

CSA PUBLIC POLICY CENTRE

CSA Policy Pathways Conference: Aging Canada 2040

Post-Conference Summary Report



CSA Public Policy Centre

For over 100 years, CSA Group has been working to help make Canada safer and more sustainable. With a mandate of holding the future to a higher standard, we have a vested interest in the social, economic and environmental challenges that policy makers and governments face when addressing the evolving needs of Canadians.

The CSA Public Policy Centre raises critical issues, provides thoughtful analysis, and produces new ideas and policy pathways for Canada's most pressing policy challenges. Building on the organization's long history of cooperation and inclusion, we facilitate conversations, raise awareness of emerging issues, and promote collaborative, evidence-based solutions.

The CSA Public Policy Centre is focused on four key priorities:

Promoting inclusive economic growth

Supporting public sector innovation

Enhancing the health and wellbeing of Canadians

Advancing environmental sustainability and climate resilience

Acknowledgements

The CSA Public Policy team wishes to thank Springboard Policy, in particular Alissa Klingbaum and Noah Zon, for their contributions to this post-conference summary report. CSA Group is pleased to report that proceeds from this event were donated to HelpAge Canada and Community Home and Assistance to Seniors (CHATS).

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Conference Snapshot

On May 13, 2025, CSA Group hosted its second Policy Pathways Conference, bringing together close to 200 cross-sector participants to explore the future of aging. With life expectancy increasing and fertility rates declining, Canada's aging population is one of the largest policy challenges—and opportunities—we are facing. The decisions we make today will set the course for what it means to age well in Canada, and how sectors and systems will work together to ensure a resilient future for all generations.

Key Insights

Across the day, speakers and participants identified cross-cutting tensions and opportunities facing an aging Canada:

- **Canada's policy and service systems related to aging are mismatched with the changing needs and preferences of older adults.**
- **The approaches we take to support older adults must also balance the needs and priorities of younger generations.**
- **Technology is rapidly evolving and will need careful implementation and supportive policy frameworks to be used effectively.**
- **Canada is not navigating this trend alone—an aging population is a global phenomenon and we can learn from good practices already underway.**





Policy Pathways and Preferred Futures

Conference sessions focused on the health and wellbeing of Canadians as they age and the impacts of aging on Canada's economic outlook. Throughout the sessions, speakers identified a series of potential policy pathways to support our aging population and our economy.

Keynote Address:

What will the aging population mean for the future of work?

The issue: Canada does not have the working age population growth to replace its aging workforce, leading to a mismatch between in-demand skills and available workers. This will result in income polarization between in-demand talent and un- or under-employed job seekers.

Looking ahead: Planning for the future of work means asking difficult questions about how Canada wants to define its objectives for working later into life. We need to figure out how to support older adults in the workforce, while also providing opportunities to younger Canadians.

Panel 1

Helping Improve Health and Well-being of Canadians as They Age

The issue: As Canada's population ages, our health care costs are set to increase. We need to tackle this change both within and outside the health care system, as healthy aging is driven by many social and health factors across the life course.

Potential Policy Pathways:

- **National standards of care for aging supports** to address discrepancies among provinces and territories
- **Public funding models** that incentivize and subsidize aging-in-place, similar to current incentives for accessing institutional care
- **National public long-term care insurance** that collects premiums from Canadians to create more sustainable funding for long-term care
- **Mandatory training in geriatrics** for health care professionals
- **Consideration of assets,** such as home ownership, in determining amounts for retirement income benefits
- **Incentives for developers** to build housing units that support aging-in-place, such as tax incentives or regulatory change



Panel 2

The Impacts of Aging on Canada's Economic Outlook

The issue: Many older adults will soon retire from the workforce. As a result, Canada's labour productivity and income tax base will decrease, alongside an increased need for public services to support healthy aging.

Potential Policy Pathways:

- **Workplace cultures and incentives** that support older adults to work later into life, while also maintaining opportunities for younger workers (e.g., reverse mentorship, part-time work arrangements, retirement income structures and eligibility)
- **Re-skilling opportunities** for older adults to adapt to a changing economy, especially with consideration of regional differences
- **Policy analysis tools** to help policymakers consider intergenerational equity in program design and decision-making
- **Intergenerational care supports** that balance complementary care needs among different populations, for example, older adults providing child care
- **Transparent goals and disclosures** about how technology is being adopted in the workplace and used by different organizations
- **Pathways to maximize labour market entry** for people facing barriers to entry, for example, Indigenous youth, people with disabilities, and people in rural and remote communities

Conference attendees also participated in a strategic foresight workshop about the possible futures of aging in Canada, and its policy drivers and implications. At the end of the workshop, participants articulated the key features of their preferred future, and the policy and program changes that would be needed to make this future a reality.

Participants envisioned a future that included some of the following features:

- Respects all generations and fosters intergenerational connections
- Balances increased public supports and services with individual autonomy and dignity
- Invests more in aging-in-place, caregiving, preventive care and broader social infrastructure
- Tailors aging supports to distinct regional, cultural and other population-based needs
- Improves working conditions for professionals in the care economy
- Supports older adults in the workforce through flexible working arrangements and reskilling
- Reforms tax and retirement income systems to better support wealth redistribution
- Adopts technology in ways that maximize its benefits and minimize its harms
- Promotes the development of, and access to, a range of housing options
- Prioritizes equity, well-being, social cohesion and civic engagement as core values
- Improves government communications, application processes and accountability

Policy Pathways Conference: Aging Canada 2040

On May 13, 2025, CSA Group hosted its second Policy Pathways Conference, bringing together cross-sector experts to explore the future of aging.

The CSA Policy Pathways Conference series convenes experts to generate solutions and advance progress on Canada's most pressing issues. To bridge the gap between policy development and practical implementation, the conferences engage participants from across government, industry, community organizations and academia in dialogue about sustainable and resilient futures. These leaders contribute creative ideas and take away new perspectives to inform their day-to-day work. The first Policy Pathways Conference took place in November 2024 and focused on advancing health care.

Aging in Canada: Setting the Context

Canada's population is aging rapidly. As life expectancy grows and fertility rates decline, an increasingly larger share of Canadians will be 65 or older in the years to come.[1] Between 2016 and 2021, Canada's over-65 population grew from 5.9 million to 7 million people, and by 2040, this group is expected to make up 23% of the Canadian population, totaling close to 12 million older adults. This demographic shift is one trend among many that will affect Canada's future, as we respond to the interrelated impacts of climate change, technological innovation and global economic uncertainty.

Aging is one of Canada's greatest policy challenges—and opportunities. Canada's shifting demographics will fundamentally change our social, healthcare and economic systems. On the one hand, the aging population is living longer, healthier, and more prosperous older years than any generation before, and remaining active members of society at work, in the community and beyond.[2] Yet, this aging population requires new approaches to ensure older Canadians can continue to live healthy and meaningful lives. We need to navigate the complexities of increased demand for health and social care (and other public benefits, services and infrastructure), a shrinking income tax base, and the changing nature of work and skills.

Canada must proactively plan for older adults' needs. The decisions we make today will set the stage for the future of aging in Canada. Solutions for aging well require immediate and coordinated action in order to be implemented and scaled in time for growth of the 65+ cohort. These include policy and programs that support aging in place, accessibility, skills training, and health and social care. However, these decisions impact all Canadians, and solutions also need to set up younger cohorts for social and economic well-being. Success also requires a cultural change, where an aging society is not a problem to overcome, but an opportunity to capitalize on.

Policy leaders are ready to enact systems change. Complex challenges like an aging population call for a systems thinking approach. All orders of government, community organizations and the private sector need to work together to ensure an equitable and inclusive future for older adults and, in turn, a resilient future for everyone. Decisive action is possible, as experts across sectors in Canada are developing innovative ideas to respond to our aging population, and forums like the Policy Pathways Conference can support knowledge sharing and collaborative action.



1 Thirgood, J. and Egulu, E. (2024). *Aging Canada 2040: Policy Implications of Demographic Change*. Canadian Standards Association, Toronto, ON. https://www.csagroup.org/article/public-policy/aging-canada-2040-policy-implications-of-demographic-change/

2 Torjman, S. (2025). *Age of Opportunity: Responding to Canada's Aging Society Through a Positive Lens*. Canadian Standards Association, Toronto, ON. https://www.csagroup.org/article/public-policy/age-of-opportunity-responding-to-canadas-aging-society-through-a-positive-lens/



About the Conference

Close to 200 participants gathered in Toronto for a mix of engaging panel discussions, an interactive workshop on the possible future of aging in Canada, and a networking reception. Participants included thought leaders, service providers, researchers and industry experts from across sectors, such as health care and social services, technology and innovation, and economics and workforce development. Throughout the day, participants collaborated on creative interdisciplinary solutions, and voiced support for seeing Canada's aging population as an opportunity for social change and public good.

Agenda at a Glance

Session	Speakers
Keynote address	 **Linda Nazareth** Economist and Author, Senior Fellow for Economics and Population Change at the Macdonald Laurier Institute
	 **Moderator: Sunil Johal** Vice President, Public Policy, CSA Group
Panel 1: Helping Improve Health and Well-being of Canadians as They Age	 **Dr. Zayna Khayat** Health Futurist at Deloitte Canada, Adjunct Faculty at Rotman School of Management at the University of Toronto
	 **Isobel Mackenzie** Former Seniors Advocate, Province of British Columbia
	 **Dr. Samir Sinha** Geriatrician and Clinician Scientist at Sinai Health System and the University Health Network in Toronto; Director of Health Policy Research at Toronto Metropolitan University's National Institute of Ageing
	 **Moderator: Nicole Ireland** Health Reporter, *The Canadian Press*

Panel 2:
The Impacts of Aging on Canada's Economic Outlook



Vass Bednar
Executive Director, McMaster University's Master of Public Policy in Digital Society



Tabatha Bull
President and CEO, Canadian Council of Indigenous Business



Armine Yalnizyan
Atkinson Fellow on the Future of Workers



Moderator: Brian Lewis
Senior Fellow and Lecturer, Munk School of Global Affairs and Public Policy, University of Toronto

Interactive Workshop:
Preparing for 2040 and Beyond



Heather Russek
Co-President, Creative Futures Studio



Jessica Thornton
Co-President, Creative Futures Studio

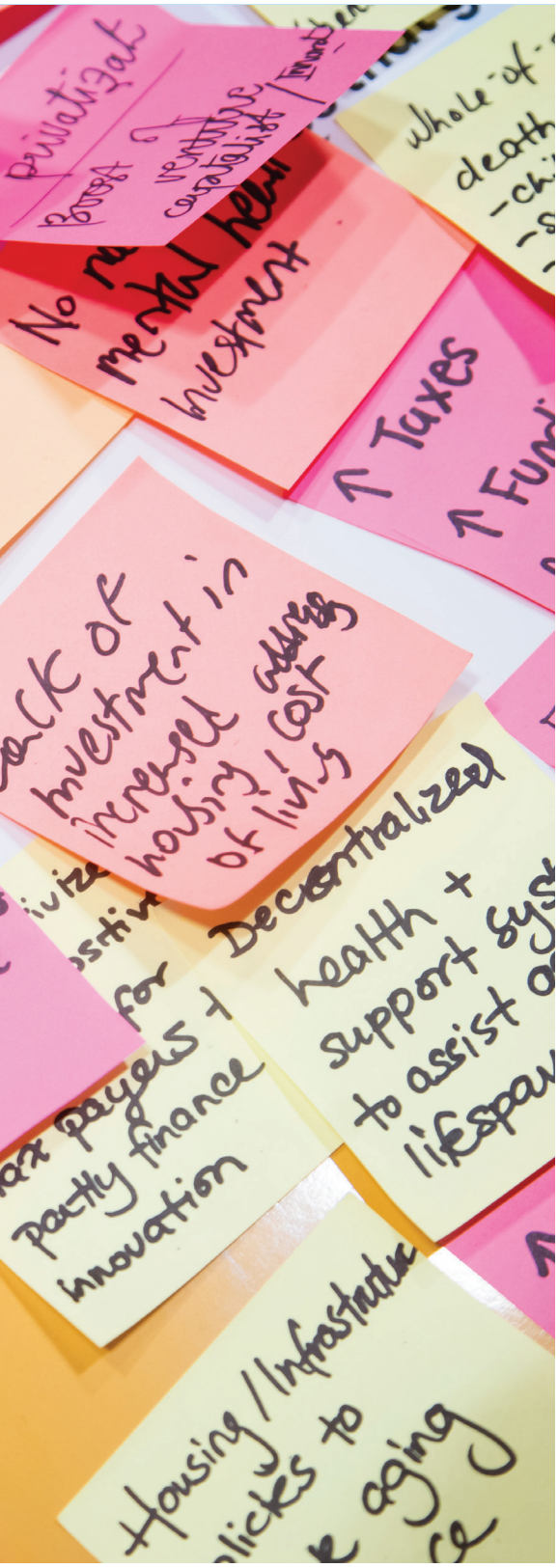
Key Insights

Across sessions, four cross-cutting themes emerged that explored the tensions and opportunities facing an aging Canada. These themes make it clear that participants want Canadian public, non-profit and private sector leaders to take strategic action that sets us on the right course for the future.



1 Canada's policy and service systems related to aging are mismatched with the changing needs and preferences of older adults.

The models that guide our funding, policy and service structures are often based on an outdated view of aging. Canada's policy approach assumes and incentivizes a linear path—working until full retirement at 65, followed by a period of personal enjoyment and independence while relying on savings and social programs, and then moving into institutional care. Speakers and participants agreed this is no longer the aging pathway older Canadians desire. More people are working later in life. They see retirement as a time for societal contribution, and want to age-in-place with home and community care. We need a more flexible policy approach to bridge the gap between the aging experience people want—and the one they can access.



2 The approaches we take to support older adults must also balance the needs and priorities of younger generations.

Generational tensions are growing as younger cohorts face tougher economic conditions than their predecessors and worry they will be footing the bill for Canada's aging population. Sessions highlighted that policy and program changes to support older adults need to be implemented through an intergenerational lens to gain public support. They must show how all age groups can benefit from aging-friendly investments.

3 Technology is rapidly evolving, and will need careful implementation and supportive policy frameworks to be used effectively.

When envisioning Canada in 2040, it's clear we will be living in a world driven by new technologies. However, anticipating what these technologies may look like and the role they will play in our aging population is difficult—the pace of innovation and the changing nature of work and care creates an unpredictable future. Regardless of *what* technology is available, participants emphasized that it matters *how* we deploy it. We have to find the right middle ground for technologies to enhance the aging and care economies, maintain public trust and security, and safeguard older adults' agency and dignity. This requires strong policy and regulatory frameworks that ensure technological implementation matches our goals and values.

4 Canada is not navigating this trend alone. An aging population is a global phenomenon and we can learn from good practices already underway in peer countries.

Population aging is happening around the world and has been moving closer for decades. In some ways, Canada has fallen behind on taking proactive measures for our aging population. The good news is that other countries have already identified and tested solutions that have the potential to address our needs. Whether in housing models, community design, caregiver supports or skills training programs, participants agreed there are many ideas from peer countries we can adapt to the Canadian context and rapidly implement.



Together, these four themes illustrate that the path forward on aging is a *balancing act*. Canada's actions will need to strike the right balance between the complementary and competing needs of each generation, between providing a universal standard of care and prioritizing flexibility and agency, and between perceptions of aging as a burden and as an opportunity.

Participant Voices

At the end of the conference, participants responded to reflection questions through Slido to report back on what they learned from conference sessions and discussions.

What's one bold policy change that could bring us closer to your preferred future for an aging Canada?

- Age-friendly communities to replace long-term care
- Change the *Canada Health Act* to include home care and long-term care
- Employment standards for home care
- Financial support for caregivers
- Rethinking primary care models
- Urban design to improve active lifestyles
- Wealth tax on the top 5% of earners

What new insight did you gain today?

- Aging is not one-size-fits-all
- All generations need to be engaged in deciding the future
- The future is uncertain, but we can shape it
- The future of aging isn't just about health care—it's about systems design for housing, work, community and digital inclusion
- There are already lots of good ideas—in this room and elsewhere—and now we need to focus on actions
- There is support for robust public investment in the social safety net

Session Spotlights

The conference opened with a reading from Poet Laureate of Toronto Lillian Allen. She shared a selection of her poems on the themes of social change and aging, including *Dignity is a Superpower* (see Box 1), setting the foundation for a day of critical and creative thinking. Her work touched on the intersections of language, memory and location in how we perceive aging and intergenerational relationships. She drew connections between the experiences of today's younger generations and the wisdom of older ones.

The reading was followed by a keynote address from Linda Nazareth, economist and author focused on the future of work. She situated Canada's aging population in the context of a moment of global change and uncertainty, with connections to climate change, geopolitics, technology and economic volatility.

> **"This is like a perfect storm. If we just had demographics as this megatrend, maybe it would be easier to plan and know what was going to happen. Demographics is part of this conversation but it's not just one thing happening in isolation."**
>
> **– Linda Nazareth**

Her talk centred on the impacts that demographic change will have on Canada's labour supply and demands. Without the working age population growth to replace an aging and retiring workforce, we will find ourselves with a mismatch between in-demand skills and available jobs. This will result in income polarization between in-demand talent, and unemployed and underemployed job seekers.



At the same time, this trend will be affected by the economic downturn underway. Financial considerations are the strongest driver of the decision to retire, so Canada may see less movement out of the workforce as the economy softens. This has implications for younger Canadians, who will see less transfer of employment opportunities and wealth from older generations.

The keynote set up participants to contemplate questions about the future of work for the remainder of the conference. It prompted consideration of how we can support older people in the workforce, while also meeting the needs of younger Canadians. More broadly, it encouraged participants to think about how we want to define the narrative and objectives for working later in life.

BOX 1. DIGNITY IS A SUPERPOWER – LILLIAN ALLEN

Do you remember once
when you were the youngest in the room
when much you didn't know
but you held onto your dignity
and was allowed to grow
when the question was the answer
Inclusion? The young and the old. Heck yes! Not maybe so
and yeah, what about Diversity?
Diversity is not a question, Diversity is an answer
What about equality?
Equality is not a question, Equality is **the** answer.

The right to our lives when we are old.
to exist full in our glory, beyond perfection
to be still vested in the collective human story

We exist as community because we are a culture
we learn and connect because we communicate
we build together, community, cities, people nations
We grow because we collaborate
Nothing good in this world happens without collaboration

It shouldn't be that when we are growing old(er)
that all these things go out the door
and that we should live the psychic stress
of unsurety, doubt, uncertainty, insecurity
navigate strictures of an unprepared society
Safety nets ripped and torn

Whoever thought up that **segregation** is good
or even humane policy and pushing this train so fast & far
down the track - But oh! We must stop

Champion and protect the rights of the old
so we don't feel like we must come abegging
in a society filled with shame.
We are not to blame. We are not to blame
We deserve to be in dignity
the right to a full life when we are old(er)
for mothering a country, for fathering a land,
for brothering and sistering and creating belonging
for building a nation, for dreaming us strong
for simply being human.

Dignity as we grow older is our great asset, yet so much in the system erodes that process.
We say it again; whoever thought up that **segregation** is good or even humane policy. Then pushing the segregation train so fast & far down the track - But oh! We must stop!
Retrack, re-tract, re-tract/k, re-imagine, re-construct

Let our education system teach towards and celebrate intergenerational affinities, the humanness of it all
Because (if we're lucky), we all get to grow old one day
Let our systems build a new kind of community to include growing old with dignity

Supports and services beyond just needs, will keep us healthy and enlivened, thriving in the many ways we live in community and yes, in our old age;
aging/sageing/sagging/resting/raging/changing, we can thrive.
What we need most is certainty in old age
A certainty that we are valued, cared for, respect
a life of dignity we so very deserve
and all that Dignity means in this world,

Dignity for governments too
because that's how they should act
dignity for policymakers
dignity for caregivers
dignity for our institutions and our communities

Dignity is not a question, it's an answer
It's a **superpower** for the old.



Panel 1: Helping Improve Health and Well-being of Canadians as They Age

On the Agenda

The first panel explored challenges and policy solutions to advance healthy aging in Canada. Older adults account for 18% of Canada's population, but 45% of healthcare spending.[3] As the share of older adults increases, so too will health care costs. Healthy aging is not just a health care issue—it is a product of social and health factors across the life course. Many of the drivers of older adults' health and well-being need to be addressed outside of Canada's public health care system.

Moderator

Nicole Ireland

Panelists

Dr. Zayna Khayat, Isobel Mackenzie, Dr. Samir Sinha

Panelists opened the discussion with an important question to frame the conversation—who decides what is considered healthy aging? Underscoring the complex issues and solutions brought forward in the panel was the idea that there is not a single vision of older adults' health and well-being. Because of this variation, healthy aging ultimately means offering older adults the dignity and choice to determine what their later life looks like. From a health and social care perspective, this suggests it is more important to focus on equity of outcomes than an equality of inputs.

> **"Who decides what's healthy? The last thing I want is the system to decide for me what healthy aging means to me."**
>
> **– Dr. Zayna Khayat**

Health and well-being not only varies among individuals—it also varies considerably within and across provinces and territories. Panelists emphasized that most aging systems and services fall under provincial jurisdiction and there is limited national consistency and coordination. This leads to starkly different experiences of aging across Canada, in terms of the availability, affordability and quality of aging supports. The role of the *Canada Health Act* (CHA) in addressing this inconsistency was unclear. While the federal government has used the Canada Health Transfer as a lever for provincial/territorial action on health issues, most aging care is not covered by the CHA.

However, provinces and territories did have one common element across their aging care systems—an overemphasis on institutional models of care. Most jurisdictions have financial incentives that direct older adults to hospitals or long-term care settings, where care is generally subsidized, unlike the out-of-pocket costs that often come with home and community care. This is not a cost-effective approach because institutions are the most expensive places to deliver care and can be mismatched with older adults' needs. Even though Canada incentivizes institutional care, we do not always properly prepare health care providers to treat older adults in these settings. Not all providers receive training in geriatrics—in contrast to standard training in pediatrics—and may misdiagnose older adults in medical settings, for example, differentiating between mental illness and cognitive decline.

3 CIHI. (n.d.). *National Health Expenditure Trends, 2021 — Snapshot.* Retrieved from : https://www.cihi.ca/en/national-health-expenditure-trends2021-snapshot

> **"You've got to fundamentally align the incentives for the aging population. The aging population is not a cost curve to be bent. The aging population is everybody."**
>
> **– Isobel Mackenzie**

Canada's mismatched supports for aging are not limited to the health care system. Retirement income programs and housing models were also raised as opportunities for improving alignment with needs. In the retirement income system, benefit levels are generally tied to income, but much of older adults' financial security is driven by assets, which are not generally factored into benefit levels. One panelist illustrated the issue with this approach by prompting participants to consider the relative financial status of two Toronto households of older adults that receive the same monthly income, but one owns a single-family home and the other rents an apartment.

Canada also lacks the housing stock needed to support innovative models of aging in place, like intergenerational living and programs that combine health care and housing services. Panelists shared the example of older adults experiencing homelessness who are often diverted to long-term care due to a lack of affordable housing. While corporate developers are unlikely to address these needs without major financial incentives, there is a clear role for mission-driven organizations to emerge as new players in developing these units and communities.

Despite these challenges, panelists shared optimism that we have the right tools at our disposal to promote healthy aging—it is just a matter of implementing them. Many countries around the world have started changing their health and social systems to meet the moment of a rapidly aging population. Solutions for Canada to consider adapting from peer countries included:

- Federal responsibility for public long-term care funding, administration and policy (e.g., Australia)[4]
- Preventive home care visits for all older adults (e.g., Denmark)[5]
- National public long-term care insurance programs (e.g., Netherlands, Germany)[6]

Potential Policy Pathways

- **National standards of care for aging supports** to address discrepancies among provinces and territories
- **Public funding models** that incentivize and subsidize aging-in-place, similar to current incentives for accessing institutional care
- **National public long-term care insurance** that collects premiums from the Canadian population to create more sustainable funding for providing long-term care
- **Mandatory training in geriatrics** for health care professionals
- **Consideration of assets** in setting retirement income benefit levels
- **Incentives for housing developers** to build housing units that support aging-in-place, such as tax incentives or regulatory change

> **"There's a lot that we know we need to do. But we also fundamentally need to make sure that we're taking the right actions now so that Canadians can have that opportunity to age well in the future."**
>
> **– Dr. Samir Sinha**

4 Grosse, A., Kokorelias, K., Sinha, S.K. (2023). *Caring for an Ageing Australia*. Toronto, ON: National Institute on Ageing, Toronto Metropolitan University. https://www.niageing.ca/australia

5 Healthcare Excellence Canada. (n.d.). *Case Study: Sammen om Rødovre – Together with Older Citizens, Denmark.* https://www.healthcareexcellence.ca/en/resources/seven-elements-for-successful-community-engagement-in-the-care-of-older-adults/case-study-sammen-om-rodovre-together-with-older-citizens-denmark/

6 Fell, C., Yoon, B.C., Arulnamby, A, Sinha, S.K. (2023). *Could a National Long-Term Care Insurance Program be a Feasible Solution to Address Canada's Growing Long-Term Care Crisis? Lessons from Six Countries*. Toronto: ON: National Institute on Ageing, Toronto Metropolitan University. https://www.niageing.ca/long-term-care-insurance

Panel 2: The Impacts of Aging on Canada's Economic Outlook

On the Agenda

The second panel explored the economic challenges posed by the aging population. As many older adults will soon retire from the workforce, Canada's labour productivity and income tax base will decrease. This decline will happen alongside an increased need for public services to support healthy aging, leading to labour shortages in health and social care sectors. Technology can play a role in addressing these economic pressures, but careful implementation is needed to ensure that innovation is balanced with safety and equity considerations.

Moderator

Brian Lewis

Panelists

Vass Bednar, Tabatha Bull, Armine Yalnizyan

The demographic shift to an older population has been a long time coming. However, panelists noted there is one element of the shift that has not been sufficiently recognized—our population will be aging in a time of economic downturn. Previous demographic shifts typically occurred during, or led to, labour surpluses. In contrast, today's demographic trends will result in less household spending, government revenues and labour productivity. This can make it harder to make the case for stronger policy and program interventions, which often come with a higher price tag for government.

> **"It seems inevitable that we're going to have a recession—that will reduce our revenues. We're going to cut taxes—that will reduce our revenues. We're going to have an aging population—that is going to increase our spending. And nobody wants to borrow more. So we have got a math problem, we have got a serious math problem."**
>
> **– Armine Yalnizyan**



The panel also highlighted that Canada will continue to see an increasingly segmented workforce. While the average retirement age has stayed relatively the same over time, there are more people retiring early and more people working later into life. This will lead to a workforce that is highly concentrated in younger workers and workers over 65. Workplaces will need to adapt their approach to support these two distinct groups, ensuring there are still opportunities for growth within an organization when older workers stay in positions longer. They will also need policies that align with older workers' workplace needs and preferences, like flexible working arrangements.

> **"As a human collective, we really need to look at ourselves and look at how are we also creating space for people to come after us and [...] to see that they have an opportunity in Canada to become the next future leaders."**
>
> **– Tabatha Bull**

One population that presents a major opportunity for Canada's labour force is Indigenous youth—Indigenous communities have the fastest growing young population in Canada. Barriers to labour market entry for Indigenous youth are complex and require support through both "traditional" employment programs, like science, technology, engineering and math (STEM) skills training, and broader social investments, like closing the infrastructure gap in Indigenous communities. While Canada's young Indigenous population is an economic opportunity, it is also an important reminder that the current policy emphasis on aging may eclipse attention on the issues most relevant to Indigenous communities, which are not experiencing the same demographic trend. Panelists positioned this as an example of why intergenerational equity matters, and the importance of a policy and program environment that sets up Indigenous youth for success.

Panelists also spoke about the emerging role of technology in our economy, including its risks. While technology's role in the labour market, and in particular the care economy, is certain to grow, what this looks like in practice is less certain. Three major risks were brought forward.

1. Employment opportunities and decent work will decline as companies rely on new technologies in patterns similar to reliance on temporary workers.
2. Social and economic inequality will widen as the jobs most replaced by technology are lower wage jobs.
3. Institutional trust—both between consumers and businesses *and* citizens and the state—will be significantly eroded without transparent disclosures of how technology and artificial intelligence (AI) are being used.

Despite these risks, panelists strongly agreed that we cannot shy away from technology—our economy needs to be seen internationally as a place for innovators to direct investments.

> **"We're already seeing a subset of very successful innovators in Canada declare that they are unwilling to invest more in this country. [...] So when we are going towards a future where we need more cohesiveness, we need to be making strategic investments, we need to have a legitimate state that can be trusted, that works well, that is efficient, that solves the problems of the day."**
>
> **– Vass Bednar**

Part of the solution to how we adapt our economy to an aging population is to change how we define and measure economic success. Panelists agreed that it is time to move beyond measures like gross domestic product (GDP) to assessing our economy based on its sustainability, its commitment to decent work and good governance, and its ability to produce not just profits, but also well-being for Canadians. If we consider only productivity and profit, we won't be measuring the right things. For example, we want to know that the care economy is growing because we are providing *more and better care*, not simply being *less productive* in delivering the *same amount of care.* Conversations on aging and the economy are moving in this direction, representing an opportunity to build momentum towards a new economic vision.



Potential Policy Pathways

- **Workplace cultures and incentives** that support older adults to work later in life, while also maintaining opportunities for younger workers (e.g., reverse mentorship, part-time work arrangements, retirement income structures and eligibility)
- **Opportunities for older adults to build skills for a changing economy,** especially through a place-based lens that accounts for regional differences in the future of work
- **Policy analysis tools** to help policymakers consider intergenerational equity in policy and program design and decision-making
- **Intergenerational care supports** that balance complementary care needs among different populations (e.g., older adults providing child care, job-sharing arrangements)
- **Transparent goals and disclosures** about how technology is being adopted in the workplace and used by different companies
- **Pathways to maximize labour market entry** for people facing barriers to entry (e.g., Indigenous youth, people with disabilities, people in rural and remote communities)

Interactive Workshop: Preparing for 2040 and Beyond

On the Agenda

In the afternoon, participants were led through a strategic foresight workshop on the futures of aging. Using four scenarios that described possible futures of Canada in 2040, participants generated insights about how different social and policy changes taking place today might interact in different ways over time. The workshop provided an opportunity for participants to gain fresh perspectives on critical policy issues related to aging and identify actionable strategies that respond to the range of possibilities.

Facilitators

Heather Russek and Jessica Thornton

The Scenarios: Possible Futures of Aging in 2040

In small groups, participants worked through exercises using four possible futures, each featuring a scenario description and case study vignette. The scenarios were not meant to be predictions of 2040, nor were they meant to represent every possible scenario that may unfold. Instead, they were meant to provoke deeper policy discussions about the intersections of changes, and deep collaboration needed across sectors to prepare. The scenarios were developed using strategic foresight methodology and a participatory futures approach, where 37 experts contributed their ideas to co-develop the scenarios.

More details about the scenarios can be found in the CSA Public Policy Centre report *Aging Canada 2040: Policy Implications of Demographic Change*.

Scenario 1: Thriving End-of-Life Economy

The market has stepped in to respond to the growing needs of Canada's aging population, providing a range of services to meet various price points. Multinational companies previously known for providing home delivery of affordable goods have moved into the health care space, filling gaps created by public health care spending reductions. For those who can afford it, death can be scheduled and accessed at several relaxing death spas, or received at home, surrounded by family and friends.

Scenario 2: Worked to Death

Due to a confluence of economic and environmental crises, property tax increases and rising government debt, many public programs and services for older residents have diminished. With limited public supports, many older adults are staying in the workforce much longer than in previous generations. Many families have adopted co-living and intergenerational living situations where there may be multiple families living in one structure, with shared incomes, resources and care needs. These communities tend to be close-knit and connected, and they look after each other.

Scenario 3: Health+

The health and well-being of older adults is prioritized in Canada, with increased government regulation and extensive programs to facilitate a high quality of life. With a rapidly aging population and health care system that is unable to respond to demand, health ministers commit to making a significant shift from an illness-based model to a wellness model focused on health and prevention. This continues as income tax and property tax increases are put in place to obtain the revenues needed to accommodate the necessary programs and services. Resentment builds among younger generations carrying higher tax levels.

Scenario 4: Embracing Natural Cycles

The housing and climate crises meet a breaking point, leading to wide-scale societal transformations, changing the way Canadians live and die. The growth of new intergenerational housing models leads to a shift in overall thinking about living and aging, reducing ageism. Additionally, Canada introduces a national death education program to reinforce this connection between living things and natural cycles, providing death counselling support for those who have chosen their end.



How We Got There: Policy Changes

For each scenario, participants discussed the policy changes that likely led to each future. They brainstormed the impacts of each scenario, exploring what each future would mean for Canada's public policy and programs, as well as for broader social and demographic trends. In each scenario, participants identified both positive and negative implications, underscoring that each future comes with its own challenges. This activity highlighted that the interplay among drivers was complex—each driver led to a mix of benefits and drawbacks for the future scenario, and as well as implications for the other drivers.

Health Care

- Privatization
- Care economy working conditions
- Access to medically assisted death
- Medical versus social models of health

Drivers in Action

- In the **Thriving End-of-Life Economy** scenario, Canada had moved toward a privatized model of health care and older adults could access a range of services at different price points.
- One of the major drivers of **Health+** was a shift towards a social model of health that focused on prevention and well-being, which led to a higher quality of life for older adults.

Economy and Social Programs

- Tax rates and regulations
- Paid caregiving supports
- Retirement income eligibility and benefits
- Housing supply and affordability

Drivers in Action

- Canadians living in the **Worked to Death** future stayed in the workforce longer than previous generations because of cuts to public programs and services for older adults.
- Higher income taxes and property taxes in the **Health+** scenario led to more social programs, but also more intergenerational tensions as younger Canadians carried the tax burden.



Drivers in Action

- A defining feature of **Embracing Natural Cycles** was openness to death and dying, which drove the creation of new education programs and assisted death options.
- Digital wearables were the norm in **Health+**, but raised concerns about data privacy.
- In **Thriving End-of-Life Economy**, widespread uptake of technology led to care being increasingly delivered by carebots.

While policy changes were an *input* to the four scenarios, each scenario also generated a fresh set of challenges that would be top of mind for Canada's future policymakers. Participants brainstormed the impacts of each scenario as the reality in 2040, exploring what this future would mean for Canada's public policy and programs, and broader social and demographic trends. In each scenario, participants identified both positive and negative implications, underscoring that each future comes with its own challenges.

To illustrate the downstream effects on policies and programs, we can consider the example of the connections between technology and health in both the *Health+* and *Thriving End-of-Life Economy* scenarios. Both of the innovations in these scenarios—government-monitored wearables and carebots—had positive reactions from participants at face value, but discussion of their impacts raised tension points regarding how these technologies would impact society (see Table 1).



Table 1. Example downstream impacts of the Health+ and Thriving End-of-Life Economy scenarios

Scenario	Feature	Policy & Program Implications
Health+	Government provides wearable devices that collect older adults' health data to design community programs.	▪ Canadians become increasingly concerned about health data privacy and security and lose trust in government. ▪ Government designs new policy and regulatory frameworks for data collection and use. ▪ Government has greater access to information for evidence-based policies and programs. ▪ Greater access to technology for older generations creates tensions with younger generations. ▪ Focus on health data increases ableism.
Thriving End-of-Life Economy	Carebots are the primary provider of care services, conducting medical tasks and providing social connections both in institutions and homes.	▪ Less workplace injury with carebots carrying out strenuous tasks. ▪ Income supports and re-skilling programs are needed for care workers replaced by technology. ▪ Quality of care varies by income, as higher income households can afford more specialized carebots. ▪ Social movements form around labour rights and working conditions.

Looking Ahead: Preferred Futures and the Path Forward

After discussing the possible futures presented in the scenarios, participants had the opportunity to share the features of their preferred future. Participants engaged in strategic and creative thinking, describing innovative features of their preferred futures (see Table 2). Collectively, participants envisioned a future that:

- Respects all generations and fosters intergenerational connections
- Balances increased public supports and services with individual autonomy and dignity
- Invests more in aging-in-place, caregiving, preventive care and broader social infrastructure
- Tailors aging supports to distinct regional, cultural and other population-based needs
- Improves working conditions for professionals in the care economy
- Supports older adults in the workforce through flexible working arrangements and re-skilling
- Reforms tax and retirement income systems to better support wealth redistribution
- Adopts technology in ways that maximize its benefits and minimize its harms
- Promotes the development of, and access to, a range of housing options
- Prioritizes equity, well-being, social cohesion and civic engagement as core values
- Improves government communications, application processes and accountability

Table 2. Example features of participants' preferred futures

Communities	More social housing and co-living options	Natural burials to unlock green space	Inclusive consultation and co-creation in policymaking	15-minute communities (i.e., where most needs can be accessed within a 15-minute walk or bike ride from home)
Health	Nutritious food widely available	Personalized medicine	Social prescribing	Primary care reform to team-based care
Care Economy	Employer-funded benefits for aging workers	Classes for caregivers	Publicly owned AI care technologies	Caregiving responsibilities shared across genders

Participants went beyond envisioning the future—they also identified the policy changes that they believed would be needed to create that future. These changes cut across many policy domains, from housing and active transportation to taxation and civic engagement. Some example policy changes that participants brought forward to reach their preferred futures included:

- Financial incentives to encourage more people to go into the care workforce
- Permanent residency for migrant care workers
- Free or lower-cost post-secondary education
- Changes to zoning bylaws to support mobility (e.g., more bike lanes, walkable urban areas)
- Income supports and tax credits for unpaid caregivers
- Increased funding for addressing homelessness
- Universal basic income
- More centralized federal oversight to ensure consistency of aging services and outcomes
- Stronger limits on private sector lobbying
- Electoral reform
- Expanded *Canada Health Act* to cover mental health, home care and long-term care services
- Incentives for non-market housing development
- Increased retirement age and greater flexibility in the use of retirement funds

To wrap up the exercise, participants were asked to describe their preferred future in one word or phrase (see Figure 1). Common terms that emerged among participants were related to equity, choice, and dignity as priorities for the future.

Figure 1. Word cloud of participants' preferred futures





Conclusion & Next Steps

CSA Policy Pathways: Aging Canada 2040 brought together a dynamic group of leaders, identifying opportunities and tension points for Canada's aging population. Panelists and participants highlighted the need for a new narrative and policy approach to aging—one that prioritizes flexibility and agency for older adults to determine what aging well means to them. With interconnected global trends of climate change, economic volatility and technological innovation reshaping the needs of older Canadians, the time to act is now. Canada needs to take decisive action today to set us on the right path for a resilient future. Experts across Canada are ready to identify and support policy and program solutions.

To keep momentum on addressing these challenges, CSA Public Policy Centre has released a follow-up report on recognizing the opportunities of Canada's aging population. CSA Group will also convene future Policy Pathways Conferences on emerging issues impacting Canada to continue bridging the gap between policy development and practical implementation across sectors.

Appendix: Speaker Bios

Keynote Speaker



Linda Nazareth
Economist and Author; Senior Fellow for Economics and Population Change at the Macdonald Laurier Institute

Linda Nazareth is an economist, a futurist, and a respected authority on the future of work. As a newspaper columnist and an author, she knows how to frame things in ways that both educate and entertain, and, as the Senior Fellow for Economics and Population Change at think-tank the Macdonald Laurier Institute, she knows what she is talking about. She is also the host of Work and the Future, a new podcast that explores trends around the labour force and the workplace.

Nazareth's career has taken some non-traditional turns for someone in her field. Her first job was as a government economist where she specialized in labour market planning, which was followed by a stint at a major financial institution where she spent years as a senior economist. Wanting to change things up while she could, she lobbied to have a job created for her on Business News Network (now BNN Bloomberg) while it was a startup and spent a decade on-air as their in-house economist.

During her time on BNN, Nazareth started writing books and giving keynote presentations, and eventually left daily broadcasting to give those passions her full-time attention. Her clients have included everyone from American Express through to The Economist magazine, and all have benefitted from her ability to take big ideas and distil them into information that they can use for their own strategic plans.

Nazareth's fourth book, *Work Is Not a Place: Our Lives and Our Organizations in the Post-Jobs Economy* draws on the research she has been building for years as well as the insights gained from interacting with audiences across a range of sectors. With it, she is eager to engage people in thinking about what the world might look like when we replace the idea of "jobs" with that of "work" and why that might not be a bad idea at all. A frequent media commentator, Nazareth has been quoted everywhere from the Wall Street Journal to Wired magazine.

Appendix: Speaker Bios

Panelists



Vass Bednar
Executive Director, McMaster University's Master of Public Policy in Digital Society

Vass Bednar is the Executive Director of McMaster University's Master of Public Policy in Digital Society program. Her work focuses on the intersections between policy and the innovation ecosystem. She is a Senior Fellow at the Centre for International Governance Innovation and writes the popular newsletter *regs to riches.* Vass is a contributing columnist at *The Globe and Mail* and the host of their podcast, *Lately*. She is the co-author of *The Big Fix: How Companies Capture Markets and Harm Canadians.*



Tabatha Bull
President and CEO, Canadian Council of Indigenous Business (CCIB)

Tabatha, a proud member of Nipissing First Nation, holds the distinction of being named CEO of the Year for 2022 by the Ontario Chamber of Commerce, was recognized as one of Canada's Top 100 Most Powerful Women in 2023, and named as Top 100 Lobbyist in Canada four years in a row. As the President and CEO of CCIB, she is dedicated to rebuilding and strengthening the path towards reconciliation and fostering a prosperous Indigenous economy for the benefit of all Canadians. With a background in electrical engineering, Tabatha is committed to promoting Indigenous inclusion and diversity in Canada's energy sector. In her role at CCIB, Tabatha serves the Indigenous community by supporting the Indigenous economy and sits on various boards, including the Dexterra Group, Wigwamen Inc., Ontario Chamber of Commerce, and Catalyst CEO Advisory Board in Canada, among others. Tabatha's dedication to diversity extends to her efforts in removing systematic barriers to enhance opportunities for Indigenous businesses and women across all industry sectors. She was awarded an Honorary Diploma from Loyalist College in Applied Arts and Technology in recognition of her leadership and contributions to Indigenous economic growth. Additionally, she has earned her ICD.D designation from the Institute of Corporate Directors, further strengthening her expertise in corporate governance and board leadership.

Appendix: Speaker Bios



Dr. Zayna Khayat
Health Futurist at Deloitte Canada; Adjunct Faculty at Rotman School of Management, University of Toronto

Zayna is the in-house health futurist with Deloitte Canada's Healthcare and Life Sciences practice. She is an adjunct faculty in the Health Sector Strategy stream at the Rotman School of Management at the University of Toronto where she instructs courses in healthcare innovation and partnerships in the health MBA program. Zayna is a Growth Advisor at Teladoc Health in Canada and advises a few emerging health startups. Zayna previously led the Futures team with national home healthcare and aging social enterprise, SE Health, as their Future Strategist. Dr. Khayat was previously the lead of health system innovation at MaRS Discovery District, a health innovation hub in Toronto, Canada. In 2017 she was seconded to the REshape Innovation Centre at Radboud university medical centre in the Netherlands. Zayna completed her Ph.D. in diabetes research from the University of Toronto (2001), followed by a career in strategy consulting, including as a Principal in the healthcare practice of The Boston Consulting Group (BCG). She currently resides in Toronto with her husband and three children and is proficient in French and Arabic languages (and a bit of Dutch!).



Isobel Mackenzie
Former Seniors Advocate, Province of British Columbia

Isobel Mackenzie was appointed Seniors Advocate for the Province of British Columbia in 2014. As a statutory officer of government, Isobel was responsible for monitoring services to seniors and released over 30 public reports that prompted changes to legislation, regulations and policy across a wide spectrum of seniors' programs. As a recognized national authority on issues related to seniors, Isobel has testified as an expert witness to numerous parliamentary and legislative committees, served as national media spokesperson and addressed over 100 professional conferences and symposia on topics related to seniors, aging and the health care system. Isobel has served on numerous boards and commissions, including the BC Medical Services Commission, the Canadian Home Care Association, The University of Victoria Board of Governors, the Canadian College of Health Care Leaders and is a member of both the Canadian Gerontology Association and the Canadian Association of Business Economists. Prior to her appointment as the Seniors Advocate, Isobel served as the CEO of BC's largest Not-for-Profit serving over 6000 seniors annually in housing, home care and long-term care. Currently, Isobel is a faculty member at Simon Fraser University's department of Gerontology and serves as Chair of the HSO Technical Committee to establish national homecare standards.

Appendix: Speaker Bios



Dr. Samir Sinha

Dr. Samir Sinha is a Geriatrician and Clinician Scientist at Sinai Health System and the University Health Network in Toronto, a Professor of Medicine at the University of Toronto, the Director of Health Policy Research at Toronto Metropolitan University's National Institute on Ageing, and a Professor of Medicine at the University of Toronto, and a Fellow of the Canadian Academy of Health Sciences.

A Rhodes Scholar, Dr. Sinha received his Medical Degree from Western University and completed his postgraduate training in Internal Medicine and Geriatrics at the University of Toronto and the Johns Hopkins University School of Medicine. He further holds a Masters in Medical History and a Doctorate in Sociology from the University of Oxford.

He is a member of the Government of Canada's National Seniors Council and Ministerial Advisory Board on Dementia that developed, launched and now oversees Canada's National Dementia Strategy. He also recently led the successful development of Canada's new National Long-Term Care Services Standard. Internationally, since 2014, he has served as a member of the American Red Cross Scientific Advisory Council and was recently appointed to serve on the Board of Trustees for HelpAge International.

After recently completing a long and successful tenure as the Director of Geriatrics for Sinai Health and the University Health Network, Samir is currently serving as a 2024-2025 Visiting Fellow at the University of Oxford and AMS Fellow in Compassion and AI exploring the ethical and other implications of leveraging AI and other technologies to enable healthy ageing and ageing-in-the-right-place.



Armine Yalnizyan

Atkinson Fellow on the Future of Workers

Armine is the Atkinson Fellow on the Future of Workers and writes a regular business column for the Toronto Star. She was senior economic policy advisor to the federal Deputy Minister of Employment and Social Development Canada in 2018 and 2019 and raised awareness of the she-cession and the care economy during the pandemic, serving on a high-level federal task group. Armine advanced the Canadian Centre for Policy Alternatives' Inequality Project from 2006 to 2016, provided weekly business commentary for CBC radio and TV from 2011 to 2018, and served as Vice-President and President of the Canadian Association for Business Economics since 2017.

Appendix: Speaker Bios

Moderators



Sunil Johal
Vice President, Public Policy, CSA Group

Sunil Johal is Vice President of Public Policy at CSA Group, where he leads the Public Policy Centre which tackles challenging policy issues in collaboration with a broad range of interested parties. He is also the David and Ann Wilson Professor in Public Policy and Society at the University of Toronto's Victoria College.

Sunil is a policy expert with extensive executive-level experience addressing challenging issues. He has held senior executive and policy roles at all levels of government. In 2021, he led the medium-term planning and transition activities for Employment and Social Development Canada in an assistant deputy minister-level role. He served as policy director at the University of Toronto's Mowat Centre from 2012 to 2019, where he led the organization's research activities and established himself as a thought leader on issues such as the future of work and the implications of disruptive technologies.

In 2022, Sunil was appointed to an expert panel advising the Ontario government on the development and implementation of a portable benefits scheme for non-standard workers. In 2019, he was named chair of the Expert Panel on Modern Labour Standards by the federal minister of labour.

Sunil is also a Fellow at the Public Policy Forum. He has contributed expert commentary and advice to a range of organizations and media outlets, including the G-20, World Economic Forum, Brookings Institution, Globe and Mail, Toronto Star, the CBC, The Washington Post, The Guardian and the OECD.



Nicole Ireland
Health Reporter, *The Canadian Press*

Nicole Ireland is a seasoned health reporter at The Canadian Press, where she covers the stories shaping the health and well-being of Canadians. With over a decade of experience in journalism, Nicole brings sharp insight and deep compassion to her reporting, telling stories that highlight both systemic issues and personal experiences in the healthcare landscape.

Before joining The Canadian Press, Nicole spent 15 years at CBC News as a reporter, writer and producer, contributing to flagship programs like The National and World Report. Her work has explored everything from Canada's response to COVID-19 and gaps in mental health care, to Indigenous health issues and the human impact of long-term care policies.

Nicole holds a Master's degree from Columbia University's Graduate School of Journalism and has reported from across Canada and internationally, including time in Thunder Bay, Iqaluit, New York City and Beirut. She is known for her clarity, thoughtfulness and deep curiosity, making her a trusted voice in Canadian health journalism.

Appendix: Speaker Bios



Brian Lewis

Senior Fellow and Lecturer, Munk School of Global Affairs and Public Policy, University of Toronto

Brian Lewis is a Canadian public policy economist and lecturer at the Munk School of Global Affairs and Public Policy, University of Toronto, where he teaches in the Master of Public Policy and undergraduate Public Policy major programs. He specializes in public finance and labour markets, and is a Senior Fellow at the C.D. Howe Institute. Previously, Brian had a long career in the Ontario Public Service, serving as Chief Economist and Assistant Deputy Minister of Economic Policy at the Ministry of Finance (2015–2022), where he advised on economic performance, forecasting, and policy. Earlier, he taught economics at Wilfrid Laurier University, Brock University, and the University of Alberta. He holds an Honours B.A. from Wilfrid Laurier and an M.A. from the University of Alberta. Brian is also Treasurer and Board Member of GovFest, a charity supporting community projects through music and arts.

Workshop Facilitators



Heather Russek
Co-President, Creative Futures Studio

Heather Russek is a strategist, facilitator and researcher. As Co-President of Creative Futures, she works with public sector and not-for-profit organizations in crafting innovative strategies that are both practical and impactful. Heather is focused on the futures of health and well-being, work, and cities.



Jessica Thornton
Co-President, Creative Futures Studio

Jessica Thornton is a futurist, researcher, strategist, social innovator, and designer. As Co-President of Creative Futures Studio, she helps public sector and non-profit organizations prepare for their futures using applied strategic foresight and innovation tools. She works across a variety of sectors, exploring the futures of cities, work, health, wellbeing, arts and creativity.

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