



Government
of Canada

Gouvernement
du Canada

Government of Canada Action for Seniors



Canada 

You can download this publication by going online:
<http://www12.hrsdc.gc.ca>

This document is available on demand in multiple formats (large print, Braille, audio cassette, audio CD, e-text diskette, e-text CD, or DAISY), by contacting 1 800 O-Canada (1-800-622-6232). If you use a teletypewriter (TTY), call 1-800-926-9105.

© Her Majesty the Queen in right of Canada, 2014

For information regarding reproduction rights:
droitdauteur.copyright@HRSDC-RHDCC.gc.ca

PAPER

Cat. No.: Em12-5/2014E

ISBN/ISSN: 978-1-100-25199-8

PDF

Cat. No.: Em12-5/2014E-PDF

ISBN/ISSN: 978-1-100-25198-1

ESDC

Cat. No.: ISSD-125-10-14E

Table of contents

A Message from the Minister of State (Seniors)	3
Introduction.....	5
Profile of seniors in Canada	6
Government of Canada working for seniors	7
Ensuring financial security for seniors	9
The Old Age Security program	10
The Old Age Security pension.....	10
The Guaranteed Income Supplement	11
The Allowance and the Allowance for the Survivor	11
The Canada Pension Plan.....	12
International social security agreements	14
Tax measures.....	14
Financial literacy.....	15
Enabling active participation in the labour force and the community	17
Labour market participation of older workers.....	17
Community involvement	20
Supporting Canadians who are balancing caregiving and working	23
Helping seniors to age in place.....	25
Healthy and active aging	29
Innovative care support	30
Promoting healthy aging.....	31

Supporting mental health.....	32
Research	33
Combatting elder abuse	35
Ensuring seniors have access to information, services and benefits	38
Conclusion.....	39
Annex A: Relevant Sources.....	41

A Message from the Minister of State (Seniors)

Canada's population is in the midst of a fundamental shift. In 2012, almost one in seven Canadians was a senior; by 2030, that number will jump to nearly one in four. This extraordinary change in our demographics presents new opportunities for Canadian society. It also presents challenges, which the Government of Canada is committed to meeting to ensure both the well-being of seniors and Canada's future prosperity.

Seniors play an important role in our families, communities and workplaces. They helped to build this country and continue to contribute to its success. In recognition of this contribution, the Government of Canada is committed to ensuring a high quality of life for seniors.

I meet regularly with seniors from all regions of Canada and from a variety of backgrounds to make certain that I understand their views and issues. I also consult with other stakeholders, government officials and levels of government. Everything that I have learned has convinced me that a high quality of life for seniors depends a great deal on helping them to stay active, engaged and informed.

Through a range of programs and policies, the Government has taken significant action to meet the needs of seniors, helping them to maintain active lifestyles, remain engaged in their communities and to stay well-informed about the

services and benefits available to them. In the past year alone, we have:

- implemented changes to income security programs to reflect the modern reality of how Canadians choose to live, work and retire;
- introduced new, and supported ongoing programs that help seniors continue to be active members of their communities, through paid or volunteer work;
- supported initiatives that help seniors remain in their homes as long as possible;
- invested in research and programs that support and promote good health while aging;
- undertaken activities to raise awareness of elder abuse and help prevent it; and
- improved seniors' access to information and resources about programs and services available to them in their communities.

I am pleased to share this report, which provides an overview of various Government of Canada programs and initiatives that are helping seniors, so that we may overcome the challenges and enjoy the opportunities that will come with this new population profile.

I encourage you to visit **seniors.gc.ca** to learn more about these and other initiatives for seniors.

The Honourable Alice Wong, P.C., M.P.
Minister of State (Seniors)

Introduction

In 2006, the Government of Canada created the Office of the Minister of State (Seniors) within **Employment and Social Development Canada** (ESDC), formerly Human Resources and Skills Development Canada. Its mandate includes working cooperatively with the many ministers, departments and agencies involved in developing policies and programs that affect Canada's seniors.

ESDC chairs an interdepartmental committee which brings together these federal departments and agencies and serves as a focal point for the wide range of disciplines affected by seniors' issues. With the benefit of this analysis from across the federal government, the Minister of State (Seniors) provides Cabinet with a focused perspective on a variety of seniors issues. This report would not have been possible without the coordinated assistance of more than 22 federal departments and agencies. This report mirrors an aspect of Seniors Policy in this respect. Seniors Policy is inherently interdisciplinary. Issues affecting Canadian seniors fall within the scope of many federal departments and agencies. While the focus here is federal, a similar approach is often seen in many provinces and territories. It is a primary task of Seniors Policy to bring together the various program and policy elements from across the whole of government and assess them holistically.

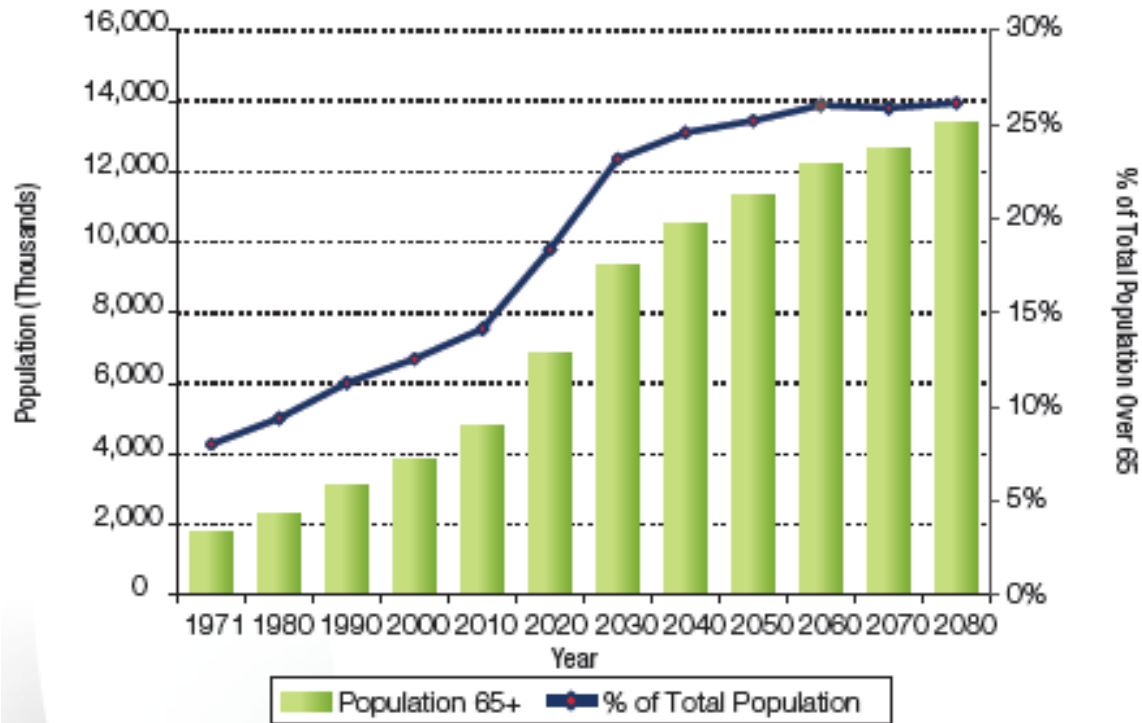
Profile of seniors in Canada

Seniors in Canada are a rapidly growing segment of the population and are living longer and healthier lives than previous generations.

In 2014, over 6 million Canadians were aged 65 or older, representing 15.6 percent of Canada's population. By 2030--in less than two decades--seniors will number over 9.5 million and make up 23 percent of Canadians. Additionally, by 2036, the average life expectancy at birth for women will rise to 86.2 years from the current 84.2 and to 82.9 years from the current 80 for men.

A large majority of seniors are also active later in life: 80 percent of seniors participate frequently (at least monthly) in at least one social activity, 36 percent perform volunteer work and 13 percent participate in the work force.

Table 1: Total and share of population 65 and over by decade, 1971-2080



Source: Statistics Canada (1971-2010) and Office of the Superintendent of Financial Institutions (2020-2080)

Government of Canada working for seniors

The Government of Canada works hard to help seniors enjoy a high quality of life. Its policies, programs and initiatives for seniors are also designed to support the people around them--their families, caregivers, employers and communities.

While many programs and benefits are featured in this document, more complete information is available at **seniors.gc.ca**.

This document is grouped according to the following six themes:

- 1. Ensuring financial security for seniors**
- 2. Enabling active participation in the labour force and the community**
- 3. Helping seniors to age in place**
- 4. Healthy and active aging**
- 5. Combatting elder abuse**
- 6. Ensuring seniors have access to information, services and benefits**

In addition to delivering its own federal programs and policies, the Government collaborates with other partners to gain insight into seniors' issues from different perspectives.

The **National Seniors Council (NSC)** advises the Government of Canada on all matters related to seniors' well-being and quality of life. Members include seniors, representatives of seniors' organizations and experts on seniors and aging.

In 2012-2013, the NSC focused on the issue of retaining and attracting older workers, while in 2013-2014, its focus is the social isolation of seniors.

The Federal/Provincial/Territorial Ministers Responsible for Seniors Forum is an intergovernmental body established to share information, discuss new and emerging issues and work collaboratively on key projects. The ministers meet annually to determine shared priorities, and in 2013, they agreed to focus on issues that include: supporting the active participation of seniors, particularly older workers who are balancing both work and elder care responsibilities; and assisting seniors in planning for “aging in place”.

Ensuring financial security for seniors

Canada’s retirement income system’s three pillars--the Old Age Security (OAS) program, the Canada Pension Plan (CPP) and personal pensions or investments--help ensure Canadians maintain a basic standard of living in retirement.

The CPP and OAS programs provide approximately \$76 billion every year in fully indexed retirement income payments. Thanks in part to these public pensions, the number of low-income seniors in Canada has decreased from 21.4 percent in 1980 to 5.2 percent in 2011--one of the lowest rates in the world.

In recent years, the Government of Canada has implemented significant changes to these crucial programs to ensure their viability, ease the burden of paperwork, and provide tax relief.

The Old Age Security program

There are three benefits under the **Old Age Security** (OAS) program: the **OAS pension**, the **Guaranteed Income Supplement** (GIS) and the **Allowances**. In 2012-2013, over 5 million beneficiaries received approximately \$40 billion in OAS benefits. More information about each of these benefits can be found at **seniors.gc.ca**.

The Old Age Security pension

Most Canadian seniors aged 65 and over receive the monthly OAS pension. Seniors who have lived in Canada for at least 40 years after age 18 may receive a full basic OAS pension. Seniors who do not meet this requirement may receive a partial pension if they have lived in Canada for at least 10 years after age 18.

As of July 2013, Canadians, including those who wish to continue working, have the option of receiving their OAS pension at a later date in exchange for a higher monthly amount in the future. A proactive enrolment initiative introduced in 2013 allows many seniors to be automatically

enrolled to receive their OAS pension, eliminating the need to apply.

The Guaranteed Income Supplement

The Guaranteed Income Supplement (GIS) is an additional monthly benefit, targeted to OAS recipients who have a low income and reside in Canada. One-third of Canadian seniors who receive the OAS pension also receive the GIS.

In recent years, the Government of Canada has increased the GIS for the lowest-income seniors by up to \$600 annually for single seniors and \$840 for couples. This investment of \$300 million each year improves the well-being of approximately 680 000 seniors across Canada. It is the highest percentage increase in over 25 years.

In 2012, the Government announced an increase in the age of eligibility for the OAS pension and the GIS from age 65 to 67, beginning in April 2023; the increase will be fully phased in by January 2029.

The Allowance and the Allowance for the Survivor

Individuals who are 60 to 64 years old (too young to qualify for the OAS pension and the GIS) may receive the **Allowance** or the **Allowance for the Survivor**. These benefits provide support for low-income people who are

spouses, common-law partners, or widows of GIS recipients.

At one of several CPP and OAS information sessions held in the Sault Ste. Marie and Sudbury area in Ontario, a woman working at a local grocery store learned that she may be eligible for the Allowance for the Survivor benefit. She had lost her husband to cancer ten years prior and had been living in financial hardship ever since. She visited her local Service Canada Centre the very next day to apply for the benefit.

The Canada Pension Plan

The **Canada Pension Plan** (CPP) replaces a portion of an individual's earnings once he or she has retired. The monthly amount an individual receives is based on contributions made throughout his or her working life. In 2012-2013, over 4 million beneficiaries received approximately \$27 billion in retirement benefits.

The CPP and its equivalent in Quebec, the Quebec Pension Plan, are financed through mandatory contributions from employees, employers and the self-employed as well as revenue generated through investments. According to the Actuarial Report (26th) on the Canada Pension Plan, the

CPP is sustainable for at least the next 75 years at its current contribution rate.

Between 2011 and 2016, the Government of Canada, with the provinces and territories, is implementing several changes to the CPP to reflect changing retirement patterns.

As of 2012, CPP contributors are no longer required to reduce their earnings or to stop working in order to receive their CPP retirement pensions. This allows Canadians the flexibility to combine income from earnings and pensions, and to retire gradually if and when they desire.

As well, retirement beneficiaries under the age of 70 who remain employed are able to continue contributing to the CPP to build their retirement income through the **Post Retirement Benefit** (PRB). The PRB is a fully indexed lifetime benefit that can increase beneficiaries' retirement income.

The Government is gradually adjusting (completely phased in as of 2016) the actuarial factors for early and late retirement. These adjustments result in a higher monthly amount for Canadians who choose to delay receiving their CPP pension until after age 65 (up to a maximum of 42 percent higher, if delaying until age 70). As in previous years, someone who chooses to receive their retirement pension early (between age 60 and 65) will receive a lower monthly amount.

International social security agreements

International social security agreements are bilateral treaties in international law that coordinate the operation of Canada's OAS and CPP programs with the comparable social security programs in other countries. Canada currently has over 50 social security agreements in force.

4 million people received **\$27 billion** in retirement benefits last year

As a result of these agreements, over 200 000 foreign pensions--representing more than \$796 million in payments--are paid each year to eligible recipients in Canada. Canada also paid approximately 95 000 CPP and OAS pensions abroad, totaling \$158 million in 2012.

Throughout 2012 and 2013, Canada signed new agreements with Bulgaria, Serbia and India and revised agreements with Norway and France. These agreements will enter into force once Canada and these countries have completed their respective legal processes.

Tax measures

In addition to direct income supports to Canadians, a number of tax measures introduced since 2005 allow

seniors to pay lower taxes, resulting in approximately \$2.7 billion in additional tax relief. Some of these measures are:

- the **Age Credit** (for Canadians aged 65 and older) was increased by a total of \$2,000 (in addition to the existing indexation) and was claimed by almost 5 million seniors in 2012;
- in 2006, the **Pension Income Tax Credit** maximum allowable amount was doubled to \$2,000, and in 2012 was claimed by more than 4.5 million people; and
- pension income splitting was introduced, allowing eligible Canadians to split up to 50 percent of their eligible pension income with their spouse or common-law partner to reduce their overall family tax burden, and was used by more than 1 million couples in 2012.

In addition, Economic Action Plan 2013 announced expanded tax relief for home care services, including homemaker services such as bathing, feeding and other personal care.

Financial literacy

In 2012-2013, the Government took steps to ensure that seniors are well informed about their financial options before and after retirement.

The **Canada Revenue Agency** introduced a tax information video series called Pre-Retirement and Taxes. The series

includes information about OAS, CPP, non-refundable tax credits, retiring allowances, RRSPs, retirement income funds, private pension income and paying taxes in retirement.

The **Financial Consumer Agency of Canada (FCAC)** initiated several measures to promote financial literacy, educate consumers about their rights and responsibilities, and help Canadians make informed decisions that contribute to their financial well-being:

- A new online module called **Planning Your Retirement** gives Canadians the knowledge they need to make informed and educated decisions leading up to their retirement.
- A program for adult learners, **Your Financial Toolkit**, includes a module on Retirement and Pensions.
- An interactive budget calculator, information on savings and investments, financial planning, reverse mortgages and tax-free savings accounts.

\$2.7 billion in additional tax relief

Enabling active participation in the labour force and the community

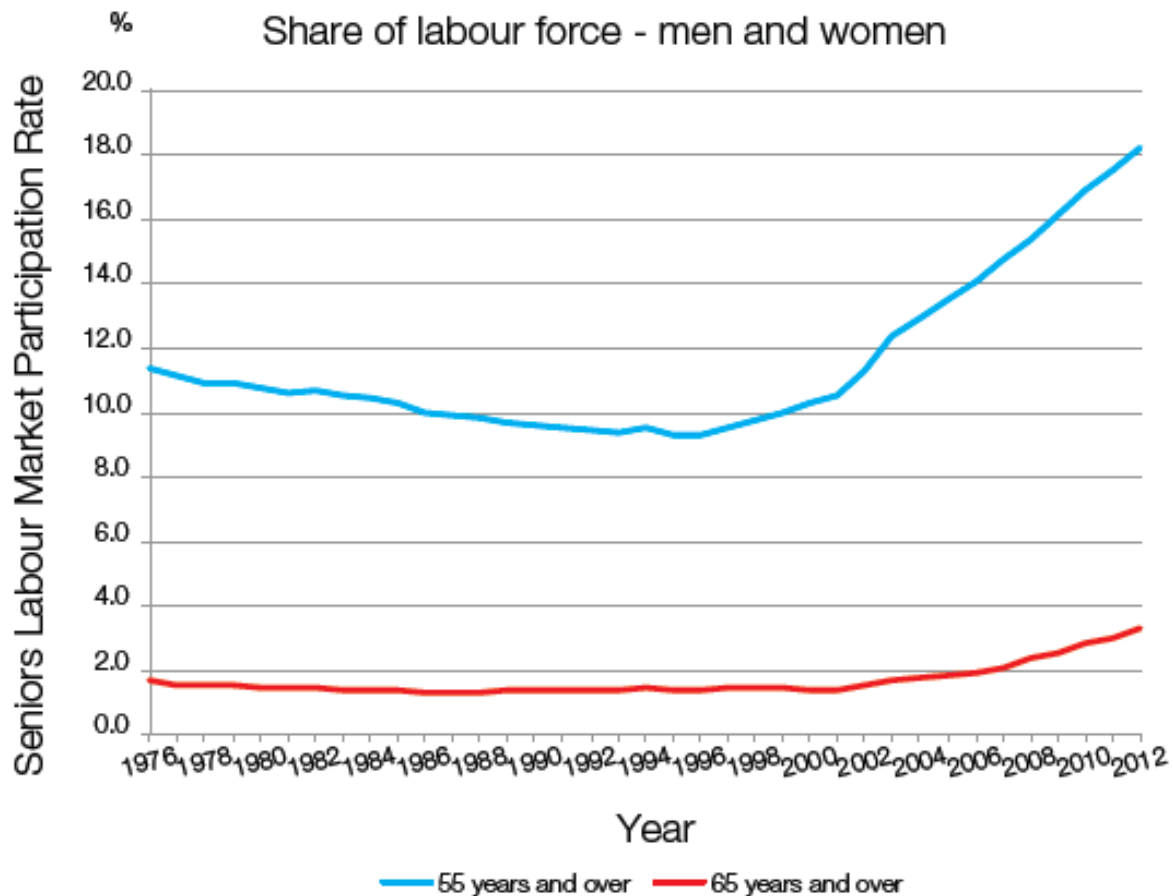
Seniors who are active and engaged in the labour force and their communities contribute to the economy and society, as well as to their own health and well-being. Indeed, research suggests that an active lifestyle may prolong independence, prevent poor health and help manage chronic health conditions. Additionally, the wealth of seniors' knowledge, experience and skills can be translated into meaningful involvement in their communities. To help achieve this, the Government has several programs and initiatives to foster participation in the labour market and volunteerism.

Labour market participation of older workers

Seniors increasingly want to remain active in the workplace for a variety of reasons, such as staying connected to a social network or adding to their financial resources. In just over a decade, the participation rate of seniors in the Canadian labour force has more than doubled, increasing from 6.0 percent in 2000 to 13.0 percent in 2013.

With the modernization of Canada's retirement income system, the Government is providing more flexibility for those who opt to continue working later in life. It also provides additional support for extended participation in the labour market through programs that assist unemployed older workers and seniors who choose to continue working.

Table 2: Share of labour force--men and women



Source: Statistics Canada

The **Targeted Initiative for Older Workers** (TLOW) helps unemployed workers aged 55 to 64 develop their skills and find new work, and the **ThirdQuarter Initiative** helps experienced workers who are over 50 find jobs that match their skills. In 2012-2013, the ThirdQuarter Initiative helped approximately 1 200 experienced workers find jobs that match their skills.

“Over the last few years, this program has provided training and employment for many women in the Annapolis area, benefitting both them and their families. Not only does the program provide women with essential skills to open a new business, it also teaches us that a new journey can begin at any age.”

- Della Longmire, Executive Director of the Western Area Women’s Coalition, NS

TIOW has helped over **32 230** older workers re-enter the labour market

Since the TIOW’s launch in 2007, 417 TIOW projects have been approved (270 of which have been extended), targeting over 32 230 unemployed older workers in communities across the country. In Economic Action Plan 2014, the Government renewed the TIOW for a three-year period, representing an additional federal investment of \$75 million until March 31, 2017. Recognizing that the labour market varies across the country, the community eligibility criteria were expanded. They now include communities experiencing high unemployment and/or significant downsizing or closures, as well as those where there is demand for workers and/or skills mismatches. By March 31, 2017, overall federal investment in the TIOW will be \$345 million.

The Government is making further efforts to understand the needs of older workers as well as the barriers they face, including tasking the National Seniors Council with examining this issue more closely. The NSC consulted with employers across Canada on how to retain and attract older workers, specifically those who are most vulnerable. The Council's report entitled Older Workers at Risk of Withdrawing from the Labour Force or Becoming Unemployed: Employers' Views on How to Retain and Attract Older Workers was released in March 2013. It provides recommendations and best practices on helping older Canadians re-enter or stay in the work force.

1 770 community-based projects in 2013-2014

Community involvement

A large percentage of seniors want to be active and engaged in their community, often through volunteering. Thirty-six percent of seniors perform volunteer work, with volunteers over 65 contributing about 223 hours a year, compared to the national average of 156 hours. In fact, in 2012, baby boomers and senior adults contributed more than 1 billion volunteer hours. The Government supports a number of programs and initiatives to encourage and recognize volunteer work by seniors.

The **New Horizons for Seniors Program** (NHSP) helps seniors to both benefit from and contribute to the quality of life in their community through social participation and active living. NHSP funding supports community-based projects, pan-Canadian projects and pilot projects that focus on issues like social isolation and intergenerational learning.

Community-based projects engage seniors and address one or more of the program's five objectives: volunteering, mentoring, expanding awareness of elder abuse, social participation and capital assistance. Pan-Canadian projects help seniors and community members to recognize elder abuse in all its forms and to improve the quality of life, safety and security of seniors. Pilot projects provide support to help address seniors' isolation through better social support networks and resources, and community interventions. They also identify intergenerational learning projects that help seniors develop interests and share their knowledge and experience with others.

Since 2006, the NHSP has funded more than 13 000 projects (1 770 community-based projects in 2013-2014 alone) that have helped seniors in hundreds of communities across Canada. Economic Action Plan 2014 proposed an additional \$5 million per year for the NHSP to support projects that enable seniors to share their knowledge, skills and experiences with others. This is in addition to the \$45 million the program receives annually.

“This funding allows us to raise awareness and promote prevention of elder abuse amongst immigrant communities. This network has created a welcoming and participative environment that engages both seniors and professionals in a dialogue about elder abuse awareness.”

- Rana Dhatt, Executive Director, Burnaby Multicultural Society, BC

Additionally, the Government provided approximately \$130,000 to the **Fédération des aînées et aînés francophones du Canada** for activities that promote volunteering among young retirees, encourage community leadership among seniors and promote positive intergenerational relations.

In 2012, an award ceremony took place to celebrate the first recipients of the **Prime Minister’s Volunteer Awards**, which were created to recognize the exceptional contributions of volunteers, local businesses and innovative not-for-profit organizations in improving the well-being of families and communities. Two of the three award recipients in the Community Leadership category were seniors.

Finally, the Government, as well as organizations and individuals in communities across Canada, celebrated the third **National Seniors Day** on October 1, 2013, to

recognize the valuable past and present contributions of seniors to Canadian communities, workplaces and society.

Seniors are volunteering more often.

“Volunteers are the lifeblood of communities and organizations across this country. They are selfless and inspiring Canadians who provide their time, energy and experience for no other reason than to promote the wellbeing of their fellow citizens.”

- Prime Minister Stephen Harper

Prime Minister’s Volunteer Award recipients

Supporting Canadians who are balancing caregiving and working

The Government recognizes the important contribution made by caregivers who provide unpaid support and care to members of their families and communities--often balancing this with other family responsibilities and holding down a job. As Canada’s population ages, the contributions of these individuals both as employees and caregivers will only grow in importance. Economic Action Plan 2014 announced the Canadian Employers for Caregivers Plan (CECP), which will

help maximize caregivers' labour market participation. The CECP has established an Employer Panel for Caregivers which will help identify successful and promising workplace practices that support caregivers. The Panel held its first meeting on June 23, 2014.

“Our government’s innovative initiative to address the issue and advance discussions and measures will be important in the lives of many Canadian families. They will be better equipped as a result of their employers’ openness in this regard. Thank you for this great initiative!”

- Lucie Chagnon, Vice President Chief Operating Officer and Co-founder, Median Solutions, QC and Member of the Employer Panel for Caregivers

In addition to launching the CECP, the Government is providing support in other ways for family members who take on the important and critical role of caregiver for family and friends with chronic health conditions or disabilities. The Government invested \$2.85 million in Mount Sinai Hospital’s Reitman Centre Training Institute for Health Professionals for a project that helps those caring for family members with dementia stay connected to the workforce. In January 2012, the Government implemented direct support for family members who are caregivers of infirm dependent relatives, through the **Family Caregivers Tax Credit**.

The **Employment Insurance** (EI) program provides temporary income support to Canadians, including older workers and seniors, who are between jobs. The program provides up to six weeks of **Compassionate Care Benefits** for people who have to be away from work temporarily to provide care or support to a family member who is seriously ill, with a significant risk of death within 26 weeks. Families are the building blocks of society, and one of the most important investments that the Government can make is to help families, wherever possible. In June 2006, eligibility was extended to include additional family members and others considered as “family” by the gravely ill individual. In January 2010, the Fairness for the Self-Employed Act extended access to self-employed Canadians, on a voluntary basis.

Helping seniors to age in place

In 2011, 92 percent of seniors in Canada lived in a private home. Recent Government of Canada investments in affordable and social housing, age-friendly communities, support for caregivers and programs to combat homelessness are helping seniors stay in their own homes and remain physically and socially active.

In July 2011, a federal-provincial-territorial framework for the **Investment in Affordable Housing** was announced. It provided a \$1.4 billion combined investment toward reducing the number of Canadians in housing need.

Between April 2011 and March 2014, close to 184 000 households, including seniors and/or people with disabilities, benefitted from this funding.

The Government continues to work with provinces and territories to develop and implement solutions to housing. Economic Action Plan 2013 included a commitment of more than \$1.25 billion over five years for the **Canada Mortgage and Housing Corporation's (CMHC) Affordable Housing Centre**. The Centre has created more than 25 000 affordable housing units since 2006, including 10 773 units for seniors.

Also through **CMHC**, the Government provides ongoing subsidies of \$1.7 billion annually for an estimated 600 000 low-income households living in existing social housing, both off- and on-reserve. Some examples of on-reserve programs include the **On-Reserve Non-Profit Housing Program** and the **Home Adaptations for Seniors Independence Program**. Many of these households are occupied by seniors. Additionally, more than \$2 billion over two years (2009-2011) was invested to build new housing and repair existing social housing for low-income Canadians. This included \$400 million for the construction of housing units for low-income seniors and \$75 million for the construction of housing units for people with disabilities. This funding resulted in the creation of over 9 000 new affordable units for seniors and people with disabilities.

“The At Home/Chez Soi report shows that Housing First can work for seniors experiencing mental illness and homelessness. Housing First provides more than a home, it opens a door to a brighter future. The Government’s renewal of the Homelessness Partnering Strategy, with a shift to Housing First, is great news.”

- Louise Bradley, President and CEO of the Mental Health Commission of Canada.

900 communities becoming age-friendly

Seniors can face many challenges that place them at high risk of homelessness. Through the **Homelessness Partnering Strategy** (HPS), the Government aims to prevent and reduce homelessness among vulnerable groups, including seniors. Between April 2007, when the HPS was launched, and March 2014, over \$378.2 million was invested in programs to prevent and reduce homelessness among these groups, with over \$2.7 million invested exclusively in projects for seniors. Economic Action Plan 2013 announced nearly \$600 million over five years (2014-2019) in funding for the HPS, focused primarily on a **Housing First Approach**. With the introduction of Housing First, along with continued investments to meet the needs of

vulnerable groups, the renewed HPS will better help support communities in reducing homelessness.

Since 2007, the **Public Health Agency of Canada** (PHAC), in partnership with the **World Health Organization**, has played a lead role in the development and promotion of the **Age-Friendly Communities** initiative across Canada. This initiative supports communities in designing programs, structures and services--such as well-lit sidewalks, accessible transportation and socializing opportunities for seniors--that help seniors live safely, enjoy good health and stay involved. Today, more than 900 communities across Canada are working toward making their communities more age-friendly.

Additionally, to meet the unique challenges of those living on-reserve, the **Assisted Living Program** provides funding for non-medical, social support services for seniors, adults with chronic illness, and children and adults with disabilities (mental and physical) so that they can maintain their independence for as long as possible.

Supporting safety, security and emergency preparedness measures for seniors is also important. The Government has a number of programs and initiatives that help seniors stay safe. In 2012, the **Royal Canadian Mounted Police** (RCMP) produced the Seniors Guidebook to Safety and Security, a publication that offers information about recognizing abuse, addressing personal safety and avoiding frauds and scams. The publication is available on the RCMP website.

PHAC has worked with stakeholders from the emergency management and gerontology sectors to develop practical information that helps communities and emergency responders assist at-risk seniors in an emergency situation. In 2012-2013, the Government invested \$600,000 for the final year of a four-year project, led by the University of Ottawa, to identify ways to improve emergency preparedness among seniors and other at-risk populations.

Healthy and active aging

Seniors are living longer and healthier lives than previous generations. Between 2014 and 2036, the average life expectancy for a 65-year-old is projected to increase by 1.8 years for women (to 88.8 years) and by 1.9 years for men (to 86.5 years). Despite this increased longevity, recent statistics tell us that 90 percent of Canadians aged 65 and over live with at least one chronic disease or condition, such as cardiovascular disease, cancer, respiratory conditions, diabetes, dementia, arthritis or obesity. Chronic health conditions require more focus than ever before to ensure effective health care support and good health management.

In response, the Government has committed to steadily increasing health transfer payments to the provinces and territories, reaching at least \$40 billion by 2020-2021. It also supports research and delivers programs and initiatives to develop innovative care support systems, promote healthy

aging and help prevent and manage chronic diseases and conditions.

Innovative care support

The Government plays a leadership role in supporting health care innovation to improve patient care, with investments of over \$1 billion in various programs.

Palliative care, which impacts many seniors as both patients and caregivers, is one area of focus for innovation in health care. In 2012, the Government provided one-time funding of \$3 million to support the development of community-integrated palliative care models. In Economic Action Plan 2013, the Government invested \$3 million in funding to the Pallium Foundation of Canada to provide training for front-line health care providers.

This increase in support and investments in palliative care has far-reaching benefits. Not only does it support health care professionals, but also families caring for a sick or elderly parent.

The Government also provided funding to a number of national-level organizations to help improve care for seniors, including:

- the **Canadian Orthopaedic Foundation**, in collaboration with **Bone and Joint Canada**, to promote best practices in hip fracture care, improve access to surgery and

enhance post-operative support for hip fracture patients when they return home; and

- the **Association of Canadian Community Colleges** to develop and distribute national educational standards for Personal Support Workers (PSWs), who provide the majority of personal supportive care to seniors in home, community and long-term care facility settings. Ensuring that PSW graduates across Canada have a standard set of skills and knowledge makes recruitment and retention easier for employers, while reducing complications for PSWs who want to work in different provinces.

The Government continues to work with First Nations and Inuit to build on existing services and provide increased access to palliative care, acute care and rehabilitation services. In 2012-2013, **Health Canada** worked with First Nations and Inuit stakeholders to develop a plan for the **First Nations and Inuit Home and Community Care Program**, which helps people with disabilities or chronic illnesses (57 percent of whom are 55 years of age or older) remain in their home and communities. The plan will focus on how to meet the home care needs of First Nations and Inuit over the next 10 years.

Promoting healthy aging

Falls are the leading cause of injury-related hospitalizations for Canadians aged 65 years and older. Approximately 20 to 30 percent of Canadian seniors experience at least one

fall each year, with falls often causing disability, loss of independence or even death. The Government has taken action to help prevent fall-related injuries by ensuring families and health care providers have accurate, up to date information on fall prevention.

In 2012-2013, **PHAC** distributed a variety of information materials, including:

- Safe Living Guide: A guide to home safety for seniors;
- You CAN Prevent Falls; and
- Stair Safety at Home.

20-30 percent of seniors report being injured in a fall each year

Supporting mental health

As our aging population grows, an increasing number of seniors will experience or be at risk for mental illness, including suicide and depression, as well as Alzheimer's disease and other dementias. The **Alzheimer Society of Canada** has estimated that, in 2011, as many as 747 000 Canadians were living with Alzheimer's or related dementias, and that by 2031, this figure could increase to 1.4 million. The Government recognizes that these illnesses

significantly impact individuals, as well as their families and caregivers.

In collaboration with key partners such as the **Canadian Coalition for Seniors' Mental Health** and the **National Initiative for the Care of the Elderly**, the Government is working to raise awareness and increase knowledge about seniors' mental health. The Government also supports research in identifying and treating mental health illnesses, as well as in ways to provide better support for patients and their families.

Government of Canada is taking a leading role in learning about and treating **Alzheimer's** disease and other **dementias**

Research

The Government is taking a leading role, both nationally and internationally, in learning about and treating Alzheimer's disease and other dementias. To date, the Government has:

- invested \$825,000 to identify methods for early detection of Alzheimer's disease and related dementias, and to increase our understanding of the linkages between Alzheimer's disease and other diseases of the nerves

and brain using data from the **Alzheimer's Disease Neuroimaging Initiative**;

- worked with Canada's neurological health charities and invested \$15 million over five years in a **National Population Health Study of Neurological Conditions**, which includes Alzheimer's disease. This study is providing some of the evidence that is needed to make future program, service and policy decisions; and
- participated in the G8 Dementia Summit, which brought together health ministers from G8 countries in 2013 to discuss how to better coordinate efforts and shape an international approach to addressing dementia as an important public health issue. During the Summit, Canada reaffirmed its commitment to working with like-minded countries to find ways to prevent or delay the onset of dementia, and to improve the quality of life, care and treatment of those affected and their families.

The Government is also supporting thousands of health research projects covering a wide range of issues relevant to seniors' health. A small sample of initiatives on innovative health care delivery systems in progress during 2012-2013 includes:

- \$23.9 million over five years for the **Technology Evaluation in the Elderly Network** located at Queen's University to develop and share information about the use of various technologies in the care of seriously ill elderly patients; and

- \$800,000 for nine research projects on **Health Services and Systems for an Aging Population** to expand and exchange knowledge about care for older Canadians and to promote healthy aging.

In 2012-2013, with the support of the Government of Canada, data collection sites were launched for the **Canadian Longitudinal Study on Aging (CLSA)**, a national, long-term study of health and aging.

Over the next 20 years, 50 000 men and women aged 45 to 85 will be followed as part of the study. The CLSA collects information on the changing biological, medical, psychological, social, lifestyle and economic aspects of people's lives as they age. Information from the CLSA over the next 20 years will help improve the lives of people in Canada and around the world.

\$18.3 million in funding for more than **460 projects** focusing on **elder abuse awareness**

Combatting elder abuse

It is estimated that between 4 and 10 percent of older adults in Canada experience some form of abuse and that only one in five incidents of abuse are reported. The Government of Canada has taken unprecedented action to

support seniors and combat elder abuse, whether emotional, physical, financial or through neglect.

Awareness is one of the keys to preventing elder abuse. The Government of Canada continues to focus on increasing awareness of the signs of elder abuse and providing essential information on available resources and supports. From 2004 to 2013, the Government awarded over \$18.3 million in funding to organizations across Canada for more than 460 projects that focus on elder abuse awareness.

The YWCA Community Action on Elder Abuse project complements existing national awareness projects and strengthens the capacity of front-line staff and volunteers.”

- Jemma Templeton, Manager, Community Action on Elder Abuse Project

The Government of Canada’s highly successful advertising campaign, “Elder Abuse--It’s Time to Face the Reality,” launched in 2009, has been aired regularly on television, with print and online components, and has significantly increased awareness of elder abuse. A 2011 public opinion survey showed that, following the television awareness advertising campaigns and **World Elder Abuse Awareness Day** activities, 91 percent of Canadians have a basic level of awareness of this issue.

Information-sharing is another key to elder abuse prevention. The **seniors.gc.ca** website provides links to a variety of resources about preventing elder abuse, including the elder abuse advertisement and a booklet about powers of attorney and joint bank accounts developed by the Federal/Provincial/Territorial Ministers Responsible for Seniors Forum.

To better protect seniors from mistreatment, the Government put into force the Protecting Canada's Seniors Act in January 2013, which amends the Criminal Code of Canada so that age is considered an aggravating factor for criminal sentencing purposes. In addition, as announced in Economic Action Plan 2014, the Government further supports seniors by implementing the Canadian Victims Bill of Rights, which will give statutory rights to victims of crime.

To help seniors living in isolated areas, Service Canada organized outreach activities in rural Francophone communities in Eastern Ontario. While seniors learned about CPP, OAS and other programs, it also provided some relief to their caregivers. The participants expressed their gratitude for having an in-person visit and the opportunity to ask questions about services and benefits available to them.

Ensuring seniors have access to information, services and benefits

Service Canada provides information on a wide range of federal programs related to seniors, such as the CPP, OAS, GIS, disability benefits for veterans and the Veterans Independence Program, which helps veterans remain in their homes and communities by providing financial assistance for services like housekeeping, personal care and health and support services provided by a health professional.

More than one-third of all **Service Canada**'s clients are seniors, a proportion that is expected to increase as the population ages. As such, ensuring that seniors have access to the information and services they need is a key priority for the Government of Canada.

1 000+ information sessions about OAS/GIS/ CPP for more than **24 000 seniors**, caregivers and others

Keeping the needs and preferences of seniors in mind, the Government is working to deliver information to seniors through a wider range of methods. In 2013-2014, **Service Canada's Mobile Outreach Service** staff provided information about the CPP, OAS, and GIS by delivering over 1 000 information sessions to more than 24 000 service delivery partners, caregivers and seniors.

Finally, the **seniors.gc.ca** website is a central resource for seniors, their families, their caregivers and supporting service organizations, offering information on federal, provincial, territorial and some municipal government benefits and services for seniors.

In March 2013, a revamped version of the website was launched, featuring a new section called Information for Seniors. This section links to seniors-specific information provided by provinces and territories, as well as some municipalities. It also includes links to 2-1-1, a 24-hour telephone help line and website (211.ca) that provides information in over 100 languages about health and social services in many communities.

In December 2013, the Information for Caregivers portal was added, which provides helpful information to Canadians who are providing various forms of care to a senior.

These two portals--Information for Seniors and Information for Caregivers--feature an interactive map that helps users find information more easily.

Conclusion

Looking ahead, the proportion of seniors in Canada, as well as their average age, is projected to increase sharply over the next few decades. Issues of concern to seniors will evolve as a result and will require further policy action. The

Government of Canada is committed to ensuring that it meets the diverse needs of older Canadians, now and in the future.

Today's seniors have more choices for living, working, retiring and staying active. The Office of the Minister of State (Seniors) will continue its important work together with departments and agencies of the federal government, as well as other levels of government and stakeholders whose work touches the lives of Canada's seniors. Working together, we will ensure that seniors continue to play a strong, productive role in all aspects of Canadian society.

Annex A: Relevant Sources

211

<http://211.ca/>

Actuarial Report (26 th) on the Canada Pension Plan

<http://www.osfi-bsif.gc.ca/eng/oqa-bac/ar-ra/cpp-rpc/pages/cpp26.aspx>

Affordable Housing Centre

<https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/>

Age Credit

<http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/Ins300-350/301/menu-eng.html>

Age-Friendly Communities

<http://www.seniors.gc.ca/eng/pie/saei/index.shtml>

Allowance

<http://www.servicecanada.gc.ca/eng/services/pensions/oas/allowance.shtml>

Allowance for the Survivor

<http://www.servicecanada.gc.ca/eng/services/pensions/oas/allowance-survivor.shtml>

Assisted Living Program

<https://www.aadnc-aandc.gc.ca/eng/1100100035250/1100100035251>

Canadian Employers for Caregivers Plan (CECP)
<http://www.esdc.gc.ca/eng/seniors/cecp/index.shtml>

Canada Pension Plan (CPP)
<http://www.seniors.gc.ca/eng/sb/index.shtml>

Canadian Longitudinal Study on Aging (CLSA)
<http://www.seniors.gc.ca/eng/pie/saei/index.shtml>

Compassionate Care Benefits
http://www.servicecanada.gc.ca/eng/ei/types/compassionate_care.shtml

Elder Abuse Awareness
<http://www.seniors.gc.ca/eng/pie/eaa/index.shtml>

Elder Abuse--It's Time to Face the Reality (video)
<http://www.seniors.gc.ca/eng/pie/eaa/index.shtml>

Employment Insurance
<http://www.esdc.gc.ca/eng/jobs/ei/>

Fairness for the Self-Employed Act
http://laws-lois.justice.gc.ca/eng/annualstatutes/2009_33/page-1.html

Family Caregivers Tax Credit
<http://www.cra-arc.gc.ca/familycaregiver/>

Federal/Provincial/Territorial Ministers Responsible for Seniors Forum

<http://www.seniors.gc.ca/eng/working/fptf/index.shtml>

First Nations and Inuit Home and Community Care Program

<http://www.hc-sc.gc.ca/fniah-spnia/services/home-domicile/index-eng.php>

Guaranteed Income Supplement (GIS)

<http://www.servicecanada.gc.ca/eng/services/pensions/oas/gis/index.shtml>

Home Adaptations for Seniors Independence Program

http://www.cmhc-schl.gc.ca/en/ab/onre/onre_006.cfm

Homelessness Partnering Strategy (HPS)

<http://www.esdc.gc.ca/eng/communities/homelessness/>

Housing First Approach

http://www.esdc.gc.ca/eng/communities/homelessness/housing_first/approach/index.shtml

Information for Caregivers

<http://www.seniors.gc.ca/eng/sb/caregivers/index.shtml>

Information for Seniors

<http://www.seniors.gc.ca/eng/sb/ie/index.shtml>

International Social Security Agreements

<http://www.esdc.gc.ca/eng/retirement/agreements/index.shtml>

Investment in Affordable Housing

<https://www.cmhc-schl.gc.ca/en/inpr/afhoce/fuafho/iah/>

National Seniors Council (NSC)

<http://www.seniors.gc.ca/eng/working/index.shtml>

National Population Health Study of Neurological Conditions

<http://www.phac-aspc.gc.ca/cd-mc/nc-mn/ns-en-eng.php>

National Seniors Day

<http://www.seniors.gc.ca/eng/pie/nsd/index.shtml>

New Horizons for Seniors Program (NHSP)

<http://www.seniors.gc.ca/eng/pie/index.shtml>

Old Age Security (OAS) pension

<http://www.seniors.gc.ca/eng/sb/index.shtml>

Older Workers at Risk of Withdrawing from the Labour Force or Becoming Unemployed: Employers' Views on How to Retain and Attract Older Workers

http://www.seniorscouncil.gc.ca/eng/research_publications/older_workers/page00.shtml

On-Reserve Non-Profit Housing Program

http://cmhc.ca/en/ab/onre/onre_010.cfm

Pension Income Tax Credit

<http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/Ins300-350/314/menu-eng.html>

Planning Your Retirement

<http://www.seniors.gc.ca/eng/rp/index.shtml>

Post-Retirement Benefit (PRB)

<http://www.servicecanada.gc.ca/eng/services/pensions/cpp/prb/index.shtml>

Power of Attorney and Joint Bank Accounts (brochure)

<http://www.seniors.gc.ca/eng/working/fptf/attorney.shtml>

Prime Minister's Volunteer Awards

<http://www.seniors.gc.ca/eng/pie/saei/index.shtml>

Protecting Canada's Seniors Act

http://laws-lois.justice.gc.ca/eng/annualstatutes/2012_29/page-1.html

RCMP website

<http://www.rcmp-grc.gc.ca/index.htm>

Safe Living Guide: A guide to home safety for seniors

<http://www.seniors.gc.ca/eng/pie/saei/index.shtml>

Seniors.gc.ca

<http://www.seniors.gc.ca/>

Seniors Guidebook to Safety and Security

<http://www.rcmp-grc.gc.ca/pubs/ccaps-spcca/seniors-aines-eng.htm>

Stair Safety at Home

<http://www.seniors.gc.ca/eng/pie/saei/index.shtml>

Targeted Initiative for Older Workers

<http://www.seniors.gc.ca/eng/pie/saei/index.shtml>

ThirdQuarter Initiative

<http://www.seniors.gc.ca/eng/pie/saei/index.shtml>

You CAN Prevent Falls

<http://www.seniors.gc.ca/eng/pie/saei/index.shtml>

Your Financial Toolkit

<http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/home-accueil.aspx>