



Government  
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# **Addressing the challenges and opportunities of ageing in Canada**

Prepared for  
the United Nations Commission  
for Social Development  
for the 5<sup>th</sup> Anniversary  
of the 2002 United Nations  
Second World Assembly on Ageing

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# Introduction

In April 2002, countries from around the world gathered at the United Nations (UN) Second World Assembly on Ageing to reflect on the “opportunities and challenges of population ageing in the 21<sup>st</sup> century and to promote the development of a society for all ages.” Delegates unanimously adopted a *Madrid International Plan of Action on Ageing* to help ensure that people everywhere can age with security and dignity, and continue to participate in their societies as citizens with full rights.

Now, five years later, countries have an opportunity to reflect on the Plan and to share and learn from their experiences and how they have responded to the needs of seniors (defined as persons aged 65 or over) and population ageing since 2002.

As a signatory to the *Madrid International Plan of Action on Ageing*, Canada is committed to upholding the spirit and intent of the Action Plan. The five-year anniversary in 2007 is a timely reminder of the increasing importance that older persons play in our society and to ensure that we are prepared to manage this unprecedented demographic impact on Canadian society.

Over the last half-century, all sectors in Canada – public, private and not-for-profit – have developed a vast network of programs and services that help ensure the well-being and high quality of life for seniors. Most seniors in Canada are in good health, financially secure, safe, well-housed, active and contributing to their families and communities. The vast majority of seniors in Canada (89.0%) report that they are either very satisfied or satisfied with life.<sup>1</sup>

Nonetheless, Canada cannot be complacent. The Government, in close collaboration with provinces and territories and through partnership, will continue to provide policies and programs that protect the well-being of seniors, including the most vulnerable, who have contributed enormously to the shaping of this country. Extending this protection to an increasingly large and diverse population of future seniors is an imperative that should be respected.

Population ageing in Canada is occurring amidst a changing social, economic and ethno-cultural landscape. A profound social development is the changing nature of family structures. Canadians live in a variety of family arrangements: lone-parent families, childless couples, dual-earner couples and a variety of non-traditional relationships. People tend to marry at later ages or not at all, more are living alone and at older ages. Many young adults remain in or return to the parental home and delay entry into the labour market. More women than ever before are in the labour force: 42.0% of all women aged 15 and over in 1976 and 58.0% in 2004.<sup>2</sup>

Agriculture and industry have long driven Canada’s economy. Globalization, powerful communication technologies, knowledge, and a growing demand for goods and services now spearhead Canada’s economy. Individuals are adjusting their learning and employment paths. Employers are adjusting their workplaces to address potential skills and labour shortages.

Canada is a rich multicultural mosaic - one of the most ethnically diverse nations in the world. Its ethno-cultural composition has been shaped by different waves of immigrants and each new wave has added to its diversity. The sources of immigrants to Canada have changed in recent decades, with increasing numbers coming from non-European countries.<sup>3</sup>

The Aboriginal people's share of Canada's total population is on the rise. Just over 1.3 million people report some Aboriginal ancestry, representing 4.4 % of the total population (2002), compared with 3.8% of the total population in 1996. There is also a trend toward ageing in the Aboriginal population, albeit slower than in the total Canadian population. (This ageing is in large part due to a gradually improving life expectancy and to the declining birth rate among Aboriginal peoples.)<sup>4</sup>

When developing policies and programs, the federal government considers how this evolving picture of Canada will affect future generations of seniors.

This report focuses on new and significant federal actions and those that build on existing programs around seniors and population ageing, recognizing that this provides only a partial spectrum of the vast network of programs and services available to seniors. Canada's ten provinces and three territories are largely responsible for direct service delivery to Canada's seniors and many seniors-related services, advocacy and educational activities are provided by the non-governmental and private sectors. In a similar vein, an enormous amount of research is underway in academia and through public-private partnerships.

Since it is not possible to outline all the measures taken by each individual province and territory, the report emphasizes federal achievements, acknowledging that there is an abundance of programs and services available for seniors and a growing awareness of their respected place in Canadian society, in each province, and from coast to coast to coast.

This report begins with some salient statistics of seniors in Canada and then highlights federal actions around seniors and population ageing, followed by a list of Canadian resources for additional information.

The Government of Canada is pleased to share this report with the UN Commission for Social Development as a contribution to the efforts of nations both individually and globally to address population ageing.

# Guiding principles

## National Framework on Ageing

Canada's Federal, Provincial and Territorial Ministers Responsible for Seniors adopted a national framework to help plan and guide policies and programs to respond to the needs of an ageing population.

The Framework includes a vision statement and five principles, identified in consultation with seniors. The vision states: "Canada, a society for all ages, promotes the well-being and contribution of older people in all aspects of life." The principles – dignity, independence, participation, fairness and security – mirror the 1991 United Nations Principles for Older Persons of independence, participation, care, self-fulfillment and dignity.



# A Statistical Overview of Seniors in Canada

## Canada's ageing population

Canada's population is ageing; however, the share of the population comprised of seniors is smaller in Canada than it is in most other Western industrialized countries.

Beginning in 2011, the ageing of the population will accelerate over the next three decades with the number of seniors in Canada projected to increase from 4.2 million to 9.8 million between 2005 and 2036, representing 13.2% and 24.5% of the total population, respectively. Population ageing is projected to continue between 2036 and 2056, but at a slower pace, increasing from 9.8 million to 11.5 million, forming 27.2% of Canada's population in 2056.<sup>5</sup>

The "oldest" seniors are ageing most rapidly: 492,000 persons are aged 85 and over, or 1.5% of the population (2005). The absolute number is projected to increase to 800,000 (2.0% of the total population) by 2021, reaching 2.5 million by 2056 - 5.8% of the population.<sup>6</sup>

While the proportion of seniors is increasing, the number of children and young people is declining. As of July 1, 2006, the age group 0 to 19 accounted for less than one-quarter (24.0%) of the population, down from a high of 36.6% in 1946. This decline is projected to continue for the next 50 years, representing less than 20.0% of Canada's population by 2056.<sup>7</sup> The total fertility rate reached a record low in 2000 at 1.49 children per woman. In 2003, the total fertility rate was 1.56, very close to the average rate of other industrialized countries, but still well below the Canadian replacement rate of 2.1 children per woman.<sup>8</sup>

## Seniors' population

### Seniors by sex and age group

In 2006, there were 4.3 million persons aged 65 and over in Canada – 13.2% of the total population. Within the seniors' population, 43.6% were men (1.882 million) and 56.3% were women (2.432 million).

<b>Seniors by sex and age group as of July 1, 2006<sup>9</sup></b>						
<b>Age group</b>	<b>Canada</b>	<b>Male</b>	<b>Female</b>	<b>Canada</b>	<b>Male</b>	<b>Female</b>
	<i>Persons (thousands)</i>			<i>% of total of each age group</i>		
<b>65 to 69</b>	1,228.2	591.1	637.1	3.8	3.7	3.9
<b>70 to 74</b>	1,044.9	490.3	554.6	3.2	3.0	3.4
<b>75 to 79</b>	879.1	387.9	491.2	2.7	2.4	3.0
<b>80 to 84</b>	639.5	249.7	389.7	2.0	1.5	2.4
<b>85 to 89</b>	344.3	115.7	228.7	1.1	0.7	1.4
<b>90 and older</b>	178.3	47.3	131.1	0.5	0.3	0.8

## **Life expectancy**

Life expectancy in Canada for both sexes combined surpassed 80 years for the first time - 80.2 years. Life expectancy for men was 77.8 years and for women it was 82.6 (2004).<sup>10</sup> However, differences in life expectancy have begun to narrow and consequently the gender composition among seniors is expected to become more even in the coming years.

## **Self-rated health**

Although self-perceived health status declines with age, 37.0% of seniors report they are in excellent or very good health (2003).<sup>11</sup>

Even more seniors - 66.0% - rate their mental health as either excellent - 28.7% - or very good - 37.3% - (2002).<sup>12</sup>

## **Disabilities**

After age 65, about one in three Canadians has developed a disability and the likelihood continues to increase with age. (A disability can be a physical, mental or health condition.) By 2026, it is projected that there will be over three million people with disabilities over 65 years of age – almost double the 1.6 million reported in 2001 and outnumbering those with disabilities aged 25 to 64.<sup>13</sup>

## **Income**

The vast majority of seniors in Canada are financially secure. While most seniors live on modest incomes, few live on low incomes. Elderly families also have the highest net worth of any type of family unit (the latter consists of families of two or more persons and unattached individuals). Net worth or wealth means the difference between the value of total assets and total debts.

## **Net worth of seniors**

Income is a valid indicator of a senior's ability to sustain a given standard of living; however, income alone does not provide a full picture of the financial situations of seniors. Net worth is also an important indicator of well-being. The median net worth of elderly families is \$443,600 (2005). Their high net worth is likely because many elderly families live in their own mortgage-free homes and the value of their accumulated pension wealth is higher,<sup>14</sup> enabling them to use more of their income to ensure a good standard of living.

## **Income distribution of seniors**

Close to half of all seniors – 43.5% have incomes between \$10,000 and \$20,000. Relatively few have incomes below \$10,000 (11.0%) or above \$50,000 (8.6%)<sup>15</sup>

**Income distribution of persons 65 and over, by gender, 2003**  
(Total income, including market income and government transfers, before income tax)

Income Bracket	Men	%	Women	%	Both	%
<=0	-	-	-	-	-	-
>0 - <10K	70,371	4.2%	335,710	15.8%	406,081	10.7%
10K - <20K	572,727	33.9%	1,084,513	51.1%	1,657,240	43.5%
20K - <30K	409,274	24.2%	363,841	17.1%	773,115	20.3%
30K - <40K	259,555	15.4%	162,667	7.7%	422,222	11.1%
40K - <50K	142,602	8.4%	73,080	3.4%	215,682	5.7%
50K - <60K	97,343	5.8%	43,590	2.1%	140,933	3.7%
60K - <70K	54,066	3.2%	29,185	1.4%	8,251	2.2%
70K - <80K	19,608	1.2%	*	*	31,775	0.8%
80K - <90K	17,487	1.0%	*	*	23,977	0.6%
90K - <100K	*	*	*	*	8,474	0.2%
>=100K	30,369	1.8%	*	*	38,285	1.0%
<b>Total</b>	<b>1,687,883</b>	<b>100.0%</b>	<b>2,122,943</b>	<b>100.0%</b>	<b>3,810,826</b>	<b>100.0%</b>

\*The underlying sample size is too small to provide a reliable estimate.

### Low income

Low income among seniors in Canada has reached an all time low, in large part due to the retirement income system, particularly the maturation of the Canada Pension Plan and access to employer pension plans and private savings.

Using the Low-Income Cut-Off after taxes - the most common measure of low income in Canada, between 1980 and 2003, the share of seniors in low income declined from 21.3% in 1980, to 7.6% in 2000, and 6.8% (259,000 people) in 2003.<sup>16</sup>

Single seniors, especially women, are, however, more vulnerable to low income with a rate of 18.9% (155,000), compared with 14.7% (46,000) for senior men (2003). However, the proportion of single women living in low income is decreasing: in 2000, it was 21.6%.<sup>17</sup>

From an international perspective, the incidence of low income among seniors is now lower in Canada than in most other industrialized countries, including Sweden, the United States and the United Kingdom.<sup>18</sup>

### Sources of retirement income

Over 95% of seniors receive income from the basic Old Age Security pension, the Guaranteed Income Supplement (GIS) or the supplement for persons and survivors aged 60-64 (the Allowance). These programs account for the largest share of income received by senior women (31.7%) (2003).<sup>19</sup>

Virtually all men aged 65 and over - 95.8% - receive income from Canada's contributory social insurance plan, the Canada Pension Plan. As a result of the dramatic increase in the labour force participation of women in Canada over the last three decades, a larger share of women aged 65 and over - 85.8% - now receive benefits from the Plan.<sup>20</sup>

The average retirement benefit for men aged 60 and over was \$6,800 in 2003 and \$7,150 in 2006. For women aged 60 and over, the average retirement benefit received in 2003 was \$3,900 and \$4,200 in 2006.<sup>21</sup>

The proportion of senior men receiving income from private occupational pension plans and other private sources is 69.8% (the average amount received was \$17,900 in 2003). For women, the proportion is 53.0% (the average amount received was \$10,200 in 2003).<sup>22</sup>

## **Housing**

Close to three-quarters (71.2%) of senior-led households own their home, although seniors living in a family are more likely to be homeowners than those in a one-person senior household (84.5% vs. 54.4%). Eighty five percent of senior homeowners have paid off their mortgages (2001).<sup>23</sup>

The majority of households headed by persons aged 65 (71.3%) live in housing that meets or exceeds Canada's housing standards; that is, housing is affordable, suitable in size and does not require major repair. However, close to 30.0% were in housing that did not meet one or more of these standards, most commonly affordability (defined in Canada as shelter costing 30.0% or less of before-tax household income) (2001).<sup>24</sup>

## **Seniors in the labour force**

Just under 300,000 Canadians aged 65 or over (14%) participate in the labour force - 287,000 of them employed and another 9,000 actively looking for work, forming 1.7% of the total labour force (2004).<sup>25</sup>

## **Retirement age**

After several years of decrease, the median age of retirement appears to be gradually reversing itself: The median age of retirement is 61.0; 62.6 for men and 60.0 for women (2005). In 1997, the median retirement age hit a low of 60.6.<sup>26</sup>

## **Volunteering**

Although the proportion of Canadians who volunteer tends to decline with age, one-third (32.0%) of seniors volunteer through a group or organization, and 66.0% engage in "informal volunteering," that is, helping others with home maintenance and chores, health-related or personal care, shopping or driving to appointments (2004).<sup>27</sup>

# Action on seniors and population ageing

## Canada's retirement income system

The retirement income system in Canada consists of three pillars - two public and one private. Canada's two public pension programs, Old Age Security and the Canada/Quebec Pension Plans, ensure a minimum level of income in retirement for Canadian seniors. The private pillar consists of tax-deferred retirement savings in employer-sponsored registered pension plans (RPPs) and individual registered retirement savings plans (RRSPs). The tax deferral provided on savings in these plans encourages Canadians to save for retirement to help maintain pre-retirement standards of living.

Other financial assistance is available to seniors through the income tax system. For example, the Age Credit and the Pension Income Credit reduce the amount of tax seniors owe.

### Old Age Security (OAS)

OAS benefits provide basic income to Canadian citizens and residents who meet age, residence and legal status requirements. It is financed from Government of Canada general revenues and indexed quarterly to the Consumer Price Index. Recognizing the difficult financial circumstances faced by many seniors, OAS provides additional income-tested benefits for low-income individuals through the Guaranteed Income Supplement (GIS), the Allowance and the Allowance for the Survivor. The GIS is a monthly benefit available to OAS pensioners with little to no other income. The amount of the benefit is dependent upon marital status, residence and income. The Allowance is available to qualified 60 to 64 year-old spouses and common-law partners of OAS/GIS pensioners. The Allowance for the Survivor is available to low-income individuals aged 60 to 64 whose spouse or common-law partner is deceased and who neither remarried nor entered into a common-law relationship.

In 2005-2006, 4.3 million individuals received OAS benefits, totalling \$29 billion.<sup>28</sup>

### Canada Pension Plan (CPP)

The CPP is jointly governed by Canada's federal and provincial governments and operates throughout Canada, except in Quebec that has its own comparable plan. The CPP provides for a variety of benefits based on life changes. Best known for its retirement pension, the CPP also provides benefits for surviving partners and children of CPP contributors, people with disabilities and their children and a one-time maximum benefit of \$2,500 in the event of death. It is a contributory plan; contributors are employees or self-employed persons between the ages of 18 and 70 who earn at least a minimum amount during a calendar year. Benefits are calculated based on how much and for how long a contributor has paid into the CPP.

In 2005-06, four million Canadians received CPP benefits, totalling \$25 billion.<sup>29</sup>

## **Tax deferred savings in RPPs and RRSPs**

The private pillar consists of tax-deferred savings in RPPs and RRSPs. Contributions to these plans are deducted from income, and investment income is not taxed as it is earned. Withdrawals and payments from the plans are included in the taxpayer's income and are subject to regular income tax.

The system of limits for RPPs and RRSPs allows individuals to contribute 18.0% of earnings per year to an RPP and/or an RRSP, or to earn pension benefits in a defined benefit RPP of 2.0% of earnings per year, up to specified dollar amounts. For 2007, the annual dollar contribution limits for RRSPs and RPPs are, respectively, \$19,000 and \$20,000. For defined benefit RPPs, the maximum pension limit per year of service is \$2,222.<sup>30</sup>

## **Sustainability of Public Pensions**

Canada has one of the best retirement income systems in the world and one of the few that is poised to confront the enormous financial challenge associated with an ageing population. Canada's diversified system (a mix of public and private pensions and a major role for tax policies) is a very effective way to provide for retirement income needs, as it is less vulnerable to changes in economic and demographic conditions such as population ageing, than systems in other countries.

Overall, Canada's economic, labour market and social environments are healthy and prospects for the coming years are positive. As a percentage of Canada's Gross Domestic Product (GDP), the cost of public pensions is considered reasonable relative to other countries. Although the ratio of expenditures to GDP is expected to increase from its 2004 level of 2.3% to 2.4% in 2010 and to a high of 3.2% in 2030, it is projected to fall to 2.0% by 2075.<sup>31</sup>

In 1997, the federal and provincial governments agreed to significant reforms to the Canada Pension Plan to ensure its long-term financial sustainability. (Quebec undertook similar reforms in 1997 to ensure the financial sustainability of the Quebec Pension Plan.) These reforms, which included accelerating scheduled contribution rate increases, a new investment strategy and benefit measures to reduce the growth in benefit expenditures, ensured that the Plan would be financially sustainable and affordable, able to meet current and future obligations. The reforms also sought to ensure that the Plan would be fair across generations.

The *21<sup>st</sup> Actuarial Report on the Canada Pension Plan* prepared by the Plan's Chief Actuary took into account the ageing of the population and concluded that the CPP is financially sustainable at current contribution rates and under current provisions for at least the next 75 years. The growth in CPP assets over this period will provide the capacity for the plan to absorb a wide range of unforeseen economic or demographic fluctuations.<sup>32</sup>

## **Action on the retirement income system**

### **Amendments to the Canada Pension Plan and Old Age Security Act**

Bill C-36 to amend portions of the Canada Pension Plan and Old Age Security Act is currently under consideration by the Canadian Parliament. The Amendments would improve fairness for seniors and persons with disabilities. The most significant change proposed to the *OAS Act* is the introduction of a “lifetime” application process for the Guaranteed Income Supplement (GIS), ensuring that those entitled to the GIS and who file an annual tax return will never have to reapply. This will address the concerns of some seniors that GIS was difficult to access due to the need to re-apply every time a shift in annual income occurred. For persons with disabilities, the Amendments would provide greater access to Canada Pension Plan disability benefits for those with longer-term labour force attachment. In addition, there are proposals to improve service to seniors by modernizing and simplifying the application and delivery of both programs.<sup>33</sup>

### **Guaranteed Income Supplement**

The GIS maximum benefit was increased by \$36 a month for single seniors and by \$58 a month for couples, with half the increase taking effect on January 1, 2006 and the balance a year later - the first substantive increase to the income-tested supplement in close to 25 years. A total of 1.6 million Canadians will benefit from this increase, including more than 50,000 seniors who become eligible for benefits as a result of the increase.<sup>34</sup>

### **Defined benefit pension plans**

In 2006, the federal government announced that it will provide temporary funding relief to help re-establish full funding of defined benefit pension plans for employees working in areas of federal jurisdiction while providing safeguards for promised pension benefits.<sup>35</sup> Under defined benefit pension plans, employers and employees make contributions but the level of promised benefits is not a function of investment income. Instead, employers promise to deliver benefits based on the employee's earnings and years of service, providing a predictable retirement income.<sup>36</sup>

## **International Social Security Agreements**

Canada first began concluding social security agreements in 1977. At that time, the principal consideration for concluding agreements was to ensure that immigrants to Canada were able to obtain pension benefits based on any social security credits they may have accumulated in the countries in which they lived and worked before or after coming to Canada. As a country which has received over seven million immigrants since the end of World War II, Canada has large numbers of persons who have accumulated some social security credits in other countries but who require a social security agreement in order to establish eligibility for benefits from those countries.

Canada believes in the economic and social advantages of concluding reciprocal social security arrangements with other countries from around the world and strongly encourages other countries to do the same. From an economic perspective, these agreements foster greater ties between countries, encourage greater economic investment and alleviate a financial burden for companies operating between two countries. Economic investment leads to greater social development - a strong ancillary benefit reaped from the agreements themselves. Countries which take steps to respect previous pension coverage from persons who have lived or worked in two countries ensures that gaps in social security protection will be avoided - something actively encouraged by international organizations like the International Labour Office and the World Bank.

Canadian pension legislation contains no nationality-based restrictions that prevent citizens of other countries from receiving Canadian pensions or that reduce the amount of the Canadian pensions to which they are entitled simply because he/she is not a citizen. This goes a long way in terms of ensuring broad pension coverage for the vast majority of Canada's seniors. Over the last five years, Canada has signed new agreements with Japan, Estonia, Latvia, Lithuania and Hungary.<sup>37</sup>

## **Personal Income Tax System**

In 2006, the federal government implemented several significant changes to the personal income tax system that will benefit seniors. The maximum amount of eligible pension income claimed under the Pension Income Credit increased from \$1,000 to \$2,000. The increase will benefit nearly 2.7 million taxpayers who receive eligible pension income, providing up to \$155 per pensioner and removing approximately 85,000 pensioners from the tax rolls.<sup>38</sup>

The Age Credit also increased from \$4,066 to \$5,066. As a result, for 2006 and subsequent taxation years, lower- and middle-income seniors will receive up to about \$150 of additional income tax relief; and, lower- and middle-income senior couples will receive up to about \$300 in additional tax relief.<sup>39</sup>

### **Pension income splitting**

A cornerstone of the Government's commitment to seniors is to allow pension income splitting in recognition of the special challenges of planning and managing retirement income. Starting in 2007, couples may reduce their combined taxes by transferring up to one-half of their eligible pension income to a spouse or common-law partner.

For individuals aged 65 years and over, the major types of qualifying income that can be allocated to a spouse or common-law partner are: a pension from a registered pension plan (RPP); income from a registered retirement savings plan (RRSP) annuity; and payments out of or under a registered retirement income fund.

For individuals under 65 years of age, the major type of qualifying income that can be allocated to a spouse or common-law partner is income from a registered pension plan.

For the 2007 taxation year, \$675 million of tax relief is anticipated under the pension splitting measure.

The increase to the Age Credit and pension income splitting will deliver more than \$1 billion in tax reductions annually for Canadians by significantly increasing the Age Credit – retroactive to January 1, 2006 and permitting couples with eligible pension income to reduce their combined taxes by transferring income to the lower-earning spouse.<sup>40</sup>

## **Health and well-being**

### **Canada's health care system**

Canada's publicly funded health care system is best described as an interlocking set of ten provincial and three territorial health insurance plans. Known to Canadians as "Medicare," the system provides access to universal, comprehensive coverage for medically necessary hospital and physician services. These services are administered and delivered by the provincial and territorial governments, and are provided free of charge.

The provincial and territorial governments fund health care services with assistance from the federal government, primarily through the Canada Health Transfer. The Canada Health Transfer is \$32.5 billion in 2006-07, of which \$20.1 billion is in cash and \$12.4 billion in tax transfers.<sup>41</sup> For 2007-08, the level of the cash transfer will be \$21.3 billion. (The value of the tax point transfer is not yet available.)<sup>42</sup>

In order to receive their full allocation of federal funding for health care, the provincial and territorial health insurance plans must meet five criteria - comprehensiveness, universality, portability, accessibility and public administration - that are provided in the federal government's *Canada Health Act*. In addition to setting and administering the *Canada Health Act* and providing funding, the federal government provides direct delivery of health care services to specific groups (e.g., First Nations people living on reserves; Inuit in the North; serving members of the Canadian Forces and the Royal Canadian Mounted Police; and eligible veterans). Many other organizations and groups, including health professional associations and accreditation, education, research and voluntary organizations, contribute to health care in Canada.

The provinces and territories provide coverage to certain people (e.g., seniors, children and social assistance recipients) for health services that are not generally covered under the publicly funded health care system. These supplementary health benefits often include prescription drugs, dental care, vision care, medical equipment and appliances (prostheses, wheelchairs, etc.), independent living and the services of other health professionals, such as podiatrists and chiropractors. The level of coverage varies across the country.

Those who do not qualify for supplementary benefits under government plans pay for these services with individual, out-of-pocket payments or through private health insurance plans. Many Canadians, either through their employers or on their own, are covered by private health insurance and the level of service provided varies according to the plan purchased.<sup>43</sup>

### **Action on health and well-being**

Canada is increasing its efforts to better understand the implications of the ageing population on health and long-term care needs and costs: what the future health status and health needs of the seniors' population will be and the most effective interventions to support healthy ageing.

## **Falls Prevention Initiative**

Falls are a major cause of injury among seniors. The fall-related injury rate is nine times greater among seniors than among those under age 65. Falls account for approximately 85.0% of all injuries among seniors. Almost 62.0% of injury-related hospitalizations for seniors result from falls. This issue is now recognized as a serious public health issue and work is underway to develop interventions and strategies for prevention.<sup>44</sup> In 2007, the Public Health Agency of Canada (PHAC) will host a national forum on the topic.

## **Disabilities**

The most common types of disabilities among seniors living in the community involve mobility and agility limitations, which are frequently accompanied by pain-related limitations. Hearing and visual impairments and memory loss also affect a significant number of seniors.

Most individuals with disabilities have the supports they need to actively participate in the lives of their families and communities; however, some do not and consequently, face barriers to full participation and inclusion in society. A challenge for disability policy over the coming years will be to maintain and enhance the supports needed by younger people with disabilities while anticipating the rapid growth in the number of older people with disabilities.<sup>45</sup>

In recognition of the high medical expenses associated with disability and chronic illness, the federal government increased the Refundable Medical Expense Supplement from \$767 to \$1,000 in 2006.<sup>46</sup> The Supplement is a tax credit available to working individuals with low incomes and high medical expenses.

## **Emergency response and preparedness**

Seniors are a particularly vulnerable group in health emergencies and disaster situations. PHAC is working with provincial and territorial governments and international partners including the World Health Organization (WHO) and the United States Administration on Ageing, to determine the best approaches for ensuring that older adults are considered in all aspects of planning, responding and recovering from emergencies. In 2006, PHAC's work was recognized through an award bestowed by Her Majesty, Queen Elizabeth the Second. In February 2007, the Agency hosted an international workshop on Emergency Preparedness and Seniors to develop a blueprint for action.<sup>47</sup>

## **Elder abuse**

Canada has been recognized internationally as a leader in raising public awareness of abuse of older adults and in developing innovative approaches to dealing with the issue.

Canadian research indicates that between 4 and 10% of older adults experience one or more forms of abuse.<sup>48</sup>

The WHO and the International Network for the Prevention of Elder Abuse declared June 15, 2006, the first annual World Elder Abuse Awareness Day. Individuals, organizations, communities, and governments across Canada organized numerous events,

including cultural, educational, art and social activities to recognize World Elder Abuse Awareness Day. As well, multigenerational initiatives were organized to help children and youth learn more about ageing, ageism, and abuse.<sup>49</sup>

## **Housing**

The Government continues to increase its funding for affordable housing by committing an additional \$1.4 billion to provinces and territories in 2006.<sup>50</sup> (Affordable housing includes transitional and supportive housing for seniors and others with special needs.) This funding is in addition to ongoing government support for existing social housing occupied by seniors.

The Government also announced \$270 million for a new Homelessness Partnering Strategy to address homelessness in communities across Canada. Under the Strategy, the Homelessness Partnership Initiative will put into place the structures and supports needed to move an individual towards self-sufficiency and participation in Canadian society.

In addition, \$256 million is designated for the two-year extension of Canada Mortgage and Housing Corporation's renovation programs for low-income households. This extension will help some 38,000 low-income households, including assistance to help seniors remain independent in their current homes.<sup>51</sup>

## **Participation**

In Canada, active ageing is increasingly the norm and there is growing recognition of the contributions seniors make to their families and communities through paid employment and unpaid activities. Seniors continue to participate and contribute to society as workers, volunteers, grandparents and care givers to elderly family members and friends.

### **Older workers**

As the workforce ages and labour force growth slows, retaining older workers is becoming increasingly important, both for their well-being and for the health of the Canadian economy.

As the Organisation for Economic Co-operation and Development (OECD) Thematic Review of Older Workers indicates, older workers in Canada are faring well in the labour market (higher than average earnings, lower than average unemployment rates). However, individuals aged 55-64 who lose their jobs stay unemployed, on average, for nearly 50% longer than prime-age workers.<sup>52</sup> Older workers in remote and/or one-industry communities are especially at risk in the event of layoff or firm closure.

The Government of Canada has designed a two-pronged strategy to address adjustment issues faced by older workers and to meet the longer-term needs of Canada's economy.

## **Targeted Initiative for Older Workers (TIOW)**

To address the immediate needs of unemployed older workers in vulnerable communities, a two-year initiative, the Targeted Initiative for Older Workers was announced by the Government of Canada in October 2006.

This is a \$70 million federal initiative, cost-shared with provinces and territories designed to help unemployed older workers in communities affected by downsizing or closures in sectors such as forestry, fishing, mining and textiles. TIOW will increase the employability of older workers through skills upgrading and work experience in new jobs to help them remain in or reintegrate into employment.

## **Feasibility study**

While the Targeted Initiative for Older Workers will address immediate needs of older workers, an expert panel is undertaking a study on labour market conditions affecting older workers and potential measures to assist them over the longer term.<sup>53</sup>

## **Unpaid activities**

For seniors, participation in organizations and associations, as well as volunteering, is not only a way of contributing to their communities and to society, but also an effective way to meet people and to avoid social isolation.

## **New Horizons for Seniors Program**

This federal program supports local projects across Canada that encourage seniors to contribute their skills, experience and wisdom in support of social well-being in their communities, while promoting their involvement to reduce the risk of social isolation. Projects typically focus on themes of contribution to community, active living, social participation and/or partnership building.

The maximum funding available for each project is \$25,000 (CAD) for a 12-month period. Projects range from outreach to vulnerable seniors, promoting volunteering and mentoring, encouraging intergenerational learning and recreational activities.

Since the program began in 2004, 1,729 projects involving about 100,000 participants have been funded in over 500 communities across Canada. Federal funding for 2006-07 is \$15.6 million and as of 2007-08 and thereafter, \$19.5 million.<sup>54</sup>

## **Other federal actions**

### **Employment Insurance Compassionate Care Benefits**

Many people are caring for elderly family members and many more will likely do so as the number of seniors increases. In recognition of the importance of family caregivers, Employment Insurance Compassionate Care Benefits can now be paid up to a maximum of six weeks to someone who has to be absent from work to provide care or support to a family member at risk of dying within 26 weeks.<sup>55</sup> In 2006, the Government expanded the definition of “family member” to allow the care or support of, for example, current or former foster parents, wards, guardians or tutors; and a close friend or neighbour. The basic benefit rate is 55% of an individual’s average insured earnings (or \$413 per week, whichever is less).<sup>56</sup>

### **Secretary of State for Seniors**

In recognition of the growing importance of seniors in Canada, the Government of Canada appointed a Secretary of State for Seniors in January 2007 to ensure that the Government is doing what it needs to do for seniors in Canada.<sup>57</sup>

### **Seniors Secretariat**

In 2005, a Seniors Secretariat was created within Human Resources and Social Development Canada to provide a focal point for federal seniors-related efforts, to raise the profile of seniors’ issues and to develop a collaborative approach to policy and program development for the rapidly increasing number of seniors as Canada’s population ages.

The Seniors Secretariat supports and participates in the Federal/Provincial/Territorial (FPT) Ministers Responsible for Seniors Forum that meets regularly to examine seniors’ issues and to develop a common understanding of their needs in an ageing society.

The Secretariat also coordinates an Interdepartmental Committee on Seniors. The Committee formed in recognition of the interconnectedness of seniors’ issues and the large number of federal departments that have responsibilities that either directly or indirectly include seniors’ issues.

### **Research and knowledge development**

The Madrid Action Plan emphasizes the need for ongoing research and information exchange to support policy and program development around population ageing. There is a large and robust research network in Canada including all levels of government, universities, non-profit organizations, membership associations for seniors and the private sector. Some federal actions include a Special Senate Committee on Ageing, the ongoing work of the Canadian Institutes for Health Research (CIHR), and the research program within Human Resources and Social Development Canada.

## **Special Senate Committee on Aging**

In November 2006, the Senate of Canada created a Special Committee on Aging, to examine and report by December 31, 2007, on the implications of an ageing society in Canada.<sup>58</sup> The Committee may examine issues such as promoting active living and well being; housing and transportation needs; financial security and retirement; abuse and neglect; health promotion and prevention, and health care needs.

## **Canadian Institutes for Health Research**

The Canadian Institutes for Health Research is a federal health research agency comprised of 13 Institutes. The CIHR funds researchers and trainees in universities, teaching hospitals, and research institutes across Canada working to improve Canadians' health and the health care system.

The CIHR Institute of Ageing works to create and advance into action knowledge in the field of ageing to improve the quality of life and health of older Canadians. The Institute supports research and training programs in five areas: healthy and successful ageing, biological mechanisms of ageing, cognitive impairment in ageing, ageing and maintenance of functional autonomy, and health services and policies relating to older persons.<sup>59</sup>

## **Human Resources and Social Development Research Program**

Evidence-based policy and program development is a priority for the Department. To inform and support this process, the Department is currently developing a sizeable body of research focusing on the implications of population ageing, seniors and older workers. In particular, current research initiatives focus on retirement issues, including transitions to retirement, income in retirement and the retirement income system; the social and economic well-being of elderly immigrants; seniors' care networks, needs and social support; seniors' housing; and participation and contributions of seniors in all spheres of society, including participation and the extent to which elderly Canadians are able to age within their own homes and communities.<sup>60</sup>

## **Collaboration**

### **Federal, Provincial and Territorial (FPT) Ministers Responsible for Seniors Forum<sup>61</sup>**

In Canada, the responsibility for seniors is an area of shared jurisdiction and mutual interest. The federal government is responsible for public pensions and provides leadership on seniors and ageing. Provincial and territorial governments provide income tax measures (e.g., property tax relief) and other programs for seniors, such as subsidies for prescription drugs and transportation. Most provinces and territories also have seniors' advisory groups involved in advocacy, education, research, policy and program development.

Since 1992, FPT Ministers Responsible for Seniors have met regularly to examine seniors' issues and develop a common understanding of their needs in an ageing society. The Forum is supported by a committee of FPT officials that also carries out research and other activities and facilitates information sharing in support of priority areas identified by Ministers.

Over the years, the Forum has studied many seniors' issues including: medication use, continuing care, caregiving, older women, supportive housing and technology. Some of the most recent areas of focus include:

- *Planning for Canada's Ageing Population: A Framework* identifies priority areas to be addressed through planning and policy or program development over the next 10 years. The broad priorities are countering ageism, helping communities and families to support frail seniors, promoting health, promoting participation, ageing in place of choice, and smoothing transitions from the workforce to retirement.
- *Healthy Ageing in Canada: a New Vision, a Vital Investment* provides information, evidence and recommendations about ageing well, including social connectedness, physical activity, healthy eating, injury prevention, and smoking cessation.
- For *World Elder Abuse Awareness Day in Canada (June 15, 2006)* a public awareness and education kit was developed and distributed across Canada and events were held in all jurisdictions to raise awareness of the issue. Governments will again recognize the day in 2007.
- *Social Isolation* research and analysis, including a literature review, an Expert Consultation, a profile of social isolation in Canada and a review of policies and programs in Canada that may contribute to or reduce the risk of social isolation.
- *Canadian Age-Friendly Rural/Remote Communities Initiative* inspired by the World Health Organization's (WHO) Global Age-Friendly Cities project that is engaging cities in several countries to make their communities more age-friendly (i.e., policies, services and structures related to the physical and social environment to enable older people to live in security, enjoy good health and continue to participate fully in society).

The WHO project will identify concrete indicators of an age-friendly city and produce an international age-friendly city guide to stimulate and guide advocacy, community development and policy change to make communities age-friendly; and to increase awareness of local needs, gaps and suggestions for improvement in each city.<sup>62</sup>

The Canadian Initiative will adapt the WHO approach to identify age-friendly elements in several rural and remote communities in Canada, culminating in a guide that will be distributed across the country in 2007.



## Looking ahead

All levels of government, in conjunction with the non-profit and voluntary sectors, have worked together to improve the lives of seniors. Canada recognizes, however, that due to low income, poor health or disability, many seniors do not have the same quality of life enjoyed by most seniors. Canada will continue to build on the actions undertaken since the adoption of the *Madrid International Plan of Action on Ageing* to help these vulnerable seniors, particularly in light of the growing seniors' population.

At the same time, the characteristics of future seniors will differ from current seniors and also create challenges to public policy. Future seniors are likely to have higher levels of educational attainment, better health, and longer life expectancy. They will be more ethno-culturally diverse. They are likely to remain active during retirement, whether defined as continued employment, perhaps in a new career; returning to school; caring for grandchildren; volunteering; or traveling. They are more likely to have smaller and more diverse families and fewer or no children. If they are married, it may not be their first marriage. Moreover, baby boomers, particularly women, will retire with different work histories and pension coverage than previous generations, with important implications for their retirement income.

It is very likely that tomorrow's seniors will continue to change our image of old age, bringing different attitudes and expectations about retirement, family relations and services they receive from the private as well as public sectors. Work-to-retirement transitions, informal/unpaid caregiving, financial preparation for retirement, home and community care, and housing options that enable people to remain in their own homes as long as possible are just some of the issues that Canada will need to address with forward-looking and responsive policies.



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## **Appendix 3: Resources for further information**

About Canada

**<http://canada.gc.ca/acanada/acPubHome.jsp?font=0&lang=eng>**

Government of Canada

**<http://canada.gc.ca/>**

Service Canada

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Seniors Canada Online

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

Seniors Guide to Federal Programs and Services 2006

**[http://www.seniors.gc.ca/pdf/seniors\\_guide\\_en.pdf](http://www.seniors.gc.ca/pdf/seniors_guide_en.pdf)**

Canada's National Framework on Aging

**[http://www.hc-sc.gc.ca/seniors-aines/nfa-cnv/index\\_e.htm](http://www.hc-sc.gc.ca/seniors-aines/nfa-cnv/index_e.htm)**

*Canada's Aging Population,*

paper submitted to the 2002 Second World Assembly on Aging:

**[http://www.phac-aspc.gc.ca/seniors-aines/pubs/fed\\_paper/pdfs/fedpaper\\_e.pdf](http://www.phac-aspc.gc.ca/seniors-aines/pubs/fed_paper/pdfs/fedpaper_e.pdf)**

**[http://www.phac-aspc.gc.ca/seniors-aines/pubs/fed\\_paper/fedreport8\\_03\\_f.htm](http://www.phac-aspc.gc.ca/seniors-aines/pubs/fed_paper/fedreport8_03_f.htm)**

## **Official government Web sites of Canada's provincial and territorial governments:**

### **Provincial Governments**

British Columbia

**<http://www.gov.bc.ca/>**

Alberta

**<http://www.gov.ab.ca/>**

Saskatchewan

**<http://www.gov.sk.ca/>**

Manitoba

**<http://www.gov.mb.ca/>**

Ontario

**<http://www.gov.on.ca/>**

Quebec

**<http://www.gouv.qc.ca/portail/quebec/pgs/commun>**

New Brunswick

**<http://www.gnb.ca/>**

Nova Scotia

**<http://www.gov.ns.ca/>**

Prince Edward Island

**<http://www.gov.pe.ca/>**

Newfoundland and Labrador

**<http://www.gov.nf.ca/>**

### **Territorial Governments**

Nunavut

**<http://www.gov.nu.ca/>**

Northwest Territories

**<http://www.gov.nt.ca/>**

Yukon

**<http://www.gov.yk.ca/>**