



# National Report: Canada

---

Recommended Citation: Bélanger, Alain, Patrick Sabourin and Yves Carrière (2015). “National Report Canada” It is the full report of the respective chapter in: Hasselhorn HM, Apt W (2015). *Understanding employment participation of older workers: Creating a knowledge base for future labour market challenges*. Research Report. Federal Ministry of Labour and Social Affairs (BMAS) and Federal Institute for Occupational Safety and Health (BAuA). BMAS/ BAuA, Berlin, 120 pages. Online available at: <http://www.ip-demographic.eu/about/fast-track-projects/understanding-employment>

## Introduction<sup>1</sup>

### Demographic trends

Like most economically developed countries, Canada’s population has been ageing over the last decades, a trend that will continue even at a faster pace over the next two decades. In 1971, only 8% of the Canadian population was 65 years of age and over. By 1996, this proportion had reached 12%. With the gradual arrival of very large baby boom cohorts to age 65, the process will be accelerating at a much greater pace than in most OECD countries. While 15% of the population is now over age 65, this proportion is projected to be around 23% by 2031, once all the baby boomers will be passed this threshold. In fact, it could take only about 45 years for Canada to see its proportion of population aged 65 years and over doubled from 12% to 24%. This would be one of the fastest paces recorded among economically developed countries, a result of one of the strongest baby boom followed by a fast and sustained baby bust.

Over the long term, even after the last baby boomer celebrates his 65<sup>th</sup> birthday, the population aged 65 and over in Canada will continue to grow in number and in proportion, notwithstanding the decreasing number of births. The fall in the number of births is compensated over time by large numbers of immigrants who are increasing the size of cohorts that were, at birth, smaller than cohorts of baby boomers. With an immigration rate averaging 7.5 per thousand over the last quarter of century and with an immigration increasingly diversified, Canada’s future population is expected to be much more diverse than it is today. Projections show that up to 40% of the Canadian population reaching age 65 in the early 2060 will likely be immigrants (Carrière, Martel, Picard, & Légaré, 2014).

Population ageing has sparked many debates over the expected cost of public pensions and the health care system, and Canada is no exception to this. Part of these debates revolves around the ratio of those 65 and over to those of “working age”, most often defined as those aged 15 to 64. These age cut-offs are becoming less and less useful as many Canadians delay their entry into the labour market and tend to work past the age of 65.

### Employment figures

Although most baby-boomers will have left the labour market by 2031, the labour force is projected to continue to grow (Bélanger & Bastien, 2010, 2013; Martel et al., 2011). High level of immigration and

---

<sup>1</sup> The authors of this report are Alain Bélanger and Patrick Sabourin of the Institut National de la Recherche Scientifique and Yves Carrière of the University of Montréal in Canada. They were national representatives in the working group „Understanding employment participation of older workers“ appointed by the Joint Programming Initiative „More Years, Better Lives – The Potential and Challenges of Demographic Change“.



# National Report: Canada

increasing participation rates among those 55 and over are the main reasons explaining future projected increase in the labour force. Participation rates among those 55-69 have shown an increasing trend since the mid-1990s. As can be seen in Figure 1, at age 65-69, almost one in three men is now in the labour force, while it was about one in four in 1976 and less than one in five in 1990. The increase is even more spectacular among women, although this is partly explained by the fact that women now reaching age 55 have a work history much different than women born before the baby boom. For either men or women, the participation rate of those 65-69 is closing in on the participation rate of those 60-64 in the mid-1990s. Despite these increasing participation rates at older ages, the growth rate of the labour force will be much smaller than it has been over the last few decades. The dynamics have changed over the last fifteen years.

**Labour force participation rate by age group and gender, Canada 1976-2013**

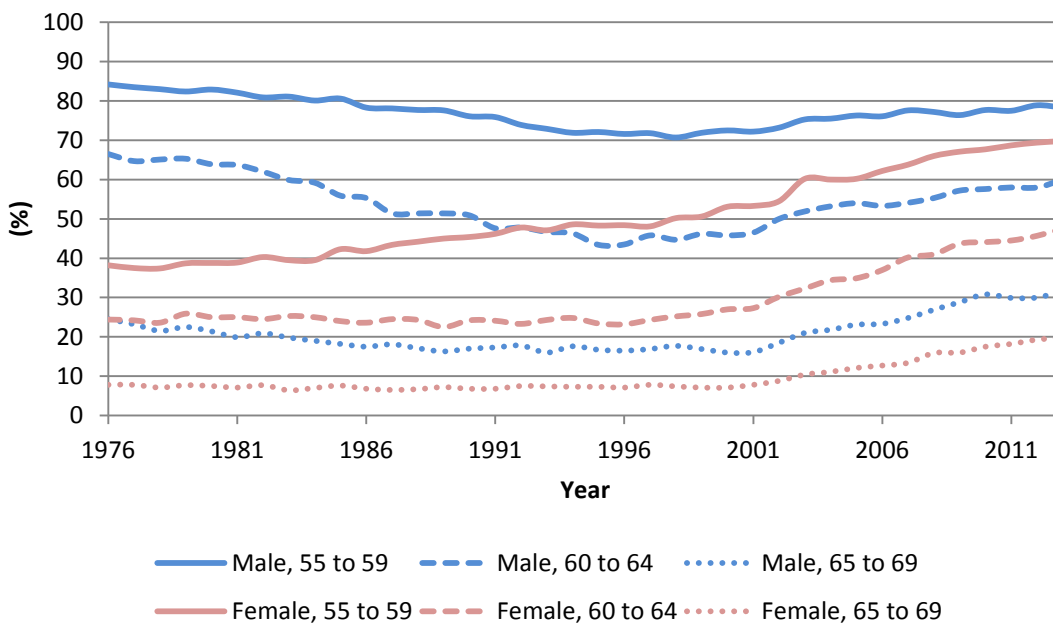


Figure 1

(Source : Statistics Canada, CANSIM Table 282-0002, Labour Force Survey)

Of particular interest are the increasing participation rates of men and women age 55-69 that are not the result of any major changes in the public pension system. This is partly the result of changes in the composition of the population 55-69 and the result of delayed early life transitions having an impact later in life. The trend in increasing participation rates of older Canadians will likely continue over the coming years. Hence, it appears more and more problematic to discuss of dependency ratio using the standard 15-64 age group as those who are of working age.



# National Report: Canada

## Retirement figures and trends

Average and median age at retirement decreased for two decades after the mid-1970s. In 1976, the median age of retirement among new retirees was around 65 for both men and women<sup>2</sup>. As can be seen in Figure 2, the average age at retirement decreased quite significantly up until the late 1990s. In fact, in the case of males, it followed the trend observed in participation rates of Canadians aged 55 plus during that period. Afterwards, this declining trend stopped and has shown some stability and an increase that has become more obvious over the last few years. As shown in the previous section, participation rates of Canadians aged 55-69 have been increasing quite significantly since the mid-1990s. One would assume that an increasing participation rate would translate into a delay in retirement and an increasing average or median age at retirement.

Using retirement rates by age and gender to construct working life expectancy at age 50, Carrière and Galarneau (2011) showed that average and median age of retirement had underestimated quite significantly the changing pattern of retirement among Canadians starting in the mid-1990s (Figure 3). In fact, conditional working life expectancy at age 50 is higher now than it was in the mid-1970s. Moreover, since the mid-1990s, conditional working life expectancy at age 50 has increased faster than expected years in retirement.

**Average age at retirement by gender, Canada  
1976-2013**

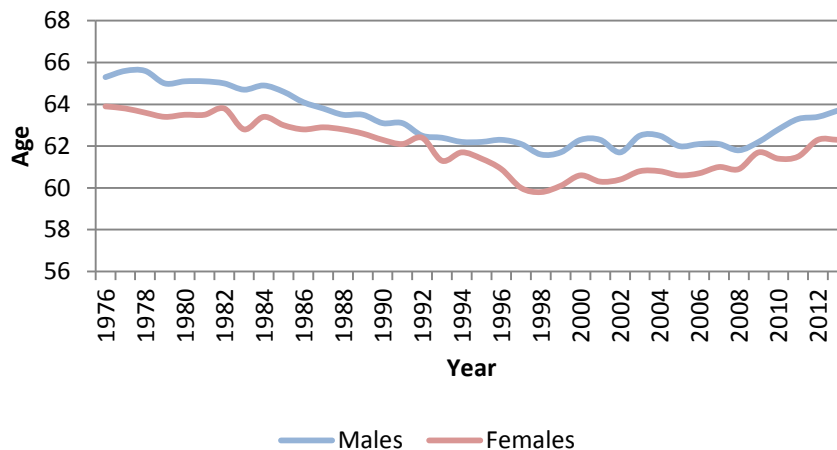


Figure 2 (Source : Statistics Canada, CANSIM Table 282-0051, Labour Force Survey)

<sup>2</sup> 65.1 among men and 64.8 among women, CANSIM, Table 282-0051.



# National Report: Canada

**Conditional working-life expectancy at age 50 by gender, Canada, 1977-2009**

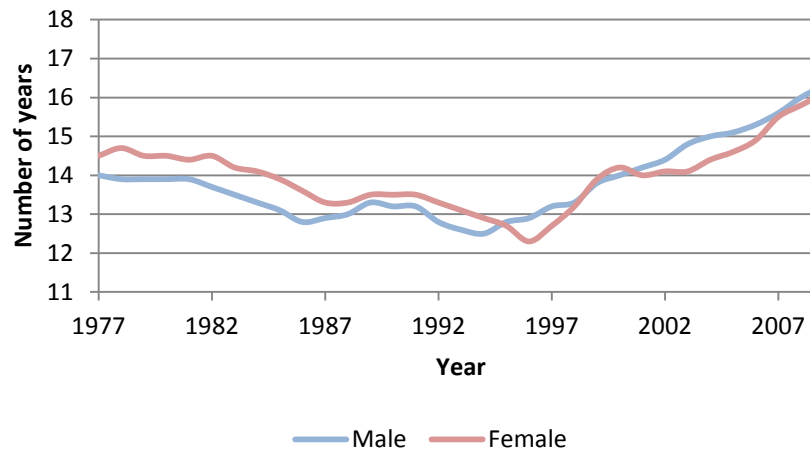


Figure 3

## Employment and retirement policies

Canada is different from many other OECD countries as far as the viability of its public pension system is concerned. First, the replacement rate of public pensions is fairly low in Canada (around 42% for those with average industrial earnings in Canada compared to close to 60% for OECD countries). Second, the work-related public pension system – of which the objective is to help prevent a significant drop in the standard of living of those retiring from work – has been partly capitalized for a number of years. Also, given the state of the pension fund, the mid 1990s marked a period of fast increasing contribution rate to make this public pension system sustainable over the long term. The most recent actuarial review of the Canada Pension Plan (CPP) concluded that, despite increasing benefits paid due to population aging, it is in fact financially sustainable (Office of the Superintendent of Financial Institution, 2013). No political parties are currently questioning the solvency of the CPP. However, the age-related part of public pensions – the Old Age Security Program (OAS), which is not based on contributions or work experience, and which objective is to prevent poverty among seniors – is a pay-as-you-go system and its viability over the long term has been questioned by the government. In response to their diagnostic, they have decided to increase the age at which this quasi-universal pension will be received. Between 2023 and 2029, the age of admissibility to the OAS will gradually be increased from 65 to 67, while normal age of retirement for the work-based public pension (CPP) is still planned to be 65. However, the actuarial adjustments for early take-up of the CPP have been recently increased, making it more costly to collect CPP retirement benefits before the age of 65.

If the Canadian Pension Plan is financially sustainable, the low replacement rate it generates, however, may result in a growing challenge in the future. It is estimated that one in five recent retirees has experienced a drop of at least 25% from their pre-retirement consumption level (Moore, Robson, & Laurin, 2010). Projections show a significant increase in the proportion of future retirees who will experience a substantial drop from their pre-retirement consumption level. (MacDonald, Moore, Chen,



# National Report: Canada

---

& Brown, 2011). This is partly due to lower private pension coverage, a trend from defined-benefits private pension plans to defined-contributions plans, lower return rates and the valorization method (price indexing instead of wage indexing) used within the age-related public pension<sup>3</sup> (Moore et al., 2010). Accordingly, the political debate over the last few years regarding the work-related public pension is much more focused on the replacement rate than on the normal age of retirement. Although increasing this age is not on the political platform of any parties for the moment, the idea has been raised by a number of scholars and the issue might spark debates in the near future.

## Research domains

In Canada, there is an abundance of studies on work participation and early retirement of older workers. Studies on the factors explaining a possible return to work after early retirement are not as abundant. Some analyses are descriptive, but there are plenty of analytical quantitative researches on the determinants of work participation at older ages that use regression analysis or more sophisticated methods. Most of these studies are cross-sectional and are based on survey or Census data; few use survival (longitudinal) analysis models. Domains for which data is not readily available in Statistics Canada social surveys are less covered and treated through focussed qualitative surveys (work ability, motivation) sometimes performed within large public service companies. More recently, some studies used linked income tax data files. Such longitudinal data sources can provide a broader life course perspective, particularly when linked to earlier census data, but their access is highly restricted outside government agencies.

## Search method

The objective of this report is to present a critical review of the literature published in the last 10 years on the determinants of labour force participation of older Canadians. Determinants are organized according to the 10 domains conceptual framework established by the JPI-MYBL. A systematic search of the literature has been conducted in June 2014 using multidisciplinary subject indexes such as (but not limited to) Scopus, SociINDEX, Sociological Abstracts, EconLit, Human Resources Abstracts, PsycINFO, Google Scholar and Web of Science. Specific attention was given on finding literature from Canadian sources in both English and French. Accordingly, key words were used in both languages and the Érudit, Québec university library catalogs as well as other Canadian specific databases such as the Canadian research Index and the Annotated Bibliography of Canadian Demography were also searched.

Searches were conducted using labour-market related concepts ('worker', 'employ\*', 'work participation', 'workplaces', 'work and participation', 'labor force participation', 'labo\*r market', 'retention', 'workforce', 'emploi\*', 'travail\*', 'vie active') that were combined with age/cohort concepts ('older', 'aged', 'aging', 'ageing', 'ageism', 'old age', 'baby boom', 'senior', 'elderly', 'midlife', 'mid-life', 'later life', 'after 50', '50+', 'agé', 'expérimenté') and geographic concepts which included Canada or all the Canadian provinces (in English and French) or the main Canadian metropolitan areas. The geographic concepts were also combined to specific keywords that encompass both the labour market and the aging concepts ('older workers', 'bridge employment', 'transition to retirement', 'early retirement', 'delayed retirement', 'retirement AND factors', 'retirement timing', 'retirement', 'phased retirement',

---

<sup>3</sup> Old age security



# National Report: Canada

---

'work AND pension', 'returning worker', 'flexible retirement', 'gradual retirement', 'travailleur expérimenté', 'transition à la retraite', 'retraite hâtive', 'retraite', 'pré-retraite'.

Finally, the search was designed to include grey literature. Although tools like Google Scholar and Canadian institutional repositories are helpful, they might not be sufficient to cover this important source of often original and recent material. Thus, other more focused websites or library catalogs working in the field of labour economics or gerontology were searched. The two main sources researched are government agencies (Employment and Social Development Canada, Statistics Canada) and scientific research groups (*ARUC Gestion des âges et des temps sociaux*; Centre for Population, Aging and Health; Program for Research on Social and Economic Dimensions of an Aging Population, etc.). Some non-peer reviewed journals such as Statistics Canada's *Perspectives on Labour and Income* were hand searched and researchers and policy analysts in Employment and Social Development Canada were consulted. In the following sections, the results from the critical review of the recent Canadian literature on older workers and retirement are organized within the 10 domains identified by the JPI.

## Labour Market

This domain is highly covered in the Canadian literature. Several studies show regional variations in the employment rates of seniors (Duchesne, 2004), their age at retirement (Pold, 2006; Turcotte & Schellenberg, 2005) and the likelihood that they return to work (Bonikowska & Schellenberg, 2014; Lefebvre, Merrigan, & Michaud, 2011). In general, rates of employment among seniors as well as the likelihood of returning to work are higher in Ontario and the Prairies and lower in the Atlantic Provinces and Quebec, a finding that mirrors the strength of the regional labour markets.

Average age at retirement also varies between occupation and economic sectors. Among employees, those in the public sector tend to retire earlier (Pold, 2006) and are less likely to return (Bonikowska & Schellenberg, 2014) than private sector employees. In a context where public pensions offer low income replacement rates, these findings can be related to differentials in access to private pension benefits, workplace pension being more prevalent in the public sector (Pignal, Arrowsmith, & Ness, 2010). Self-employed workers show more flexible trajectories than salaried employees (Nouroz & Stone, 2006) but are overall less likely to retire early (Turcotte & Schellenberg, 2005). This may explain the increasing probability of self-employment with age (Duchesne, 2004; Pignal et al., 2010) such that half of working men and one third of working women aged 65 and over are self-employed (Duchesne, 2004). Larger access to workplace pension may also explain the finding that retirees from health care, social assistance and education sectors are least likely to answer they would have kept working were they given working arrangements (Morissette, Schellenberg, & Silver, 2004). Occupation and industry also impact behaviors of older workers. Schellenberg, Turcotte, and Ram (2005) found that the likelihood of returning to work after retirement is higher among professionals and managers (see also Singh and Verma, 2003), or in industries providing flexible work options, and lower in the manufacturing sector.

The mid 1990s trend toward early retirement was, in part, driven by public sector cut backs and restructuring in many private sector industries. According to Finnie and Gray (2011), displaced older workers tend to retire earlier. Unemployment rates are also negatively correlated with age at retirement (Galarneau, Turcotte, Carrière, & Fecteau, Forthcoming) and bad economic circumstances reduce labor participation of older workers and decrease their odds of returning to work (Singh & Verma, 2003). On



# National Report: Canada

---

the other hand, laid off older workers were more likely to return to work than older workers who retired or stopped working because of illness (Bonikowska & Schellenberg, 2014). Return to work, however, was generally made at the expense of lower wages: 30 to 40% less according to Bonikowska and Schellenberg (2014). The Survey of older workers confirms the importance of the economic circumstances on the retirement decision: when asked about the obstacles to re-employment, older workers identified « no work available » followed by « wages too small » as the principal reasons for not working (Pignal et al., 2010). All in all, economic precariousness impact the length of working life and according to Carrière and Galarneau (2012a), involuntary retirement due to unfavourable economic conditions reduce working life expectancy by 1.0 year for men and 1.2 year for women.

## Legislation and its Implementation

The Canadian retirement income system offers a modest replacement rate to those with average lifetime earnings and above as the system tends to focus on meeting minimum retirement income needs (Baldwin, 2009). As a consequence, the public pension system is not considered as having a strong incentive for early retirement on those individuals, although Lefebvre et al. (2011) found that state pension had an effect on females at age 60. However, high replacement rates among lower earners affects significantly their decision to retire (Baker, Gruber, & Milligan, 2003; Chen, Fougère, & Rainville, 2012; Milligan & Schirle, 2006). Moreover, a provision within the universal pension system allows low income couples to receive a supplemental pension as early as age 60-64 (Spousal allowance). This provision has been shown to have a significant impact on the employment rates of males age 65-69 and females age 60-64 (Baker, 2002). The CPP also has a disability program that significantly raises the probability of moving to full retirement for workers aged 50-59 (Chen et al., 2012), although it should be noted that only a small proportion of workers is eligible to this program.

Recent minor changes to the work-related public pension (CPP) might delay the decision to retire. For example, to receive a retirement pension from age 60 to 64 (early pension with actuarial adjustment), individuals needed to stop working or reduce their earnings for at least two months to be able to collect their pension. This work cessation test was eliminated in 2012. Simulations performed by Pollock and Sargent (2004), have shown that, compared to increasing the actuarial adjustment, removing work-test policies was the most efficient policy to delay retirement. It should be noted that the actuarial adjustment is also being gradually raised. Similarly, some provinces have adopted a policy of phased retirement where an employee, under certain conditions, can both collect a partial pension while still working with the same employer.

In the past, all provinces and federal employees were subject to mandatory retirement at age 65. Over time, all provinces and the federal government (in 2012) eliminated this provision (Grant & Townsend, 2013). It is difficult to assess if the provision had a significant impact in the past. Some studies have found a significant impact on retirement as it was the second most cited reason for retirement, behind health (Gomez & Gunderson, 2011; Lefebvre et al., 2011). It should be noted, however, that mandatory retirement was only affecting older retirees (Gomez & Gunderson, 2011). It seemed to have had an impact on university professors as those working in universities without mandatory retirement did retire later than those who were not (Warman & Worswick, 2010). Other studies have shown more nuanced results (Shannon & Grierson, 2004). When considering the overall impact of removing mandatory





# National Report: Canada

---

retirement we should also consider that it can have a normative impact on intentions to retire (Warren & Kelloway, 2010).

Canada as well as some other OECD countries have targeted older workers by tying social assistance to employment-related activities, or by putting in place pilot projects specifically aimed at employing or retaining older workers (Cooke, 2006). Finally, other measures are likely to show an impact on effective retirement age, but in the medium to longer term. For example, normal retirement age has been raised from age 60 to 65 for federal employees hired in or after 2013, and age of eligibility of Old Age Security (universal base pension) will be raised from 65 to 67 between 2023 and 2029.

## Financial Factors

Financial factors are very important in the decision to either retire or, for those already retired, to return to work. In fact, financial readiness is the most cited reason (30%) for first retirement (Pignal et al., 2010). For example, having an outstanding mortgage (Singh & Verma, 2003; Uppal, 2010) or debts over 5000\$ (Singh & Verma, 2003) have shown a positive effect on employment rate. Conversely, those who own their dwelling retire earlier (Lefebvre et al., 2011).

Given the structure of the Canadian public pension system, being covered by a registered pension plan (employer sponsored pension plan) is an important factor for financial readiness. Many studies have shown the effect of having a registered pension plan on early retirement (Gomez & Gunderson, 2011; Lefebvre et al., 2011; Saba & Guerin, 2005; Schirle, 2010). Having a pension plan also seems to increase the odds of entering bridge employment (Hébert & Luong, 2008), thus combining pension income and earnings. Financial factors can then be seen as a pull factor attracting retirees to continue working. In fact, close to 40% of workers indicated that they would keep working if they could collect both their pension and their wage (Pignal et al., 2010).

However, financial factors can also act as a push factor to return to work. As found by Bonikowska and Schellenberg (2014), older workers leaving a long-term job were more likely to go back to work if their financial situation was less favourable, and they also tend to return to work sooner. All in all, financial consideration is the most cited reason (38%) for retirees returning to work (Schellenberg et al., 2005). This push and pull attraction that financial factors play on returning to work can also explain why members of top and bottom family income quintiles had greater chances of being employed (Uppal, 2010).

## Social Position (sociodemographic factors)

When looking at working behaviour of older workers, most studies discuss the effect of sociodemographic variables such as age, sex, education and income. Most findings related to this domain are expected, but some studies provide insights on less obvious relationships. Age is, of course, negatively correlated to employment rates (Uppal, 2010) and older retirees are less likely to return to work (Bonikowska & Schellenberg, 2014; Lefebvre et al., 2011; Singh & Verma, 2003), and if they do return they are more likely to return to work part-time (Schellenberg et al., 2005). As a consequence, more than half the labour force aged 65 and over is actually aged less than 70 (Duchesne, 2004; Uppal, 2010). Gomez and Gunderson (2011) used individual life expectancy (by age and sex) rather than age itself to explain expected age at retirement and show that having a longer life expectancy increases





# National Report: Canada

---

expected age at retirement. The likelihood of being self-employed increases with age (Uppal, 2011) and younger retirees are more likely than older retirees to declare they would have kept working had they been given working arrangements (Morissette et al., 2004). Age also interacts with other variables such as sex and immigrant status (groups analysed separately in Grant and Townsend 2013, for instance). Employment rates of older men are higher than employment rates of older women (Duchesne, 2004; Uppal, 2010), but they are converging (K. Marshall & Ferrao, 2007), mainly because of a cohort effect (Bélanger & Bastien, 2013) where older cohorts of women are continuously replaced by younger cohorts of women whose working behaviour over the life course is getting closer to males of the same age groups. Still, a common finding is that women tend to retire earlier than men (Lefebvre et al., 2011; Pold, 2006; Turcotte & Schellenberg, 2005) perhaps partly because of joint retirement (see domestic domain' section). Earlier retirement of women might continue, at least in the short run, as working males still expect to retire later than females, but expected age at retirement of males and females are also converging (Gomez & Gunderson, 2011; Lefebvre et al., 2011). Men are also more likely to return to work after retirement and returning women are more likely to return part-time (Bonikowska & Schellenberg, 2014; Lefebvre et al., 2011; Schellenberg et al., 2005; Singh & Verma, 2003). Men are also more likely to be self-employed (Uppal, 2011). Finally, men and women also differ in their reasons to retire. Males are more likely to have retired because of mandatory retirement (Gomez & Gunderson, 2011) and female caregivers are more likely than male caregivers to mention the need to provide care for a family member as a reason for retiring (Humble, 2009; Pyper, 2006b).

Labour force participation rates show a positive gradient with education among older workers (Duchesne, 2004; Uppal, 2010), as well as over all the working life (Bélanger & Bastien, 2013). Likewise, it has been found that education is positively correlated with age at retirement and expected age at retirement (Lefebvre et al., 2011), with the odds of getting bridge employment (Hébert & Luong, 2008) and with the probability of returning to work (Lefebvre et al., 2011) or to be a self-employed older worker (Uppal, 2011). These results contrast, however, with those of Pold (2006) who observed a negative effect of education on retirement age. This later result comes from a descriptive analysis (not multivariate) and appears dubious since education is also correlated to higher income, good health and the possession of an RPP, all of which have an important impact on retirement decision. Conditional working life expectancy at age 50 is similar for working individuals of all levels of education, but employment rates at age 50 are highly dependent on educational attainment (Carrière & Galarneau, 2012b).

The other common indicator of socio-economic status, income, is of course endogenous with work status. Rather than looking at current income, it is preferable to look at income prior to retirement which is found to be negatively correlated with expected and actual age at retirement (Gomez & Gunderson, 2011; Lefebvre et al., 2011): higher income prior to retirement decreases age at retirement. Also, just as with education, higher income seniors are more likely to be self-employed (Uppal, 2011) or to enter bridge employment (Hébert & Luong, 2008).

The importance of immigration in the Canadian context has brought many scholars to look at their specific behaviours with respect to retirement. Median age at arrival of immigrants was 31,7 years in 2011 and they, therefore, start to participate to the Canadian labour market later on average. They also tend to have lower employment rates and lower wages than natives (Yssaad, 2012) and are therefore



# National Report: Canada

---

likely to have cumulated less wealth or pension benefits at a given age. Accordingly, immigrants plan to retire later than natives (Gomez & Gunderson, 2011) and are less likely to retire early (Lefebvre et al., 2011; Turcotte & Schellenberg, 2005). Recent immigrants are less likely than natives to make contributions to a private pension plan and they also derive less of their retirement income from private pension plan (Hum & Simpson, 2010). The immigrant effect on retirement age appears strongest for recent immigrants, perhaps because they are showing increasing difficulties to integrate the labour market (Picot & Sweetman, 2005). Immigrants are also more likely to retire involuntarily because of a disability than non-immigrants (Denton, Plenderleith, & Chowhan, 2010), and Grant and Townsend (2013) found that they tend to be more affected by mandatory retirement than natives. Finally, immigrants are more likely to be financially vulnerable after retirement (Légaré & Boucher, 2012).

## Domestic Domain

A study showed that 14% of Canadian workers aged 55 and over are dissatisfied with work-life balance, especially females, workers who have an unemployed partner and those who have relatively intensive (more than 4 hrs per week) caregiving activities (Uriarte-Landa & Hébert, 2009). Clearly, the different spheres of one's life interact and have an impact on the decision to retire early or not. Most notable is the impact of a spouse on such an important decision. It is most likely that among couples, the decision to leave the labour market would be taken considering both partners' interests. Just as in the migration decision (Mincer, 1978), they certainly are tied-stayers and tied-movers in the decision to retire and the analysis would benefit from taking a family perspective. Unfortunately, most social surveys are based on individual sampling frame and this aspect of the decision to retire is most often analysed using a proxy such as the presence of a spouse or marital status of the respondent. In these circumstances, the effects of conjugal status appear sometimes unclear as they might well be different for males and females (Bonikowska & Schellenberg, 2014) and evolving over time (Lefebvre et al., 2011; Schellenberg & Ostrovsky, 2008). In addition, some studies are looking at expected age at retirement, while others are interested at actual age at retirement or at the timing of spousal retirements (who is retiring first). Results show that older married men whose wife was working were more likely to be working themselves, even when education and age of both partners are accounted for (Schirle, 2008). More generally, having another family member with positive earnings (thus, likely employed) increased the probability of continuing to work (Uppal, 2010). Gomez and Gunderson (2011) found that married individuals are more likely to expect an early retirement and that the effect of marriage is to reduce the expected age at retirement for married females and to increase it for married males, perhaps because husbands are generally older than their wives. A result that is partially supported by Lefebvre et al. (2011) who found that those living in a couple are more likely to retire earlier, but the effect seems to be mostly driven by females, since when stratified by sex, only married females retire or plan to retire earlier than non-married females (not statistically significant for males). Larger age differences between respondent and spouse is also negatively correlated to an early retirement and positively correlated to an extended working life (Saba & Guerin, 2005). Finally, a study looking at joint retirement (Schellenberg & Ostrovsky, 2008) revealed that its incidence (joint retirement within two years) lies between 20% and 40%, and the most prevalent pattern is men retiring before their spouse. The probability of joint retirement decreases with increasing age difference between spouses, increases with increasing income and appears to be declining over time (from 1991 to 2001).



# National Report: Canada

---

Still having children at home has an impact on family expenses and it is not surprising to find that the presence of children affects both the odds of expecting a higher age at retirement (Gomez & Gunderson, 2011; Lefebvre et al., 2011) and on the probability of returning to work after retirement (Lefebvre et al., 2011).

Another aspect of the domestic domain concerns caregiving inside or outside of the family unit, most often provided by females. Jacobs, Laporte, Van Houtven, and Coyte (2014) report that high intensity caregivers are more likely to be fully retired and less likely to be employed full-time. Also, female high intensity caregivers were also more likely to be employed part time or to be out of the labour market. A finding supported by Pyper (2006b) who reports that caregivers were more likely to reduce work hours, change work patterns or turn down a job offer or promotion than non-caregivers, although it would seem that only high-intensity caregiving is affecting labour force participation (Lilly, Laporte, & Coyte, 2010). Obviously, caregivers are more likely than other individuals to mention the need to provide care for a family member as a reason for retiring (21% vs 10%, Pyper 2006). Nevertheless, Carrière and Galarneau (2012b) estimated that, in terms of conditional working life expectancy at age 50, involuntary retirement due to family obligations has had negligible effects, but its impact could grow as the population ages. In any case, this appears to be conducive to policy development, since if some caregivers indicate that they have retired voluntarily to provide help, they also report that there could have been «circumstances than might have influenced or assisted them to remain in the paid workforce» (Humble, 2009).

## Work – Human Resources Management and interventions

The effect of human resources management on the actual retention or attraction of older workers is not well documented in Canada. Results from small sectorial surveys show that most organizations are not engaging in HR practices that would contribute to the retention of older workers. The public sector and large companies are more likely than others to be engaged in such HR practices (Armstrong-Stassen & Templer, 2006).

Individuals indicate that they might prolong their working life given some work arrangements or changes in managerial attitude. Preferences seem to vary according to type of employment (managers compared to other workers for instance) and sex (Armstrong-Stassen, 2006; Bettache, 2007; Blakeley & Ribeiro, 2008; Pignal et al., 2010). Others have shown that HR practices have close to no influence when individual characteristics are controlled for (Saba & Guerin, 2005). Data confirming the efficiency of HR practices in retaining older working is lacking or anecdotal at best (Dziadekwich, Andrushko, & Klassen, 2012).

However, as can be expected, intentional or unintentional age discrimination through HR practices or colleague's negative behaviour may lead to dissatisfaction and disengagement from one's job, which in turn might lead to an intention to retire earlier (Lagacé, Tougas, Laplante, & Neveu, 2010). Similarly, ageist practices can result in poor retention of older workers and create barriers to retrain or hire those wishing to re-enter the workforce (Ng & Law, 2014). Even seemingly age-neutral policies have different effects on different age groups. For example, downsizing seems to have a larger effect on older employees who are more prone to leave, while training is not always adapted to older workers (V. W. Marshall & Marshall, 2003).



# National Report: Canada

---

In trying to identify HR practices and conditions that may improve attachment to the labour force among older workers, the department of Human resources and Social development conducted a consultation with employers and older workers (Human Resources and Skills Development Canada, 2011). Practices offering promising results were grouped into five main categories: Accommodating workplaces, financial incentives and pension benefits, quality work experience, skills development, and health benefits and wellness supports. More research is needed in this area to foster the development of sound HR policies and practices having a measurable impact on labour force participation and retirement.

## Work – Work Factors

The findings about economic precariousness and retirement presented above in the labour domain's section hold at the macro-level, but taking a life cycle perspective brings a different picture as those who enjoyed a more stable working life (20 years or more in the same job) are more likely to retire early (Pold, 2006). While long tenure jobs favor the accumulation of wealth and lead to early retirement, duration since the end of a long-term job has been found to be an important factor explaining return to work, and for most workers out of a long-term job, reemployment generally occurs within two years of exit (Bonikowska & Schellenberg, 2014).

A nationally representative survey (NPHS) showed the importance of work factors as determinants of early retirement. Park (2010) found that high job strain (for females), job dissatisfaction, low supervisor support and physical demands (for males) were all significantly related to early exit from the labour force. Turcotte and Schellenberg (2005), using the same survey, found that job strain affects only some occupations: when combined with managerial, professional and technical occupations, job strain was significantly associated with early retirement. In these occupations, job strain is certainly more related to high level of stress than physical demand. As for job satisfaction, a descriptive analysis of the Survey of Older Workers by Pignal et al. (2010) shows that despite the fact that 40% of older workers found their position quite a bit or extremely stressful, 90% of them are satisfied with their current position. A survey of recent retirees of a large telecom company also shows that individuals who were employed for a longer time were more likely to return to work, but this likelihood is also influenced by the working conditions since individuals who experienced downward or lateral mobility were found to be less likely to return to work (Singh & Verma, 2003).

## Health and Health-Related Behaviour

There is an abundance of research on the effect of health on labour force withdrawal and retirement. Poor health status, health shocks and activity limitations are all events and conditions that have a negative impact on the probability of being employed (Au, Crossley, & Schelhorn, 2004; Uppal, 2010), while increasing the odds of retiring (Schirle, 2010). In fact, a majority of individuals unemployed and unable to work indicate that they would go back to work if their health improved (Pignal et al., 2010). Conversely, being in good health increases the odds of retiring later or of expecting late retirement (Gomez & Gunderson, 2011; Saba & Guerin, 2005). Health was found to be the main reason given to justify retirement (Lefebvre et al., 2011) and it is strongly associated with early retirement (Lefebvre et al., 2011; Park, 2010; Saba & Guerin, 2005; Schirle, 2010). Risk of early exit is also related to the number of chronic conditions (Park, 2010; Pyper, 2006a).



# National Report: Canada

---

Usually, poor health is associated with unwanted retirement (Humble, 2009), especially for low-income individuals with a disability (Denton et al., 2010). Based on specific criteria to define involuntary retirement due to poor health, Carrière and Galarneau (2012b) estimated that it reduced conditional working-life expectancy at age 50 by nearly a year. The effect of poor health on labour supply can be more subtle by favouring the transition to part-time work (Chen et al., 2012). However, it has no effect on the probability of entering bridge employment (Hébert & Luong, 2008), while activity limitations increase the odds of being self-employed (Uppal, 2011).

Poor health also affects those already retired as people in poor health were found to be the least likely to return to work (Lefebvre et al., 2011; Schellenberg et al., 2005). Similarly, those who left a long-term job because of injury/illness were less likely to return to work (Bonikowska & Schellenberg, 2014). When looking at the health status of retirees, fully retired individuals are more likely to have multiple health conditions, to have a lower perceived health and to be physically inactive (Park, 2011; Pyper, 2006a).

Looking at specific health behaviours, Park (2010) found that daily smoking and heavy drinking were significantly associated with early exits for males, while obesity was significantly associated with early exits for females. Smoking and obesity seem to have an effect on the health status, which in turn has an effect on the timing of retirement. Heavy drinking, on the other hand, appears to be directly related to early exit from the labour force (Park, 2010).

## Work Ability (training)

The concept of work ability is not easy to circumscribe. Of course, health should be considered as a main component of that concept. Given health has been identified as a separate domain, the concept of work ability will be used here to look at studies focussing on job training, another important component of work ability. Overall, there seems to be little convincing research on the effect of training on work activity and retirement.

Older workers usually show lower participation rate to training, but the gap between younger and older workers has been shrinking over time (Park, 2012). Two-thirds of the increasing participation among older workers can be attributed to improvement in educational attainment and workplace characteristics (Park, 2012). Age discrimination should be looked at as one of the factor leading to lower participation rate of older workers to training activities. For instance, Ng and Law (2014) found that older workers receive more negative performance ratings and fewer developmental opportunities from younger managers.

Training practices could also explain the lower participation of older workers to training activities. For example, Armstrong-Stassen and Templer (2005) found that upper-level managers believed that access to training and adjustments of training methods to suit older workers were important for worker retention. Unfortunately, they found that very few organizations were highly engaged in those training practices (less than 10%), while 40% to 50% were somewhat engaged. However, providing training activities to older workers, using appropriate training practices, would likely fill a need. Pignal et al. (2010) found that older workers favour job training to having to move to regain reemployment. As many as 74% of older workers who were looking for work were willing to learn new skills in order to regain employment, compared to only 27% who were willing to move, mostly because of family ties, but also



# National Report: Canada

---

because of community attachment and moving cost. Job training could play a role in extending the working life given that post retirement training increases the odds of returning to work (Singh & Verma, 2003). However, this relationship between job training and reemployment might point to the fact that having the expectation to work may increase the odds of engaging in post-retirement training.

## Motivation

This literature review found a small number of studies on this topic. Measuring motivation as an intrinsic characteristic of individual older workers is not easy. Rather, it seems easier to relate motivation and HR practices. HR best practices may help in increasing the employees' motivation level and in that sense they might be seen as two sides of the same coin. Some elements of research are already given in the HR practices section (such as recognition of good work and provision of new challenges). Regarding age at retirement, (Saba & Guerin, 2005) found that workers who feel they have acquired all the competencies they need tend to retire earlier and, as a corollary, they found that unmet expectations about acquiring new competencies increases the probability of retiring early. The same study also put forward that an unmet expectation about working in a pleasant environment also increases the probability of retiring early. In a second study, Lagacé et al. (2010) found that ageist communication at work has a negative impact on motivation, which in turn increases the odds of having the intention to retire.

Other studies look at what can motivate the decision to return to work after retirement. Schellenberg et al. (2005) note that after financial reasons, the most cited reasons for returning to work are «did not like retirement» and the intrinsic aspect of work (social contacts, challenging tasks, wanting to feel useful). Similarly, Morissette et al. (2004) found that retirees whose life satisfaction has improved since retirement are least likely to declare that they would have kept working given flexible work schedule arrangements.

## Research gaps

### General remarks and research policy options

A lot of research has been done in Canada around the issue of retirement, but there are still a lot of unknowns. Several studies cover a wide range of determinants of retirement, but many of these studies rely on the same data sources (mainly the General Social Survey). While the development of new surveys is becoming more and more limited, access to linked administrative data files must be improved to help provide a life-course perspective on retirement, especially as trajectories are becoming more diverse. Also, data providing employers' perspective on the issue of the ageing workforce is almost non-existent. Since they are the ones taking most of the important economic and industrial decisions, this seems to be a significant knowledge gap. Finally, qualitative research investigating the changing values and attitudes of workers, unions and employers towards extending the working life would provide valuable information on the social acceptability of potential public policies.

Providing targeted funding in the area of labour force participation among older Canadians seems critical and urgent in the context of population aging. Also, one must be cautious when extrapolating recent research to predict future trends: the characteristics of older workers are changing relatively fast and results from past research may not always hold true in the near future.





# National Report: Canada

---

## Specific research gaps by domains <sup>4</sup>

- *Labour market*
  - More information is needed on how macroeconomic factors such as growth rate, unemployment and industrial structure affect the older component of the labour force and how these effects interact with individual socio-demographic characteristics (education, sex, immigrant status, etc). What can we learn from this interaction for projecting future trend of labour force participation of those 60 and over?
  - A distinction should be made between to ability of older workers to keep their job and their capacity to acquire a new one, as these might be two separate issues with distinct characteristics.
  - What is the impact of firm size on the labour force participation of older workers? Are larger firms more willing or better able to keep their older workers? For seniors, is it easier to acquire a new job in a small or in a larger firm?
  - We know that self-employed individuals retire later, but we need to know more about the relationship between self-employment and retirement. Would incentives toward self-employment help older individuals stay at work or return to work after retirement?
- *Legislation and its implementation*
  - A number of relatively minor reforms regarding public and private pensions were implemented recently in Canada. Their impact on retirement trends will need to be closely monitored.
  - How are older workers affected by general governmental programs not necessarily targeted at them (e.g. employment insurance)? What is the impact of changes to those programs on the labour force participation of those 60 and over?
- *Financial factors*
  - A more comprehensive and inclusive analysis of accumulated wealth on the decision to retire is needed. Most studies only take some components of wealth into account.
- *Social position (socio-demographic factors)*
  - The impact of delayed early-life transitions and other aspects of the life-course on the process and timing of retirement need to be researched, especially among women.
  - As the proportion of immigrants increases among older workers, more research is needed on their labour force participation and retirement behaviour and preferences.
  - Socio-demographic factors are usually well covered by current research, but their interaction with other factors (how workplace or financial factors interact with education and immigrant status, for instance) needs more research.
- *Domestic domain*
  - The changing nature of union formation probably has an impact on the decision making process of retirement. Is it more and more an individual decision? How has the decision making process evolved over time?

---

<sup>4</sup> We wish to thank policy analysts and researchers from the Strategic & Service Policy Branch within the Department of Employment and Social Development Canada for providing substantial input within this section of the Canadian report.



# National Report: Canada

---

- Baby-boomers’ parents are ageing and there will be increasing pressure to balance caregiving tasks and extending the working life. More research should look at the possible labour force impact of creating incentives for family members to provide home care services.
- *Work – Human Resources Management and interventions*
  - There is a lot of research on what could be done or could have been done at the HR level to extend the working life, but there is virtually no research estimating the real impact that such measures and attitudes would really have.
  - More research is needed to monitor trends regarding ageism in the workplace. As older workers tend to delay their retirement, is ageism going to be a growing issue or not?
- *Work and work factors*
  - More information is needed on how work factors interact with socio-demographic and financial characteristics. Do work factors have a significant impact on retirement outcome, regardless of worker’s characteristics? Low and high wage earners? Men and women? Immigrant and non-immigrant? High and low-skilled workers?
- *Health and health-related behaviour*
  - As older workers come to represent a growing proportion of the labour force, and pressure is put upon them to delay their retirement, more research needs to be done on the impact of disabilities on the timing of retirement. How long can we expect older workers to keep working given trends in healthy life expectancy? What is the impact of different disabilities? Which HR practices can be put in place to mitigate their impact?
  - One Canadian study provided significant results looking at the impact of health behaviours on labour force participation. It is possibly an area that would need more research.
- *Work ability*
  - There is little research done on the training of older workers. Is training efficient to keep older workers in the work force? Could training be used to help retirees get back to work? How does training and abilities interact with other socio-demographic factors such as educational attainment and skills, health/disability status, the level of workplace accommodation offered by employers, and the changing nature of jobs? How are today’s older adults different from yesterday’s older adults? How is training of older workers perceived by employers?
- *Motivation*
  - To what extent are non-financial aspects (e.g. ‘sense of accomplishment’, ‘social contact’, ‘wanting to feel useful’) important drivers for employment participation among older adults? Are these aspects growing in importance among more recent cohorts of older workers? How have social/cultural views towards retirement evolved over time? How values and attitudes toward staying longer in the workforce evolved?



# National Report: Canada

---

## References

1. Armstrong-Stassen, M. (2006). Encouraging Retirees to Return to the Workforce. *Human Resource Planning*, 29(4), 38-44.
2. Armstrong-Stassen, M., & Templer, A. (2005). Adapting training for older employees: The Canadian response to an aging workforce. *Journal of Management Development*, 24(1), 57-67.
3. Armstrong-Stassen, M., & Templer, A. J. (2006). The response of Canadian public and private sector human resource professionals to the challenge of the aging workforce. *Public Personnel Management*, 35(3), 247-260.
4. Au, D. W. H., Crossley, T. F., & Schelhorn, M. (2004). The Effect of Health Changes and Long-term Health on the Work Activity of Older Canadians SEDAP Research Paper no 119.
5. Baker, M. (2002). The retirement Behavior of married couples - Evidence from the spouse's allowance. *Journal of Human Resources*, 37(1), 1-34. doi: Doi 10.2307/3069602
6. Baker, M., Gruber, J., & Milligan, K. (2003). The retirement incentive effects of Canada's Income Security Programs. *Canadian Journal of Economics-Revue Canadienne D' Economique*, 36(2), 261-290. doi: Doi 10.1111/1540-5982.T01-1-00001
7. Baldwin, B. (2009). *Research Study on the Canadian Retirement Income System*. Ontario: Ministry of Finance.
8. Bélanger, A., & Bastien, N. (2010). Immigration, Ethnocultural Diversity and the Future Composition of the Canadian Labour Force. Paper presented at the Eurostat-UNECE Work Session on Demographic Projections, Lisbon, Portugal.
9. Bélanger, A., & Bastien, N. (2013). The future composition of the Canadian labor force: A microsimulation projection. *Population and Development Review*, 39(3), 509-525.
10. Bettache, M. (2007). *Les pratiques de gestion des ressources humaines favorisant le maintien en emploi et l'engagement organisationnel des travailleurs vieillissants*. (Ph.D.), Université de Montréal (Canada).
11. Blakeley, J. A., & Ribeiro, V. E. (2008). Early retirement among registered nurses: Contributing factors. *Journal of Nursing Management*, 16(1), 29-37.
12. Bonikowska, A., & Schellenberg, G. (2014). *Employment Transitions Among Older Workers Leaving Long-term Jobs: Evidence from Administrative Data*, no. 355. Ottawa: Statistics Canada.
13. Carrière, Y., & Galarneau, D. (2011). Delayed retirement: A new trend? *Perspectives on Labour and Income*, 23(4).
14. Carrière, Y., & Galarneau, D. (2012a). *How many years to retirement?* Ottawa: Statistics Canada.



# National Report: Canada

---

15. Carrière, Y., & Galarneau, D. (2012b). The impact of involuntary breaks in employment and level of education on the timing of retirement. Ottawa: Statistics Canada.
16. Carrière, Y., Martel, L., Picard, J.-F., & Légaré, J. (2014, May). La contribution de l'immigration à la taille et la diversité ethnoculturelle des futures cohortes de personnes âgées au Canada. Paper presented at the Colloque de l'Association internationale des démographes de langue française, Bari, Italy.
17. Chen, X., Fougère, M., & Rainville, B. (2012). Financial Factors and Labour Market Transitions of Older Workers in Canada. *International Journal of Population Research*, 2012.
18. Cooke, M. (2006). Policy Changes and the Labour Force Participation of Older Workers: Evidence from Six Countries. *Canadian Journal on Aging/La Revue canadienne du vieillissement*, 25(04), 387-400. doi: doi:10.1353/cja.2007.0015
19. Denton, M., Plenderleith, J., & Chowhan, J. (2010). Retirement Decisions of People with Disabilities: Voluntary or Involuntary McMaster University, Quantitative Studies in Economics and Population Research Reports, 2010, 82 pp. (pp. 82): McMaster University, Quantitative Studies in Economics and Population Research Reports.
20. Duchesne, D. (2004). More seniors at work. *Perspectives on Labour and Income*, 5(2).
21. Dziadekwich, R., Andrushko, K., & Klassen, K. (2012). A new approach to retaining older workers. *The Canadian nurse*, 108(6), 18-20.
22. Finnie, R., & Gray, D. (2011). Labour-force participation of older displaced workers in Canada Canadian Research Index. Ann Arbor: ProQuest Micromedia, IRPP.
23. Galarneau, D., Turcotte, M., Carrière, Y., & Fecteau, E. (Forthcoming). Impact du taux de chômage local sur la retraite définitive Labour Statistics : Research papers. Ottawa: Statistics Canada.
24. Gomez, R., & Gunderson, M. (2011). For Whom the Retirement Bell Tolls: Accounting for Changes in the Expected Age of Retirement and the Incidence of Mandatory Retirement in Canada. *Canadian Public Policy*, 37(4), 513-539.
25. Grant, H., & Townsend, J. (2013). Mandatory retirement and the employment rights of elderly Canadian immigrants. *Canadian Public Policy*, 39(1), 135-152.
26. Hébert, B.-P., & Luong, M. (2008). Bridge employment. *Perspectives on Labour and Income*, 9(11).
27. Hum, D., & Simpson, W. (2010). The Declining Retirement Prospects of Immigrant Men. *Canadian Public Policy*, 36(3), 287-305.
28. Human Resources and Skills Development Canada. (2011). HRSDC consultations with older workers and employers: Summary of what we heard.



# National Report: Canada

---

29. Humble, Á. M. (2009). Retirement processes and outcomes of individuals who retire to give care (pp. 23): Atlantic Research Centre for Family-Work Issues.
30. Jacobs, J. C., Laporte, A., Van Houtven, C. H., & Coyte, P. C. (2014). Caregiving intensity and retirement status in Canada. *Social Science & Medicine*, 102, 74.
31. Lagacé, M., Tougas, F., Laplante, J., & Neveu, J.-F. (2010). Ageist communication at work: A path to psychological disengagement and retirement of experienced nurses? *Revue Internationale de Psychologie Sociale*, 23(4), 91-121.
32. Lefebvre, P., Merrigan, P., & Michaud, P.-C. (2011). The Recent Evolution of Retirement Patterns in Canada (pp. 50): McMaster University, Social and Economic Dimensions of an Aging Population Research Papers.
33. Légaré, J., & Boucher, M. P. B. (2012). Who of the first baby boomers will be at risk of financial vulnerability in retirement? A Quebec-Ontario comparison. *Canadian Journal on Aging*, 31(2), 149-159.
34. Lilly, M. B., Laporte, A., & Coyte, P. C. (2010). Do they care too much to work? The influence of caregiving intensity on the labour force participation of unpaid caregivers in Canada. *Journal of health economics*, 29(6), 895-903.
35. MacDonald, B. J., Moore, K. D., Chen, H., & Brown, R. L. (2011). The Canadian National Retirement Risk Index: Employing Statistics Canada's LifePaths to measure the financial security of future Canadian seniors. *Canadian Public Policy*, 37(SUPPL. 1), S73-S94.
36. Marshall, K., & Ferrao, V. (2007). Participation of older workers. *Perspectives on Labour and Income*, 8(8).
37. Marshall, V. W., & Marshall, J. G. (2003). Ageing and Work in Canada: Firm Policies. *The Geneva Papers on Risk and Insurance. Issues and Practice*, 28(4), 625-639. doi: 10.2307/41952721
38. Martel, L., Caron Malenfant, É., Morency, J.-D., Lebel, A., Bélanger, A., & Bastien, A. (2011). La population active canadienne en 2031 : tendances projetées à l'horizon 2031. *L'observateur économique canadien*, 24(8).
39. Milligan, K., & Schirle, T. (2006). Public Pensions and Retirement: International Evidence in the Canadian Context: SRI Working Paper no. 2006-A 13.
40. Mincer, J. (1978). Family Migration Decisions. *Journal of Political Economy*, 86(5), 749-773. doi: 10.2307/1828408
41. Moore, K. D., Robson, W., & Laurin, A. (2010). Canada's Looming Retirement Challenge: Will Future Retirees Be Able to Maintain Their Living Standards upon Retirement? *Pension Papers* (Vol. 317, pp. 22p.): C.D. Howe Institute Commentary.



# National Report: Canada

---

42. Morissette, R., Schellenberg, G., & Silver, C. (2004). Retaining older workers. *Perspectives on Labour and Income*, 5(10).
43. Ng, E. S. W., & Law, A. (2014). Keeping up! older workers' adaptation in the workplace after age 55. *Canadian Journal on Aging*, 33(1), 1-14.
44. Nouroz, H., & Stone, L. O. (2006). The distinctive patterns of work-to-retirement transition among the self-employed. In L. O. Stone (Ed.), *New Frontiers of Research on Retirement* (pp. 255-290): Statistics Canada.
45. Office of the Superintendent of Financial Institution. (2013). *Actuarial Report (26th) on the Canada Pension Plan*. Ottawa.
46. Park, J. (2010). Health factors and early retirement among older workers. *Perspectives on Labour and Income*, 11(6).
47. Park, J. (2011). Retirement, health and employment among those 55 plus. *Perspectives on Labour and Income*, 23(1).
48. Park, J. (2012). Job-related training of older workers. *Perspectives on Labour and Income*, 24(2).
49. Picot, G., & Sweetman, A. (2005). The deteriorating economic welfare of immigrants and possible causes: Update 2005 (Vol. 262, pp. 26). Ottawa: Statistics Canada.
50. Pignal, J., Arrowsmith, S., & Ness, A. (2010). *First Results for the Survey of Older Workers, 2008*. Ottawa: Statistics Canada.
51. Pold, H. (2006). Retirement. *Perspectives on Labour and Income*, 7(5).
52. Pollock, A., & Sargent, T. C. (2004). Retirement behaviour and the CPP : a simulation model (Working Paper 2004-08) (pp. 32). Canada: Department of Finance.
53. Pyper, W. (2006a). Aging, health and work. *Perspectives on Labour and Income*, 7(2).
54. Pyper, W. (2006b). *Balancing career and care*. Ottawa: Statistics Canada.
55. Saba, T., & Guerin, G. (2005). Extending Employment Beyond Retirement Age: The Case of Health Care Managers in Quebec. *Public Personnel Management*, 34(2), 195-214.
56. Schellenberg, G., & Ostrovsky, Y. (2008). Retiring together, or not. *Perspectives on Labour and Income*, 9(4).
57. Schellenberg, G., Turcotte, M., & Ram, B. (2005). Post-retirement employment. *Perspectives on Labour and Income*, 6(9).
58. Schirle, T. (2008). Why Have the Labor Force Participation Rates of Older Men Increased since the Mid-1990s? *Journal of Labor Economics*, 26(4), 549-594.





# National Report: Canada

---

59. Schirle, T. (2010). Health, pensions, and the retirement decision: Evidence from Canada. *Canadian Journal on Aging*, 29(4), 519-527.
60. Shannon, M., & Grierson, D. (2004). Mandatory retirement and older worker employment. *Canadian Journal of Economics*, 37(3), 528-551.
61. Singh, G., & Verma, A. (2003). Work history and later-life labor force participation: evidence from a large telecommunications firm. *Industrial & Labor Relations Review*, 56(4), 699-715.
62. Turcotte, M., & Schellenberg, G. (2005). Job strain and retirement. *Perspectives on Labour and Income*, 6(7).
63. Uppal, S. (2010). Labour market activity among seniors. *Perspectives on Labour and Income*, 11(7).
64. Uppal, S. (2011). Seniors' self-employment. *Perspectives on Labour and Income*, 23(1).
65. Uriarte-Landa, J., & Hébert, B.-P. (2009). Work-life balance of older workers. *Perspectives on Labour and Income*, 10(10).
66. Warman, C., & Worswick, C. (2010). Mandatory Retirement Rules and the Retirement Decisions of University Professors in Canada. *Labour Economics*, 17(6), 1022-1029. doi: <http://dx.doi.org/10.1016/j.labeco.2010.04.014>
67. Warren, A. M., & Kelloway, E. K. (2010). Retirement decisions in the context of the abolishment of mandatory retirement. *International Journal of Manpower*, 31(3), 286-305.
68. Yssaad, L. (2012). *The Canadian immigrant labour market: 2008-2011 The Immigrant Labour Force Analysis Series*. Ottawa: Statistics Canada.