties).

2. Federal Recognition of Employers with Best Practices for Engaging and Supporting Older Workers and Caregivers.

Many Canadians are familiar with ranking lists of top Canadian employers. Since 2010, Canada's Top 100 Employers recognition program has held its competition for Top Employers for Canadians Over 40 which celebrates employers who excel in eight evaluation criteria, namely whether:

1. They offer interesting programs designed to assist older workers;
2. They actively recruit new workers aged 40 years or older;
3. Their HR policies take into account the unique concerns of older workers, such as by recognizing work experience at previous employers in determining vacation entitlement;
4. They offer a pension plan with reasonable employer contributions;
5. They assist older employees with retirement and succession planning;
6. They create opportunities for retirees to stay socially connected to former co-workers through organized social activities and volunteering;
7. They extend health coverage and similar benefits to employees after retirement; and
8. They offer any programs, such as mentorship and phased-in retirement, to ease the emotional challenges of retirement and ensure older employees' skills are transferred to the next generation.

This and other types of public recognition programs should be leveraged to heighten the profile of employers who excel at supporting our older Canadians and working caregivers and to celebrate and spread knowledge and uptake of best practices that enable older workers and caregivers in our workplaces.²⁶ Engaging our federal, provincial and territorial governments in these activities will further advance our overall economic productivity and the ability of our employers to maintain a competitive advantage around the recruitment and retention of experienced and skilled older workers.

Table 1. Inventory of Employer-led Flexible Workplace Practices that Support Employed Caregivers²⁷

Paid and Unpaid Leave Practices	
Emergency Caregiving Leave	<p>Employees can request up to five days paid leave to care for a family member or friend</p> <p>Employees can request up to five days paid leave for emergencies which could be health related but not for chronic health issues</p>
Combination of Leave	<p>Employees can request to use a combination of leave (personal/family, vacation or sick leave) to help care for a family member or friend</p>
Personal/Family Leave	<p>Policies vary within organizations (federally vs non-federally regulated employers). Non-federally regulated employment standards vary by jurisdictional legislation</p> <p>Non-federally regulated employees receive a range of 0 to 12 days per year. Some employers combine personal/family leave with sick leave</p> <p>Employees have three floating days (additional paid leave)</p>
Sick Leave	<p>Policies vary within organizations (federally vs non-federally regulated employers). Non-federally regulated employment standards vary by jurisdictional legislation</p> <p>Non-federally regulated employees are provided with a range of sick leave from one day to 26 weeks</p> <p>Employees may request to use sick leave for family illnesses</p> <p>Self-insured medical leave where employees accumulate sick leave credits that they can use when they are ill or injured or in some cases to care for a gravely ill family member or a critically ill child</p> <p>Unlimited sick leave</p>

<p>Vacation Time</p>	<p>Policies vary within organizations (federally vs non-federally regulated employers). Non-federally regulated employment standards vary by jurisdictional legislation</p> <p>Employees may purchase additional vacation time (up to a maximum amount of weeks)</p> <p>Ability for employees to take leave in hours rather than full days (e.g. two weeks' vacation made available in hours over an eight month period)</p>
<p>Bank of Leave</p>	<p>Employees who have exhausted his or her available paid leave can establish a leave bank under which a contributing employee can donate leave to the bank and recipient employees' draw leave to cover time out of the office due to a personal or family medical emergency</p>
<p>Bereavement</p>	<p>Policies vary within organizations (federally vs non-federally regulated employers). Non-federally regulated employment standards vary by jurisdictional legislation</p> <p>Employees may receive a minimum of three to seven days of leave following the death of a family member. Some employers provide a combination of paid and unpaid leave</p>
<p>Compassionate Care Benefits</p>	<p>Non-federally regulated employment standards vary by jurisdictional legislation. Employees could have a range of 8 — 12 weeks of unpaid leave when a family member is gravely ill</p> <p>Employers may provide a top-up benefit for employees bringing their salary back to their full salary levels for part or all of the leave</p>

Leave to Arrange Care	Employees may take up to three days paid leave to make arrangements for care
Leave with Income-Averaging	<p>Employee may request to take leave without pay for a period of a minimum of five weeks and a maximum of three months</p> <p>Employee's salary is reduced over a 12 month period</p>
Leave without Pay	<p>Employees may take up to 12 months of leave without pay. This type of leave can be used for both short and long-term leave</p> <p>Arrangements between employers and staff are discretionary</p>
Family Caregiver Leave	Family caregiver leave provides employees up to 12 weeks of unpaid, job-protected leave for employees to provide care or support to a family member with a serious medical condition. This type of leave is legislated in Saskatchewan, Quebec, and Ontario.
Flexible Workplace Arrangements	
Annualized Hours	<p>Allows employees to choose (within boundaries) their days and hours of work for a set period of time</p> <p>The period of time could be weekly (e.g. work 12 hours for three days and two hours for two days); or monthly (e.g. 60 hours one week and 20 hours the next week)</p> <p>This may be ideal for employers with peak hours or seasonal peaks</p>

<p>Compressed Work Weeks/ Banking of Hours</p>	<p>Employee works for longer periods per day in exchange for a day off</p> <p>Employees may start earlier or finish later than the normal work day</p> <p>Common arrangements for 40 hours per week could include working an extra hour per day in exchange for one day off every two weeks</p>
<p>Flexible Work Locations</p>	<p>Employees can be transferred to alternate locations across the country and in some cases internationally (depending on the organization)</p> <p>Allows employees to choose their work location or choose to work off-site (e.g. from home)</p>
<p>Flex-time Schedule / Flexible hours/Breaks</p>	<p>Employees work a full day but they set a range of start and finish times with their manager. Total hours of work per week are not affected</p> <p>Allows manager to establish core hours where all employees will be at work (e.g. 9:30 am – 3:30 pm)</p> <p>Employers provide flexible breaks where employees can undertake care responsibilities during their lunch hour. Provide preferred parking spaces for caregivers who are caring for a parent or child who are in critical condition and who may need to leave work urgently</p> <p>Employees do not need to take formal leave but can make up the time off required another day (e.g. if an employee needs to leave for an hour during the day, they can stay 30 minutes extra over the next two days)</p> <p>Employers can offer their employees different options for their work assignments (e.g. a truck driver who works long distances could temporarily move to shorter routes to allow him or her to be closer to home)</p>
<p>Job Sharing</p>	<p>Allows two or more people to share one or more positions or duties</p>

	<p>Job sharing must work effectively for the team and expectations around pay, benefits and holidays must be well-communicated This is an option for employers who do not have many part-time positions available</p> <p>Have colleagues assigned as “back-ups” to files when an employee has caregiving responsibilities and who might need to be absent for a longer period of time.</p>
No Set Schedule	<p>Allows employees to work the hours they choose, no questions asked, as long as work deadlines are met</p>
Part-time/Reduced Hours	<p>Employees can choose to work less than 37.5 or 40 hours per week</p> <p>Arrangements can be on a permanent or temporary basis</p> <p>Hours can be negotiated between employer and employee to ensure coverage at peak workload hours</p>
Phased Retirement	<p>Employees may reduce their working hours or workload over a period of time leading to full retirement</p> <p>Pension legislation allows for partial pension benefits to commence with formal phased retirement</p> <p>Phased approach could be used to train the replacement employee or adjust the redistribution of work among remaining employees</p>
Shift-Work	<p>Employees can work a type of shift-work schedule where a person’s work day is split into two or more parts (e.g. employee can start at 4:00 am, provide care responsibilities during the day and do a second shift at night). Employees who work split shifts need to manage their schedule so that they don’t get burned out (especially if they are providing care during the day)</p> <p>In some cases where spouses work at the same company, they can stagger their shifts for one spouse to provide care while the other is working</p>

	<p>Employees can change their work shifts (e.g. can switch from a night shift to a day shift or exchange a Monday shift to Tuesday)</p>
Technology	
Telework/Telecommuting	<p>Allows employees to do some of the regular work from home instead of going into the office</p> <p>Employer and employees need to establish details such as hours of work, communications between teleworker, co-workers and clients</p> <p>Dependent on employee's roles and responsibilities</p>
Tools/Devices (Hardware)	<p>Depending on employees' roles and responsibilities, employers provide access to technology to enable them to work outside the office include hardware such as a laptop (with remote access), smart phone, tablet, teleconference/videoconference capabilities</p> <p>In special circumstances, allow employees to have their cell phone close by while they are working in case of emergency (e.g. for employees who do not have direct access to a work phone)</p> <p>Loaner equipment available for employee use (e.g. smart phone, laptop, tablet, etc.)</p> <p>Establish policies around technology such as "technology free-time" or "smart phone free-zone" to allow employees to focus on work/home priorities (e.g. no answering emails from 6:00 pm to 6:00 am)</p>
Tools/Devices (Software)	<p>Web application that enables collaborative work (e.g. sharing of documents, access to intranet portals, document and file management, social networks, extranets, websites, enterprise search and business intelligence)</p> <p>Instant messaging software to allow employees to connect with colleagues regardless of their work location</p>

	<p>Ability to work from home through an internet platform that allows employees access to their work emails without being connected to the network (e.g. from home through a virtual private network). Provide access to a secure channel to access work emails from employee’s mobile device (smart phone or tablet)</p> <p>Employees on shift-work can take advantage of scheduling software that allows employees to log-in to an online account to view and amend their schedule from home. This scheduling software also takes into consideration other variables such as vacations, leaves, etc. Provide employees with online access to HR policies, services, collective agreements, etc.</p> <p>Blogs/chat programs to stay connected</p> <p>Applications with EAP information</p> <p>Email notifications, online calendar to indicate regular hours and planned absences of employees</p>
Other Programs and Services	
Employee and Family Assistance Program	Offerings vary by provider but can include referral services for community care options as well as counselling for the employee and/or their immediate family
Emergency Elder Care	<p>Some employers offer emergency elder care (similar to emergency child care) at minimal cost to the employee (employers cover the cost up to a maximum amount per year)</p> <p>Back-up care is provided as an alternative when regular care is not available</p>
Onsite Seminars/ Lunch and Learns	Varies by employer, but can include internal or external speakers discussing various aspects of caregiving such as community services available or the health of the care provider
Online Networks/ Applications	Online tools that help caregivers access information on programs and services available and connect them to existing networks

	<p>Health application (and general phone line) that directs users to medical and community supports as well as providing user health assessments and general information</p> <p>Also provides information to employers via plan administrators such as a snapshot on the health of their workforce</p>
<p>Suite of Benefits/Cafeteria-style Plans</p>	<p>Web-based benefits platforms that connect employees to a menu of services and allow them to manage their own selections that are tailored to their needs and unique situation; similar to the ability of a customer to choose among available items in a cafeteria</p>

Supporting Documents

- ¹ <http://www.theglobeandmail.com/report-on-business/jobs-data-point-toward-demographic-shifts/article19909694/#dashboard/follows/>
- ² http://www.seniorscouncil.gc.ca/eng/research_publications/labour_force/page04.shtml
- ³ Government of Canada. (2015). Age-friendly workplaces: Promoting older worker participation. Available at: <http://www.seniors.gc.ca/eng/working/fptf/promoting.shtml#tc3>
- ⁴ <http://www.esdc.gc.ca/eng/seniors/reports/cec.shtml#fnb13>
- ⁵ Canadian Caregiver Coalition. (2015). Beyond recognition – caregiving & human rights in Canada: A policy brief. Available at: <http://www.ccc-ccan.ca/media.php?mid=421>
- ⁶ <http://www.esdc.gc.ca/eng/seniors/reports/cec.shtml#fnb13>
Canadian Hospice and Palliative Care Association. Care and Work: A balancing act. Available at: <http://hpcintegration.ca/media/60785/The%20way%20Forward-%20Care%20and%20Work%20CHCA-infographic-FINAL.pdf>
- ⁷ Canadian Caregiver Coalition. (2015). Care & work: A balancing act. Available at: <http://www.ccc-ccan.ca/>
- ⁸ Canadian Caregiver Coalition. (2015). Care & work: A balancing act. Available at: <http://www.ccc-ccan.ca/>
- ⁹ Canadian Caregiver Coalition. (2015). Care & work: A balancing act. Available at: <http://www.ccc-ccan.ca/>
- ¹⁰ Charette, A. (2015) Seniors in Canada: Current Issues, page 21
- ¹¹ Alon-Shenker, P. (2012). The duty to accommodate senior workers: Its nature, scope and limitations. Available at: <http://queensu.ca/lawjournal/issues/5-Alon-Shenker.pdf>
- ¹² Government of Canada. (2013). National Seniors Council: Older workers at risk of withdrawing from the labour force or becoming unemployed: Employers' views on how to retain and attract older workers. Available at: http://www.seniorscouncil.gc.ca/eng/research_publications/older_workers/page06.shtml
- ¹³ Lai (2012). Effect of financial costs on caregiving burden of family caregivers. SAGE Open, Oct-Dec 2012, pp. 1-4.
- ¹⁴ Duncan, K., Shooshtari, S., Roger, K., & Fast, J. (2013). Care-related out-of-pocket costs. Available at: <http://www.rapp.ualberta.ca/~media/rapp/Home/Documents/Duncanetal2013Carerelatedoutofpocketcostsfinalreport2013Aug191.pdf>
- ¹⁵ Charette, A. (2015) Seniors in Canada: Current Issues, A report for the IRPP task force on Ageing.

¹⁶ <http://www.esdc.gc.ca/eng/seniors/reports/cec.shtml#fnb13>

¹⁷ Canadian Caregiver Coalition. (2015). Beyond recognition – caregiving & human rights in Canada: A policy brief. Available at: <http://www.ccc-ccan.ca/media.php?mid=421>

¹⁸ Lai (2012). Effect of financial costs on caregiving burden of family caregivers. SAGE Open, Oct-Dec 2012, pp. 1-4

¹⁹ Lai (2012). Effect of financial costs on caregiving burden of family caregivers. SAGE Open, Oct-Dec 2012, pp. 1-4.

²⁰ Lai (2012). Effect of financial costs on caregiving burden of family caregivers. SAGE Open, Oct-Dec 2012, pp. 1-4.

²¹ Canadian Caregiver Coalition. (2014). A Canadian caregiver strategy: Are we making progress? Available at: <http://www.ccc-ccan.ca/media.php?mid=416>

²² Government of Canada. (2015). When working and caregiving collide: How employers can support their employees who are caregivers. Available at: <http://www.esdc.gc.ca/eng/seniors/reports/cec.shtml#fnb13>

²³ Government of Canada. (2015). When working and caregiving collide: How employers can support their employees who are caregivers. Available at: <http://www.esdc.gc.ca/eng/seniors/reports/cec.shtml#fnb13>

²⁴ <http://www.esdc.gc.ca/eng/seniors/reports/cec.shtml#h2.3>

²⁵ http://www.seniorscouncil.gc.ca/eng/research_publications/older_workers/page06.shtml

²⁶ http://www.canadastop100.com/older_workers/

²⁷ <https://www.als.ca/sites/default/files/files/CCB%20across%20Canada.pdf>