



BENEFIT NOT BURDEN:

OLDER WORKERS AND THE FUTURE OF WORK IN CANADA

ABOUT ACTION CANADA

The Action Canada Fellowship is a public policy leadership program that aims to enhance our understanding of the country and public policy choices for our future.

ACKNOWLEDGEMENT

First, we would like to acknowledge that as part of the Action Canada Fellowship program we had the opportunity to study on the traditional territories of Indigenous Peoples and First Nations across Canada. Public policy in Canada has traditionally excluded the interests and needs of Indigenous Peoples and other equity-seeking groups, and our team recognizes that it is of the utmost importance to acknowledge this reality in our minds and work in all areas of public policy. As Action Canada Fellows completing our term, we believe we are in a better position to be accelerators of truly inclusive and equitable policy.

The Public Policy Forum (PPF) and Action Canada executive team, staff, and advisers have provided the 16 Fellows for 2019/20 with an invaluable experience. We would especially like to thank our Action Canada Mentor, Jane Taber, for her enthusiastic guidance and support, as well as program alumni and Action Canada's corporate sponsors. We are eager to share this report as a culmination of the 10 months of our fellowship program.

DISCLAIMER

This project has been undertaken pursuant to an Action Canada Fellowship, which is a national policy engagement and leadership development program delivered in partnership by PPF and Action Canada. The views, opinions, positions and/or strategies expressed herein are those of the authors alone, and do not necessarily reflect the views, opinions, positions or strategies of PPF, Action Canada, Action Canada Foundation or the Government of Canada.

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The cover page for this report was designed by artist Myriam Van Neste. She says: “*My initial idea for this illustration came from this quote from the report: ‘When you stop being involved in your community, you stop living. I’ve always worked. I want to continue to work.’ So, I wanted to represent this community idea by adding silhouettes to symbolize the people who are excluded from it for the moment but who could and should have their place.*”

Learn more about Myriam and her work on [her website](#).

Executive Summary

“When you stop being involved in your community, you stop living. I’ve always worked. I want to continue to work.”

- Madeline Myers, Owner and Operator, Solar Plus 101

AGING AND THE FUTURE OF WORK

When you envision the future of work, Madeline Myers is not the first person to come to mind: a 73-year-old who owns and operates a small business in the energy sector, based in rural Nova Scotia. More often, the future of work conjures up images of millennials on computers working from coffee shops and robots operating on factory floors. But Myers’ story — that of an older adult launching and running a business, changing directions in their career, or continuing to be a leader in their workplace — is an essential component of the future of work in Canada.

Artificial intelligence, automation, increasing reliance on contract labour and climate change are altering the type of work done by Canadians. But Canadians themselves are changing, too. Canada is one of a growing number of countries managing a significantly aging population. In the mid-1990s, nearly six million Canadians were over the age of 55; by 2016, this number reached 11 million. According to Statistics Canada, by 2036, 17 million Canadians — about half the population — will be 55 years or older.¹

This report is about the future of work and how building an inclusive, resilient economic future requires a critical look at how we understand and value older workers. We evaluate both the economic and social benefits of ensuring Canadians are gainfully employed for as long as they choose to be.

For the purpose of this report, older worker refers to those aged 55 and older. We acknowledge that homogenizing this group runs the risk of erasing unique experiences, barriers and intentions older workers have and face. Ageism does not impact everyone equally; it intersects with other forms of discrimination such as racism and sexism. For this reason, this report encourages the audience to reflect on *how* the diversity of older workers must inform anti-ageist public policy and employment strategies.

We recommend the federal government lead the way by:

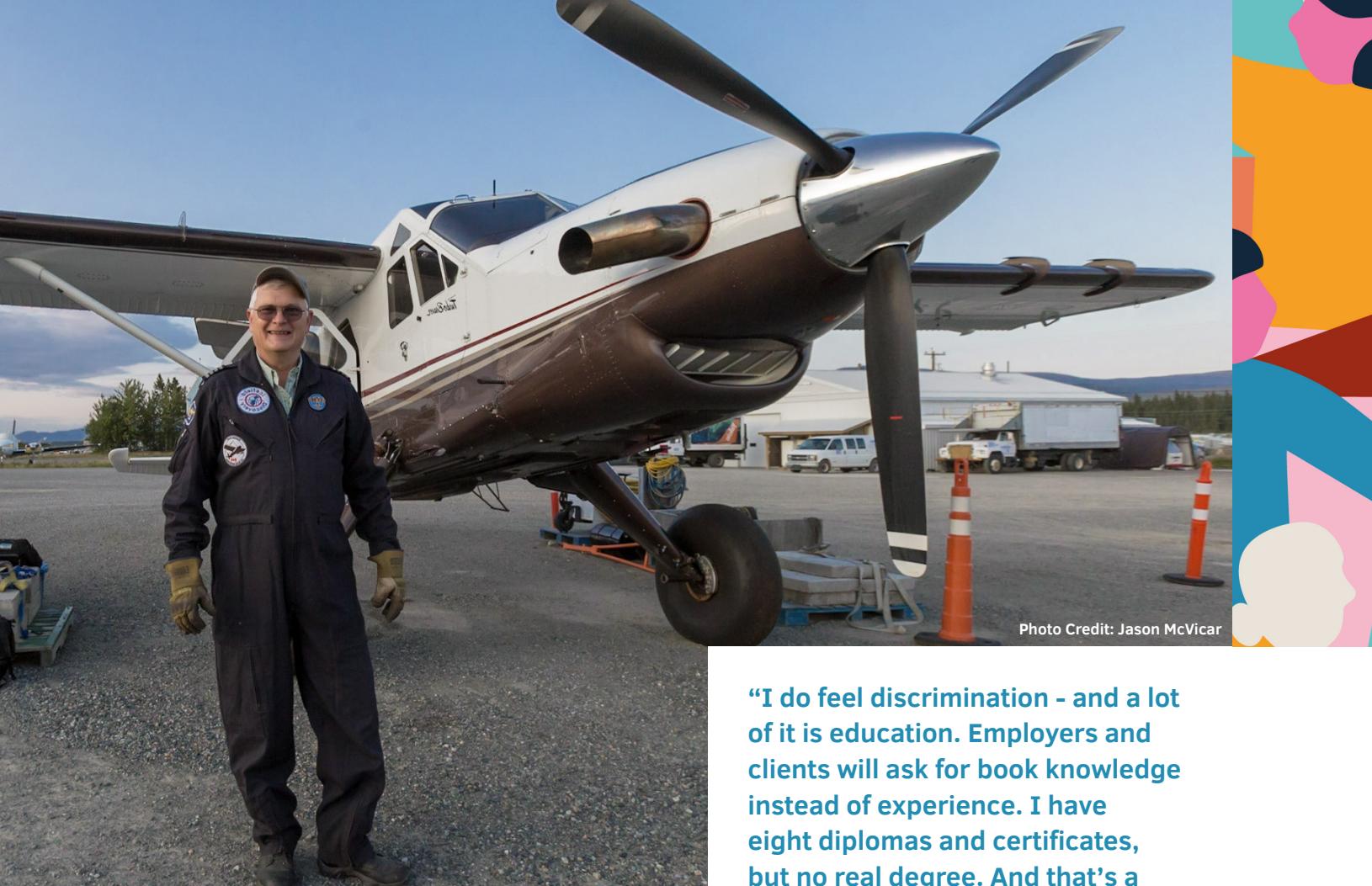
- 1. Setting a target of 75 percent for an older adult employment rate.**
- 2. Reframing the way government talks about — and the value it places on — older workers.**
- 3. Not developing an Older Worker Labour Strategy.**
- 4. Raising the rate of retirement to 67 from 65.**
- 5. Implementing policies that encourage flexible work.**

When it comes to making these changes, we recommend the federal government take an anti-ageist approach by:

- 1. Having conversations about age and ageism in the workplace with employees.**
- 2. Having a specialist in anti-ageist approach deliver training to policy- or decision-makers in the workplace.**
- 3. Reviewing existing internal policy and practice with an age-based lens.**

Taken together, these recommendations will build a strong, stable resilient economy to help Canadians thrive and grow — no matter how old they are or what they look like.

¹ Employment and Social Development Canada. 2018. Promoting the labour force participation of older Canadians – Promising initiatives. Government of Canada.



Introduction

Canada is aging, and this presents an opportunity. Older workers (defined as those aged 55 and above) are valuable citizens with years of experience. Current discourse and policies disincentivize people from working past their 60s — with negative social and economic consequences.

First, employment is linked to improved mental and physical health, and reduced isolation.² Second, encouraging retirement or targeting older workers for layoffs removes talented workers from the worker pool, decreasing Canada's economic growth.

Many Canadians want to keep working, but ageist stereotypes, inflexible work policies and government

"I do feel discrimination - and a lot of it is education. Employers and clients will ask for book knowledge instead of experience. I have eight diplomas and certificates, but no real degree. And that's a real barrier."

*- Ida Scott, President,
Economic Spectrum Unlimited*

programs lead to many exiting the workforce earlier than they'd like. This report explores how Canada can increase worker retention and, in the process, both improve Canadians' health and drive economic growth.

In its two parts, this report addresses gaps in ageism discourse and public policy by outlining:

1. Evidence-informed public policy options for the federal government to encourage the participation of older Canadians in the labour market.
2. Strategies for federal government leadership to engage an anti-ageist lens in their workplace and policy initiatives.

² Rohwedder, S., and Willis, R. 2010. *Mental retirement*, p. 119-38. In the *Journal of Economic Perspectives* 24, no. 1. American Economic Association.



WHAT IS AGEISM?

The term ‘ageism’ refers to two concepts: a socially constructed way of thinking about older persons based on negative attitudes and stereotypes about aging; and a tendency to structure society based on an assumption that everyone is young, thereby failing to respond appropriately to the real needs of older persons.

“Ageism is often a cause for systemic and individual acts of age discrimination, such as in the design and implementation of services, programs and facilities. Age discrimination is often not taken as seriously as other forms of discrimination. However, it can have the same economic, social and psychological impact as any other form of discrimination.”³

WHAT IS AN ANTI-AGEIST APPROACH?

Developing an anti-ageist approach requires developing and applying an “age-based lens” to evaluate the impacts of policy and programming on older adults, to determine whether the negative differential impact is intentional or not.⁴

While this report focuses primarily on the barriers older workers face as a single cohort, we must not forget the complexity and diversity of this group, and the different experiences and barriers individuals face. Older workers, especially female workers, racialized workers, workers with disabilities and Indigenous workers, face major systemic barriers to accessing and

retaining employment. This is compounded by lower levels of education, persistent wage gaps and more precarious labour: just some of the most tangible legacies of systemic and interpersonal discrimination.

The recommendations put forward are informed by interviews we conducted with government officials, leading subject matter experts and older workers, as well as secondary-source analysis.

THE PSYCHOSOCIAL IMPACTS OF AGING

In 1995, American gerontologist Erdman B. Palmore identified three foundational criteria⁵ for aging successfully, which include:

- Survival — living a long life;
- Health — living without major disability; and
- Life satisfaction — happiness.

In Canada, a major barrier to successful aging comes from social isolation. Research conducted by the National Seniors Council found that 16 percent of Canadian seniors are socially isolated — a phenomenon that has major impacts on all three of Palmore’s metrics. As the council writes: “The causes of social isolation are complex, and include individual-level factors such as the loss of a loved one, to broader societal factors such as the norms and values we attach to the well-being of others and the shared sense of community.”⁶

Healthy aging is also a primary concern in Canada. There is growing emphasis supporting older adults to be active and engaged both physically and mentally, to ensure effective service utilization and maintain quality of life.⁷ Employment may support healthy aging, promote longevity and reduce costs.

³ Ontario Human Rights Commission. 2017. [Ageism and age discrimination \(fact sheet\)](#). Government of Ontario.

⁴ Law Commission of Ontario. 2009. [Developing an Anti-Ageist Approach Within Law: Advancing Substantive Equality for Older Persons through Law, Policy and Practice](#). Law Commission of Ontario.

⁵ Palmore, E. 1995. [Successful aging](#). In: Maddox GL (Ed) encyclopedia of aging: a comprehensive resource in gerontology and geriatrics, 2nd edition. Springer: New York.

⁶ National Seniors Council. 2017. [Who's at risk and what can be done about it? A review of the literature on the social isolation of different groups of seniors](#). National Seniors Council.

⁷ Public Health Agency of Canada. 2016. [Age-friendly communities](#). Government of Canada.



In interviews with leading academics and older workers, it was clear that working can help combat social isolation and yield other personal benefits:

“I agree that working past 65 has helped improve my health and wellness. Working past 65 gives me more flexibility to choose the type of work I do. It gives me revenue, as I do not have a pension plan on which to retire. This independence allows me to continue to use and expand my mind and thinking process. I continue to read, do research, expand my computer knowledge and continue to help people, organizations and businesses, which increases my self-worth and thus my mental health. Working past 65 gives me continuous contact with the outside world and I believe a healthy mind means a healthy body.”

*Ida Scott, President,
Economic Spectrum Unlimited*

The workplace is not the only way to combat social isolation, but it is one important way to ensure older citizens remain connected to the broader world. The reality of Canada’s aging population requires developing policies, systems and cultures that allow for all Canadians to age successfully. An age-friendly society is one that provides accessible

transportation services, housing, community support, health services, social participation and employment opportunities for all.

THE ECONOMICS OF AGING

For the past 50 years, Canada’s labour force participation rates have driven economic growth.⁸ In 2015, Canada had one of the highest labour force participation rates among Organisation for Economic Co-operation and Development (OECD) countries.⁹ However, the continued ability (under current policies) of the labour force to drive future growth is limited due to demographics.

An unprecedented number of workers are entering the typical retirement age, a trend that has worried economists since workers from the baby boomer generation — those born between 1946 and 1964 — began joining the workforce en masse in the late 1960s and early 1970s. In a 2012 speech, former Deputy Governor of the Bank of Canada Jean Boivin warned that, “Ultimately, if we ignore the reality of aging and make no adjustments, the consequence will be a lower standard of living. An aging population implies a smaller proportion of working people relative to people not working. That means a pie growing more slowly than the number of eaters—less for everyone.”¹⁰ Eight years later, the predictions remain dour.

By reframing how we see older workers, and enacting policies that facilitate and promote the continuation of work, the aging workforce can remain a source of strength for years to come.

8 Advisory Panel on Economic Growth. 2017. *Tapping Economic Potential Through Broader Workforce Participation*. Government of Canada.

9 Ibid.

10 Boivin, J. 2012. *Aging Gracefully: Canada’s Inevitable Demographic Shift*. Bank of Canada.

THE OPPORTUNITY OF AN AGING WORKFORCE

“We need to rephrase how we talk about aging. I don’t talk about the burden of seniors — I talk about how to maximize the benefits of an aging population.”

Simon d’Entremont, Deputy Minister, Nova Scotia Department of Seniors

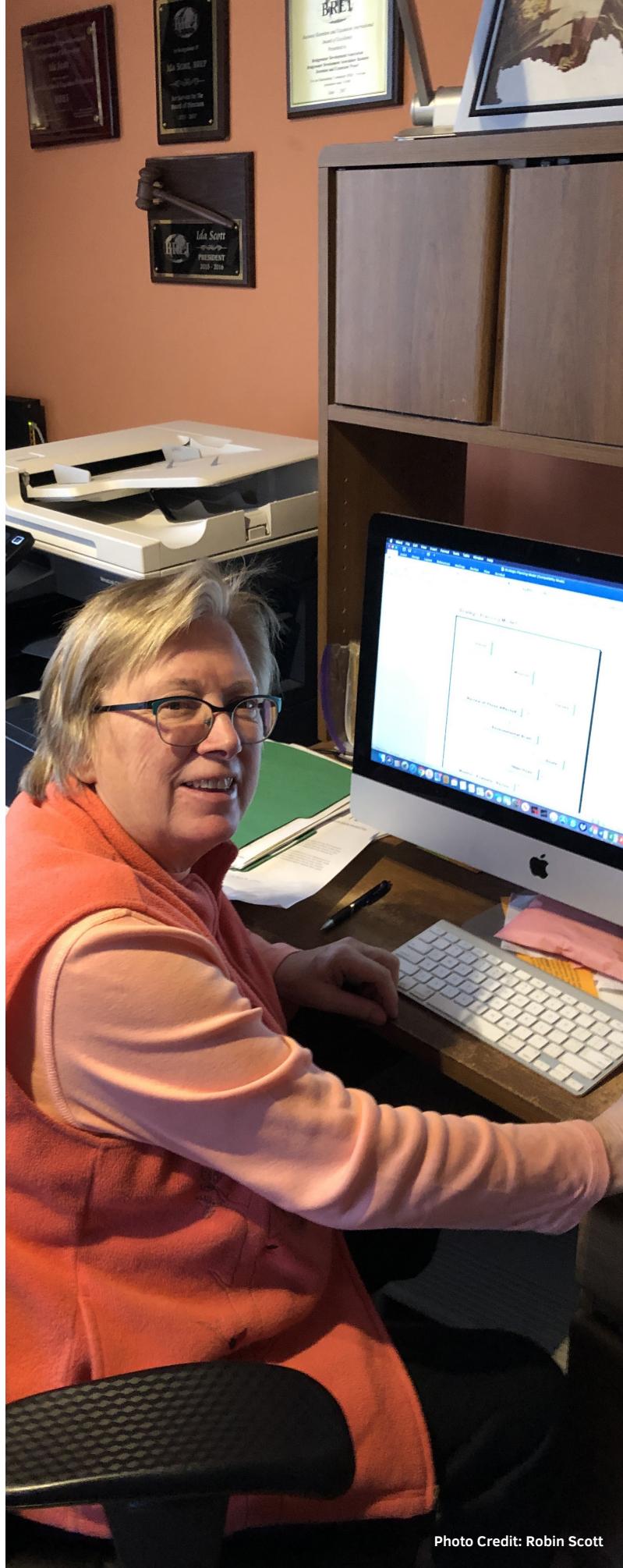
The economic and social impacts of an educated, trained and employed population of older workers are profound. Data from PricewaterhouseCoopers (PwC) shows that Canada can capture a US \$51.3 billion increase in GDP by boosting the employment of older workers to match Swedish levels, an increase to 75.5 percent from 65.8 percent.¹¹

“I believe that continuing to work helps us to stay engaged with our community, keeps our minds fresh and active.

We can learn a lot from an intergenerational workforce.”

Bridgett Morgan, Personal and Professional Development Instructor

Most importantly, Canadians over the age of 55 are increasingly eager to continue working — provided they have the proper support.¹² Beyond the financial benefits of drawing a paycheque, older workers point to the value of paid labour in combating isolation, building ties to their communities, improving health and well-being and providing meaning in their day-to-day lives. Our report seeks to identify ways the federal government can remove barriers preventing them from doing so.



11 PricewaterhouseCoopers. 2017. *PwC Golden Age Index 2017: Canada Insights*. PricewaterhouseCoopers.

12 Hazel, M. 2018. Labour Statistics at a Glance: *Reasons for working at 60 and beyond*. Government of Canada.

Photo Credit: Robin Scott

Methodology

Our report's overarching methodological process leveraged the anti-ageist approach articulated in the *Framework for the Law as It Affects Older Adults: Advancing Substantive Equality for Older Persons through Law, Policy and Practice*. The team drew guidance from their methodological approach and modified it to meet the needs of this research topic.

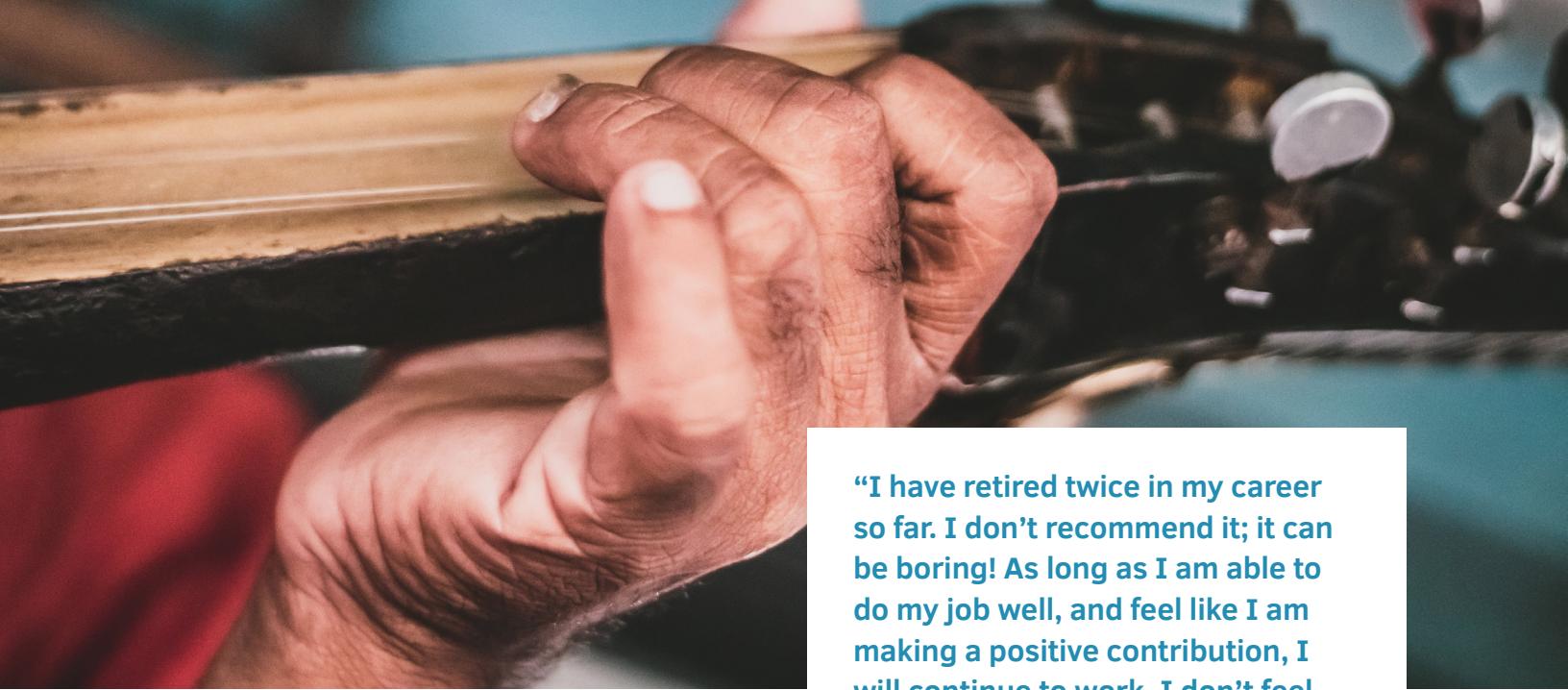
The research team first engaged in a secondary-source analysis to ensure report findings were grounded in evidence, case studies and contemporary public policy. Source analysis prioritized government and third-party reports and peer-reviewed articles. However, in recognizing that this research seeks to address a research gap, the recommendations are also grounded in insights from interviews conducted by the team with government officials, subject matter experts and older workers. In using this research method, we documented sentiments, considerations and tactics that do not often make boardroom agendas or policy reports. See Appendix A for a full list of interviewees.

The *Framework for the Law as It Affects Older Adults: Advancing Substantive Equality for Older Persons through Law, Policy and Practice* was a multi-year project commissioned by the Law Commission of Ontario. Its intention is to guide the development and evaluation of laws, policies and practices so that they take into account the realities of the circumstances and experiences of older adults and promote positive outcomes for these members of society.¹³ Nestled within a defined anti-ageist approach is the age-based lens, which is a product of the project's thorough research process. The lens engages three primary questions:

- Does the legislation reflect negative ageist stereotypes and/or paternalistic attitudes (explicitly or implicitly)? Is the policy or legislation based on the unarticulated premise that with age comes increasing incompetence and decreasing intellectual capacity?
- Are there sufficient mechanisms provided for by the legislation to prevent or protect against the legislation being implemented in an ageist manner (including the acting-out of individual ageism, given the prevalence of ageist attitudes)?
- Does the legislation respond appropriately to the real needs of older persons as a group, understanding that older adults are extremely diverse and recognizing that older adults generally are situated differently from younger people and have different needs?¹⁴

¹³ Law Commission of Ontario. 2012. *A Framework for the Law as It Affects Older Adults: Advancing Substantive Equality for Older Persons through Law, Policy and Practice*. Law Commission of Ontario.

¹⁴ Ibid.



Part One:

Policy Recommendations for the Federal Government

The future of work for older workers will involve all sectors of society — federal and provincial governments, unions, private enterprise, civil society and all Canadians. With respect to provincial governments, they play an active role in this issue as workforce development is not purely a federal jurisdiction, but also falls within provincial mandates. Already, several provinces are taking steps to encourage older workers to remain in the workforce. For example, Quebec has introduced several tax incentives to encourage retirees to return to (or stay in) the labour market.¹⁵ Nova Scotia Works, a network of service providers across the province that offers employment services, has created programming for employers to help them hire and support older workers.¹⁶

For the purpose of developing detailed recommendations, this report focuses on the federal government. We believe the provinces and territories are also partners in improving the participation of older workers in the workforce, and

“I have retired twice in my career so far. I don’t recommend it; it can be boring! As long as I am able to do my job well, and feel like I am making a positive contribution, I will continue to work. I don’t feel that there should be an age limit for paid employment. As long as people feel that they want to continue working, as long as they get some job satisfaction and as long as employers will continue to value the mature workers’ experience, we can continue to contribute. Mature workers may bring a different skill set than younger workers — we can learn from each other if we are open to doing so!”

Bridgett Morgan, Personal and Professional Development Instructor

hope they identify recommendations in this report that would also be applicable to their jurisdictions. The federal government may also wish to bring these recommendations forward as opportunities for collaboration and consultation at the Federal/Provincial/Territorial Ministers Responsible for Seniors Forum. The forum is comprised of the ministers who give direction on policies and programs for older adults at the provincial, territorial and federal level. The group’s work includes numerous issues affecting seniors, such as initiatives to help seniors live in their homes longer, an analysis of issues affecting Indigenous and LGBTI seniors, and policies to boost age-friendly employment.¹⁷

15 Ministry of Labour, Employment and Social Solidarity. 2020. [Support program for older workers](#). Government of Quebec.

16 Nova Scotia Works. 2020. [Welcoming workplaces](#). Government of Nova Scotia.

17 Government of Canada. 2018. [Federal/Provincial/Territorial Ministers Responsible for Seniors Forum](#). Government of Canada.

CURRENT FEDERAL GOVERNMENT INITIATIVES

Over the past five years, the federal government has taken steps to focus on seniors. These include:

- As noted, the Federal/Provincial/Territorial Ministers Responsible for Seniors Forum.
- The creation of a new federal Minister of Seniors, introduced into cabinet in July 2018. The portfolio is housed within Employment and Social Development Canada. The mandate letter for the Minister of Seniors calls on the minister to, “help the government better understand and make decisions on the needs of Canadian seniors and ensure that programs and services are developed that respond to Canada’s aging population.”¹⁸

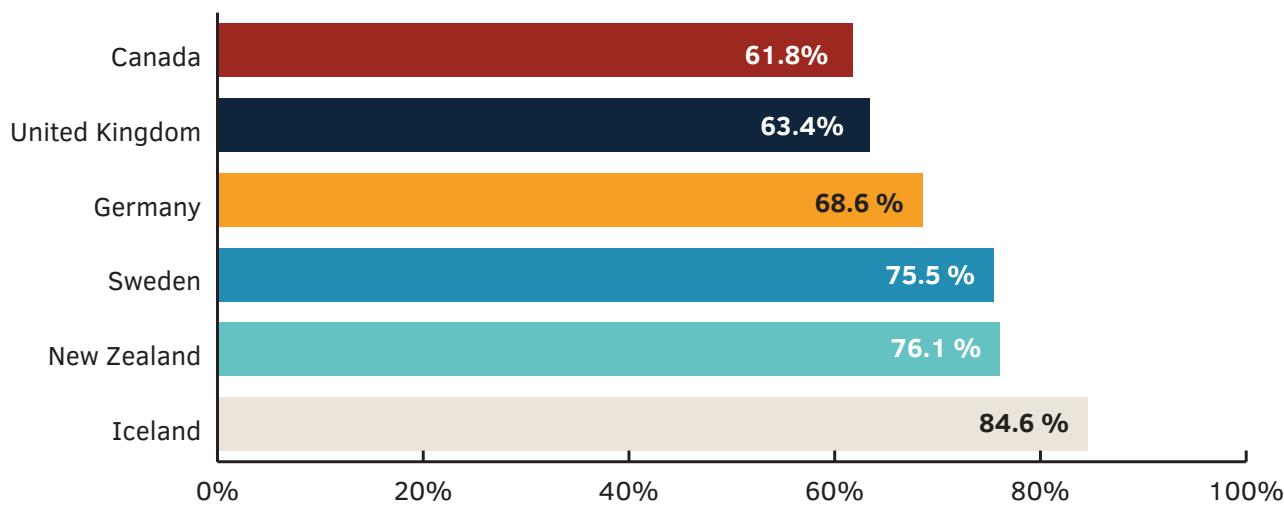
While these steps are a recognition of the increasing importance of older workers, more action is needed. We have five recommendations for the federal government to help realize the benefits of the older workforce:

1 RECOMMENDATION ONE: THE FEDERAL GOVERNMENT SHOULD SET A TARGET OF 75 PERCENT FOR AN OLDER WORKER EMPLOYMENT RATE.

Since 2006, the labour force participation rate for Canadian workers between the ages of 55 and 65 has increased to 65.8 percent in 2016 from 47.1 percent in 1996.¹⁹ However, with a total older worker employment rate (including those 65+) of 61.8 percent, Canada still lags significantly behind comparative OECD countries (see Table 1).²⁰ This is a large loss for the Canadian economy, as well as for older workers who are looking to remain employed for financial, social and other reasons.

Often government initiatives cost money, but data from PwC shows that Canada can capture a US\$51.3 billion increase in GDP by working with the provinces and territories to boost the employment of older workers to match Swedish levels of 75.5 percent. In addition, there are non-economic benefits such as increased integration of older workers into Canada’s social fabric and supporting older workers’ health and

Table 1: Older Worker Employment Rate in OECD Countries.



18 The Right Honourable Justin Trudeau, Prime Minister of Canada. 2019. [Minister of Seniors Mandate Letter](#). Office of the Prime Minister.

19 Employment and Social Development Canada. 2018. [Promoting the labour force participation of older workers](#). Government of Canada.

20 PricewaterhouseCoopers. 2017. [PwC Golden Age Index 2017: Canada Insights](#). PricewaterhouseCoopers.

well-being. It is estimated that more than 1.8 million Canadians over age 60 live with a mental health problem or illness.²¹ Studies have shown employed older adults have better health outcomes than unemployed older adults²² and that employment has a protective effect on mental health.²³

Setting a target of 75 percent (rather than 80 percent or higher) recognizes that although many older workers are keen to remain in the workforce into their 60s and beyond, others are unable to work for a variety of reasons such as medical, caregiving or personal preference.

Ultimately, it is the choice of individual Canadians when they choose to stop working for pay: the role of the federal government is to remove the barriers to employment that prevent workers from getting jobs. By setting a goal of 75 percent, the federal government will have a target to track against.

2 RECOMMENDATION TWO: THE FEDERAL GOVERNMENT SHOULD REFRAME THE WAY IT TALKS ABOUT — AND THE VALUE IT PLACES ON — OLDER WORKERS.

“We need to bust the myths of an aging population. It’s not like on your 65th birthday you go from being a productive member of society to a total drain on the system.”

*Simon d’Entremont, Deputy Minister,
Nova Scotia Department of Seniors*

One of the first barriers that must be removed is ageism. The perception that older workers are worse workers is one of the largest barriers preventing them from continuing in the workforce. Our research and interviews led us to understand that although the federal government has understood the role it must play in combating ageism, it has not consistently conveyed an anti-ageist message.²⁴

In the 1990s, the federal government changed its message from discussing early retirement to promoting the continuation of working later in life. This shift can partly be explained by the need to prevent the risk of labour shortages caused by these early retirements. However, the literature argues that messages focused purely on economic factors are insufficient, and sometimes misguided. By placing an emphasis on a need to grow the economy, this messaging suggests that workers who do not work later in life are drains on the system. There are many reasons (health, family needs, personal choice) that might cause a worker to exit early. By focusing on the economic importance of continued working, those who do not might feel they are failing society.

21 Mental Health Commission of Canada. 2017. *Strengthening the case for investing in Canada’s mental health system: Economic considerations*. Mental Health Commission of Canada.

22 Kachan, D., Fleming, L., Christ, S., Muennig, P., Prado, G., Tannenbaum, S., et al. 2015. *Health status of older US workers and nonworkers, National health interview survey*, 1997-2011. In Preventing Chronic Disease, vol. 12. Centers for Disease Control and Prevention.

23 Henseke, G. 2018. *Good jobs, good pay, better health? The effects of job quality on health among older European workers*, p. 59-73. In the European Journal of Health Economics, vol. 19. Springer Publishing Company.

24 Lagacé, M., Nahon-Serfaty, I., and Laplante, J. 2015. *Canadian government’s framing of ageing at work and older workers: Echoing positive ageing models*, p.597-604. In Work, Vol. 52. IOS Press.



“In this respect, the Canadian government messages on aging at work are somewhat similar to the ones conveyed by the media: the economic argument is central to these messages and as such may contribute, perhaps unintentionally, to a polarized representation of older workers. Those who continue to work are highly valued and others who retire are portrayed as partly responsible for economic and social difficulties.”²⁵

Martine Lagacé, Isaac Nahon-Serfaty and Joelle LaPlante, University of Ottawa

The federal government should adapt its messaging to include a greater focus on the personal benefits of continued working. As noted, many studies have shown that those who continue working have better

mental and physical health and less social isolation. By emphasizing these benefits, combined with the experience that older workers can bring to their employers, the government will reduce the possibility that those who do not work are a burden on the system. In addition, the government would also benefit from supporting employers in disseminating this type of message in their workplaces, better educating the public and empowering older workers to recognize their value.

These benefits come at a low cost. The Government of Canada could utilize the expertise of its own staff to address ageism across its internal and external communications. Additional resources are available through communications consultants who could provide specialized advice. With services ranging from \$50 to \$500 an hour depending on the staff or consultants involved, this work would have strong returns in improved hiring and retention.

25 Ibid.



3 RECOMMENDATION THREE: THE FEDERAL GOVERNMENT SHOULD NOT DEVELOP A TARGETED OLDER WORK LABOUR STRATEGY.

“I’m a proponent of embedding targeted employment service delivery approaches within employment services programming in a jurisdiction [universal employment programming]. Because we have such robust universal employment services and programming in Nova Scotia, targeted programs should be the exception and, when they are undertaken, should address a specific situation and be very unique and responsive.”

Amie Haughn, Employment Nova Scotia, Nova Scotia Department of Labour and Advanced Education

The future of work will involve different types of work due to forces such as automation, climate change and globalization. As industries are disrupted, and new ones created, new skills will be necessary. Older workers, like many other members of the workforce, will need to retrain and reskill for their next jobs. The default recommendation when developing policy solutions is to call for a national strategy — a pan-Canadian approach that would leverage

the considerable resources and policy levers of the federal government to tackle a specific issue such as retraining older workers. However, in conversations with leading subject matter experts, business leaders, older workers and government officials at the provincial and territorial level, there was a strong consensus against developing targeted programs for older workers, for the following reasons:

A. Targeted programs for older workers are not reaching the populations they are meant to serve.

Evaluators found that once designed, programs struggled to attract participants, especially if they lacked strong language around who was eligible for participation. Determining eligibility for older worker programs was a challenge, as employment centres and local government cautioned against criteria that would turn away prospective clients should they be “underage.”²⁶

B. Targeted programs for older workers face sustainability pressures. Policy analysts focused on older worker policy are concerned that programs, when implemented, are subject to the whims of policy-making. Such was the situation with the Targeted Initiative for Older Workers, which expired in March 2017.²⁷ The development of pilot programs is useful in informing public policy, but there are concerns that programs based around demographics will end when funding lapses, or there is a change in federal, provincial or territorial government priorities.

26 Interview, Simon d’Entremont.

27 Employment and Social Development Canada. 2017. *2016 Evaluation of the Targeted Initiative for Older Workers*. Government of Canada.

C. Targeted age-related programs breed tensions around intergenerational complements.

Another concern raised during the interviews was that a targeted age-related program would further engrain stereotypes against older workers, as well as foster resentments between different generations of Canadians. A “boomer only” employment program could foster backlash among other individuals facing significant barriers in accessing the labour market.

Rather than a targeted approach, we recommend the federal government develop comprehensive adult-education programming and supports that would allow older workers and others facing systemic issues in accessing the labour market to receive the training and up-skilling they need to be employable. Such a system would also reflect the realities of intersections impacting older workers (including those who identify as Indigenous, women, persons with disabilities and rural) and the overlap they face. An example would be the projects run by the Office of Literacy and Essential Skills at Employment and Social Development Canada, which offers resources on, and programming for, essential skills training. A recent evaluation of this office’s programs showed there is a need and a role for federal leadership on essential skills and literacy programming, but also called for increased partnership with the provinces and territories.²⁸ Providing essential skills to employees is estimated to cost about \$4,600 per participant but includes benefits such as increased retention of workers, increased revenue (taxes and profits) and a reduction in employment insurance applications.²⁹

While we recommend against a targeted approach, an age-based lens should be used during the creation of universal employment strategies to pad these strategies with more robust age-based targets and indicators.

4 RECOMMENDATION FOUR: THE FEDERAL GOVERNMENT SHOULD RAISE THE AGE OF RETIREMENT.

“The generations following the baby boomers will retire later as they entered the job market later. This is due to the fact that new generations are studying longer. Doing so, they will have a family later, they will have access to property later. That means that their financial responsibilities will also be delayed.”

Yves Carrière, Professor, Department of demography, University of Montreal

First introduced in 1966, the Canada Pension Plan (CPP) provides Canadians with a monthly taxable benefit to supplement part of their income when they retire, with an age set to 65. Since then, life expectancy for Canadians has increased by over 10 years for men and eight years for women.³⁰ Meanwhile, increased levels of post-secondary education attainment mean Canadians are taking longer to enter the workforce and, as a result, the average period of contribution from Canadians is shrinking.

Although Canada’s pension system remains solvent, it is under pressure to provide adequate support to a growing number of participants over a longer period. According to Statistics Canada, the number of Canadians who will be in the Canadian labour force (including those who are employed or unemployed) is expected to continue to increase, to 22.9 million in 2036 from 19.7 million in 2017. However, the overall participation rate is expected to decrease mainly because of population aging, to 63 percent or less in 2036 from 66 percent in 2017.³¹

28 Employment and Social Development Canada. 2017. [Evaluation of literacy and essential skills](#). Government of Canada.

29 Social Research and Demonstration Corporation. 2014. [Upskill: A credible test of workplace literacy and essential skills training](#). Social Research and Demonstration Corporation.

30 Hering, M., and Klassen, T. 2010. [Is 70 the New 65? Raising the Eligibility Age in the Canada Pension Plan](#). Mowat Centre.

31 Martel, L. 2019. [The labour force in Canada and its regions: Projections to 2036](#). Government of Canada.

According to the Mowat Centre, a Toronto-based think tank that operated from 2009 to 2019, “gradually increasing Canada’s retirement age from 65 to 67 would increase the Canada Pension Plan’s (CPP) assets by \$982 billion by 2050.”³² In Canada, the age of CPP withdrawal was scheduled to increase to 67 in 2023, but the federal government has now held the age limit steady at 65. The Office of the Parliamentary Budget Officer estimated that reversing the decision to raise the eligibility age for Old Age Security to 67 costs the federal government an additional \$11.2 billion per year.³³ These are savings that could be restored by raising the retirement age to 67.

To better reflect the changing world of work, increase the solvency of the pension system, and capitalize on the gains of an aging population, the federal government should raise the eligibility age of the CPP/ Quebec Pension Plan by raising the retirement age to 67 from 65, the early retirement age to 62 from 60 and the maximum retirement age to 72 from 70. These changes should be phased in gradually.

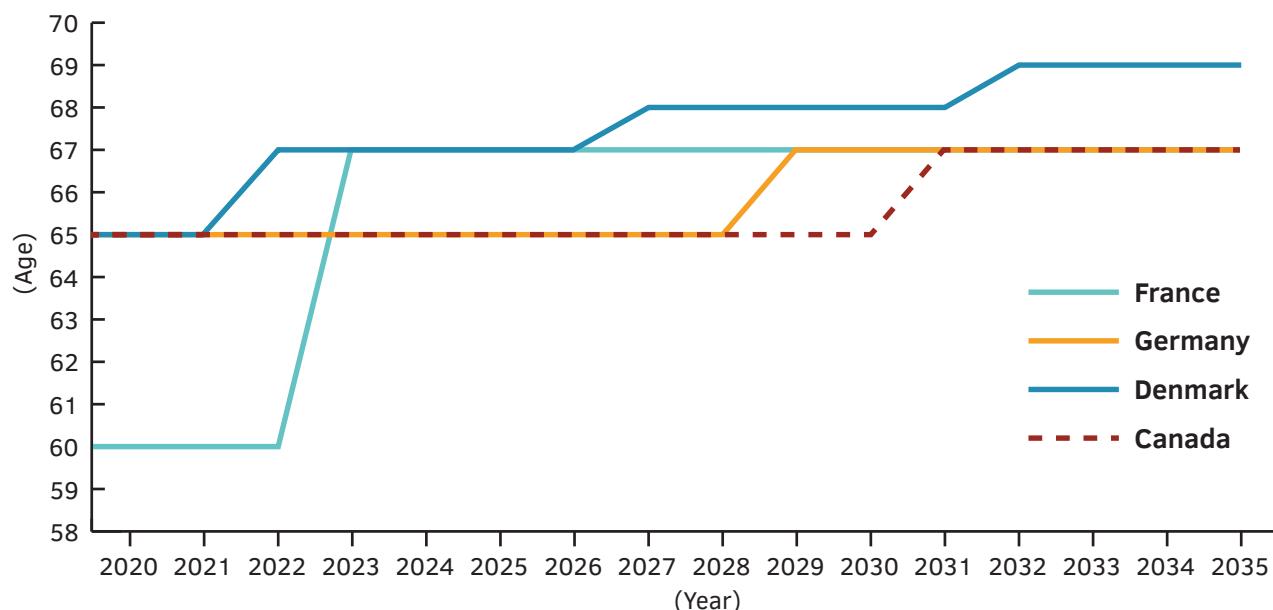
In doing so, Canada would follow the precedence of several other OECD countries (see Table 2), including:

- Denmark, to 67 from 65 by 2022. From 2030 onwards, it will be increased a maximum of one year every five years depending on increases in average lifespan;
- Germany, to 67 from 65 by 2029; and
- France, to 67 from 60 by 2023.

Furthermore, as part of these changes, the federal government should allow Old Age Security and CPP deferrals beyond age 70 and ensure that deferrals past age 65 are more attractive.³⁴

Lastly, the government should examine its own employment policies. The federal government is the largest single employer³⁵ in Canada and its own policies can have the effect of pushing out, rather than retaining, older workers — in particular, the public sector pensions formula that allows workers to commence receiving a pension once they reach the age plus years of service combination of 85. As the government raises the age of retirement, it should also increase its formula to 87.

Table 2: Retirement Age in OECD Countries



32 Hering, M., and Klassen, T. 2010. *Is 70 the New 65? Raising the Eligibility Age in the Canada Pension Plan*. Mowat Centre.

33 Office of the Parliamentary Budget Officer. 2016. *Expenditure Monitor 2015-16 Q3*. Office of the Parliamentary Budget Officer.

34 Advisory Panel on Economic Growth. 2017. *Tapping Economic Potential Through Broader Workforce Participation*. Government of Canada.

35 Standing Committee on Government Operations and Estimates. 2019. *Improving the federal public service hiring process*. Speaker of the House of Commons.

5 RECOMMENDATION FIVE: THE FEDERAL GOVERNMENT SHOULD IMPLEMENT POLICIES THAT ENCOURAGE FLEXIBLE WORK.

“Older workers often hold institutional knowledge, which can have great value. It can be scary when you have turnover and may lose all this knowledge.”

Karl Schwonik, Associate Dean of Business, Medicine Hat College

A big factor cited by older workers impacting their ability to remain employed was the lack of workplace flexibility, fostered both by individual employers as well as current bureaucratic systems.³⁶ This was particularly acute for older adults who need to take time out of the workplace — either as a full or partial leave — to care for ill partners. As the nature of work changes, older adults are eager to explore the benefits of remote work, part-time work and flexible start/end times. Meanwhile, supporting phased retirement allows for knowledge transfer between older workers and younger generations in the workforce.

Changes to the Canadian Labour Code that came into effect on Sept. 1, 2019 are a good step forward in boosting working conditions for all Canadians. These changes include the right to request flexible work arrangements, but the changes impact only federally regulated industries, and thus leave out a majority of working Canadians.

Additionally, the federal government should explore other tangible policy measures, including:

- The expansion of leave policy to clarify the eligibility requirements and protections offered to workers going on caregiving duties;
- A policy environment that facilitates the ability to construct flexible work arrangements; and
- Allowing the continuation of employer health and wellness benefits at age 65.

Such policies could have significant cost implications and this should also be explored.



³⁶ Interview, Ida Scott.



Myth-busting stereotypes of older workers

Myth: Older workers are not as entrepreneurial or innovative as younger workers.

Reality: According to research conducted by the Ipsos Group for the Royal Bank of Canada, Canadians 50 years and older — specifically empty-nesters — are driving entrepreneurship in Canada. Nearly half (42 percent) of small business owners are boomers, compared with 24 percent who are millennials.³⁷

Myth: Keeping older workers in the workforce takes jobs from young people.

Reality: One concern cited by commentators is that older workers are “holding onto” jobs and preventing younger generations from moving into the workforce. This is an example of what economists have dubbed the “lump of labour fallacy” — the false belief that the number of jobs in an economy is fixed. Rather, studies show that older workers add to the overall economic value of a country through starting businesses, employing workers and continuing spending.³⁸

Myth: Older workers do not choose to work — they are being forced to work.

Reality: Canada must provide adequate support to ensure that all Canadians are able to live in dignity throughout their lives, including when they are no longer able or willing to work. However, an increasing number of Canadians in their 50s, 60s and beyond are choosing to work for reasons other than financial necessity.³⁹ The federal government has an obligation to make sure that those who are eager to remain in the workforce do not face any systemic barriers that prevent them from doing so.

Myth: There is no benefit to training older workers.

Reality: Evidence shows that “classroom training for older workers has beneficial impacts on broader measures of workplace performance, such as innovation, the retention of older workers, or reduced turnover costs.”⁴⁰ Moreover, if employers are reluctant to spend on training older employees, this could lead to a chicken-and-egg scenario where employed older workers subsequently struggle to remain as productive due to a lack of training.

37 RBC Royal Bank. 2019. Encore Entrepreneurs: Empty-nest boomers driving small business economy. RBC Royal Bank.

38 Munnell, A., and Yanyuan Wu, A. 2013. Do Older Workers Squeeze out Younger Workers? Stanford University.

39 Hazel, M. 2018. Labour Statistics at a Glance: Reasons for working at 60 and beyond. Government of Canada.

40 Dostie, B., and Leger, P. 2014. Firm-Sponsored Classroom Training: Is It Worth It for Older Workers? P. 377-90. In Canadian Public Policy / Analyse de Politiques, Vol. 40, No. 4, pp. University of Toronto Press on behalf of Canadian Public Policy.



Part Two: Taking Action — Implementing an Anti-Ageist Approach

What policies the government implements matters, but equally important is *how* the government creates and operates. In Part Two of the report, we show the tangible steps the federal government can take to create policies that remove barriers for older workers. Although we focus on the actions of the federal government, many of these suggestions can be used by employers to make their own organizations better for older workers.

USING AN AGE-BASED LENS WHEN CREATING PUBLIC POLICY

When developing public policy, the federal government should consider the following questions:

- Does the policy reflect negative ageist stereotypes and/or paternalistic attitudes (explicitly or implicitly)?
- Are there sufficient mechanisms provided by the

“Although public policies must provide some support, training for example, fighting ageism is what’s the most important. That’s what will make it possible to give equal opportunities to all workers to continue working, regardless of their age or origin.”

*Tania Saba, Professor,
School of Industrial Relations,
University of Montreal*

policy to prevent or protect against the policy being implemented in an ageist manner (including the acting-out of individual ageism, given the prevalence of ageist attitudes)?

- Does the policy respond appropriately to the real needs of older persons as a group, understanding that older adults are extremely diverse and recognizing that older adults generally are situated differently from younger people and have different needs?

This age-based lens is part of an anti-ageist approach, which is more fully understood when considered within the framing of the United Nations (UN) Principles for Older Persons adopted in 1991 by the UN General Assembly and to which Canada is a signatory. See Appendix B: *The UN Principles for Older Persons* for the specific principles.

CREATING A SPACE TO LEVERAGE AN ANTI-AGEIST APPROACH

1 ACTION ONE: HAVE A DIALOGUE ABOUT AGE AND AGEISM IN THE WORKPLACE WITH EMPLOYEES.

Facilitating an authentic dialogue about age and ageism with employees is a foundational step in creating favourable conditions to adopt an anti-ageist approach. As discussed in Recommendation Two, the federal government should reframe the way it talks about — and the value it places on — older workers.

A dialogue on age and ageism may be done informally, as any other meeting, or more formally and led by a third-party facilitator. A third-party facilitator is recommended if it's anticipated the dialogue may become contentious as a result of past or ongoing age-related conflict in the workplace.

Discussion questions that can define a dialogue on age and ageism include:⁴¹

- Where do you notice ageism at work? In policy?
- Is aging different for men and for women? How? Why? Why not?
- How do the social and economic impacts of aging intersect with race?
- If we had an age-inclusive culture, what kinds of policy and practices would we see in our organization/public policy? What would we hear from our employees/the public?
- What are some of the helping/hindering forces in adopting an anti-ageist approach in our government? Community?

Refer to these resources to further facilitate a dialogue about age and ageism in the workplace:

- [Tackling ageism through consciousness-raising: Training Guide](#), HelpAge International;
- [Community Dialogue Guide: Prompting Discussion about Age and Ageism](#), LeadingAge; and
- [Welcoming Workplaces Initiative for Employees](#), Nova Scotia Works.

2 ACTION TWO: HAVE A SPECIALIST IN ANTI-AGEIST APPROACH DELIVER TRAINING TO POLICY- OR DECISION-MAKERS IN YOUR WORKPLACE.

While workplace dialogue around ageism is essential, targeted training for policy- and decision-makers will impact their ability to engage with an age-based lens and anti-ageist approach. If internal talent is absent, a consultant should be hired. Costs for a one- to two-day session will vary on the specialist but should be in the low thousands of dollars.

3 ACTION THREE: REVIEW EXISTING INTERNAL POLICY AND PRACTICE WITH AN AGE-BASED LENS.

Recommendation Five states the federal government should implement policies that encourage flexible work and calls for it to produce policy signals for employers nationwide. This should be advanced internally in government workplaces as well. Developing employee capacity to understand and apply an anti-ageist approach means the review of internal workplace policy and practices could be done with existing talent. Doing this encourages an anti-ageist transformation from the inside out, better positioning a team of policy-makers to apply an anti-ageist approach to external strategies, initiatives and policy.

We recommend all branches of government (and employers) examine policy and practices that pertain to the following:

- Hiring (including advertising methods, mandatory job qualifications and interview formats);
- Flexible and remote working;
- Benefits and leave;
- Accommodation and accessibility; and
- Training and education.

41 LeadingAge. Undated. [Community Dialogue Guide: Prompting Discussion about Age and Ageism](#). LeadingAge.

Review these resources for ideas on anti-ageist policies and practices:

- [Federal/Provincial/Territorial Ministers Responsible for Seniors Helping employees balance work and caregiving responsibilities: Tips for employers;](#)
- [Canadian Human Rights Commission A guide to balancing work and caregiving obligations; and](#)
- [Federal/Provincial/Territorial Ministers Responsible for Seniors Age-friendly workplaces: A self-assessment tool for employers.](#)

“Similar to intercultural sensitivity training taking place in many workplaces, a variation on aging may be helpful to reduce discrimination.”

Karl Schwonik, Associate Dean of Business, Medicine Hat College

It is important to remember that older workers are not a homogenous mass. Older workers are a diverse group, and other forms of discrimination such as racism and sexism intersect with ageism. This fact must not be forgotten when seeking to implement anti-ageist practices.





The future of work is an inclusive workforce

“The fight against biases will be won naturally because there is a need for manpower. If we go through a recession, employers’ first choice will be to let older workers go. It would then take 10 years to rebuild what we had put in place.”

Yves Carrière, Professor, Department of demography, University of Montreal

As the world of work changes, Canadians face a future both exciting and disconcerting. Too often conversations about the future of work fixate on technology, forgetting the human element. Workers are anxious about the future of their jobs and the sustainability of their industries and communities. To address these concerns, the future of work needs to be inclusive. All workers, young and old, must be supported.

Canada’s older workers — a diverse population growing rapidly every year — are especially sensitive to these shifts. Canadians aged 55 and older face discriminatory employment policies and practices that prevent them from fully participating in the labour market. Barriers include ageism in human resources and workplace engagement, a lack of training opportunities, a gap in standards and benefits for those working past age 65, and poor planning for the later stages of careers and the transition to retirement. These barriers are compounded for older women, racialized and Indigenous Peoples, and those with disabilities.

Within two decades, Canadians above the age of 55 will comprise nearly half of our population. By adopting anti-ageist policies and practices, the federal government can help older Canadians age successfully and reduce the risk of social isolation. By empowering Canadians with the ability to work longer, Canada will retain talented individuals in the workforce for extended periods, driving economic growth and increasing our nation’s prosperity by billions of dollars. As policy-makers, there is an opportunity to build an economy and society that truly works for everyone. As Madeline, Bridgett and Ida (all older workers actively pursuing their careers in the business and social service sectors) reminded us, no matter how the world changes, workers of all ages need to be part of the economy and society.

Areas for Future Research

“It’s hard to draw any conclusions about best practices around engaging older workers. There are not many studies or published evaluations of initiatives that would come from workplaces.”

Pam Fancey and Lucy Knight, Nova Scotia Centre on Aging

While this report cites research that provides valuable insight into the needs of older workers and the challenges facing them in the workforce, there is still more to be done. As Canada’s population ages and the future of work changes, there are several areas that require research.

A few of the most pressing are:

- Policies and program options for boosting the rate and success of older adult entrepreneurship;
- The role of older workers in the gig economy, including the barriers and impacts of participation;
- The need for essential skills training across the workforce;
- A more thorough examination of interventions for seniors facing multiple barriers, especially racism; and
- An analysis of the economic and social value of unpaid labour, primarily volunteering and caregiving.



Appendix A:

Interviewees

Zoe Bradshaw, Program Manager, Workforce Innovation and Division Responsible for Skills Training, British Columbia Ministry of Advanced Education, Skills and Training

Yves Carrière, Professor, Department of Demography, University of Montreal

Simon d'Entremont, Deputy Minister, Nova Scotia Department of Seniors

Donna Fancey, Program Coordinator and Business Counsellor, Acadia Entrepreneurship Centre

Pam Fancey, Nova Scotia Centre on Aging

Elizabeth Haggart, Senior Policy Advisor, Nova Scotia Department of Seniors

Amie Haughn, Director of Employment Nova Scotia, Department of Labour and Advanced Education

Lucy Knight, Nova Scotia Centre on Aging

Martine Lagacé, Professor, Department of Communication, University of Ottawa

Alain Lemaire, Executive Director and Co-Founder, Cascades

Bridgett Morgan, Personal and Professional Development Instructor

Madeline Myers, Owner and Operator, Solar Plus 101

Tania Saba, Professor, School of Industrial Relations, University of Montreal

Karl Schwonik, Associate Dean of Business, Medicine Hat College, Action Canada Fellow '18

Ida Scott, President, Economic Spectrum Unlimited

Andrew Tanner, Partner, Saltbox Brewery

Laurie Unrau, Executive Director, Licensing and Compliance, Manitoba Department of Health, Seniors, and Active Living

Appendix B:

The United Nations Principles for Older Workers

Adopted by the General Assembly resolution 46/91, Dec. 16, 1991.

Independence

1. Older persons should have access to adequate food, water, shelter, clothing and health care through the provision of income, family and community support and self-help.
2. Older persons should have the opportunity to work or to have access to other income-generating opportunities.
3. Older persons should be able to participate in determining when and at what pace withdrawal from the labour force takes place.
4. Older persons should have access to appropriate educational and training programs.
5. Older persons should be able to live in environments that are safe and adaptable to personal preferences and changing capacities.
6. Older persons should be able to reside at home for as long as possible.

Participation

7. Older persons should remain integrated in society, participate actively in the formulation and implementation of policies that directly affect their well-being, and share their knowledge and skills with younger generations.
8. Older persons should be able to seek and develop opportunities for service to the community and to serve as volunteers in positions appropriate to their interests and capabilities.
9. Older persons should be able to form movements or associations of older persons.

Care

10. Older persons should benefit from family and community care and protection in accordance with each society's system of cultural values.

11. Older persons should have access to health care to help them maintain or regain the optimum level of physical, mental and emotional well-being and prevent or delay the onset of illness.
12. Older persons should have access to social and legal services to enhance their autonomy, protection and care.
13. Older persons should be able to utilize appropriate levels of institutional care providing protection, rehabilitation and social and mental stimulation in a humane and secure environment.
14. Older persons should be able to enjoy human rights and fundamental freedoms when residing in any shelter, care or treatment facility, including full respect for their dignity, beliefs, needs and privacy and for the right to make decisions about their care and the quality of their lives.

Self-fulfilment

15. Older persons should be able to pursue opportunities for the full development of their potential.
16. Older persons should have access to the educational, cultural, spiritual and recreational resources of society.

Dignity

17. Older persons should be able to live in dignity and security and be free of exploitation and physical or mental abuse.
18. Older persons should be treated fairly regardless of age, gender, racial or ethnic background, disability or other status, and be valued independently of their economic contribution.

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