



Mortality and Longevity



Aging and Retirement

Health and Social Care Analysis Regarding the State of Canadian Women Living in the Alone Stage of Retirement





Health and Social Care Analysis Regarding the State of Canadian Women Living in the Alone Stage of Retirement

Douglas W. Andrews, FSA, FCIA, Ph.D.; Lori Curtis, Ph.D.
University of Waterloo

Abstract

Canadians are living substantially longer without increasing years of work; a longer retirement must be resourced within a stable working life. This paper provides results from a larger research` project studying the financial and social implications of providing health care, long-term care, and other support to an aging population. This paper examines the type of health, long-term care, and social supports older women living alone are likely to require and assesses the adequacy and availability of such support. A companion paper examines the financial requirements. This paper attempts to answer for this group of women such questions as: what mix of health care, long-term care and other supports might this group require; what are the likely gaps in care need and availability; will families and friends be expected to fill any gaps or is government action recommended; can robotics play a role while maintaining dignity? Although this research focuses on Canada many of its observations have global applications.

About The Society of Actuaries

With roots dating back to 1889, the [Society of Actuaries](#) (SOA) is the world's largest actuarial professional organizations with more than 31,000 members. Through research and education, the SOA's mission is to advance actuarial knowledge and to enhance the ability of actuaries to provide expert advice and relevant solutions for financial, business and societal challenges. The SOA's vision is for actuaries to be the leading professionals in the measurement and management of risk.

The SOA supports actuaries and advances knowledge through research and education. As part of its work, the SOA seeks to inform public policy development and public understanding through research. The SOA aspires to be a trusted source of objective, data-driven research and analysis with an actuarial perspective for its members, industry, policymakers and the public. This distinct perspective comes from the SOA as an association of actuaries, who have a rigorous formal education and direct experience as practitioners as they perform applied research. The SOA also welcomes the opportunity to partner with other organizations in our work where appropriate.

The SOA has a history of working with public policymakers and regulators in developing historical experience studies and projection techniques as well as individual reports on health care, retirement and other topics. The SOA's research is intended to aid the work of policymakers and regulators and follow certain core principles:

Objectivity: The SOA's research informs and provides analysis that can be relied upon by other individuals or organizations involved in public policy discussions. The SOA does not take advocacy positions or lobby specific policy proposals.

Quality: The SOA aspires to the highest ethical and quality standards in all of its research and analysis. Our research process is overseen by experienced actuaries and nonactuaries from a range of industry sectors and organizations. A rigorous peer-review process ensures the quality and integrity of our work.

Relevance: The SOA provides timely research on public policy issues. Our research advances actuarial knowledge while providing critical insights on key policy issues, and thereby provides value to stakeholders and decision makers.

Quantification: The SOA leverages the diverse skill sets of actuaries to provide research and findings that are driven by the best available data and methods. Actuaries use detailed modeling to analyze financial risk and provide distinct insight and quantification. Further, actuarial standards require transparency and the disclosure of the assumptions and analytic approach underlying the work.

Society of Actuaries
475 N. Martingale Road, Suite 600
Schaumburg, Illinois 60173
www.SOA.org