

« *Quality of life for all Québec seniors* »



Live long and prosper¹; Canada as a leader in aging policy

Brief submitted as part of the special consultations for the development of a national strategy on aging in Canada

Presented to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

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¹ Live long and prosper – Expression borrowed from the popular television program, Star Trek.

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ABOUT THE RÉSEAU FADOQ

The Réseau FADOQ is a coalition of people aged 50 and over with close to 500,000 members. 47 years ago, the main objective of the founder, Marie-Ange Bouchard, was to break the isolation of seniors by offering them an array of leisure, sporting and cultural activities.

To this day, in addition to offering a wide range of recreational activities to our members, our organization makes representations to various bodies to improve the quality of life of seniors today and in the future. These two aspects of our mission are equally important, with active aging being an essential component of an adequate quality of life.

In this way, we offer our collaboration and expertise to encourage the government to make wise choices that take into account Québec's demographic context, where our aging population is one of the most significant among western societies.

The Réseau FADOQ also campaigns for the creation of a national policy on aging to better contend with its impact and work toward proactive and innovative solutions that will help society face these issues in positive ways. The Réseau FADOQ seizes the opportunity in forums such as this to raise awareness and advance the discussion in the right direction for all current and future Québec seniors.

INTRODUCTION

The federal government's initiative in developing the first national strategy to provide broad policy guidelines for Canadian seniors' quality of life is crucial, not only for seniors, but for the future of the country.

The Réseau FADOQ is proud to contribute to this reflection and reasserts its full collaboration in the implementation of actions resulting from this consultation.

For an organization such as ours, the proposed normative framework speaks to full governmental accountability. As public policy observers, we note a great divide between policy knowledge as it relates to aging and concerted action. In fact, the transition between the two is where we see the greatest challenges. This will change as a result of the guidelines proposed by the national strategy, because they will guarantee a common direction for the steps to be taken by major stakeholders in policies affecting the dignity of the elderly, access to care and services, quality of life, safety, etc.

In our view, the role of the federal government is clearly to provide leadership in modernizing and reviewing related legislation, and to inspire jurisdictions to do the same, while focusing on the importance of considering the “senior” factor in all current and future public policies.

Moreover, this type of exercise illustrates the changing nature of Canadian society and allows us to identify our society's values and foundations and to protect them during challenging times. This is the reason we must pride ourselves on ensuring universal and equitable access to health care without “financial barriers” and in providing Canadians with a minimum income in retirement.

With this in mind, the Réseau FADOQ hereby submits a number of recommendations to inform your thoughts as you work to develop a new Canadian standard of aging policy.

A NORMATIVE FRAMEWORK, AN IMPERATIVE FOR THE FUTURE

Over the past five years, the Réseau FADOQ has called for an integrated and coordinated national strategy to ensure that all Canadians will age with dignity.

To this end, the Réseau FADOQ considers that the national strategy must integrate the renewal and application of a normative test to ensure that all public policies are seen through a “seniors’ lens” and structured accordingly.

In fact, in 1998, the federal government produced a document entitled *Principles of the National Framework on Aging: A Policy Guide*², which specifically sought the application of a series of questions to ensure that a vision of aging would be included in the development of public policies. Although it needs to be updated, this is still a relevant exercise that deserves to be dusted off and brought to light.

The following is the vision statement proposed 10 years ago:

The National Framework on Aging (NFA) Vision Statement:
Canada, a society for all ages, promotes the well-being and contributions of older people in all aspects of life, promotes the well-being of seniors, recognizes their valuable contributions and reflects the goals of elimination of ageism in all sectors. It lays out the current challenges and the desired outcome and direction of efforts applicable to all policy areas³.

Furthermore, the Réseau FADOQ wishes to reiterate the importance of going from knowledge to action. In doing so, we recommend the establishment of advisory committees for the creation of action plans (*action frameworks*) related to all of the agreed objectives that will arise from the work.

For this reason, we believe that a number of actions can contribute to improving collaboration and the permeability of ministries in order to integrate a common, transversal vision. Given Canada’s particular demographic context, we are advocating first for the creation of a seniors’ secretariat that would report directly to the executive council. This new structure would contribute mainly to public policy coherence and to improved coordination between stakeholders. Taking into account the fast-paced demographic shifts that will affect the provinces, albeit at different rates, we believe the leadership exercised by the secretariat will mobilize Canadians to pursue common and sustainable goals. On this point, it is important to recall that “seniors” are a heterogeneous group with disparate realities which, in our opinion, justify the creation of a specific body. Many researchers agree with us on this:

“Essentially, today’s secretariats: (1) seek to inform seniors of programs and policies that affect them; (2) act as focal

2 <http://publications.gc.ca/collections/Collection/H88-3-21-1998E.pdf>

3 Idem p. 6

points for sensitizing public decision makers and civil servants on the problems affecting the elderly while proposing possible solutions; (3) act as a point of entry for seniors to identify various issues, challenges and changes needed to promote and improve their well-being; and (4) raise public awareness of the daily realities of the elderly.”⁴

Secondly, the Réseau FADOQ recommends an upgrade of the National Seniors Council. Initially, we would suggest a title that is more representative of the composition of the Council, and less confusing. We therefore propose the creation of the National Seniors Council of Canada (NSCC). As a permanent and independent council, the NSCC must first revise its membership to include interest and rights advocacy groups, such as the Réseau FADOQ, as well as members of the group concerned; that is to say, senior leaders who would bring legitimacy to the Council's recommendations.

In addition to playing an advisory role, we hope that this locus of collaboration will foster links between partners naturally concerned by the issues; for example, caregiver and employer groups. In so doing, the Council could greatly contribute to the advancement of knowledge, but above all could guarantee the timeliness of its recommendations.

Finally, the Réseau FADOQ would like to draw your attention to the importance of not substituting the current approach for the parallel UN approach, specifically the *Open-ended Working Group on Ageing*. This group has been striving for nearly five years to create a comprehensive and integrated international, global instrument for the promotion and protection of the rights and dignity of the elderly.

Designed from a human rights perspective, this new instrument would promote the continuous improvement of the living conditions of Canada's seniors, while allowing those at the federal level to strongly support attainment of the highest standards of dignity for seniors, thus inspiring the international community. This is an opportunity for Canada to assert its leadership in human rights, while clearly demonstrating its dedication to the cause. The Réseau FADOQ wishes to emphasize the importance of such international consultation, the aim of which is to overcome the numerous deficiencies detracting from respect for the rights of the elderly. We must remember that seniors, like children, people with disabilities, refugees, women, and aboriginal communities, are an increasingly vulnerable group.

⁴ National Seniors Council. 2009. Report of the National Seniors Council on Low Income Among Seniors (Gatineau, CA-AH262-11-08), 7.

In order to remain consistent with our previous remarks; that is, going from knowledge to action, we will not dwell here on the increasing poverty of Canada's seniors, especially in regions such as Québec or the Maritimes, where growth of the aging population is occurring at an accelerated rate.

Instead, we wish to highlight the special case of Guaranteed Income Supplement (GIS) beneficiaries who are struggling to make ends meet. In 2009, the Réseau FADOQ was already advocating for an increase in the GIS, as well as for automatic enrollment. Some issues we presented include:

Low income among seniors is often due to the fact that these people have not been able to accumulate assets and savings over time⁵. In 2005, 40% of low-income seniors had worked less than 10 years⁶: homemakers who became widows, disabled people who were unable to work, people who had been victims of a work accident, etc.

This means that these beneficiaries are among the most vulnerable in society, but also that their socio-economic condition affects their physical and psychological health and lowers their standard of living, thereby affecting their dignity. It is also important to recall that some people may have low levels of financial education.

What is more, recent statistics resulting from consultations on pension plan improvement show that public plan beneficiaries are increasingly dependent on their plans to maintain a minimum standard of quality of life⁷.

The Réseau FADOQ was surprised to learn that many vulnerable seniors who are GIS beneficiaries recently experienced significant cuts to their funding. Looking at the more than 200 testimonials collected by the Réseau on the subject, it seems that these seniors have experienced cuts ranging from 8% to 45%, while 50% received a letter stating that they had filled out a form incorrectly. Others had to withdraw amounts from their RRIFs in order to pay for glasses, dentures, medicine, etc. and also had significant reductions. For

5 Id.

6 Id.

7

http://www.assnat.qc.ca/Media/Process.aspx?MediaId=ANQ.Vigie.Bil.DocumentGenerique_126961&process=Default&token=ZyMoxNwUn8ikQ+TRKYwPCjWrKwg+vIv9rjj7p3xLGTZDmLVSmJLoqe/vG7/YWzz. p.11

example, a 96-year-old woman incurred a monthly loss of more than \$450 when she withdrew amounts for the purchase of hearing aids and dental prostheses.

To this we must add that the waiting period for compensation may be as long as 35 weeks.

After unsuccessful attempts to obtain explanations, since the wait times at Service Canada were too long (over three hours), our concerns remained unanswered. In short, we are asking the government to include measures in the next strategy on aging in Canada that:

- 1- Avoid draconian cuts in benefits for GIS recipients.
- 2- Increase the delay between the receipt of a notice and the date reductions come into effect.
- 3- Reduce the waiting period for compensation or payment of amounts.
- 4- Establish a staggered payment model so that people can continue to pay their rent, groceries, medication, etc.
- 5- Improve access to public services both online and by telephone.
- 6- Provide a support service to beneficiaries who have difficulty completing the required forms.
- 7- Train public service providers to serve special needs clients, such as seniors.
- 8- Make the required forms more accessible.

Finally, with respect to the GIS, we are asking the federal government to plan for increases in the GIS based on the rising cost of living, but also on changing needs that come with old age.

OTHER MEASURES TO IMPROVE THE INCOME OF THE ELDERLY

A decent retirement income guarantees better health, greater participation in society and the ability to contribute to society and, thus, the opportunity to remain active. The Réseau FADOQ believes that a number of measures should be considered in the next policy to improve the situation of seniors, now and in the future. In this regard, we consider it essential that the government:

- Contribute to improving the situation of experienced workers by educating employers about future challenges and the crucial contributions of older workers.
- Promote stakeholder collaboration to raise awareness among employers of the importance of committing to the development of Canadian society, particularly with respect to intergenerational equity and their important role in the financial health of future retirees. We believe it is essential for the government to encourage businesses to offer supplemental pension plans.
- Annually renew public awareness campaigns focused on the importance of better financial education for taxpayers.
- Implement measures to democratize and enhance public retirement preparation programs.
- Establish subsidized financial planning assistance services.

THE LIVING ENVIRONMENT AND HOME CARE: CRITICAL ISSUES

It is generally accepted that Canadians prefer to grow old in their own homes. The Réseau FADOQ elaborates on this statement by asserting that Canadians would prefer to age in the place of their choosing. This is what we have claimed on their behalf for almost half a century. While this is a simple statement, it merits some analysis in order to better understand its various aspects.

Indeed, the emotional and relational connections people have with their communities and entourage should certainly not be neglected. The various stresses experienced by the elderly in a move are well documented⁸. This demonstrates how deeply rooted they are in their environment.

In this regard, the national strategy on aging must necessarily consider the choice of living environment as an essential factor in maintaining both dignity and quality of life. The need to feel at home, which is recognized in the literature,

8 Couturier Yves, Audy Émilie, "Social isolation of seniors: between a desire of social disengagement and a concrete need of assistance," *Gérontologie et société*, 2016/1 (vol. 38/n° 149), p. 125-140. URL: <https://www.cairn.info/revue-gerontologie-et-societe-2016-1-page-125.htm>

requires a number of measures in response. Services and programs that support home care are imperative to the experience of aging for today's seniors and those of the future.

ANALYZING AND RESPONDING TO THE NEEDS

Initially, it seems obvious to the Réseau FADOQ that the government must first clarify its role regarding public infrastructure. It is essential to conduct accurate needs and situational analyses in the field concerning the financing of public infrastructure that facilitates anchorage in the environment. It should be noted that these measures do not just benefit seniors, but provide lifelong support, regardless of the condition of the residents. Therefore, adequate public transportation funding demands special attention. Whether we are discussing subway, bus, train or air transport networks, all public transportation must meet travel needs, but also the need for inclusion and accessibility (especially financial). To accomplish this, we urge the government to consider the importance of meeting universal accessibility standards.

Secondly, travel necessarily depends on the state of road and pedestrian networks. The degradation of roads, streets and sidewalks, mainly due to bad weather, is an enormous obstacle to safe travel, especially for seniors who may experience a loss of balance or physical strength. While it may seem trivial, the sense of insecurity that can be associated with travel can lead directly to isolation. For this reason, it is essential that municipalities receive support at the federal level to ensure adequate road and pedestrian network conditions.

Finally, different methods of financial support for the development and construction of affordable housing specifically for seniors should be analyzed in order to support the choice to live at home for as long as possible. In fact, a recent Réseau FADOQ study clearly demonstrates that rental increases, especially in private seniors' residences, are a serious problem for people who may wish to move to a residence that can better meet their needs at some point in time. Faced with this situation, these seniors may choose to remain in a less suitable environment, which often increases the risk of accelerated aging and may even cause a greater loss of autonomy⁹.

ACCOMMODATION AND HOUSING: THE IMPORTANCE OF THE "SENIORS' LENS"

⁹ http://www.fadoq.ca/docs/documents/defensedesdroits/memoiresetavis/2016/2016-10-21-avis_fadoq_consultation_SCHL.pdf

All too often, political, business and even community-based decisions do not correspond to the needs of the elderly. The “seniors’ lens” should also affect the structural organization of cities, as well as the programs and services offered to citizens. We believe that a number of development sectors should be the subject of serious reflection and perhaps even an overhaul. The following are some examples:

- When embarking on construction of new infrastructure with financial assistance from the federal government, a consultation of local stakeholders should be compulsory. For instance, and more specifically, it seems essential to us that stakeholders and beneficiaries involved in new real estate projects for seniors be consulted while the projects are still on the drawing board. Here we include regional resident groups, community organizations and social economy enterprises, in addition to developers and financial partners.
- The federal government must contribute to the enforcement of universal accessibility standards for all new construction, and even require it. As a result, any appearance of discrimination will be avoided and infrastructure financed with public funds will evolve in concert with demographic needs.
- The government should permit, encourage and fund large-scale, innovative housing projects. In fact, several new models are emerging in Canada. Reproduction of these models is often compromised due to a lack of recognition and data that would allow them to be built in other parts of the country. For example, we have become aware of a recent housing model that offers lower rents, in an intergenerational environment, where formerly abandoned space is converted for the lifelong use of the residents.
- Home care necessitates that local services are maintained in both remote and urban areas, such as: free, national postal service, financial services, pharmacies, and food services, etc. The vitality of cities and the prevention of rural exodus depend on it. Moreover, these services should market themselves by means other than the Internet, given that connectivity is unfortunately not a given everywhere in Canada and not all seniors are able to surf the Web.

- Because of this, telecommunications services should be an object of national reflection in order to make them available to Canadians of all ages at an affordable rate. This is part of the fight against isolation.
- Finally, and as a transition to the central theme of health, it is essential that the federal government mobilize the provinces to begin the shift to home care with a view to less dependency on hospitalization. This shift is urgent and requires different levels of intervention. Many countries have already chosen this path and the results speak for themselves. In the context of home care, it is imperative to delegate health transfers that are exclusively dedicated to home care and services.
- In addition, we believe that the Canadian government should enshrine, in the Canada Health Act, a plan to provide minimum and equitable access to home care and services for all Canadians.

In conclusion, in the current context of Canada's shifting demographics, it is essential that aging be seen, not as an obstacle, but as an opportunity to deploy innovation and improve human rights. There is an urgent need to recognize aging for what it is – simply one stage in the continuum of life. Because the role of the federal government is to contribute to the vitality of all Canadians, it must ensure respect for their housing choices. And since the living environment represents a place of connection for seniors, let us become an international model and deploy the resources necessary for adequate accompaniment and support.

HEALTH AND SENIOR AID PROGRAMS: CANADA AT THE CROSSROADS

The Canadian health-care system is internationally recognized. It is the foundation of citizenship and the pride of Canadians. However, a number of public policies and global trends are contributing to the weakening of its universal nature through progressive privatization. The government must first reaffirm the sanctity of the universality of the Canadian health care system.

The literature also clearly demonstrates that the main obstacle Canadian health legislators will have to overcome is the dramatic rise in dementia among one of the largest cohorts of seniors to come.

“Dementia is a large and growing issue affecting Canada, as well as millions of people worldwide [...] Given the magnitude, complexity, and implications of this challenge, a few organizations [...] have called for the need to have a national dementia plan. Thirteen countries around the world have already taken the step of developing a national dementia strategy¹⁰.”

At the heart of this dilemma is responsibility. Who is responsible for ensuring the health of Canadian seniors? In our opinion, this is a shared responsibility, but one that requires a clear vision. It is in this sense that we are calling on the federal government. We agree with the Canadian Medical Association (CMA), which calls for a National Seniors Strategy. At its core, we read that the health care system in Canada must aim to respond adequately to the needs of seniors, which will in turn have an effect on all beneficiaries. We will not reiterate all of the CMA's demands, but we support the findings presented in the *Policy Framework to Guide a National Seniors Strategy for Canada* (2015).

Of course, people aged 65 and over are healthier and more active than they were before. However, longevity itself presents important concerns that need to be addressed through a national aging strategy. The Réseau FADOQ therefore puts forward some observations that can contribute to developing ideas for future health guidelines within the framework of the national strategy on aging.

TAKING THE LEAD FOR AN ACTIVE, INFORMED, HEALTHY, SENIORS' POPULATION

From the outset, the Réseau FADOQ has had concerns about available statistics and their accuracy, due to some shortcomings in the Canadian census process. In fact, the Réseau discovered that certain categories of seniors' places of residence (living environments) receive only one general questionnaire for all residents. At the Réseau FADOQ, we have received numerous complaints from seniors who were unable to complete their own questionnaires, despite this being the duty of citizens according to the law. As a result, this group of residents, as well as their specific needs, are invisible in Canadian statistics. This practice

10 Verbeeten, David, Philip Astles, and Gabriela Prada, *Understanding Health and Social Services for Seniors in Canada*. Ottawa: The Conference Board of Canada, 2015, p.54

needs to be modified in order to provide the necessary insights for representative research and well-informed decision-making.

In addition, the following are some of the Réseau FADOQ's recommendations and observations for the development of health guidelines in Canada:

Health system:

- It is essential to maintain, and also to update, health education campaigns in order to achieve immunization objectives. Also, it would be a good idea to include shingles in the influenza vaccination campaign, since it currently affects a great number of people aged 50 and over.
- Given the growing pressure on health systems, the quality of patient care may be deficient. In this regard, we call for specific measures to be implemented to guarantee and protect the patient's right to information.
- We would like to see the establishment of a national drug program in Canada to ensure equity for all Canadians. Currently, the price of medication varies, and not all provinces have the same bargaining power. Establishing a national drug program is also necessary for managing the challenges of an aging population in terms of drug shortages, rising costs, and timely distribution.
- We believe that the federal government, in collaboration with the provinces and stakeholders, must establish formal standards to define precisely and collectively what is meant by the "right care," provided "adequately" "at the right time" by the "right providers."¹¹
- We would like the government to encourage and fund innovation and research, particularly with regard to best practices in technologies that can be used as support in a context of aging. Examples include home care technologies, improved pain management, end-of-life care, better palliative care, and improved quality of care.
- Finally, for the Réseau FADOQ, it is essential that the federal government contribute to shedding light on mental health issues in older populations. Often left undiagnosed and untreated, mental health problems remain too often in the shadows.

Prevention and aid programs

¹¹ https://www.cma.ca/Assets/assets-library/document/en/advocacy/policy-research/CMA_Policy_Appropriateness_in_Health_Care_PD15-05-e.pdf

- We request better access to physical activity spaces (e.g., Parks Canada), which must be made more affordable and accessible to seniors who wish to benefit from them in a safe manner (e.g., adequate lighting).
- The federal government must necessarily partner with accreditation bodies to ensure adequate and specific training on aging for all public servants, peace officers, etc. Services to citizens must be improved and updated at all federal points of service.
- We would like health transfers to be revised to reflect the aging of the population in the provinces in proportion to their population density. This additional support would make it possible to better support the elderly, mainly in their loss of autonomy.
- We also want the federal government to contribute to the recognition of caregivers by offering more substantial compensatory measures, since what is now the exception will soon become the norm: the majority of workers will also be caregivers.
- In this regard, we request that caregivers, like women on maternity leave, be guaranteed their jobs when they are recognized as living in acute care situations.
- We also hope that some historically underfunded research areas, such as social gerontology, will be more valued and better funded to ensure a diversity of perspectives on aging.
- Finally, given current climate issues, we strongly recommend that the government rapidly improve disaster relief programs and provide for specific relief measures for the elderly.

In conclusion, we hope that the action plan submitted by the CMA will be taken into consideration, as it is the result of extensive consultation and national collaboration. This resource includes numerous elements of reflection to guide the next stages of development of the national strategy on aging.

For Canadians, health remains at the heart of personal, and also political, concerns. As stated by the Conference Board of Canada:

“Although there is a relatively comprehensive range of health services for seniors, there are many weaknesses in these services, including large discrepancies across the country,

lack of coordination, restricted access to or narrow eligibility for programs or facilities, and lack of funding for prioritized services. All of these are resulting in unmet needs, stressed caregivers, and social inequities¹².”

We are confident that there will be political will to improve the provision of health services for all Canadian seniors.

CONCLUSION

In conclusion, the Réseau FADOQ is pleased to contribute to this process, which we are confident will result in a national strategy on aging that reflects the needs of Canadians. As such, it is important to note that seniors are not a homogeneous group and that the reality of a 65-year-old person is not that of a 90-year-old person. Perhaps it would be appropriate to refer to a fourth age in order to better describe the cohorts?

Improving the living conditions of the elderly is essential for the future of the country. At the moment, it is difficult to see how the country and provinces will cope with the many challenges associated with a rapidly growing aging population, while maintaining the social achievements these people fought for and are proud of. The following is the opinion of some researchers:

“Difficulties in linking (public policies) to life paths are largely due to the fact that existing public policies and programs have not really been designed and developed in response to current demographic changes. Despite the emerging need to address the aging of the population, policy changes are very difficult to implement and the introduction of new measures can have significant effects on other policies that are already in place (Hogwood and Peters, 1982). As a result, there are significant and ongoing issues of coordination with respect to the effects on seniors in the application of public policies and programs¹³.”

12 Id. p.4

13 <https://www.creges.ca/wp-content/uploads/2017/10/Me%CC%81moire-VVE-CREGES-VIES-2017.pdf>, p.3

This brief is a real call to action, as it has been a long time since organizations such as ours highlighted the importance of clear guidelines for implementing the social transformation that is necessary to support seniors who, in the near future, will be present in large numbers.

Therefore, income, housing, health, and aid programs must be at the heart of any future strategy, since they are essential to improving the socio-economic conditions of the people concerned. It should be noted that the measures to be implemented will have to be developed with a view to intergenerational equity and active aging, in order to limit the widening of gaps between generations and to encourage encounters between these groups.

As the largest seniors' organization in the country, with close to 500,000 members, the Réseau FADOQ is keen to participate in this process, which will result in a national strategy on aging. We offer the federal government our full collaboration in the stages to come.