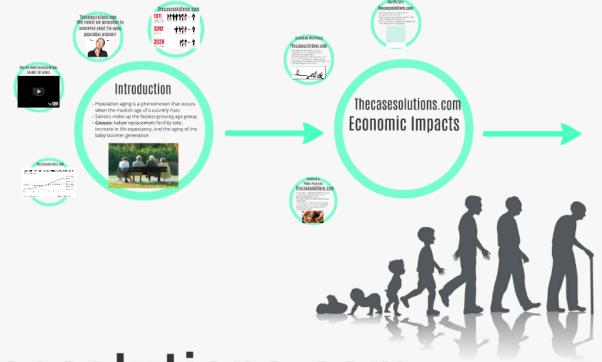
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## The Times of India: Start the Presses



#### Solutions

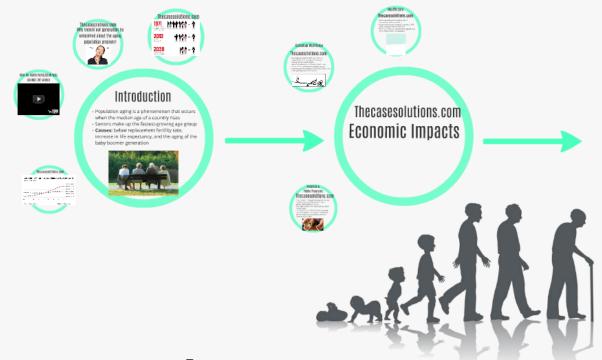
- Immigration and delayed retirement can
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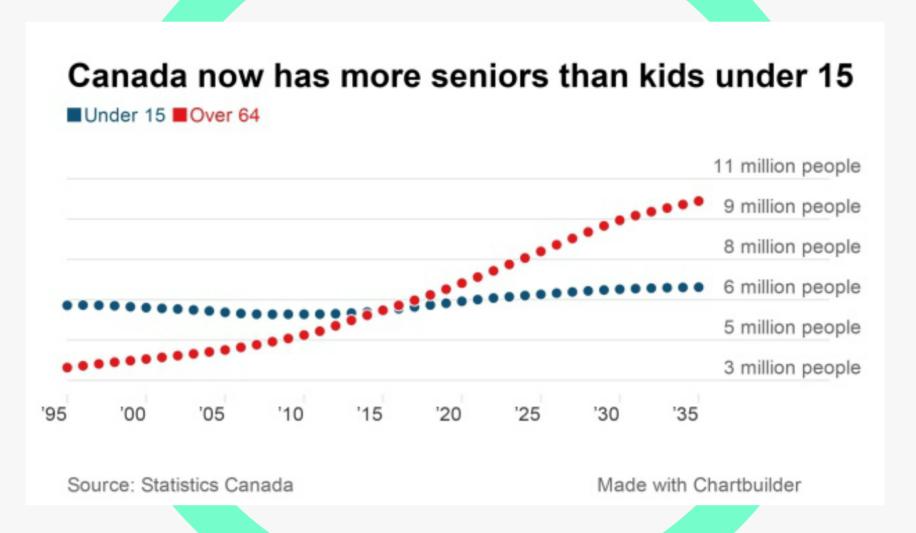
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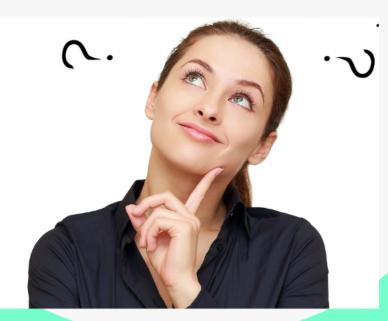
#### Solutions

- Immigration and delayed retirement can partly offset the slowing of the labour market
- adapt to the global competitive environment arising from demographic changes
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# Thecasesolutions.com Why should our generation be concerned about the aging population problem?



# The case solutions. com

1971 In 1971 there were 6.6 people of working age for each senior





2012 In 2012 there are 4.2





2036
Projections put the ratio at 2 to 1 in 2036





ker investment returns yers must fund the rising costs s of seniors



# Thecasesolutions.com Economic Impacts

#### ensions & lic Programs **esolutions.com**

ming pension benefits and less ind paying income taxes ependency rate adians workers lack workplace

### Canadian Workforce

- challenges includes an aging workforce, an impending labour shortage and increased competition for skilled workers
- set off a chain reaction of slower growth, lower interest rates, and weaker investment returns
- a smaller pool of taxpayers must fund the rising costs of the growing numbers of seniors



# Pensions & Public Programs Thecasesolutions.com

- more people claiming pension benefits and less people working and paying income taxes
- greater elderly dependency rate
- Over 50% of Canadians workers lack workplace pension plans
- the Old Age Security Pension and Guaranteed Income Supplement are programs paid by the government and are expected to quadruple between 2009 to 2036



# Health Care Thecasesolutions.com

- Older people face an increasing risk of intersecting health conditions
- health care costs are expected to grow to a \$70 billion increase in the next 20 years
- leads to an increase in government expenditures, which shifts burden onto taxpayers

