



## FACTUM

### Nearly all Canadians (96%) Aged Forty-Five and Older Say Aging in Place Enables the Preservation of Independence and Dignity

Nine in ten (94%) agree that Personal Support Workers (PSWs) positively impact the lives of Canadians of all ages

**Toronto, Canada, May 16, 2025** — In celebration of Personal Support Workers (PSW) Day on May 19, HomeEquity Bank and Ipsos surveyed Canadians aged 45+ to highlight the critical impact PSWs have on individuals and their families. Most Canadians (94%) over the age of 45 agree that PSWs positively impact Canadians—be it in long-term care homes, hospitals, or in-home care—especially in Ontario (96%). Nearly all (94%) Canadians over 45 agree that aging in place would allow them to maintain independence, comfort, and dignity throughout the aging process (62% strongly /34% somewhat).

#### *Canadians Wanting To Age In Place Face Challenges of Affording In-Home Care*

Most Canadians over the age of 45 want to age in place, and nine in ten Canadians over the age of 45 would prefer in-home care over moving to a long-term care facility—increasing to 93% for those over the age of 65. Eight in ten (82%) would only consider moving into an assisted living facility if they couldn't afford in-home care, a 4-point increase over 2023 (53% strongly/37% somewhat). However, 36% of Canadians over the age of 45 believe that PSWs have become *less affordable* over the last two years. Six in ten (59%) over the age of 65 were not previously aware that in-home care from a PSW can range from \$19 to \$75 an hour (\$150-\$600 per eight-hour workday). Among those who are generally aware of these costs, three in ten (29%) have yet to consider it as part of their retirement planning. One in eight (13%) have considered it as part of their retirement planning but are concerned it is not within their budget; only 6% say they have both planned for it *and* can afford it if necessary. When asked if they would consider borrowing money to cover the cost of in-home care for themselves or a loved one, 45% of Canadians over the age of 45 agreed—an increase of 7 points compared to 2023—and increasing to 52% for those aged 45-54.

#### *Access And Affordability Are Barriers Critical To Dignity And Independence*





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Recent findings reveal some concerning trends regarding the accessibility of PSW support services and their working conditions. Nearly four in ten Canadians (37%) report no change in PSW availability in their area over the last two years, while 27% note a decline, a trend consistent across both urban and rural areas nationwide. Similarly, 32% indicate no change in access to PSWs; however, 35% find it worsening. The time a PSW can dedicate to clients remains unchanged for 32% of the respondents, but 30% see it reducing, and merely 11% identify improvements. In terms of PSWs' training, 34% perceive no changes, 18% see betterment, and 17% identify deterioration. Additionally, addressing burnout in PSWs is unchanged for 26%, yet 34% observe it worsening—only 8% see improvement over the last two years.

### *Empowering Aging Canadians: The Essential Role And Support Provided By PSWs*

For Canadians striving to age in place, having both support and reliable access to it is essential. Two in ten (22%) Canadians aged 45 and over report either having a PSW helping them (3%) or knowing someone who has PSW support (19%). A further 13% think that while they do not have a PSW now, they may need one in the future. Most Canadians, particularly women, recognize the vital role Personal Support Workers play in the lives of many, especially in facilitating the ability to age in place, a crucial factor for maintaining independence and dignity.

### About the Study

These are the findings of an Ipsos survey conducted on behalf of HomeEquity Bank that was fielded between May 2 and May 5, 2025. A total of n=1001 Canadians aged 45+ participated in the survey which was fielded via the Ipsos' panel. Quotas and weighting were used to ensure the sample's composition reflects that of the Canadian population according to census parameters. This survey has a credibility interval of +/- 3.8 per cent 19 times out of 20, of what the results would have been had all Canadian adults 45+ been surveyed.

### **For more information on this Factum, please contact:**

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### About Ipsos

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