2026

Canada Retirement Outlook

An older, home-owning country whose people already fill winter flights to the Dominican Republic, though very few settle there yet.



Prepared by Retire.do · 25 September 2026 · retire.do

CA COUNTRY OUTLOOK · 25 SEPTEMBER 2026

Canada Retirement Outlook 2026

1.14 million

air arrivals from Canada in the Dominican Republic in 2025, second only to the US[1]

An older, home-owning country whose people already fill winter flights to the Dominican Republic, though very few settle there yet.

C$ (Canadian dollars) unless marked US$

All figures are estimates, with sources

Most of this wealth stays in Canada

Not legal or tax advice

Key takeaways

C$11.2T

Older households hold most of the wealth.

Households whose main earner is 55 or older hold **C$11.2 trillion**, 60.4% of household net worth (our calculation). Those aged 65 and over hold C$6.69 trillion, about US$4.8 trillion (our conversion). Most of it is homes, pensions and investments that stay in Canada. [2, 3]

1 in 5

Few older homeowners still have a mortgage.

70.3% of family units aged 65 and over own their home, and only about one of these owners in five still has a mortgage on it (our calculation). In a 2023 survey, 76% of small-business owners planned to exit within ten years. [4, 5]

+1.9M

About two million more Canadians aged 65 and over by 2035.

From 8.11 million in 2025 to **10.05 million** in 2035 in Statistics Canada's medium scenario. The UN projects 10.19 million. [6, 7]

−25%

Canadians travelled much less to the US in 2025.

Return trips from the US fell 25.4% while trips to other countries rose 9.2%. In a snowbird survey, 23% planned to winter in countries other than the US, against 12% who did so the winter before. [8, 9]

1.14M

They already come to the DR, mostly in winter.

Canada sent **1.14 million** air arrivals in 2025, second only to the US. In 2023, 35.5% of arrivals from Canada were aged 50 and over, and 73.1% came between November and April (our calculation). [1, 10]

331

Very few settle, and that is the gap.

The DR granted **331** residencies of all types to Canadians in 2025, about 3 for every 10,000 arrivals (our calculation). The yearly number has stayed between about 300 and 520 since 2018. [11, 1]

1 The wealth picture

Older Canadians hold most of the country's household wealth. Nearly all of it is homes, pensions and investments in Canada, and most of it will stay there, passing to spouses and to children at home.

ALL HOUSEHOLDS, 2025

C$18.6T

C$18.6 trillion of household net worth at the end of 2025, about US$13.3 trillion (our conversion) [2, 3]

MAIN EARNER 55 OR OLDER

C$11.2T

C$11.2 trillion, 60.4% of household net worth (our calculation from the published levels) [2]

MAIN EARNER 65 OR OLDER

C$6.69T

C$6.69 trillion, 36.0% of the total; about US$4.8 trillion (our conversion)[2, 3]

TYPICAL FAMILY AGED 65+

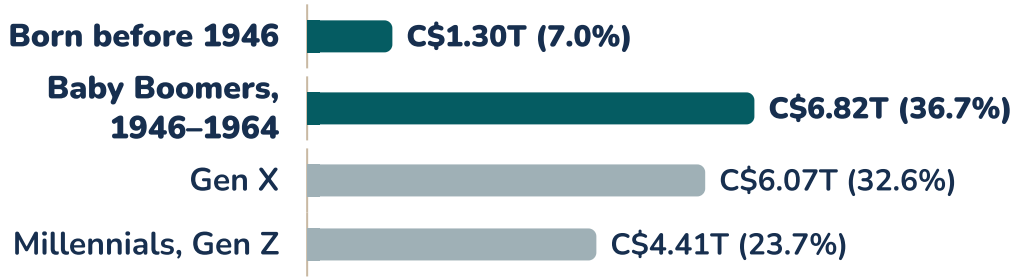
C$738,900

Median net worth of family units aged 65 and over, 2023 survey[4]

The survey median (2023) and the national-accounts totals (end of 2025) differ in method and date. Do not mix them.

Boomers and older generations hold C$8.1 trillion, 43.7% of the total

Household net worth by generation of the main earner, end of 2025, C$ trillions



Estimates. Statistics Canada, table 36-10-0660-01. C$8.1 trillion and 43.7% are our sum; Statistics Canada counts Gen Z with the Millennials.[2]

Inheritances: already common, forecasts thin

Published Canadian wealth-transfer estimates[12, 13]

ESTIMATE	WHAT IT COVERS	PERIOD	AMOUNT
CIBC (2016), read through CBC	Inheritances to Canadians aged 50 to 75	2016–2026	**C$750 billion**
CPA Canada (2023), read through Radio-Canada	Boomers to their Gen X and Millennial children	2023–2026	**About C$1 trillion**

Never add these. They overlap, and both periods end in 2026. We found no credible Canadian forecast for the next ten years.

- **Inheritances are already common.** In 2019, 3 in 10 homeowners and 2 in 10 renters had received one. The median inheritance received by homeowners rose from C$67,000 in 2019 to C$85,100 in 2023 (both in 2023 dollars). For renters it fell, from C$33,000 to C$29,800. [14]
- **The older share is rising.** Households aged 65 and over held 30.1% of household net worth in 2015 and 36.0% in 2025. Their net worth rose 128% (our calculation) in dollars of each year, partly because there are more older people. [2]
- **In US dollars.** Among the 56 markets UBS covers, Canada ranks 13th for average wealth per adult (US$399,886) and 7th for median wealth per adult (US$147,811), at the end of 2025. [15]

Most of it stays in Canada. These are stocks of wealth, not money on the move, and they leave out the value of public pensions (CPP, QPP and OAS). No source estimates how much Canadian wealth is, or will be, spent in the Dominican Republic. [2]

2 Homes and businesses changing hands

Older Canadians mostly own their homes outright, and they sell later than earlier generations did. Many small-business owners plan to retire within ten years.

FAMILY UNITS AGED 65+

70.3%

Own their home; median value C$500,000 (2023) [4]

65+ OWNERS, MORTGAGE

1 in 5

About one owner aged 65+ in five still has a mortgage: 20.3% (our calculation); 14.3% of all family units aged 65+ [4]

REAL ESTATE, 65+, NET

C$2.23T

C$2.23 trillion of homes and other property held by households aged 65+, less mortgages, end of 2025 (our calculation) [2]

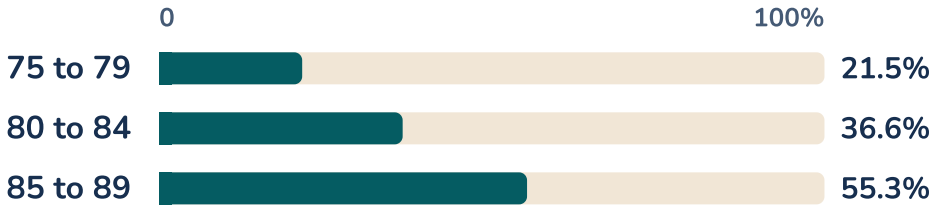
SMALL-BUSINESS OWNERS

76%

Planned to exit within ten years, in a 2023 survey; over C$2 trillion of business assets [5]

Most owners keep their home through their late 70s

Share of owner households in each age group that stopped owning between 2016 and 2021



Estimates. Canada Mortgage and Housing Corporation, from census data. "Stopped owning" includes giving the home away, for example to children. [16]

- **Ownership stays high in old age.** 75.9% of households whose main maintainer is 65 to 69 own their home, 75.0% at 70 to 74 and 71.6% at 75 and over (2021 Census). [17]
- **Sales come later than they used to.** The share of owners aged 75 and over who sell within five years fell from 41.6% (1991–1996) to 36.0% (2016–2021). CMHC says sales by older households might rise faster as ageing advances; Statistics Canada projects faster growth of the 85-and-over group from 2030 to around 2040. [16]
- **Plans to sell US homes.** In an August 2025 survey, 54% of Canadians who own residential property in the US said they plan to sell within a year; 62% of them cited Trump and the White House, and 32% plan to reinvest in Canadian real estate. The survey did not publish how many US owners it asked, and nothing says the money goes to the DR. [18]

Business owners near retirement

Canadian business owners nearing retirement

FINDING	FIGURE	SOURCE
Small-business owners planning to exit within ten years	**76%**; over C$2 trillion of business assets; only 9% have a formal succession plan	CFIB, January 2023 [5]
Small and mid-size firms expected to change hands within five years	**About C$300 billion**; seven sellers for every ten buyers	BDC, January 2026 [19]
Small and mid-size firms led by owners aged 50 or over	**61%** (BDC); **60%** of primary decision makers (2023 federal survey)	BDC [19]; ISED and Statistics Canada [20]
Family units aged 55 to 64 holding business equity	**21.0%**	Statistics Canada, 2023 survey [4]

These are business assets and deal values, not what owners take home. CFIB and BDC measure different things over different periods; do not add them.

3 Ageing: people aged 65 and over, now and in 2035

One in five Canadians is 65 or older, and there will be about two million more by 2035 than in 2025. [21, 6]

AGED 65+, JULY 2026

8.38M

8.38 million people, 20.0% of Canadians; 5.72 million in 2015 [21]

AGED 65+ IN 2035

10.05M

10.05 million, 22.8% of Canadians (our calculation), in Statistics Canada's medium scenario [6]

ADDED, 2025 TO 2035

+1.94M

1.94 million more people, +24.0% (our calculation); the UN projects +25.3% (our calculation)[6, 7]

QUEBEC, SHARE 65+

22.3%

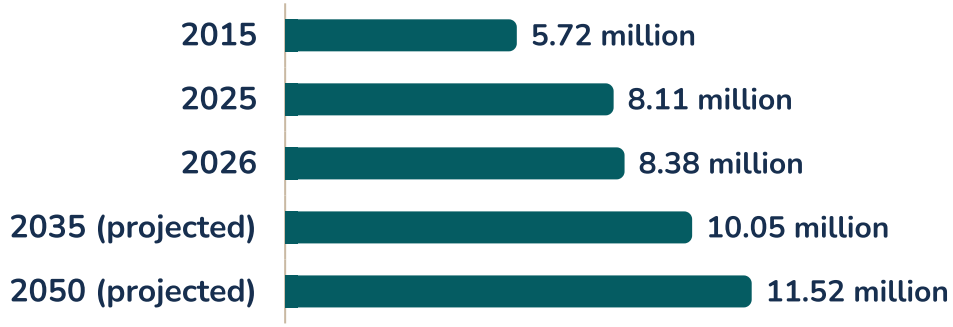
Of Quebecers in 2026; 25.8% by 2035 in the medium scenario (our calculation)[21, 6]

Canadians aged 65 and over, 2015 to 2050

Millions of people on 1 July; 2035 and 2050 are Statistics Canada's medium-growth projections

+1.94 million

from 2025 to 2035 in the medium scenario (+24.0%, our calculation)



Estimates. Statistics Canada population estimates (2015–2026) and projections, medium-growth scenario M1 (2035, 2050).[21, 6]

Projections for 2035, side by side[6, 7]

PROJECTION	AGED 65+ IN 2035
Statistics Canada, low-growth scenario	9.83 million
Statistics Canada, medium-growth scenario	**10.05 million**
Statistics Canada, high-growth scenario	10.28 million
United Nations, medium variant	10.19 million

Projections, not counts. They are shown side by side, not averaged, and say nothing about who moves abroad.

If the share of Canadian retirees who live abroad stays the same, the number living abroad still rises.

4 Retirees abroad from Canada

Retiring abroad is still rare for Canadians, and most Canadians abroad live in the US. What changed in 2025 is where Canadians travel.

Old Age Security pensioners living outside Canada [22]

YEAR	OAS PENSIONERS LIVING ABROAD
2015	147,440
2020	158,766
2024	155,900

In 2024 this was 2.1% of all 7,353,535 OAS pensioners (our calculation). 137,800 of the 155,900 received a partial pension, which points to many former immigrants who went home. No country breakdown is published, so there is no count for the DR.

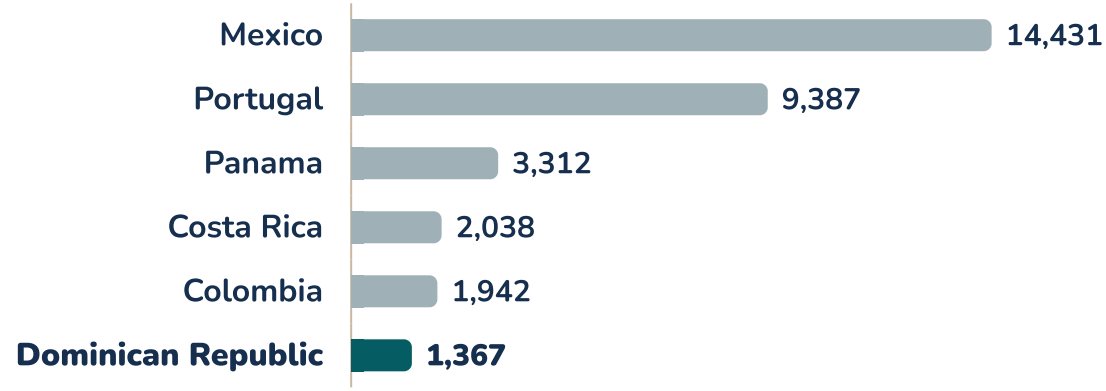
- **Flat since 2020.** The number abroad is up 5.7% on 2015 but down 1.8% on its 2020 peak (our calculations). [22]
- **Pension money paid abroad.** OAS payments to people abroad rose from C$414 million in 2012 to C$621 million in 2022, a small part of OAS spending (about 1.3%, according to the office of the Minister of Seniors). [23]
- **Rules that keep people at home.** OAS keeps being paid abroad only to people who lived in Canada for at least 20 years after turning 18, and the Guaranteed Income Supplement requires living in Canada. [24, 25]

Mexico has about ten times as many Canadian-born residents as the DR

People born in Canada living in selected warm-weather countries, mid-2024 (UN estimates)

+12.5%

DR, 2015 to 2024, against +43.9% for Mexico (our calculations)



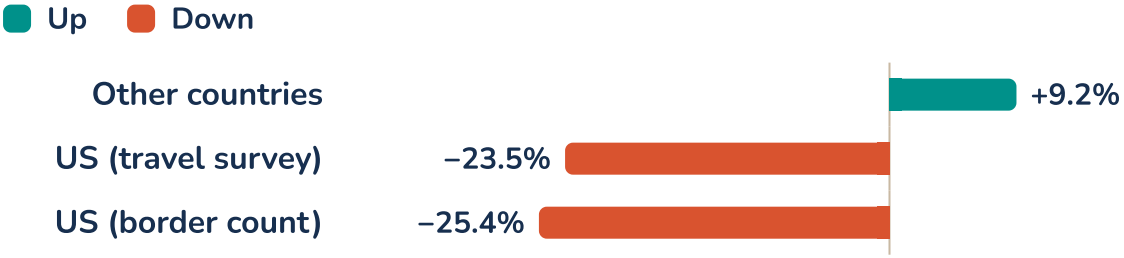
Estimates. UN DESA, International Migrant Stock 2024 (modelled). The US has 950,387 Canadian-born residents, the UK 81,845 and Australia 57,190. [26]

In 2025 Canadians travelled much less to the US, and more elsewhere

Change on 2024 in trips by Canadian residents: to other countries, and to the US by two measures (return trips counted at the border, visits in the national travel survey)

14.2 million

trips to countries other than the US in 2025



Estimates. Statistics Canada. "Other countries" means everywhere except the US, including Mexico and the Caribbean, for all ages. [8, 27]

Who says they want to go

- **Snowbirds look beyond the US.** In a late-October 2025 survey of over 4,000 Canadian snowbirds, 23% planned to spend the winter in countries other than the US, against 12% of respondents who did so the winter before; 70% still planned the US. The survey method was not published, and the article reporting it warns that the findings may not give a fully accurate picture.[9]
- **About 15% plan to retire abroad.** About 30% of Canadians plan to move to another city in retirement, and about half of them to another country (our reading: about 15%). Ontario residents are the most likely to plan to retire abroad (18%), Quebec residents the least (11%). These are intentions, not moves.[28]

5 The Dominican Republic connection

Canadians already fly to the Dominican Republic in large numbers, mostly in winter and mostly to Punta Cana. Very few take up residency, and that gap is where DR businesses can help.

AIR ARRIVALS, 2025

1.14 million

15.6% of foreign air visitors, second after the US[1]

AGED 50 AND OVER

35.5%

Of arrivals from Canada in 2023 (37.1% in 2024)[10, 29]

NOVEMBER TO APRIL

73.1%

Of 2023 arrivals came in these six months (our calculation)[10]

FLIGHTS FROM CANADA

7,084

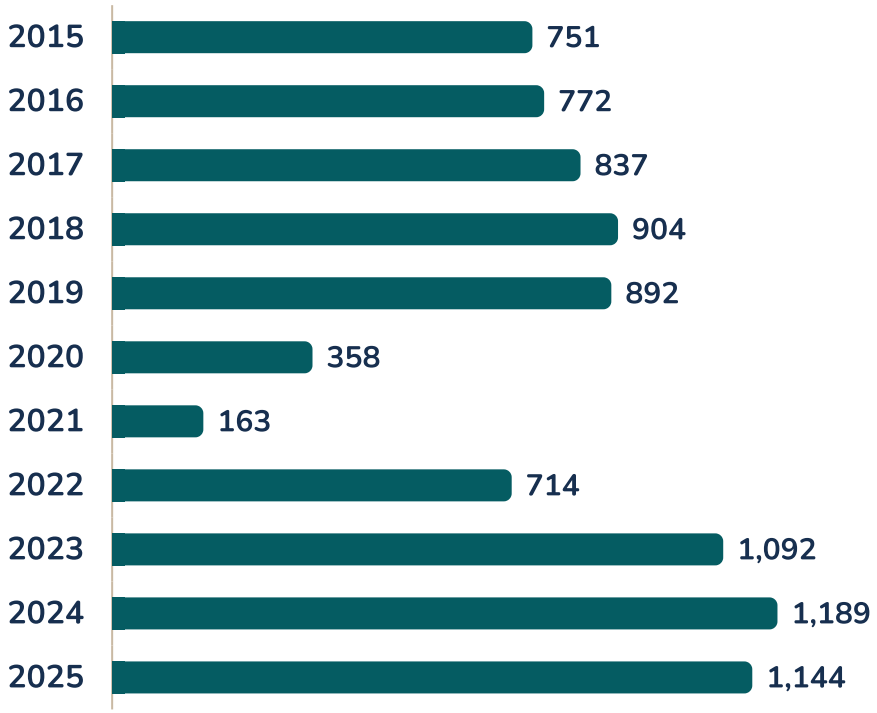
Flights in 2024 on 34 routes (6,064 in 2023)[29, 10]

Canadian arrivals have grown by half in ten years

Air arrivals of Canadian residents in the DR, in thousands

+12.8%

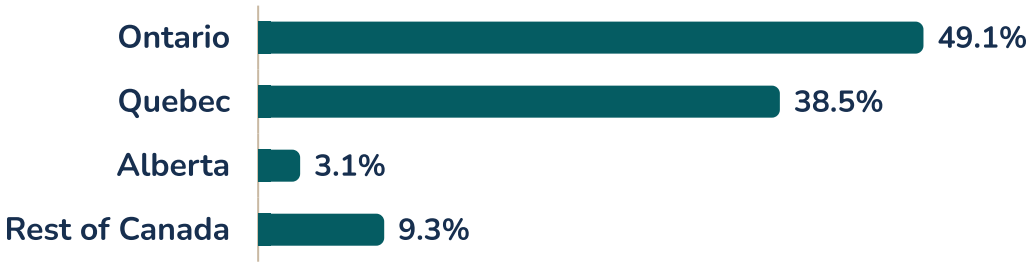
January to July 2026, against the same months of 2025 (our calculation)



Estimates. Ministry of Tourism, SITUR (2015–2023); Banco Central (2024, 2025 and January–July 2026). 2024 was the highest year since at least 2015. Arrivals count trips, not people; 2020 and 2021 were the pandemic years. [10, 30, 1, 31, 32]

Nearly nine in ten come from Ontario or Quebec

Arrivals from Canada by province of residence, 2023



Estimates. Ministry of Tourism (MITUR), profile of visitors resident in Canada, 2023. Rest of Canada is our calculation (100% minus the three provinces shown). [10]

- **Few are Dominicans going home.** In 2023, 1,092,253 arrivals from Canada were born outside the DR and 11,318 (1.0%) were born in the DR. [10]
- **Short resort stays.** In 2023 the average stay was 8 nights and 90.0% stayed in hotels. 78.1% arrived at Punta Cana, 14.4% at Puerto Plata and 4.8% at Samaná. [10]
- **Growing again in 2026.** There were 834,769 arrivals in January–July 2026, up from 740,344 a year earlier (+12.8%, our calculation). The airport operator Aerodom reports Canadian passengers up 62% at Samaná and 13% at Puerto Plata in 2026, read through the press. [31, 32, 33]
- **About 3 residencies per 10,000 arrivals.** Set against 1,144,242 arrivals in 2025, the 331 residencies are about 2.9 per 10,000 (our calculation). Arrivals are trips, not people, so this is only a rough guide. [11, 1]

Few Canadians live in the DR

BORN IN CANADA, IN THE DR

1,367

Residents in mid-2024 (UN estimate), up from 1,215 in 2015 [26]

RESIDENCIES, 2025

331

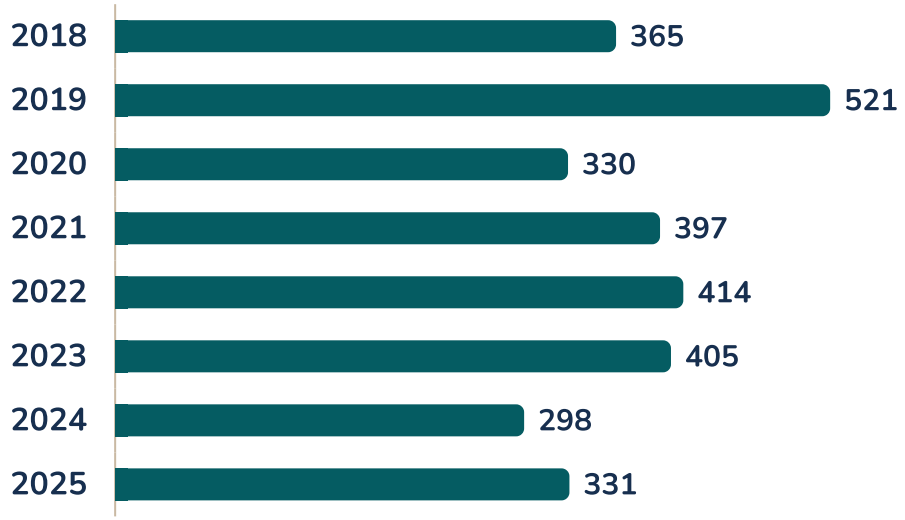
Granted to Canadians, all types, not only retirees: 0.95% of all residencies (our calculation) [11]

Only a few hundred Canadians a year take up residency

Residencies granted to Canadian nationals by the DR migration office, all types

241

January–August 2026, against 205 in the same months of 2025 (+17.6%, our calculation)



Estimates. Dirección General de Migración open data; yearly totals are our sums. All residency types (work, family, retirement and others); the file does not say whether renewals are included. [11]

The whole resident market. Residencies for the main retiree-origin nationalities have been flat since 2018: US citizens 1,994 then 2,069 in 2025, EU citizens 4,633 then 4,348, Canadians 365 then 331. The total for all nationalities grew from 19,698 to 34,778 (+76.6%, our calculation), driven by Haitian and Venezuelan residencies. [11]

Direct flights

Busiest routes from Canada to the DR, 2023[10]

ROUTE	FLIGHTS IN 2023
Toronto to Punta Cana	2,198
Montreal to Punta Cana	1,383
Toronto to Puerto Plata	440
Quebec City to Punta Cana	327
Montreal to Puerto Plata	272
Montreal to Samaná	229
Ottawa to Punta Cana	191
Halifax to Punta Cana	132

Flights by airline in 2023: Air Transat 2,051, Sunwing 1,894, Air Canada 1,169, WestJet 599, Swoop 171. Canada and the DR signed an open-skies agreement in February 2023.[30]

New routes for winter 2026–27[33]

ROUTE	AIRLINE	SERVICE
Montreal to Santo Domingo	Air Canada	Twice a week, 10 December 2026 to 18 April 2027
London (Ontario) to Puerto Plata	Air Transat	Weekly from December 2026
Winnipeg to Puerto Plata	WestJet	Weekly

Seat capacity from Canada is projected to rise by about 20% at Puerto Plata and 39% at Samaná in winter 2026–27. These are projections, read through the press.

6 What it means for DR businesses serving people from Canada

A large, older base of winter visitors, and very few who settle yet. Here is what that means in practice.

Speak English and French

Quebec residents made 38.5% of arrivals from Canada in 2023, while Quebec has about 22% of Canada's people (our calculation, 2026). Quebec is also older: 22.3% of Quebecers are 65 or over. French-language help is a real advantage, though Quebecers are the least likely to say they plan to retire abroad (11%). [10, 21, 28]

Be there for the winter

In 2023 nearly three in four arrivals from Canada came between November and April, and the average stay was 8 nights, mostly in hotels. More snowbirds say they will winter in countries other than the US. Long-stay rentals, property managers and winter services fit that pattern. [10, 9]

The services movers will need

Each step of a move from Canada raises questions that local professionals can answer. None of this is advice: point clients to a qualified lawyer or tax adviser.

Health insurers and clinics. Provincial health cover does not follow a mover. Ontario needs an approval for more than 7 months away in any 12, and Quebec requires 183 days a year in the province. For care abroad, OHIP pays at most C$400 a day for intensive hospital care, and Quebec repays only part of the cost. [34, 35]

Cross-border tax and pension advisers. Canada withholds 18% on CPP, QPP and OAS paid to DR residents under the tax treaty. Leaving Canada can

trigger departure tax on certain property, and Canada has no social security agreement with the DR.[36, 37, 38]

Immigration lawyers. Law 171-07, as written in 2007, asks for a pension of at least US$1,500 a month (US$2,000 of other income for rentistas). Average CPP plus average OAS is about C$1,425 a month, about US$1,020 (our calculation), below that line. Maximum public pensions, about C$2,260 or US$1,617 (our calculation), are above it. The current requirements, whether other income counts and how Law 30-26 affects Law 171-07 are for a Dominican lawyer to confirm.[39, 22, 40, 41, 3, 42]

Real estate agents and property managers. Most older Canadian owners have no mortgage, and many Canadian owners of US homes say they plan to sell. Nothing in the data says that money comes to the DR; a clear local contact helps the few who choose it.[4, 18]

Stay honest about the size

The DR granted 331 residencies to Canadians in 2025, and the number of OAS pensioners abroad has been flat since 2020. The opportunity is the gap between more than a million arrivals a year and the few hundred who settle: be found early, in the mover's language.[11, 22, 1] Retire.do puts a business's listing next to its guides and move plan. It cannot promise customers, and the site has no traffic figures yet.

7 Risks and caveats

- **Estimates, not spending.** No source measures how much Canadian wealth, pension income or home-sale money is, or will be, spent in the DR.
- **Trips, not people.** Air arrivals count trips by country of residence, not individual people or nationality, and aged 50 and over does not mean retired.[1, 10]

- **Mixed residency data.** The migration office's file mixes all residency types and does not say whether renewals are included. The live file now sits behind a browser check, so we used a copy saved earlier in September 2026.[11]
- **Modelled migrant counts.** The UN figures are modelled. Its series for Canadian-born DR residents falls from 4,351 in 2000 to 1,158 in 2010 with no published explanation, so read the long-run trend with care. Snowbirds and part-year residents are not counted.[26]
- **Old, short forecasts.** The Canadian wealth-transfer estimates date from 2016 and 2023, end in 2026 and were read through the press. Never add them.[12, 13]
- **Surveys are intentions.** The Royal LePage survey did not publish how many US owners it asked, the snowbird survey did not publish its method, and the BMO retire-abroad figures come through The Canadian Press.[18, 9, 28]
- **Dollars of the day.** Wealth figures are not adjusted for inflation. Conversions to US dollars use the 2025 average rate of C$1.3978 per US dollar and are approximate.[3]
- **Law and tax.** Law 171-07 thresholds come from the 2007 text, and, according to a press summary, Law 30-26 (June 2026) may change how incentives combine. The 18% withholding rate comes from a 2022 CRA table, and the absence of a social security agreement should be confirmed with Service Canada. None of this is advice.[39, 42, 36, 38]
- **Pension averages.** The average CPP retirement pension (C$706.61 a month in 2024) includes back payments; new retirees averaged C$877.01 in April 2026. These averages leave out workplace pensions and private savings.[22, 40]
- **Safety.** The Government of Canada advises Canadians to “exercise a high degree of caution” in the DR because of crime, and warns about elective surgery abroad (advice updated 24 September 2026).[43]

- **Press-read airport figures.** The 2026 airport figures (Samaná +62%, Puerto Plata +13%) come from Aerodom through the press, with loosely stated periods.[33]

8 Sources

Figures were checked against the original publications. Where only press coverage could be read, the source line says so. "Our calculation" means we derived the figure from published numbers; the publisher did not print it.

– Hide the sources

1 Banco Central de la República Dominicana, "Informe del flujo turístico, enero–diciembre 2025", 2026. Foreign non-resident air arrivals by country of residence, from migration data.

2 Statistics Canada, "Distributions of household economic accounts, wealth, by characteristic, Canada, quarterly (table 36-10-0660-01)", 13 April 2026 (data for the fourth quarter of 2025). Age and generation are those of the main income earner. Shares of 55+ and generation sums are our calculations from the levels. (data file)

3 Bank of Canada, "Annual average exchange rate, US dollar in Canadian dollars (series FXAUSDCAD)", retrieved 24 September 2026. 2025 average: C$1.3978 per US dollar. All US-dollar figures marked 'our conversion' use it.

4 Statistics Canada, "Assets and debts held by economic family type, by age group, Survey of Financial Security (table 11-10-0016-01)", 29 October 2024 (2023 survey). The share of 65+ owners with a mortgage (670,000 of 3,301,000) is our calculation. (data file)

5 Canadian Federation of Independent Business, "Over $2 trillion in business assets are at stake as majority of small business owners plan to exit their business over the next decade", 10 January 2023.

6 Statistics Canada, table 17-10-0057-01, "Population Projections for Canada (2025 to 2075), Provinces and Territories (2025 to 2050)", 27 January 2026. Shares and changes are our calculations. (data file)

7 United Nations DESA, Population Division, “World Population Prospects 2024, medium variant”, 11 July 2024. Ages 65 and over summed from five-year groups (our calculation).

8 Statistics Canada, The Daily, “Travel between Canada and other countries, December 2025”, 23 February 2026.

9 Travel Market Report (Marsha Mowers), citing a Snowbird Advisor survey, “Canadian Snowbirds Set for U.S. Winter Despite Decline”, 17 November 2025. Survey by Snowbird Advisor, an online resource for Canadian snowbirds, of over 4,000 snowbirds in late October 2025; the method is not described.

10 Ministerio de Turismo (MITUR), Viceministerio Técnico / SITUR, “Canadá: perfil del turista canadiense, 2023 (market profile, with flight data from the Junta de Aviación Civil)”, 30 January 2024. The November–April share and Rest of Canada are our calculations from its charts.

11 Dirección General de Migración (open data), “Residencias por nacionalidad 2018–2026, por tipo de residencia”, dataset modified 3 September 2026. Yearly and nationality totals are our sums of the monthly file (all residency types).

12 CBC News (Pete Evans), reporting a CIBC study, “Baby boomers under 75 set to inherit $750B in next decade, CIBC says”, 6 June 2016. Read through CBC; the CIBC report itself was not opened.

13 Radio-Canada International (Chris Edwards), citing CPA Canada, “'A trillion-dollar tsunami': Canadians grapple with unprecedented wealth transfer”, 19 February 2025. Read through Radio-Canada; CPA Canada's own page could not be opened.

14 Statistics Canada (Carter McCormack and Timothy Sheridan), Economic and Social Reports, “Familial support in entering the Canadian housing market”, 26 March 2025.

15 UBS, “Global Wealth Report 2026”, 30 June 2026. Ranks from the report's table "Wealth per adult: the top 30", among the 56 markets UBS covers.

16 Canada Mortgage and Housing Corporation, “Housing Market Insight: Canadian Metropolitan Areas”, November 2023.

17 Statistics Canada, “Households with multiple maintainers and the impact on homeownership rates”, 16 December 2024.

18 BNN Bloomberg (Joshua Santos), reporting a Royal LePage survey by Burson on the Leger panel (about 2,500 adults, 4–9 August 2025), “The majority of Canadians that

own property in the U.S. plan to sell, survey finds", 27 August 2025. Read through BNN Bloomberg; Royal LePage's own page could not be opened.

19 Business Development Bank of Canada (via GlobeNewswire), "Historic $300 billion wave of business acquisitions set to reshape Canada's economy: BDC study", 28 January 2026. BDC does not say whether C$300 billion is enterprise value, assets or deal value.

20 Innovation, Science and Economic Development Canada, with Statistics Canada, "Summary of the Survey on Financing and Growth of Small and Medium Enterprises 2023", page modified 15 May 2025. Base sample 22,084 small and medium enterprises.

21 Statistics Canada, The Daily, and table 17-10-0005-01, "Canada's population estimates: Age and gender, 2026", 23 September 2026. Population on 1 July. Quebec's share of Canada's population is our calculation. (data file)

22 Employment and Social Development Canada, "The CPP & OAS Stats Book 2025 (Tables 4, 22 and 23)", fall 2025.

23 CBC News (Peter Zimonjic), citing the office of the Minister of Seniors, "Number of pensioners receiving OAS abroad dropped during pandemic, then increased", 9 February 2024.

24 Government of Canada, "Old Age Security: while receiving (travelling or living outside Canada)", page modified 6 August 2026.

25 Government of Canada, "Guaranteed Income Supplement: eligibility", page modified 29 June 2026.

26 United Nations DESA, Population Division, "International Migrant Stock 2024, Table 1 (destination and origin)", 2024. Modelled estimates for mid-2024; growth rates are our calculations.

27 Statistics Canada (Laura Presley and Carter McCormack), Economic and Social Reports, "Canadian-resident travel to the United States: A year in review", 22 July 2026.

28 The Canadian Press (Daniel Johnson) via BNN Bloomberg, reporting a Pollara survey of 1,500 Canadians for BMO (4–10 November 2025), "Most Canadians say inflation negatively impacting retirement plans: BMO survey", 17 February 2026. Read through The Canadian Press; BMO's own release did not include these figures.

29 Diario Libre, from Banco Central and MITUR data, "La llegada de turistas desde Canadá aumenta 66.8 % en 10 años", 12 February 2025. Press report of official data.

30 Banco Central de la República Dominicana, "Informe del flujo turístico 2024", 2025.

31 Banco Central de la República Dominicana, "Informe del flujo turístico, enero–julio 2026", August 2026.

32 Banco Central de la República Dominicana, "Informe del flujo turístico, enero–julio 2025", 2025.

33 DR1.com, citing Aerodom and the airlines, "Air Canada launches Montreal–Santo Domingo winter service amid broader Canadian market surge across Dominican Republic", 8 September 2026. Press report; airport figures have loosely stated periods.

34 Government of Ontario, "OHIP coverage while outside Canada", updated 16 January 2026.

35 Gouvernement du Québec, "Stays Outside Québec", 12 February 2021.

36 Canada Revenue Agency, "Changes to the Taxation of Social Security Benefits for Residents of Certain Countries with Which Canada has an Income Tax Convention", 10 August 2022. The Dominican Republic is also on CRA's list of countries whose residents need not file the OAS Return of Income, under conditions.

37 Canada Revenue Agency, "Leaving Canada (emigrants)", page modified 17 September 2026.

38 Government of Canada, "Lived or living outside Canada - Pension and benefits – Apply", page modified 16 June 2026. The list of social security agreements includes Dominica but not the Dominican Republic.

39 Congreso Nacional de la República Dominicana (text hosted by DGII), "Ley No. 171-07 sobre Incentivos Especiales a los Pensionados y Rentistas de fuente extranjera", 2007.

40 Government of Canada, "CPP retirement pension: how much you could receive", page updated 2 July 2026. Maximum at 65 in 2026: C$1,507.65 a month; average for new retirees, April 2026: C$877.01.

41 Government of Canada, "Old Age Security: payment amounts", page modified 17 August 2026. Maximum OAS for ages 65 to 74, July to September 2026: C$751.97 a month.

42 El Inmobiliario (secondary summary; the law text was not opened), “La Ley 30-26 introduce una restricción que toca el corazón del modelo Confotur”, 26 June 2026.

43 Government of Canada, “Travel advice and advisories for Dominican Republic”, updated 24 September 2026.

Prepared by Retire.do, 25 September 2026. Estimates from the sources above; they describe markets, not the results of any business.

Photo: Manuela Martinez (Cabarete), Unsplash License. Fonts: Nunito and Literata.