

A better understanding of joint and survivor life expectancies in Canada

Marwa AlFakhri, Janice Compton. "A better understanding of joint and survivor life expectancies in Canada."
CRDCN research-policy snapshots. Volume 2 July 2023

Context

We provide benchmark estimates for joint and survivor life expectancy for Canadian couples and show how these estimates vary with the income and employment status of couples approaching retirement. For example, a 65-year-old couple with his and her life expectancies of 15.7 and 19.8 years can expect to both be alive for only 12.5 years. 60% of these women will outlive their spouses and should expect an average of 11.9 years of widowhood; 40% of these men will be predeceased by their wives and will live another 9.1 years on average.

Key finding(s) from the research

There is a lack of available information on couple-based longevity measures and without appropriate benchmarks, we are likely overestimating the average number of years couples have remaining together (joint life expectancy) and underestimating the number of years following the death of a spouse (survivor life expectancy).

Population(s) studied: Married individuals aged 60, 65, 70, 75 in Canada between 1987 and 2001

Research dataset(s) used: Longitudinal Administrative Database

Policy implications for this research

As individuals age, expectations of longevity become increasingly important to decisions regarding savings, health behaviours, pension take-up, long-term-care plans, and residential location. Many individuals face these decisions as part of a couple, so these decisions are influenced not only by their individual life expectancies but also by their joint and survivor life expectancies. The lack of benchmark values for these couple-based measures could be detrimental to couples planning for their advanced years.

Policy area(s) this research can inform: Families, households and marital status; Health; Income, pensions, spending and wealth; Population and demography; Seniors and aging

Read the full article

AlFakhri, Marwa and Janice Compton. (2023). "Life Expectancy of Couples in Canada." *Canadian Public Policy*. Volume 49, Issue S1 (February 2023) pp. 76-92.