

Supporting the supporters

Unpaid caregivers in Canada

Life's brighter under the sun



Sun Life

CARP

A look at the experience of unpaid caregivers

Nearly half of us will provide unpaid care at some point in our lifetimes. Most of this voluntary caregiving relates to aging and care for seniors.¹

The need is great, as is the value of the work performed. Most senior Canadians (93%) live at home. For those 65 years and older, unpaid or informal caregivers provide up to 75% of care. These caregivers are very important at the person level, but also for their wider societal and economic contribution. Estimates place this unpaid time to be worth more than \$25 billion annually.²

C.A.R.P. and Sun Life wanted to better understand the experiences and needs of Canadians providing unpaid care. Just as important, we wanted to understand how caregivers could be better supported to carry out their critical role. To do this, we collaborated to undertake a national survey of C.A.R.P. members.

We found that although caregiving can be a very fulfilling experience, the effects on unpaid caregivers can be significant. They include stress, reduced time for self-care/taking care of one's own health and impacts on employment. Here, too, these effects go beyond the person level, impacting employers, the health-care system and beyond.

Just as the effects of caregiving can be significant and wide ranging, so can the positive impacts of supporting caregivers. We uncovered many opportunities to support caregivers. These included virtual health care, help finding existing resources, public policy changes, workplace practices and benefits plan coverage.

Please read on to learn more about the caregiver experience and the possibilities to better support the people taking on this critical role.



Each day, about three in ten Canadians provide care for a relative or other individual with a health condition, disability or aging-related needs.



About the Survey

C.A.R.P. (also known as the Canadian Association of Retired Persons) is a non-profit advocacy group for Canadians aged 45 and older. Sun Life is Canada's leading provider of workplace group benefit plans. The two organizations collaborated on a national survey of C.A.R.P.'s members in June 2021. Of the nearly 2,000 responses, more than 900 individuals identified as a caregiver by answering "yes" to the following:

Do you currently provide unpaid care for one or more persons?

Care could mean help managing a physical or mental health condition, or helping with the tasks of everyday life. These tasks might include:

- accompanying someone to a doctor's appointment
- helping with errands such as groceries
- making meals, helping someone dress or bathe.





Who are the caregivers?

As a society, we've encouraged a more equal sharing of things like housework and childcare between genders. But when it comes to caregiving, women still play a dominant role. In our survey, respondents who self-identified as female were 50% more likely to report being caregivers than those who identified as male. Fifty-six percent of females surveyed said they were caregivers, versus 36% of male respondents.*

From an age perspective, the younger cohort in our survey carried a greater caregiving load. Two thirds (67%) of those aged 45 to 64 reported being caregivers, compared with 43% of those aged 65 or over.



Gender equality and caregiving

Women have made advancements on many equality issues, including in the workplace. But the additional burden of caregiving that many women carry appears to be slowing some of this progress. And it's having negative impacts on their health, careers and financial well-being.

These findings are consistent with Sun Life's analysis of workplace disability claims, especially related to mental health. Women are two times as likely to have a disability claim that is mental health-related.³

Insights like this show we need to do more work to equally spread the caregiving responsibility between men and women. This is especially important given recent pandemic impacts. A greater percentage of women than men have left the workforce since April 2020. This is a trend partly attributed to their greater roles as caregivers.

The introduction of better support policies by governments and employers would be instrumental in helping both women and men in their caregiving roles. This could also help shift cultural norms towards more balance between the roles of men and women as caregivers.



Our survey found women are:



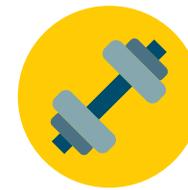
fifty percent more likely to report **being caregivers**



about twice as likely to report having **complex caregiving roles**, (e.g. caring for both an adult child and their own aging parents)



more likely to say their caregiving role causes them **significant stress** (43% vs. 26% of men)



about twice as likely to say their caregiving role makes taking care of their own health **very challenging** (28% vs. 15% of men)



almost 50% more likely than male caregivers to have **left employment** due to the demands and strain of their caregiving role (22% vs. 15% of men)



Who are caregivers providing care for?

Women were more than twice as likely (11% versus 4% for men) to report providing care to more than one category of persons. These complex roles were greatest for women aged 45 to 54.

Younger caregivers (45-64 years old) were more likely to be providing care for parents and in-laws. Those 65 years or older were more likely to be caring for a spouse or partner.

In both age categories, this means that caregivers are providing care mostly to older Canadians. And this need is growing. Senior Canadians requiring assistance will double over the next 20 years. At the same time, demographic changes are shrinking the pool of potential caregivers.⁴ This shift means there's even greater urgency to ensure we support unpaid caregivers in the years to come.



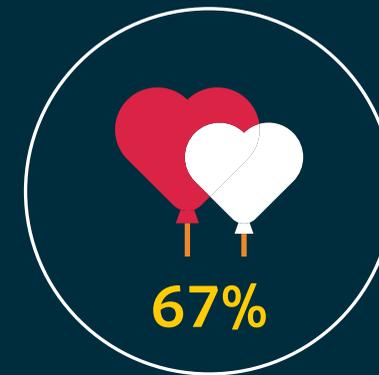
The kind of care provided by caregivers ranges widely. The top three categories were:



Helping with the tasks of everyday life



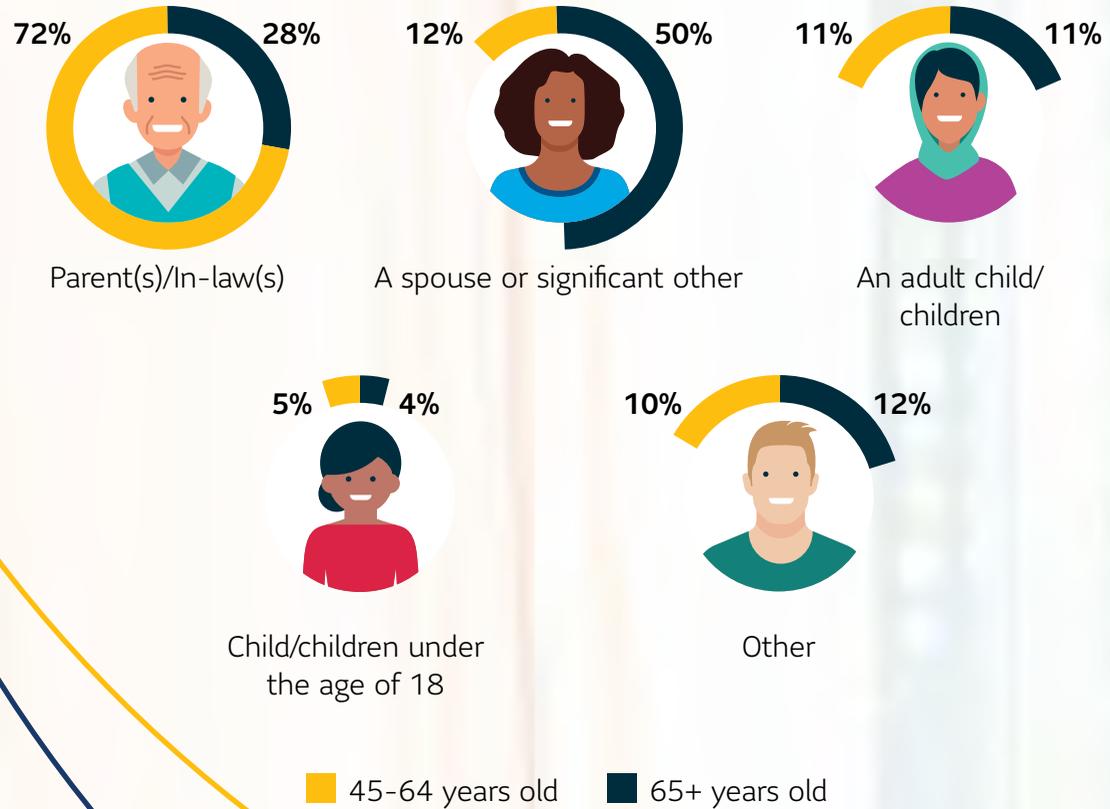
Helping to manage finances



Providing emotional support

Caregivers are providing care mostly to older persons

Most caregivers were providing care for their parents, in-laws or their spouse/partner.





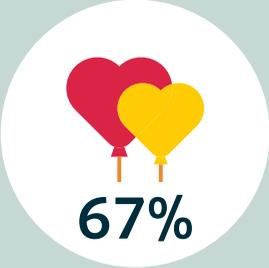
What kind of care are caregivers providing?



84% *Help with the tasks of everyday life*
(e.g. accompanying someone to a doctor's appointment, **helping with errands such as groceries**, cooking, cleaning, dressing, bathing)



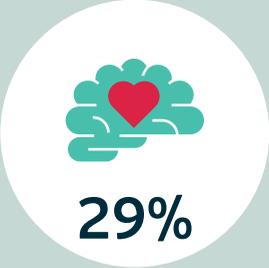
Help managing finances/ household administration
(e.g. paying bills, filing taxes)



Emotional support
(checking in on them, being an ear to listen, shoulder to lean on)



Help managing a physical illness
(help seeking medical care, tracking appointments, following a treatment plan, taking medications, etc.)



Help managing a mental illness
(help seeking medical care, tracking appointments, following a treatment plan, taking medications, etc.)



Providing financial assistance/ financial support

Stress affects caregivers – many feel overwhelmed

Caregiving has its rewards – and many caregivers take great satisfaction in helping those who need support. But the caregiving role can often be both demanding and stressful. For many, it can be an around-the-clock responsibility with both physical and emotional demands. It often does not end with the day to day. Many must also navigate our complex health-care system and advocate for their loved ones.

Does your role as a caregiver cause you stress?



Not surprisingly, caregiving is a significant stressor for many. A large majority (93%) of caregivers responding to our survey reported that caregiving was a source of stress for them.



Does your role as a caregiver cause you stress?

Reported stress levels did not vary significantly by age or employment status. However, women (43%) in our survey were more likely than men (26%) to say their caregiver role caused them significant stress.

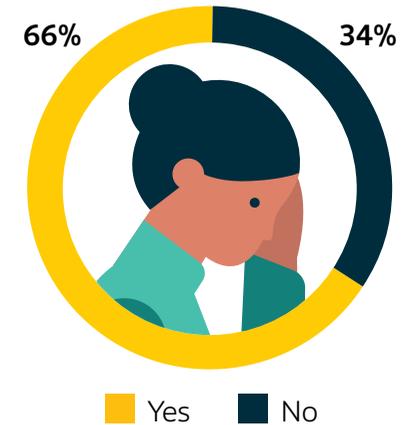


■ Women ■ Men



In the past month, have your caregiving responsibilities caused you to feel overwhelmed?

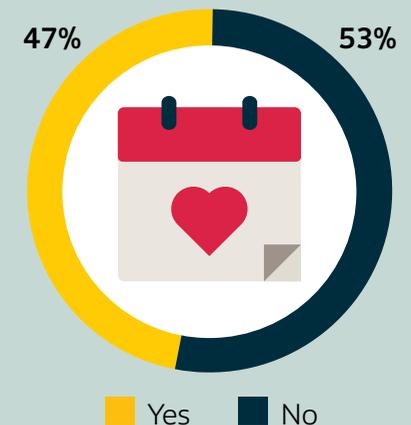
This stress has taken its toll. A majority of caregivers (66%) said they've felt overwhelmed by their role as a caregiver in the last month. Here too, women (72%) in our survey were more likely than men (47%) to report being overwhelmed. Younger respondents (71%) were also more likely to report being overwhelmed than those age 65+ (66%).



Do you feel you have adequate access to information about the resources available to assist you in your caregiver role?

Example: community support and programs, health-care system resources, etc.

Over half of caregivers (53%) said they don't have enough access to information to help them in their role. This obstacle to accessing resources likely contributes to the stress experienced by many caregivers.



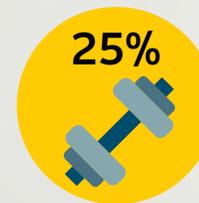
Caregivers are challenged when it comes to taking care of their own physical and mental health

Caregiving and physical health

A majority of caregivers (76%) said their role makes it challenging to take care of their own physical health. One quarter said it makes it very challenging.

Do you find that your role as a caregiver makes it challenging for you to take care of your own physical health?

(exercising, eating well, regularly seeing a health-care practitioner, managing a chronic condition, e.g. diabetes)



It has no/very little effect



It makes it somewhat challenging

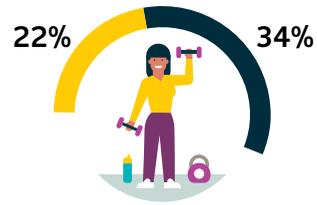


It makes it very challenging

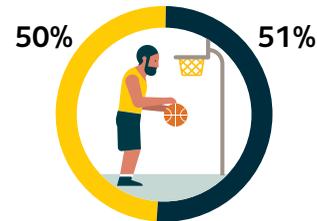
Women were almost twice as likely to say caregiving makes it very challenging to take care of their physical health.

Do you find that your role as a caregiver makes it challenging for you to take care of your own physical health?

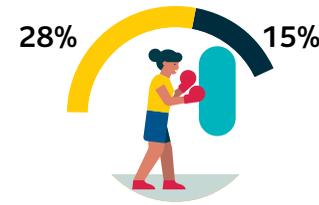
Example: exercising, eating well, regularly seeing a health-care practitioner, managing a chronic condition, such as diabetes.



It has no/very little effect



It makes it somewhat challenging

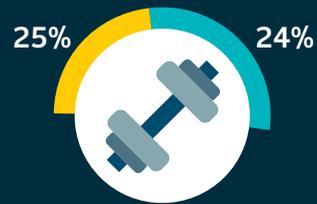


It makes it very challenging

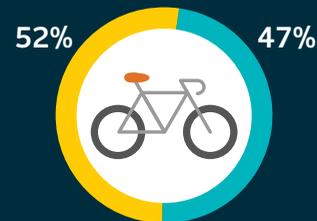
Women Men

Nearly 30% of employed respondents said their role made it very challenging to take care of their physical health.

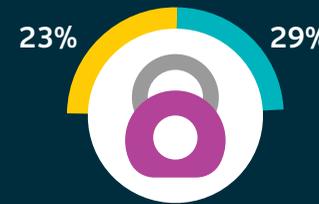
This compared with 23% of those not working or retired.



It has no/very little effect



It makes it somewhat challenging



It makes it very challenging

Retired/not working Working/seeking work

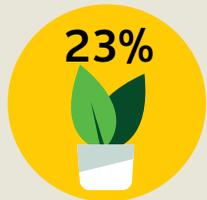


Caregiving and mental health

The overall effect of caregiving on mental health was similar to that for physical health. Most caregivers (77%) said their role makes it challenging to take care of their own mental health. One quarter of caregivers (25%) said it makes it very challenging.

Do you find that your role as a caregiver makes it challenging for you to take care of your own mental health?

Example: managing stress, taking time for yourself, seeing a mental health professional.



It has no/very little effect



It makes it somewhat challenging



It makes it very challenging





Differences based on age and gender

Women were nearly twice as likely to say that taking care of their mental health was very challenging.

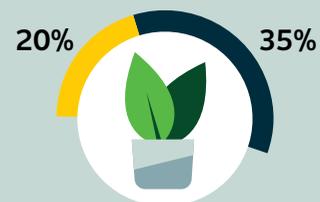
And younger respondents were more likely to say that the caregiver role made mental health care very challenging. Nearly one third (31%) of those aged 45 to 64 said it was very challenging, versus 23% of those aged 65 and over.

The mental health impacts on employed respondents were also more pronounced. Nearly 30% said their role made it very challenging to take care of their own mental health. This compared with 23% of those not working or retired.

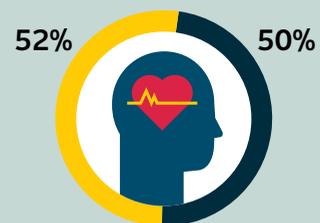
A recent analysis by Sun Life of workplace disability claims a similar story. Disability claims related to mental health are highest among those in mid-career. In this time of life, people are often juggling multiple responsibilities, including caring for others and full-time employment.⁵

Do you find that your role as a caregiver makes it challenging for you to take care of your own mental health?

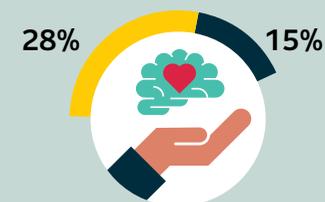
Example: managing stress, taking time for yourself, seeing a mental health professional.



It has no/very little effect



It makes it somewhat challenging



It makes it very challenging

■ Women ■ Men



Many caregivers find it challenging to access support for their physical and mental health



Nearly one in five caregivers (19%) said they don't have access to adequate resources to support their physical health.

Another 45% answered somewhat but not entirely, when asked if they had adequate access. This is a consistent finding across age and employment status.



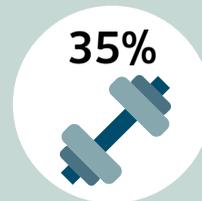
Understanding the challenges faced by caregivers

We gave respondents a chance to tell us in their own words why they found it challenging to access adequate support for their physical health. The most frequent responses provided were very telling of just how all-encompassing the role of a caregiver can be. Twenty-eight percent of respondents emphasized simply not having time or energy to take care of themselves. More worryingly, many others (19%) described being too burned out or exhausted by their caregiving responsibilities.

Access to doctors and wait times were less common reasons, expressed by 11% and 9% of respondents respectively. The pandemic is also playing a role, cited as a reason by 11% of those surveyed.

This is one area where employers of caregivers can play a greater role. Many have benefit plans, and communicating with and educating caregiver employees on the supports available could go a long way.

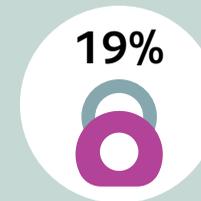
Do you feel you have adequate access to the health-care resources you need to support your own physical health?



Yes, I feel I have adequate access



Somewhat, but not entirely



I feel I don't have adequate access



The voice of the caregiver

No time to care for themselves, many feel burned out and on their own

"I haven't had the time to see a doctor in over a year. My mother's appointments take all my spare time. There's just not enough time in the day."

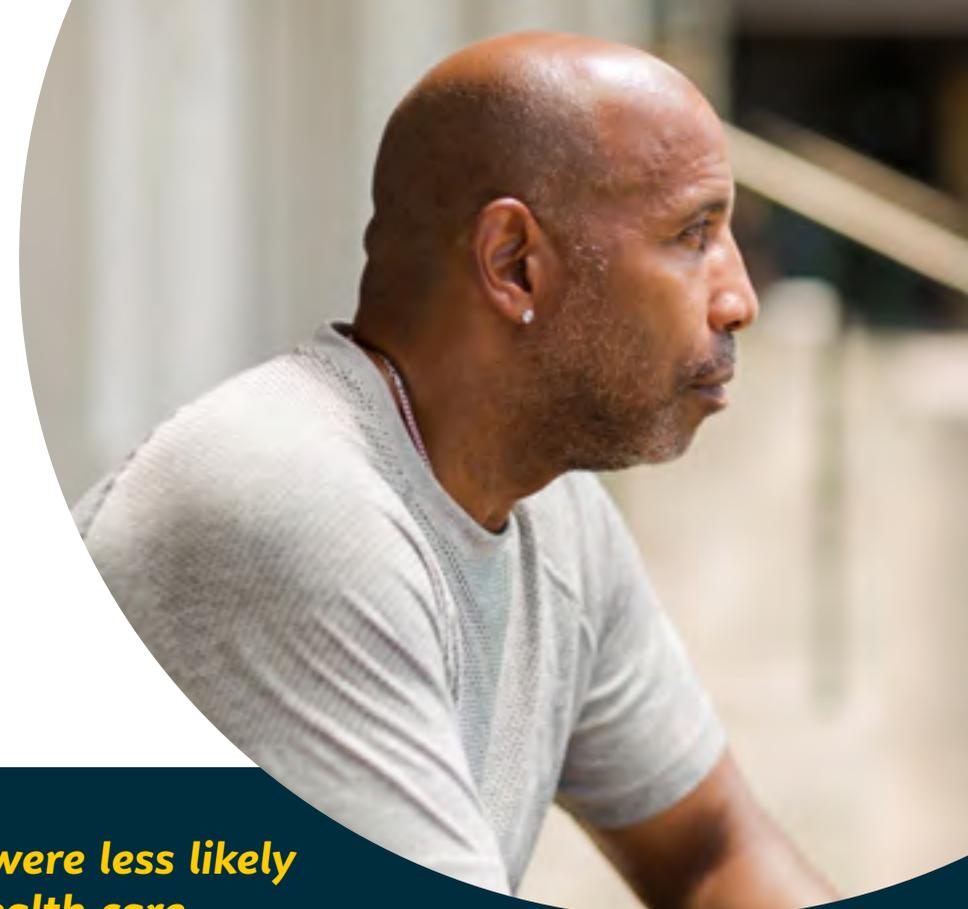
"I'm overworked right now. With the addition of being a caregiver, I'm just too exhausted to take care of my own health needs."

"There just seems to be an expectation that you must navigate this period on your own. Even for supporting your own health, not just who you are caring for."



For mental health support, more than 40% of caregivers said they don't have adequate resources or were unsure.

Do you feel you have adequate access to mental health care resources, should you need them?



Yes, I feel I have adequate access



Somewhat, but not entirely



I'm unsure if I would have adequate access should I need these resources



I feel I don't have adequate access

Women, as well as older and retired respondents, were less likely to feel they had adequate access to mental health care



Women were less likely to feel they had adequate access or were unsure **(44%, versus 35% for men).**



Those 65 years and older were less likely to feel they had adequate access or were unsure **(46% versus 35% for those aged 45-54).**



Retired respondents were less likely to feel they had adequate access or were unsure **(47%, versus 33% for those working or seeking work).**

We gave respondents the opportunity to say in their own words why they felt they didn't have adequate access to resources to support their mental health. The reasons they gave were quite different from those provided for physical health. Not having access to mental health professionals was the most common theme (30%). This was followed by the cost of mental health care (20%) and not knowing where to find care (19%). Ten percent of respondents cited the pandemic as a barrier.



The voice of the caregiver

The challenge of accessing mental health care

“You need a family physician to get a referral to a psychiatrist. I don’t have one. Even if I did, I would have to travel to the city.”

“Mental health services are expensive, and extended health plans cover very little. There is very little free public [mental] health-care support.”

“It’s difficult to find the resources – I don’t know where to look. Government sites can be difficult to find anything on.”

“I have my doctor. He could refer me, but it would be months before I got an appointment.”

“The demands on me are 24 hours a day... I am the primary caregiver and have no time to take care of my own mental health.”



How caregiving can affect employment

Many unpaid caregivers must balance employment with their caregiving responsibilities. The costs can be high. In addition to funding caregiving expenses – transportation, supplies, specialist help – they may also experience reduced employment income. This could be a result of reduced hours or absence, turning down promotions, or even leaving the workforce entirely.

One quarter of caregivers surveyed had left work to be a caregiver or are considering giving up employment or reducing their hours.

Have you given up employment to be a caregiver?



Yes



No



Considering giving up employment or reducing my hours



Our research also revealed that:



Women were over 50% more likely to have given up employment or to be considering it.



Over 40% of caregivers aged 45 to 64 had given up employment, or were considering it.

For those caregivers who had left employment, the top three reasons for leaving were:



having too much to juggle **(80%)**



a lack of schedule flexibility **(15%)**



burnout **(11%)**

The voice of the caregiver
Why they left their jobs



Too much to juggle

“Mom was living with us and needed more care than I could provide while working.”



No schedule flexibility

“A lot of my caregiver role occurs during the day. I was not able to continue in my full-time, daytime job.”



Burnout

“Fatigue, my declining health, I was losing hope and needed relief.”

Do you find that your role as caregiver can make it challenging to be productive at work?

Further, many working caregivers (67%) said their caregiving role had an impact on their productivity at work.



It has no/very little effect



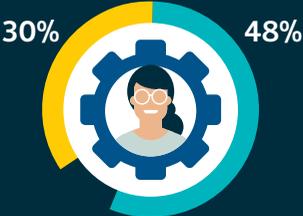
It makes it somewhat challenging



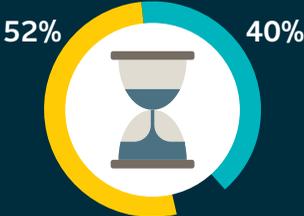
It makes it very challenging

The impact of caregiving on work is greater among women

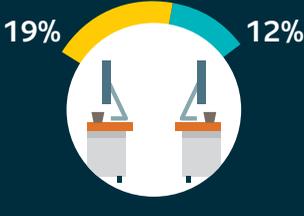
The effect on productivity reported by women is significantly greater than that of men. Over 70% of women caregivers said that caregiving made it somewhat or very challenging to be productive at work, compared with 52% of men.



It has no/very little effect



It makes it somewhat challenging



It makes it very challenging

Women Men



Employer support for caregivers

With caregiving's potential impacts on workplace productivity, disability rates, and retention, employers have a vested interest in providing supports.

And yet, many employed caregivers surveyed (68%) do not feel fully supported by their employers.



I feel very supported by my employer



I feel somewhat supported by my employer



I do not feel supported by my employer

Interestingly, men experience this impact more, with 41% not feeling supported at all, versus 26% of women. This could relate to gender stereotypes at work, where men as caregivers may be less expected and therefore less supported.

It's important to support all caregivers in their own right. Support for male caregivers can help better spread the caregiver role across genders. Ultimately, this can help alleviate the larger caregiving burden that generally falls to women.



What supports would caregivers value most from their employers?

Employed caregivers noted important supports their workplaces could provide them to help balance their work and caregiving responsibilities.

For employers looking to help their caregiving employees, not all supports require increased spending. Measures such as **flexible work hours** and **working from home** can have a big impact at little to no cost. As the pandemic has demonstrated, for many, flexible work arrangements can often even enhance productivity.

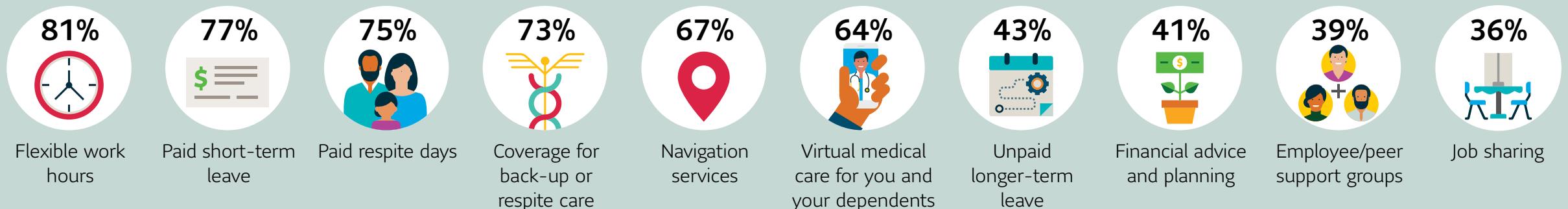
Respite care is another key support theme identified by respondents. Respite care allows a temporary break from caregiving duties. During this time, the caregiver's loved ones continue to receive the care they require in a safe, caring and professional environment. Respite can relieve caregiver stress, renew their energy and restore a sense of balance to their lives.

Navigation services that help the caregiver identify and connect with resources available in their community, the health care system or employer benefits plan are also highly valued. As is **virtual medical care**. These services are available through group benefits providers. They can be low-cost and highly effective solutions to support the well-being of not just caregivers, but all employees.



If provided to you by your employer, how valuable would the following be in helping you balance your work and caregiving responsibilities?

(% valuable or very valuable)





The voice of the caregiver

How employers could support them

"Let me work from home and be able to set my own hours within reason."

"Give me more time to complete my duties. Realize that I will not be able to do extras at work (more hours, commitments beyond my own job)."

"Ask employees if they are a caregiver...provide acknowledgement and compassion for employees silently suffering with these hidden responsibilities."

"Treat caregiving like a maternity leave but spread it out over the term of care."





Virtual care has a valuable role to play

Access to health care is a challenge reported by many caregivers in our survey. It's also one experienced by many other Canadians. A recent national survey found that four in ten Canadians reported it took them six or more days to get an appointment the last time they needed medical attention.⁶

Barriers to access can be due to many factors, including:

- Not having a family doctor
- Living in an underserved community/no proximity to health-care professionals
- Not having time to access health care during regular business hours

Bridging the gap to accessing care

Barriers to accessing care mean that many Canadians may forgo or delay care. Others often turn to emergency departments, taking up critical resources that hospitals could put to better use.⁷ Further, the pandemic has made accessing care that much more challenging for many.

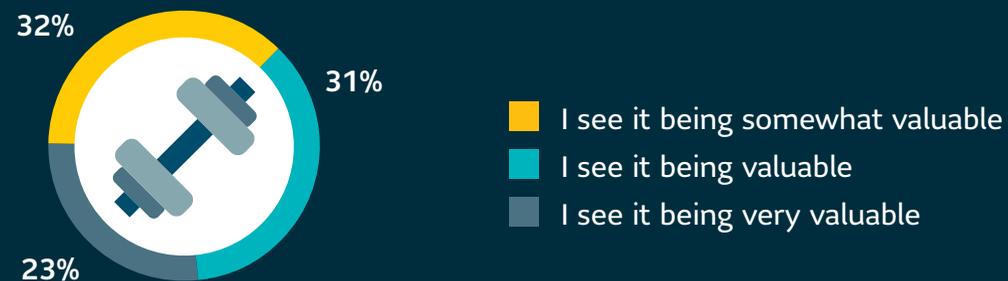
Just as it is among many caregivers, access to mental health care is a particular concern for many Canadians. In 2018, more than four in ten Canadians who needed help for their mental health didn't get care.⁸ And last year, only half of Canadians wanting help for pandemic-related mental health concerns got the help they needed.⁹

Virtual care – whether by phone or video – is key to bridging this access gap. It can be used to treat about 70% of all health issues seen by a general practitioner. Many services are on demand, available 24/7. And it's revolutionizing the delivery of mental health treatments too – with online therapy proven to be highly effective. Providers can often deliver this care at significantly lower cost than in-person consultations.



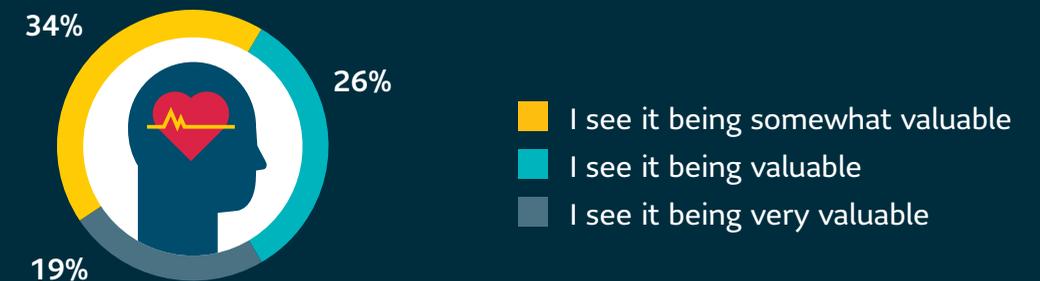
86% see virtual care as valuable to helping support their physical health

Given the challenges they face in accessing care, it's not surprising that most survey respondents (86%) saw virtual care as valuable to support their physical health. Nearly one-quarter (23%) saw it as very valuable.



79% see virtual care as valuable to help support their mental health

Nearly as many caregivers (79%) saw virtual care as being valuable in supporting their mental health. 19% saw it as very valuable.





The voice of the caregiver

How virtual care can help

“As my husband’s health declines, I would find a 24/7 service available from my home very useful and valuable.”

“You never know when you’ll need extra support as a caregiver. Having this 24/7 is an extremely positive asset.”

“We have a family doctor now, but he requires three weeks advance notice to get an appointment. Prior to this we did not have a family doctor for 18 months... A virtual medical service would be an excellent way to refill prescriptions or get care for minor illnesses.”

“Caregiving is a 24/7 job. I never know when I can set an appointment.”

“When looking after an aging parent with dementia, resources are needed quickly and getting out is very difficult. Having virtual access would take burdens from caregivers.”

“My mental health is at great risk. Things like this need to be easy to find and access.... I’m already overwhelmed.”





Regional differences

Many of our findings about caregiving were common across Canadian regions (Western Canada, Ontario, Eastern Canada). But some regional differences emerged.

- **Less stressed in the West.** Western Canada respondents were less likely to say their role as a caregiver caused them significant stress (34%, versus over 40% for Ontario and Eastern Canada).
- **Self-care more challenging in Eastern Canada.** Caregivers in the East were more likely to say that their role as a caregiver makes it very challenging to take care of their mental health (30%, versus 26% for Ontario and 20% for the West).
- **Access to information lower in Eastern Canada.** Respondents in the East were more likely to say they didn't have adequate information about available resources. Just over half (51%) of those in the West and Ontario reported lacking access to resource information. This increased to 72% in the East.
- **Access to mental health resources higher in Ontario.** Nearly one-third (32%) of Eastern Canada respondents said they have inadequate access to mental health resources, versus 25% for Western Canada and only 16% for Ontario.



How caregivers say policy makers and governments could better support them



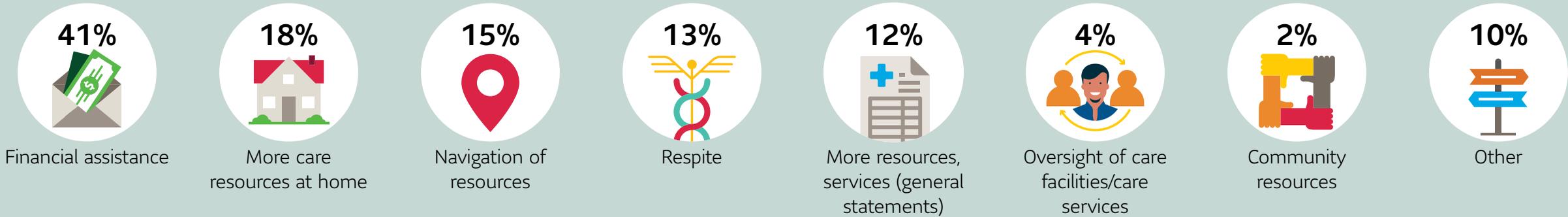
When asked to respond in their own words, caregivers had several suggestions for how new policies and government actions could help better support them.

Financial assistance was the most common. Many caregivers said they experienced financial stress and hardship due to their caregiving responsibilities and related expenses. Many articulated that the work they were doing was saving the public system a great deal of money. They felt it was only fair that they be directly compensated or supported by the public system.

Caregivers proposed several solutions to help alleviate their financial stress. These included greater income tax breaks for their caregiving role, a caregiver allowance and other forms of income support.

Government policy changes caregivers said would support them the most

(frequency of responses)





The voice of the caregiver

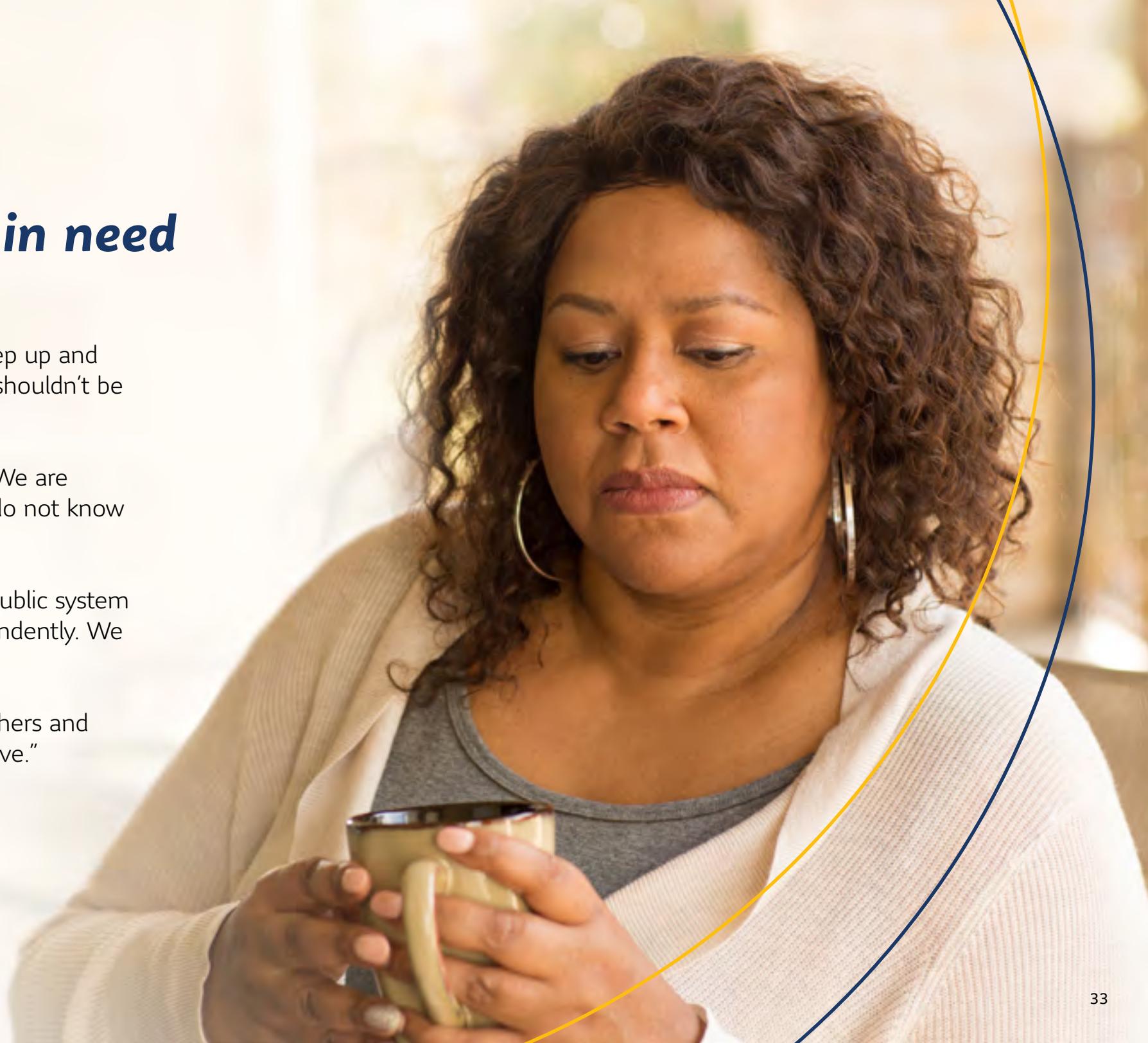
Financially stressed, in need of income support

“I think the provincial government needs to step up and pay caregivers for their service to society. We shouldn’t be forced into financial insecurity.”

“I believe we should get paid for what we do. We are having to dip into savings and sacrifice a lot. I do not know what I will do when that money runs out.”

“We should be paid. We are propping up the public system by helping elderly parents to stay living independently. We are sacrificing our own health and finances.”

“Give the caregivers time off with pay like mothers and fathers get when on maternity or paternity leave.”





In need of support

More in-home care resources – caregivers cited personal support workers and nursing care as a key need. What’s available publicly is not enough for many, and private care is not affordable.

“Navigation” was also something many were looking to the government to help with. Caregivers expressed a need for help in identifying and engaging with the resources available to them. Resources in their community as well as the broader health-care system.

Respite was another key theme. Quality respite care is not accessible for many. Caregivers are looking to the government to fund more of this essential service.



The voice of the caregiver

Taking the complexity out of finding and accessing support

“Make access to services easier. Too many layers. Have a one-stop shop for services. We don’t have the time to shop around to find what could help us.”

“Create an organization that can advise a caregiver of the various avenues of support that they can access.”

“There is good support available, but you need to know how to find it. That takes time and energy that we don’t have. Find a way to make this info easily available.”

“A place where all the current information about services and programs can be found. Access to someone I could speak with to help guide me as my situation changes.”





Caregivers need more of our support

Unpaid caregivers play a huge societal support role, most notably for senior care. It's critical work, but the impact on unpaid caregivers is significant. Our research has revealed the strain that unpaid caregiving can have on those providing support. These strains often fall disproportionately on the shoulders of women. Our findings tell us that women perform the role most often and are more likely to have complex caregiving responsibilities.

While caregiving will always have impacts on the caregiver, there are ways that we can improve the support provided to them. And we must – the caregiver role is crucial for our society to function. And yet the strains impact individual caregivers, employers and governments. The scale of these impacts is enormous, with nearly half of Canadians providing unpaid care in their lifetime. With our population aging, and the need for caregiving rising, we need to “support for the supporters” more than ever.



How we can better support unpaid caregivers



Employers

- **Flexibility.** Implement or expand flexible work arrangements, to reduce the time and scheduling stress on employee caregivers. Caregivers highly value it, employers can implement it at no cost, and it can even enhance productivity.
- **Virtual care.** Consider the addition of virtual care health services to your group benefits plan. This can improve access and reduce time for the delivery of health-care services, including mental health care. It can be a low-cost enhancement with significant benefits for caregivers as well as other employees.
- **Communication of existing supports.** Clearly communicate the important supports that may be available to employees through the workplace. This includes Employee Assistance Programs and coverage for physical and mental health-care services through your group benefits plan. Many employee caregivers may not know what is already available to them, or how to engage these services.
- **Personal days and leaves.** Consider providing additional paid personal days that employees can use for their caregiving responsibilities, their own self-care or respite. Ensure that employees who take extended leave (e.g. under provincial employment legislation), feel fully supported and that you welcome them back with a smooth return to work.



Governments

- **Financial support.** The strains of unpaid caregiving go beyond person impacts – they affect employers, the health-care system and beyond. Direct financial support to caregivers – especially those who must decrease or leave their paid work – could greatly reduce the strain on both individuals and the system.
- **Navigation.** Our health-care system is fragmented, with many different agencies, government levels, and programs. Awareness of – and access to – available resources to support caregivers is a clear issue. There is no “one stop portal” to care – and there needs to be. Caregivers are largely left to find their own way. This causes additional stress, missed opportunities for support and poorer outcomes for themselves and those they are caring for.

Governments can help by initiating communication campaigns and outreach to ensure caregivers know the available supports. Navigating this complex system is also critical. Governments must work to simplify access to and quickly deliver timely resource information in response to caregiver needs. They can do this by leveraging existing information technology and by partnering with care organizations, not-for profits, and insurance carriers to create digital “care portals.” These could dramatically improve access to actionable information, quickly connecting caregivers with the resources they need.



Individuals

- **Share some of the caregiving burden.** If you know a caregiver, consider taking on a task that could help them. It could be a grocery delivery, driving to a medical appointment, or just a phone call to chat or shoulder to lean on.

About C.A.R.P.

C.A.R.P. is a national, non-partisan, non-profit organization that advocates for freedom from ageism, financial security, and improved health care for Canadians as we age. With over 320,000 members and 27 chapters across Canada, C.A.R.P. (also known as the Canadian Association of Retired Persons) plays an active role in the creation of policy and legislation that impacts older Canadians. C.A.R.P. enlists members' voices to increase its clout as an effective advocate. C.A.R.P. also has a unique affiliation with ZoomerMedia Limited, founded by Moses Znaimer in 2008 and the leader in speaking to and for the 45+ "Zoomer" market in Canada. ZoomerMedia's powerful suite of media channels support C.A.R.P.'s advocacy. Most C.A.R.P. members subscribe to ZOOMER Magazine, watch ZoomerTelevision/VisionTV, and listen to Zoomer Radio (AM740/96.7FM/ZoomerRadio.ca). For more information and how to join, visit carp.ca

About Sun Life

A market leader in group benefits, Sun Life Financial serves more than 1 in 6 Canadians, in over 16,000 corporate, association, affinity and creditor groups across Canada.

Our core values – integrity, service excellence, customer focus and building value – are at the heart of who we are and how we do business.

Sun Life Financial and its partners have operations in 22 key markets worldwide including Canada, the United States, the United Kingdom, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda.

* The survey asked respondents to self-identify as either female, male, non-binary or other. The number of respondents identifying as non-binary or other was not large enough to report on. In this report, respondents self-identifying as female in our survey are referred to as women. Those self-identifying as male are referred to as men.

1 Sinha M. Portrait of caregivers, 2012. Ottawa: Statistics Canada, as cited in Canadian Medical Association Journal, 2019; 191(9): E245–E246.

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3 Sun Life, Designed for Health: A focus on mental health, 2020

4 National Academies of Sciences, Engineering, and Medicine. Families caring for an aging America. Washington (D.C.): National Academies Press; 2016, and Sinha SK, Griffin B, Ringer T, et al. An Evidence-Informed National Seniors Strategy for Canada. 2nd ed. Toronto: Alliance for a National Seniors Strategy; 2016, as cited in Canadian Medical Association Journal, 2019; 191(9): E245–E246.

5 Sun Life, Designed for Health: A focus on mental health, 2020

6 How Canada Compares: Results From the Commonwealth Fund's 2020 International Health Policy Survey of the General Population in 11 Countries, February 2021.

7 Ibid.

8 Statistics Canada. Mental health care needs, 2018.

9 How Canada Compares: Results From the Commonwealth Fund's 2020 International Health Policy Survey of the General Population in 11 Countries, February 2021.

