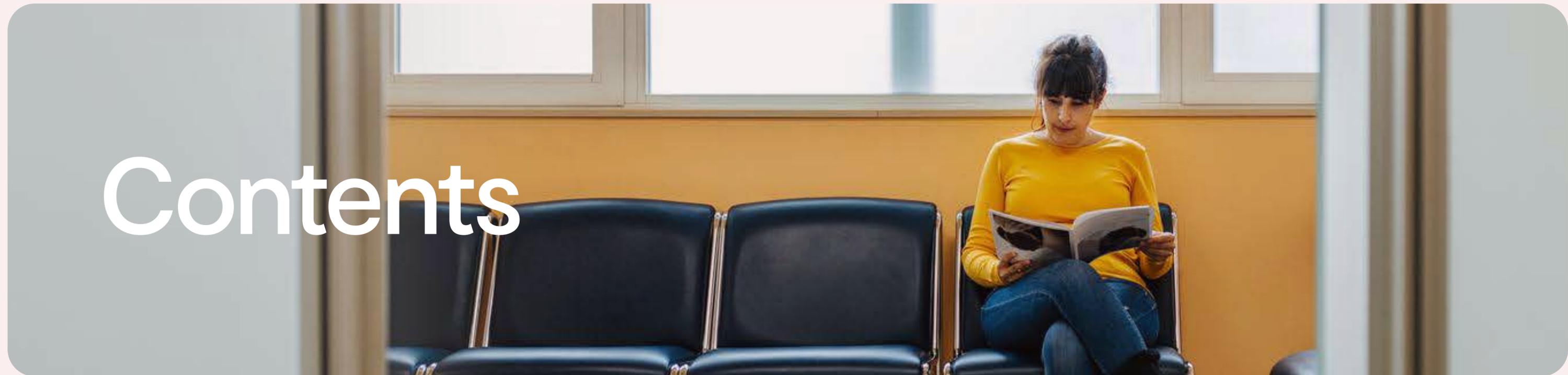


maple

# The Cost of Caring:

The State of Caregiving in Canada





Canada's health-care system is quietly being held together by families.	3	How gender shapes the caregiving experience	10
A letter from our CEO and co-founder	4	The hidden economic cost of caregiving	11-13
A system out of step with Canadian families	5	Behind the wait: what limited access means for those providing care	14
The sandwich generation is being squeezed	6-7	Building a smarter, more connected health-care system	15-16
The growing gaps in children's health care	8	A look ahead: the future of caregiving in Canada	17
The weight of work and care	9	About Maple	18

## Executive summary

# Canada's health-care system is quietly being held together by families.

Across the country, parents, partners, and adult children are filling the widening cracks in our health-care system by becoming a caregiver to coordinate care, manage medications, and advocate for loved ones while struggling to access care for themselves. What was once a personal act of love has become a national coping mechanism.

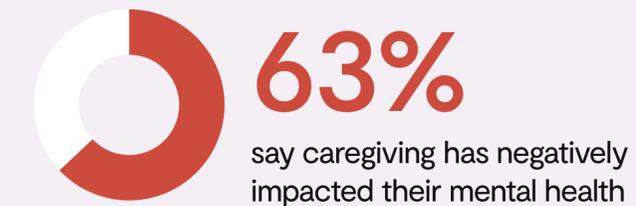
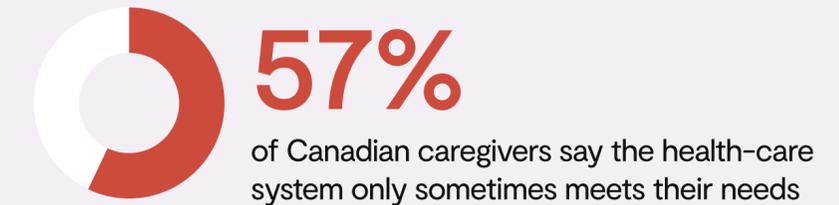
But the numbers are no longer adding up. More than 7.8 million Canadians<sup>1</sup> now provide unpaid care every week, a collective 5.7 billion hours annually worth nearly \$97.1 billion in economic value<sup>2</sup>. Behind every hour is a person putting someone else first, missing work, delaying their own appointments, and quietly carrying the weight of a system under strain.

They are parents managing a child's illness in the middle of the night, adult children coordinating appointments for aging parents from afar, and families trying to stay healthy despite the growing challenge of finding timely care.

Caregiving has become Canada's silent safety net, held up by people who rarely ask for recognition but deeply need support. These stories reveal a growing truth: caregivers have become the invisible infrastructure of Canadian health care<sup>3</sup>. They are exhausted, resourceful, and resilient, and they deserve better.

This Fall 2025 Family and Caregiver Report is Maple's most comprehensive look yet at the human and economic cost of caregiving in Canada. Building on our earlier research from [Health on Hold](#) and [Closing the Care Gap](#), it connects the dots between doctor shortages, children's unmet health needs, caregiver burnout, and workplace productivity losses, showing how they are not separate problems but part of one interconnected system in need of renewal.

## The toll of caregiving in Canada:



The challenge is immense, but so is the opportunity. Employers and governments both have a vital opportunity to lead change. By expanding access to modern health tools and solutions like virtual care, they can strengthen support for the Canadians quietly doing the most: those caring for children, aging parents and entire households.

When families are forced to fill the gaps, the system fails everyone. But when they are supported, everyone benefits.

 This report invites you to hear from Canadian caregivers.

# A letter from our CEO and co-founder

As an emergency room physician, I have met countless parents and caregivers who are doing everything they can to support those who depend on them. Too often, they would arrive at the ER not because they want to, but because they have nowhere else to turn for routine care. They are frustrated by how difficult it has become to find a family doctor, to get timely appointments if they have a practitioner or to access the right specialist when it matters most.

We launched this survey to better understand how Canada's fragmented and overburdened health-care system is affecting families and caregivers. The findings are striking. Nearly two-thirds of caregivers say the health-care system only sometimes meets their needs. Most report delaying their own care to prioritize someone else's, and many say the strain has taken a toll on their mental health, finances and ability to work.

These are not isolated stories. They represent a growing reality across Canada, one where the gaps in access are widening and the responsibility for care is increasingly falling on families. The impact extends far beyond households, into workplaces and across our economy. When caregivers are stretched to their limits, the ripple effects touch every sector of society.

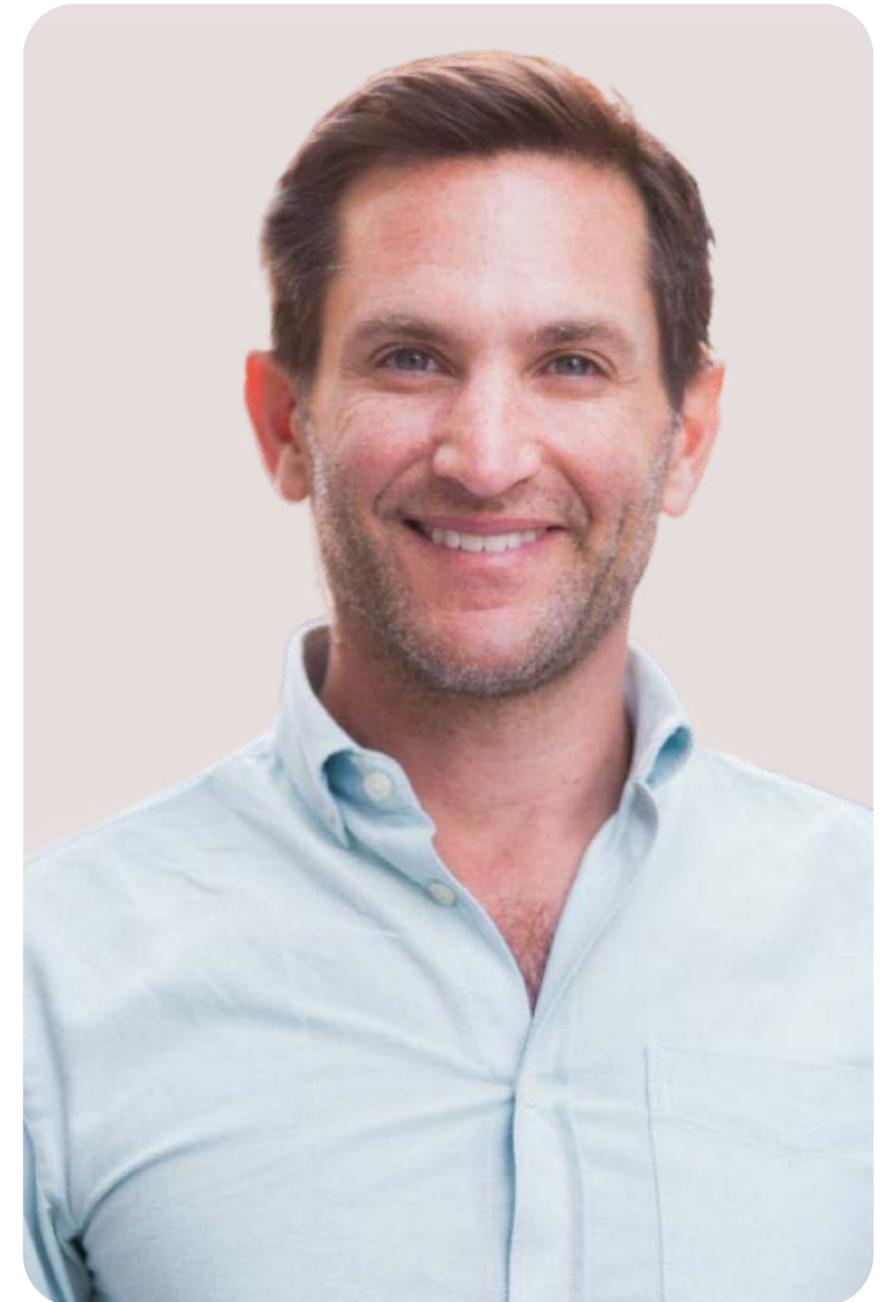
At Maple, we believe that this moment is a call to action. Canada's health-care system is built on strong values, but those values need modern solutions to endure. Proactive, technology-enabled care, including virtual consultations and AI-supported clinical tools, can help close the access gap and support families before small issues become crises. There's also a need for scalable and easy to access care navigation, supported by AI and other technologies, to guide people to the right clinical care as well as to supports, such as occupational therapy (OT), home care, and other community-based services.

Our goal is not to replace what exists, but to strengthen it. By integrating virtual care, data insights and AI-driven innovation into the fabric of our health-care system, we can extend the reach of providers, ease the burden on families and deliver care that is more connected and efficient.

Every Canadian deserves timely access to care. Every caregiver deserves support. Together, through collaboration between governments, employers and health-care partners, we can build a health-care system that reflects the values it was founded on and truly works for everyone.



Dr. Brett Belchetz  
CEO and co-founder, Maple



# A system out of step with Canadian families



Canada’s families and caregivers are facing mounting challenges in accessing timely, reliable care.

As the demand for services grows and provider shortages deepen, those who take on care giving responsibilities are being asked to shoulder more of the system’s weight.

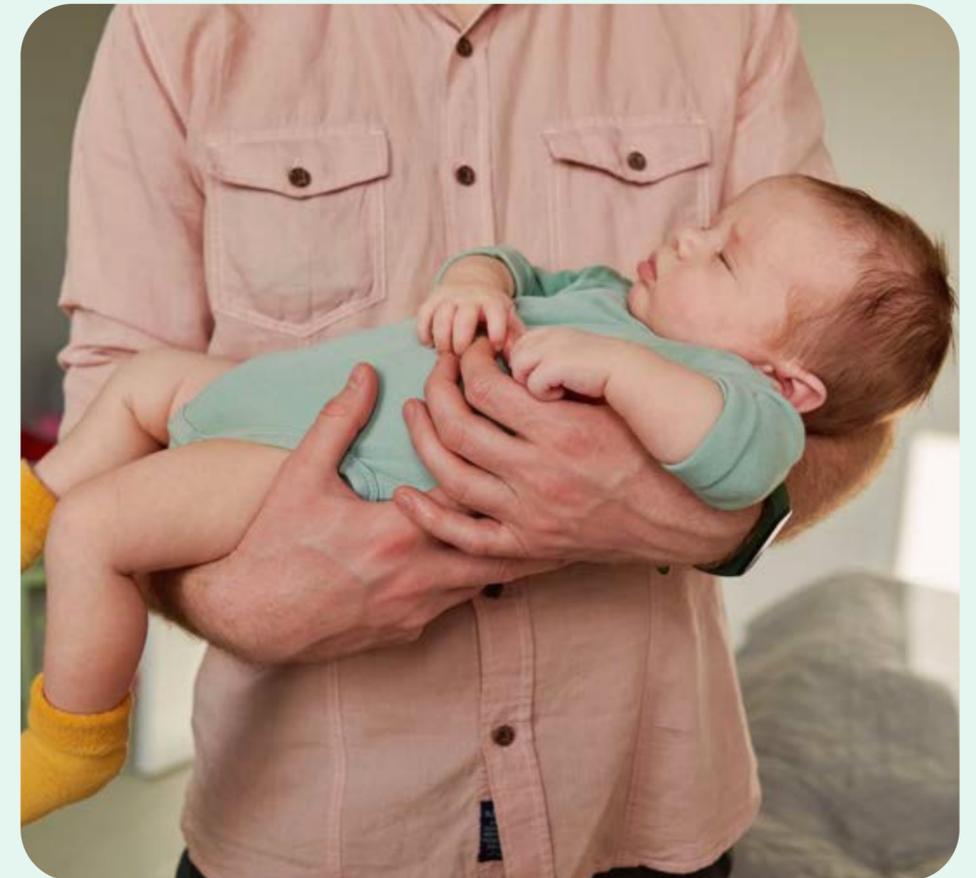
This report draws on survey responses from a cross-section of Canadian parents and caregivers, from couples and single parents raising children, to those supporting aging relatives, to members of the sandwich generation managing both.

Across groups, a shared story emerges: caregivers are working harder than ever to access care that should be easier to reach.

Only 15% of caregivers say the health-care system meets their needs all the time. Among them, those caring for children (76%) or a spouse or partner (75%) are more likely than those caring for a parent or elder relative (65%) or other family members (55%) to feel their needs are being met at least sometimes.

Most caregivers express frustration with the time it takes to access care and the limited availability of providers.

Many want better access to health-care professionals and stronger community supports:



The consequences of these barriers reach beyond inconvenience. A majority (60%) state that they’ve delayed their own care to prioritize that of their dependent. More than one-quarter (27%) of caregivers report lost wages due to the time needed to attend appointments. Others cite lost work time caused by traffic delays (35%) or time spent on public transportation (26%) when travelling to medical visits.

Without modern, connected care options, too many are left managing complex responsibilities with limited support within a system out of step with the realities of family life today.

# The sandwich generation is being squeezed



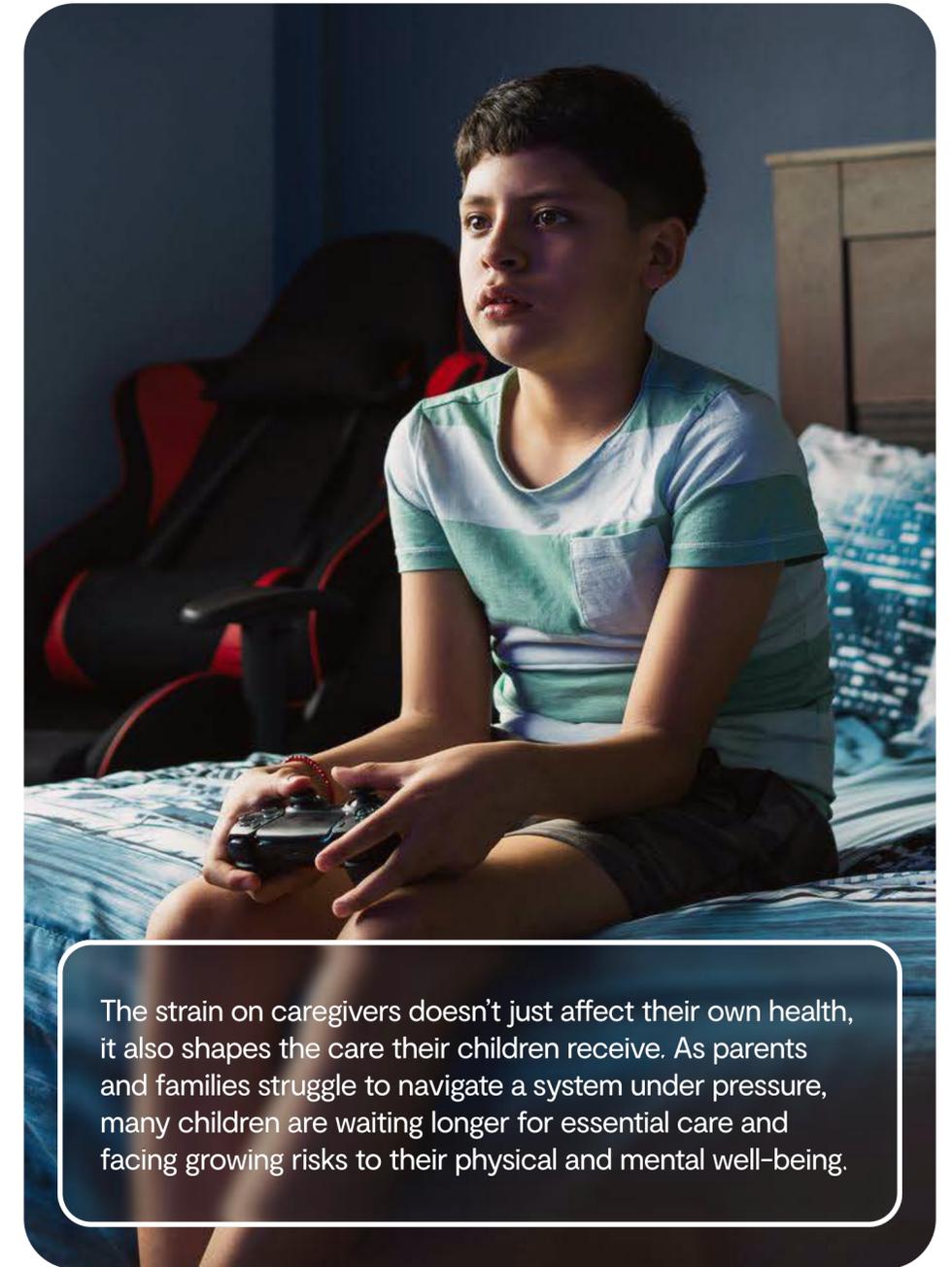
For millions of Canadians, caregiving doesn't stop at one generation. The "sandwich generation," those typically aged 35 to 54 who care for both children and aging relatives, are juggling two full-time roles while trying to maintain their own health, careers and stability.



This group has become the invisible infrastructure propping up Canada's health-care system, taking on a demanding role that requires far more support to prevent lasting strain. In 2022, nearly half of Canadians aged 15 and older (42%) provided unpaid care to either children or adults living with long-term health conditions or disabilities.<sup>4</sup> This widespread commitment to caregiving underscores just how many families are stepping in to fill the growing gaps in Canada's health-care system.

More than half of Canadian caregivers manage health care for at least one child, while 27% do so for a parent or elder relative. Of the 6% who do both as part of the sandwich generation, 86% say that those responsibilities affect at least one aspect of their health and well-being.<sup>5</sup> They are tired, anxious and overwhelmed.

And they're worried about how additional caregiving responsibilities, particularly related to their aging parents, will affect their careers. Three in four (76%) worry that it might impact their hours of work, while two-thirds are concerned about the impact on their career progression (67%) or their ability to remain employed (66%).<sup>6</sup> For some, the worry has become reality, with two-thirds reporting they've had to adjust their schedule or reduce hours, tasks or responsibilities at work.<sup>7</sup>



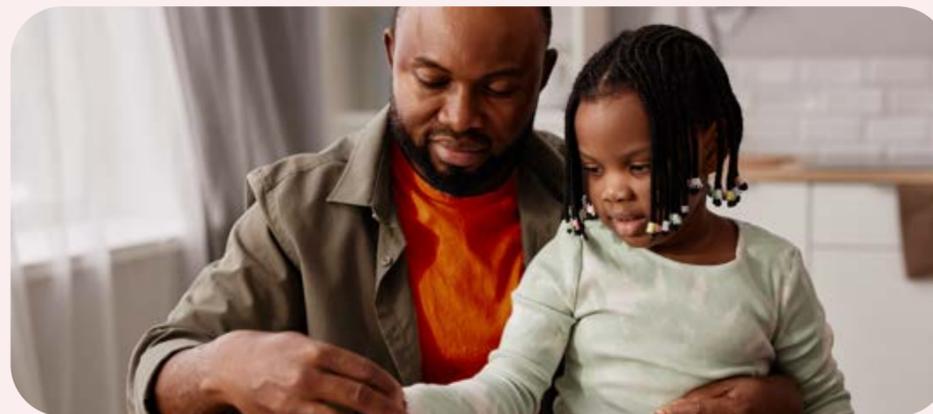
The strain on caregivers doesn't just affect their own health, it also shapes the care their children receive. As parents and families struggle to navigate a system under pressure, many children are waiting longer for essential care and facing growing risks to their physical and mental well-being.



# The growing gaps in children's health care

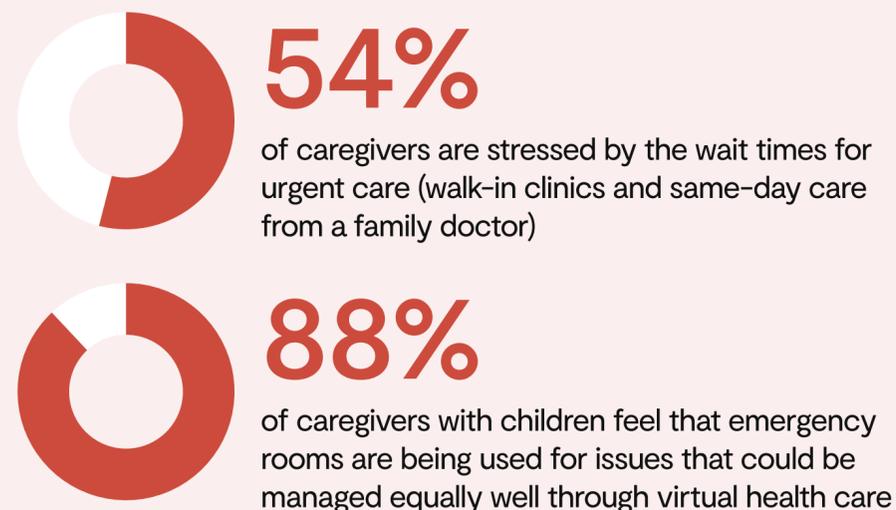
Across Canada, parents are finding it increasingly difficult to access timely care for their children.<sup>8</sup>

Limited availability of paediatricians, long wait times for appointments and challenges accessing mental health support are leaving families anxious and uncertain about where to turn when their children need help.



From 2023–2024, 26% of ER visits for children aged 2 to 9 could have been treated in primary care,<sup>9</sup> but with 12% of parents reporting that their child has no family doctor and 83% of Canadians concerned about long delays in accessing time-sensitive health-care services for children,<sup>10</sup> many feel that the ER is their only option.

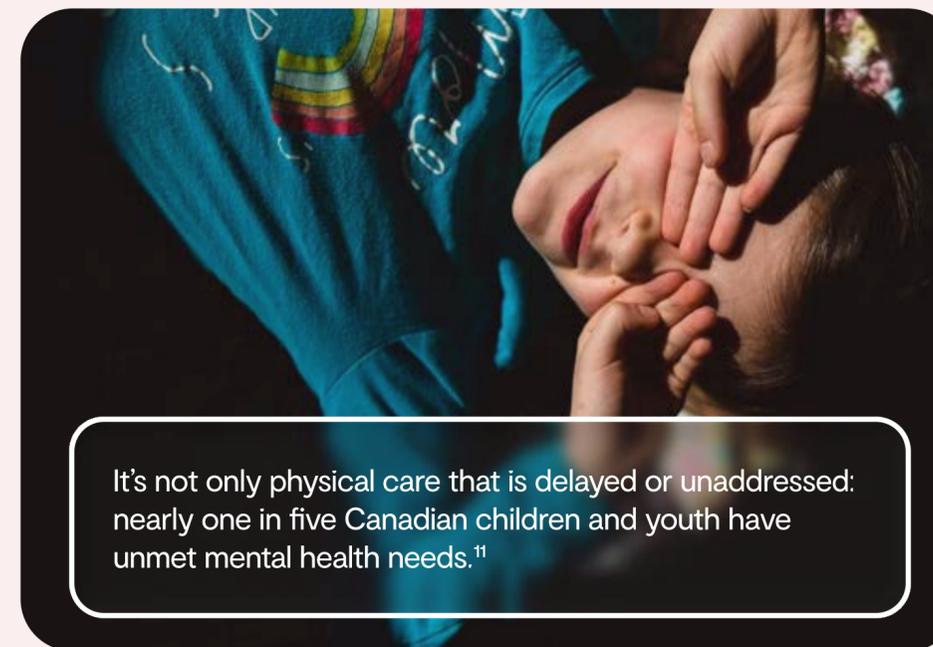
Access barriers are increasing caregiver stress and ER use:



## Timely Care, Healthier Families

Timely access to pediatricians and family doctors, whether in person or through virtual visits, helps prevent small health issues from becoming emergencies. Early, proactive care allows families to get guidance and treatment before problems worsen, easing stress on both parents and the health-care system. Virtual care, in particular, makes it easier for families to connect with providers quickly, keeping children healthier and reducing unnecessary emergency visits.

When children's care becomes harder to access, the burden shifts to families. Parents and caregivers are spending more time navigating appointments and advocating for care, often at the expense of their own well-being and professional stability.



It's not only physical care that is delayed or unaddressed: nearly one in five Canadian children and youth have unmet mental health needs.<sup>11</sup>

# The weight of work and care



Across kitchen tables, workplaces and hospital waiting rooms, caregivers are constantly negotiating their time.

They're employees, parents, partners and advocates—often all at once. The demands of caring for loved ones rarely fit neatly around work schedules, leaving many Canadians feeling stretched thin and struggling to keep up with both responsibilities.

Many caregivers struggle to balance their role with their work obligations: 50% say balancing work and caregiving is one of their top economic stressors. Most have used vacation time (60%) or sick days (63%) to cover their caregiving duties, with 74% of those caring for children using sick days to care for them. This impacts not only their work productivity, but also their own ability to recover from illness or experience the rejuvenating effects of time off.

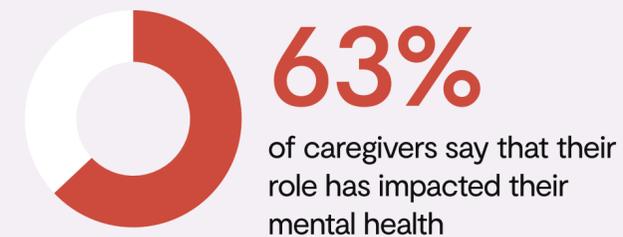
Eighty-six percent of Canadians surveyed report that caregiving impacts their own health and two-thirds say it has affected their employment.<sup>12</sup>

## Mental and physical health on hold

The impact of caregiving on mental health is worsening: just a few years ago, one in four reported fair or poor mental health, with 47% feeling tired, 44% anxious, and 37% overwhelmed.<sup>13</sup>



When caring for others comes at a personal cost:



Those caring for their parent or elder relative are most likely to feel stressed when navigating the health-care system for their dependent(s) (47%), while those caring for children are most likely to feel stress from wait times for urgent care (60%).

Working caregivers are nearly twice as likely to miss work due to mental health reasons (10%) compared to non-caregivers (6%), and one-third (33%) of working caregivers experience burnout.<sup>14</sup>

## Supporting the Mental Health of Caregivers

Access to timely and appropriate mental health care is essential for caregivers, yet it often remains out of reach. The emotional demands of caregiving can lead to exhaustion, anxiety and burnout, especially when support systems are limited. Regular access to counselling, virtual therapy or peer support can help caregivers manage stress before it becomes overwhelming, allowing them to maintain their own well-being while continuing to care for others.

For example, caregivers living with ADHD, or supporting someone with ADHD, face added complexity in navigating assessment, medication management and accommodations; timely, evidence-based ADHD care can ease that burden.

The strain of caregiving affects all Canadians, but some have access to flexible work or family supports that make balancing these responsibilities possible, while others are forced to sacrifice their income, time off, or even their own health to care for loved ones. This difference in the caregiving experience also reveals clear gender-based disparities in how the mental toll of care is experienced and who is burdened with the management of caregiver responsibilities.

# How gender shapes the caregiving experience

Caregiving responsibilities touch nearly every family in Canada, but the experience of providing care is far from uniform. Gender influences not only who takes on caregiving roles but also how individuals interact with a system that often falls short of meeting their needs.

The results of our survey show that women are less likely than men to feel their health-care needs as a caregiver are being met. We also see both genders struggling to navigate the system for their dependents but experiencing stress in different ways.

Women report feeling stress from: navigating the health-care system for dependent(s) (36% vs. 30% of men), balancing their own health-care needs with the needs of their dependent(s) (36% vs. 23% of men) and addressing their own health-care needs, including mental health (37% vs 28% of men).

Men, meanwhile, are more stressed by the time it takes for their dependent(s) to access care (37% vs. 32% of women) and are significantly more likely to feel stressed by excessive wait times (56% vs. 49% of women) as well as the lack of access to technology-enabled care for non-urgent issues (17% vs. 12% of women).

Respondents also told us that the management of health care for children falls more to men (61%) than women (51%), while more women (31%) than men (21%) are managing care for parents or elder relatives.

From a work perspective, more women (72%) than men (62%) say that balancing both work and caregiving has caused them significant stress.

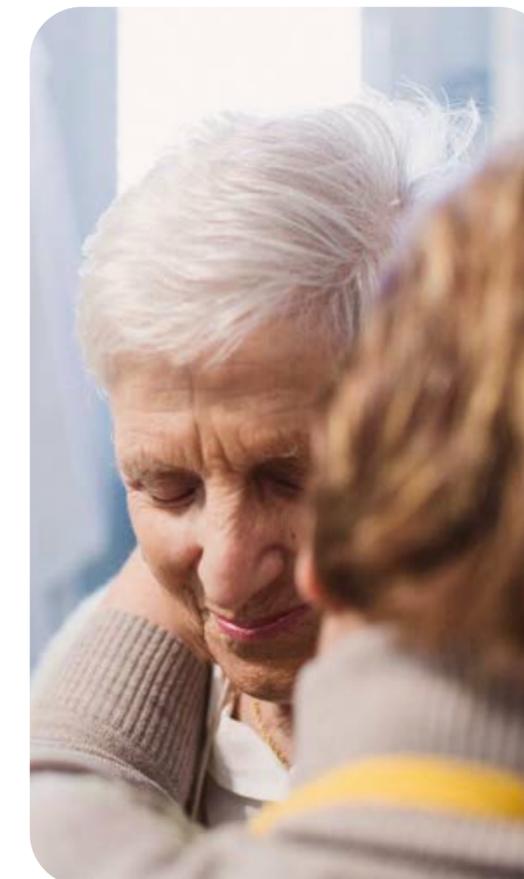
Behind these gender differences are caregivers doing their best to manage impossible demands. As both women and men stretch their time, finances and energy to care for others, the strain is spilling into workplaces and the broader economy, where the cost of overburdened caregiving is becoming impossible to ignore.



**65% of women and 54% of men** delay addressing their own health needs to prioritize those of their dependent(s)



**70% of women and 55% of men** say caregiving has impacted their mental health



**42% of women and 33% of men** feel stress from a lack of support services such as assisted living, daycare and in-home care

# The hidden economic cost of caregiving

Overburdened caregivers are carrying a massive, unpaid workload that strains their finances, health and productivity, costing the economy billions while long health care wait times worsen stress and workplace losses.

Caregivers provide an average of 30 hours of unpaid care weekly,<sup>15</sup> a combined total of 5.7 billion hours every year, which contributes an estimated equivalent of \$97.1 billion annually to Canada's economy,<sup>16</sup> with many spending more than \$1,000 per month out of pocket to support their loved ones.<sup>17</sup>

The personal financial and time implications of caregiving exacerbate the cost-of-living stress reported by almost two-thirds (62%) of caregivers. A quarter (27%) have lost wages due to the time needed to attend appointments for their dependent(s), and many have lost time they could have spent working to traffic delays (35%) or slow public transportation (26%) when travelling to medical appointments.

But caregivers take more than a short-term financial hit: their career and retirement plans are impacted as well.

More than half (58%) say that caregiving responsibilities affect their ability to focus or be productive at work, an impact felt more strongly by two-thirds (65%) of those aged 18-34 compared to 35-54 year-olds (58%) and those over 55 (53%).

Two-thirds (68%) report that balancing both work and caregiving has caused them significant stress, with those aged 18-34 again feeling an outsized impact (73%).

The broader economic impact is substantial: productivity losses, absenteeism and presenteeism linked to caregiving and delayed care costs the Canadian economy billions of dollars every year.<sup>18 19</sup>



28%

aged 18-34 say they are reassessing or delaying their career goals due to their role as a caregiver



24%

55+ are delaying retirement due to lost wages and/or earning power

**Most Canadian caregivers (92%) believe that health-care gaps such as long wait times and difficulty accessing reliable care reduce workplace productivity more than necessary.**



# Both government and employers have a powerful opportunity to play in supporting caregivers

Those caring for someone other than a child feel less supported by their employers:

Employers can play a significant role in supporting caregivers through initiatives like employee assistance programs (EAPs) and caregiver leave.<sup>20 21</sup> While 58% of Canadian respondents say their employer helps to support them in health-related issues or managing caregiving, the survey found that for 47% of caregivers, employee health benefits don't make it easier for them or their family to access timely, convenient care.

Compared to those who care for children (43%) or their spouse/partner (45%), caregivers of parents or elder relatives are more likely to feel that their employee health benefits do not make it easier to access timely, convenient care (55%).

Seventy-nine percent believe that employers should play a stronger role in supporting health-care access for their employees, while 93% believe that improving health-care access is primarily the responsibility of the government.



65%

of those caring for children agree with the statement 'My employer helps to support me in health-related issues or managing caregiving' while that number

drops for another family member (59%), spouse (57%), parent/elder relative (51%), or non-family member (45%).

## Supporting Caregivers at Work

Employee assistance programs (EAPs) can provide essential support for caregivers, offering access to counselling, mental health services and practical resources to help manage stress and competing demands. When effectively promoted and integrated, EAPs can reduce burnout, improve well-being and foster a more supportive workplace culture for employees balancing care and work responsibilities.



Even with stronger workplace and policy support, many caregivers are still left waiting. The deeper challenge lies within a health-care system stretched beyond capacity, where long delays and provider shortages make it harder than ever to access care when it's needed most.

# Behind the wait: what limited access means for those providing care

As Canada's population continues to grow, the health-care resources available to its residents are constricting. Between 2022 and 2023, Canada lost 3% of its family doctors<sup>22</sup>, leaving just 12 doctors per 10,000 people. In 2023, 5.4 million (17%) Canadian adults said that they did not have a regular health-care provider.<sup>23</sup>

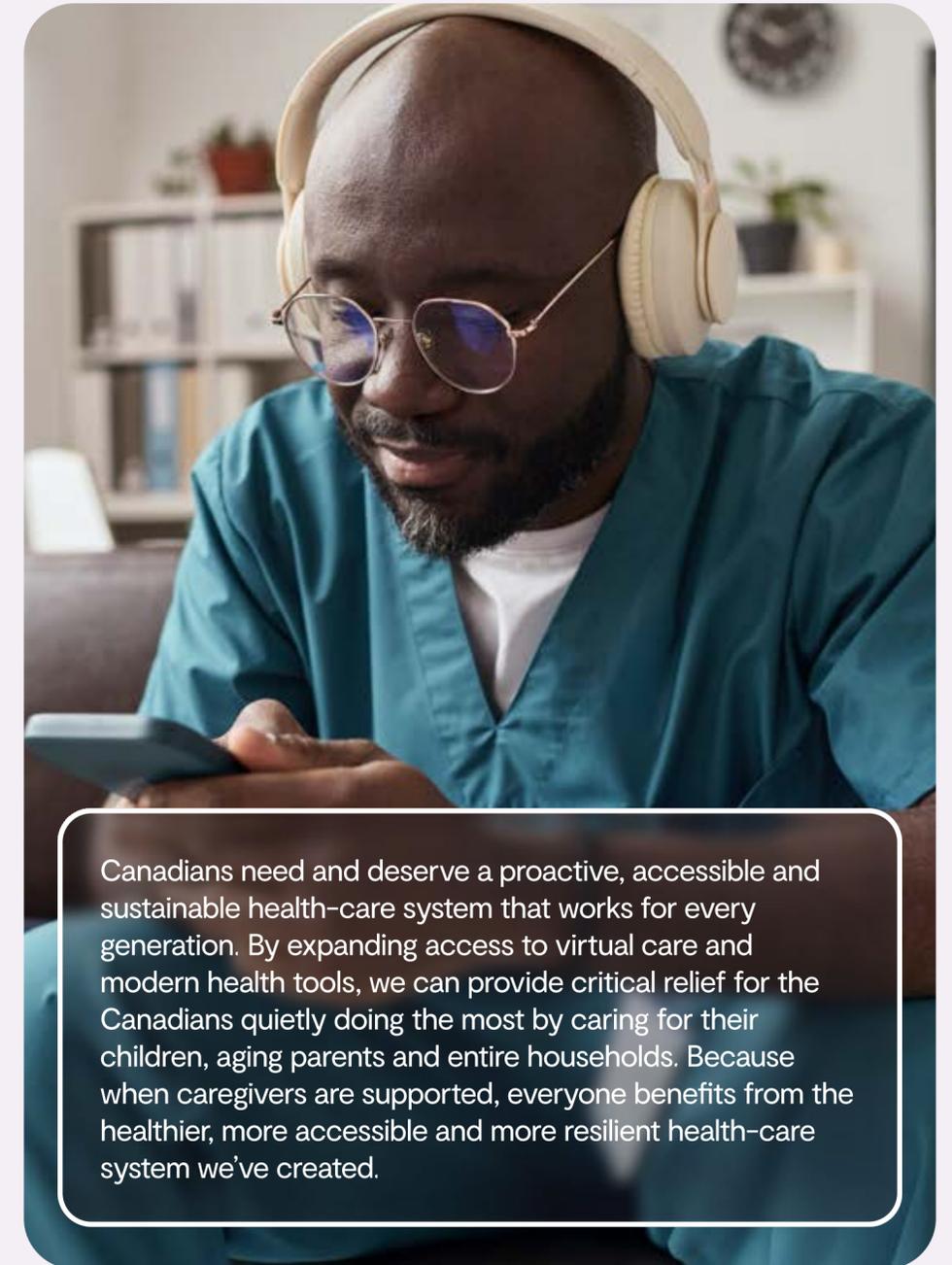


It's a situation that is likely to worsen in coming years: Canada is projected to need 47,800 additional general practitioners and family physicians in the decade between 2024 and 2033 primarily due to a combination of retirements and increased demand, but just 25,800 of those openings will be filled, resulting in a potential shortage of 22,000 doctors.<sup>24</sup>

But even having reliable access to a health-care provider doesn't guarantee timely care: far less than half (38%) report receiving a same-day or next-day appointment for urgent care needs.<sup>25</sup>

With millions of Canadians lacking a family doctor, and millions more unable to access timely care, the impact is felt particularly strongly by families and caregivers who are left to manage the care of their dependents without adequate support and tools.

For many families, 24/7 access to a virtual primary care provider offers a lifeline when local options are unavailable. In fact, 87% of caregivers say they want technology-driven solutions that simplify navigation of health-care services, reduce delays and make care more seamless.



Canadians need and deserve a proactive, accessible and sustainable health-care system that works for every generation. By expanding access to virtual care and modern health tools, we can provide critical relief for the Canadians quietly doing the most by caring for their children, aging parents and entire households. Because when caregivers are supported, everyone benefits from the healthier, more accessible and more resilient health-care system we've created.

# Building a smarter, more connected health-care system

Modern care models and technology-enabled solutions can help families bypass systemic bottlenecks, receive dignified care at home and avoid preventable crises. Virtual care can bridge access gaps, reduce stress and make the system more sustainable.

When enhanced with AI, virtual care becomes even more powerful. By streamlining administrative tasks, triaging symptoms and connecting patients to the right provider faster, AI tools can help reduce wait times, support care-navigation and ease pressure on the broader health system. For caregivers, these tools can simplify complex care journeys by helping manage appointments, track prescriptions, monitor progress and organize their health records across multiple family members.



Most Canadian caregivers feel that tech-enabled care would help reduce their stress and time spent on caregiving (87%), particularly by:



Helping navigate and coordinate providers, prescriptions, results, etc.



Reducing wait times / improving convenient access



Providing better access to medical professionals



Improving continuity of care and management of records

**A 24/7 care model  
meets families where  
they are — at home, at  
work and in between.**



# A look ahead: the future of caregiving in Canada

It is human nature to care for those we care about. Caregivers will always be part of the fabric of Canadian society, compassionately tending to the needs of loved ones whenever they are called upon.

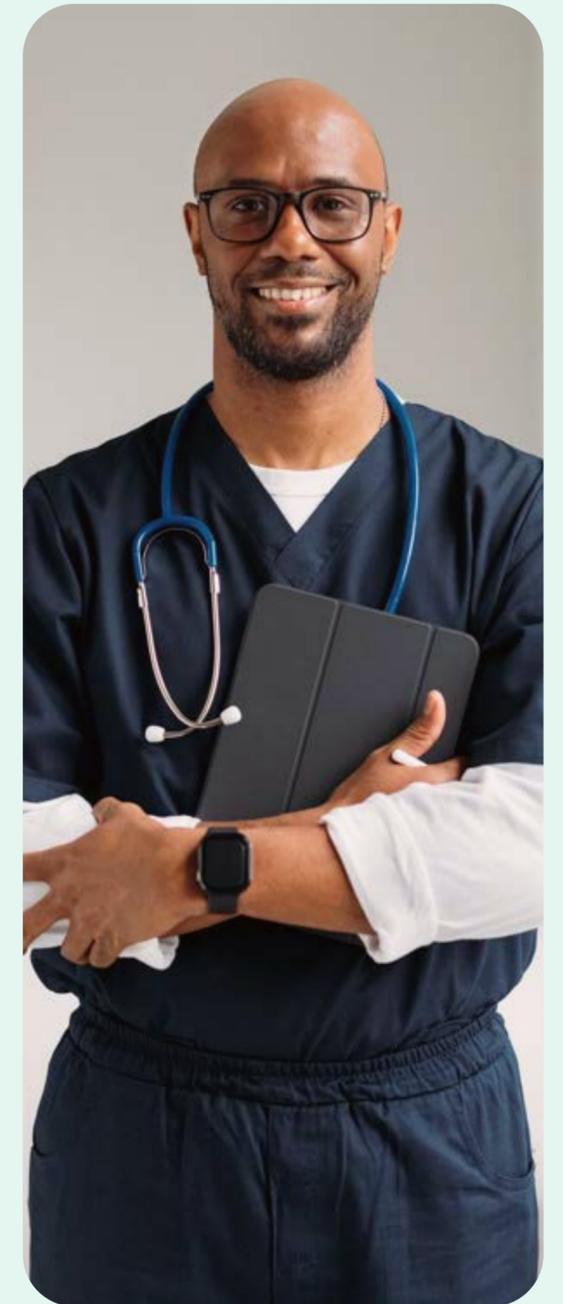
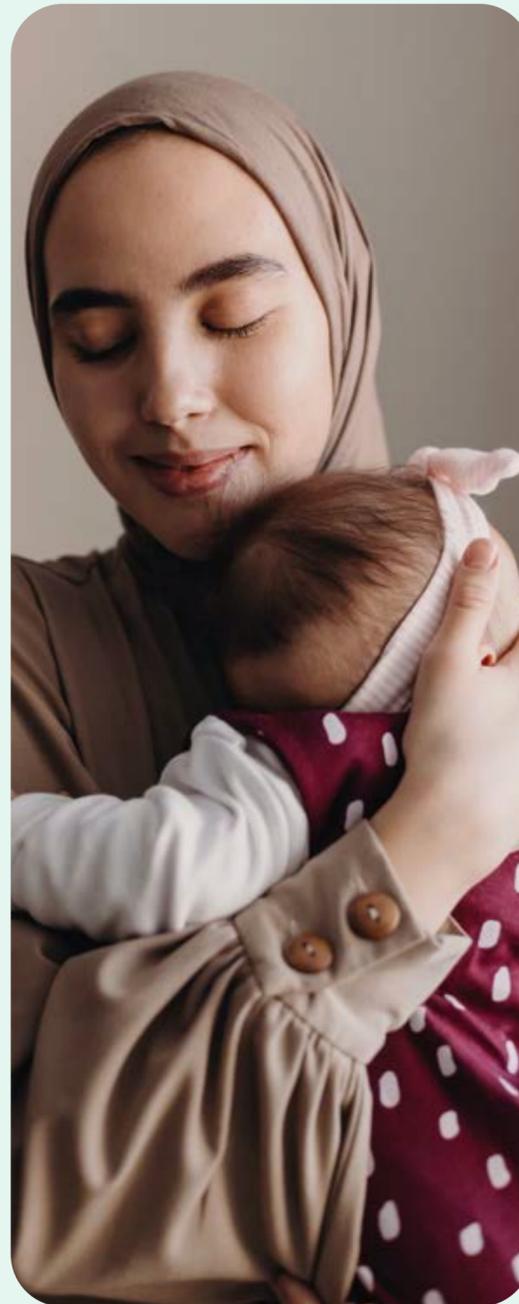
Now they are calling upon our health-care system to step up its game.

Caregivers have said it loud and clear: they need support and choice in care that works when, where and how they need it, empowering them to fulfill their roles without impacting their own health and well-being.

Easing their burden doesn't just support caregivers, it supports our communities and society at large, our workplaces and the Canadian economy.

That work begins by embracing transformative innovation to enhance, strengthen and realign our fragmented health-care system into an interconnected, integrated whole. Digital tools, virtual care and AI-enabled technology are essential components of a broader solution.

As policymakers, employers and care providers work hand in hand to uphold the decades-old promise of our universal health-care system, they won't only give our caregivers the support they so desperately need. They will be supporting every generation of Canadians for generations to come.



## About Maple

Maple's virtual care platform addresses Canada's health-care challenges by providing convenient, high-quality care. Founded in 2015 by a Toronto ER physician, Maple offers 24/7 access to primary care providers and direct access to specialists for appointments. To date, we have served over 7 million Canadians, including every resident of Nova Scotia through a provincially funded virtual care program launched in November 2023. The platform also enables proactive care screenings and connects patients with a network of more than 2,000 providers. In addition, Maple delivers customized solutions for provincial health systems as well as employers and insurers. More information is available at [getmaple.ca](https://getmaple.ca).

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## Survey methodology

These findings are from a survey conducted by Maple from September 23 to 29, 2025, among a representative sample of 1,525 online Canadians who are caregivers and are members of the Angus Reid Forum. The survey was conducted in English and French. For comparison purposes only, a probability sample of this size would carry a margin of error of +/-2.51 percentage points, 19 times out of 20.

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## Media inquiries

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