

Seniors Forum

A Consultation with Special Guest Marc Serré, MP



August 3, 2017

Allan Reuter Seniors' Centre, Cambridge

BRYAN MAY
Member of Parliament for Cambridge

Introduction

Hello Neighbours,

This report comes from a recent Seniors' Forum held in Cambridge on August 3rd, 2017.

This Forum brought together people from many walks of life to discuss the issues important to seniors: ageing, care, accessibility, housing, and financial stability. Over fifty residents came out to voice their concerns, questions, and ideas in order to make seniors' lives better, with several more participating by email and in-person meetings. Participants came out and contributed, not only for themselves, but also to improve things for the seniors of tomorrow.

There was great concern expressed about the issues that seniors face today: housing shortages, financial difficulties, stigma from the community, accessibility of services, access to health care, social inclusion, and affordability of nutritious food. Canada is a progressive and caring nation with many programs and services for seniors, but we know there is still work to do, particularly in engaging seniors to find solutions to the issues they're facing.

This report has been distributed to other Members of Parliament, including Marc Serré, Member of Parliament for Nickel Belt, who kindly travelled to Cambridge to participate in this Seniors' Forum. MP Serré has been instrumental in bringing seniors issues to the forefront in the House of Commons through the introduction of his Private Member's Motion, and I trust that our Forum in Cambridge was as informative to him as it was to me, and I thank him for his participation and continued advocacy on seniors' issues nationally.

This report will also be submitted to the Honourable Jean-Yves Duclos, the minister responsible for many of the issues raised in this report, to inform his policy-making process and activities in the coming months.

I take these issues seriously, and I know our government does too. I'm glad to see our government working with all levels of government, companies, non-profits, organizations, researchers, families, and individuals to find solutions to some of the problems raised during the course of our conversation, and I hope this report is helpful in these efforts.

I would like to thank the people of Cambridge, North Dumfries, and North Brant who came out and participated in this Forum. These are critical issues for seniors, and they're only going to become more prevalent with the coming demographic shift as our population ages. I hope that the knowledge shared at this event will help our government better understand the needs of seniors in communities all across Canada. I hope participants see themselves, and their voices, reflected in this report.

I want to take a moment and thank the organizations who helped make this Seniors' Forum happen, the City of Cambridge - Allan Reuter Centre and MP Marc Serré (and staff). It is much appreciated.

All my best,

A handwritten signature in white ink, appearing to read 'Bryan May', is written over a dark background.

Bryan May, MP

This report is divided into broad categories of feedback, which mirror the structure of the consultation itself. Individuals were encouraged to break into groups and discuss and provide written feedback to broad and open-ended questions. Those comments have been aggregated, and combined with submissions from social media, emails, phone calls, and in-person meetings with constituents who were unable to participate in the Seniors' Forum on the day it happened.

Although some of the feedback and ideas speak directly to provincial or municipal areas of responsibility, they have been included in this report as they are important and useful in understanding the broader context of the important issues raised.

Discussion

Housing

Seniors have particular affordable housing needs. What can be done to help seniors access affordable housing?

Participants spoke about the need for continuing support for long term care, particularly for seniors with complex needs, and to work to ensure high standards were maintained across privately run and government run senior's facilities.

There were a number of participants who raised concerns about seniors who are living without a pension, or adequate financial means in retirement. They indicated that the high costs of housing, including long term care facilities, and transitional housing, were a problem even for some seniors who had a pension and were financially self-sufficient in retirement.

There was also a concern that municipalities weren't doing an adequate job at planning for housing for seniors in the future. In particular, looking for municipalities to ensure seniors' housing was specifically planned for when development plans were being put in place.

Comments also spoke about the importance of home care for seniors who live independently, and the ability to keep these seniors in their homes longer. There were also asks to enhance supports for in-home care so people can age at home, which echoed this request.

Participants were interested in more information about a program in BC which allowed for reduced property taxes for seniors as taxes were seen as a key factor in applying financial pressure to seniors, particularly to those who own their own home. It's important for seniors, who are on a reduced income, to be able to afford to maintain the homes that they live in, so there was interest in programs that help with property maintenance and property tax reduction for seniors.



Another significant theme explored was the requirement, and necessity, for more affordable housing stock in Canada, and not enough is being currently built to keep up with the demand. There isn't enough availability, but in particular, there isn't available affordable housing that is close to medical, shopping, and social activities with easy access for seniors. Participants also pointed out that housing needed to be intergenerational, so it wasn't just seniors living in housing.

There was also discussion around providing a tax credit to landlords who made their existing, and empty, units available to seniors for affordable housing, as a stopgap measure to ensure the available housing increased.

Many seniors want to remain in their homes, ageing in place, for as long as possible. What can the Federal Government do to help seniors age in place more easily?

Another major theme explored was the idea of ageing in place, and the requirements for seniors to do so successfully. Some of the suggestions in this area included expanding CCAC services, and funding services to do home visits when seniors could not access these services in their regular offices.

Along these same lines, participants indicated that housing and housing services should be brought together and services for seniors needed to be streamlined. There was also discussion around financial grants to help seniors age in their homes by offering financial support for renovations, particularly renovations such as safety products and stairlifts.

There were populations of seniors that were discussed that deserved attention including veterans, and families of deceased veterans, who required support and should be considered when designing programs.

Finally, although seniors wanted to age in place, there was a desire for more options for seniors who left their family home, but wanted to downsize to something smaller, while still living on their own. There is a need for more options for smaller homes that are appropriate to seniors lifestyles and living requirements (e.g. few steps and accessible spaces).

Seniors often rely on the sale of their home for financial security late in life. What can be done to ensure seniors can sell their homes more easily, and remain financially independent from their proceeds?

Seniors financial security was also discussed. Many people noted that less seniors, overall, have homes to sell to fund their retirement living than in years past. The government was charged with finding more ways to fund retirement pensions to ensure adequate financial resources for seniors who live long into retirement. There was a general ask for increased tax credits, and increased pension savings to help seniors.

Some participants noted that many seniors hold onto their large homes too long, and they are difficult to persuade that it's time to sell their home. A CARP or government generated guide would be helpful to speak with ageing parents to help them adjust to changes, and assist families with these changes as well.

Participants also felt strongly that families of seniors should be supported through training and the introduction of an ombudsman or advocate and a mediator to help them make difficult decision on behalf of their aging relative.

It should be noted that some seniors are in a particularly difficult situation where "they can't afford to stay, and can't afford to move". Moving can be expensive, and acquiring new, smaller, properties or rentals can be just as expensive as maintaining a larger home that is already paid for and no longer has a mortgage. This can place seniors in a difficult situation where either option can prove costly.

Access to information and services

Are there areas where technology is a major barrier to seniors who need to access Federal Government services or information? What can be done to better use technology to deliver services or information, instead of technology being a barrier?

Many seniors don't have internet access, or have difficulty using the internet, which means they have a hard time accessing both information and services which are important to them.

Participants noted that, because the internet changes all the time, it was particularly difficult to keep up, and more services providers should seek to address these barriers. Seniors also want to talk with a live agent, and not automated systems or machines, particularly when they call for help on the phone.

In order to help seniors it was noted that services that are located at one number (such as 911, 411, 211) were particularly helpful. These services have "navigators" who can assist seniors, and more programs and services needed to adopt these models to help seniors get the information they need under one roof.

Seniors are also a group that needs technical assistance in many cases. Websites needed to be clearer and larger font, but many seniors also need the technical skills and tools to be able to access these websites, and to manipulate computers to provide larger fonts, and use accessibility tools like screen readers.

For some seniors, technology simply isn't an option, so governments and services were encouraged to ensure there is still a paper option available for filling out forms, and to ensure that language barriers (e.g. sole portuguese speakers, particularly in Cambridge) are not a barrier preventing some seniors from accessing services at all.

Even when print media is used to communicate with seniors, many times it does not reach them. Seniors typically live in apartments, condominiums, retirement homes, and nursing homes, and these addresses, unfortunately, do not receive mail and print materials as reliably as houses.

Are there any programs or services that seniors have a particularly difficult time accessing? What could be done to help them access these programs more easily?

Seniors have a particularly difficult time accessing some specific services, so special attention should be paid to these areas:

- Accessing financial services e.g. CPP / OAS
- Accessing medical care.
- Creating communications tools to find out what is available in their community e.g. community guides
- Having someone to call with inquiries.



Finances

What are the best ways for the Federal Government to help seniors experiencing poverty in our community? Are there any specific ways to target seniors specifically with poverty reduction measures?

Financial concerns are particularly important for seniors, and the participants at the Seniors' Forum were clear about some recommendations to improve financial literacy, and financial tools and programs available for seniors. Many seniors have a fear of outliving their money, which causes immense stress. More tools and financial services should be available for seniors to help with this knowledge and to alleviate this stress.

Some seniors don't file their taxes, for a variety of reasons, but by not filing taxes many seniors put their benefits at risk and seriously harm their standard of living.

Even seniors who "did the right thing" their whole lives and saved, and participated in a company pension plan, were at risk because of unfair company pension rules. Many were concerned about the lack of government action and protections around private pensions to ensure they are fully funded and protected for seniors who have paid into them during many years of employment.

Participants pointed out that there should be no taxes under \$20,000 of income, regardless of age, and many seniors would fall into this bracket. There were also discussions around reducing HST and taxes for seniors and reducing user fees for both private and public institutions, and reducing HST for goods and services for seniors.

Although CPP has been enhanced, many seniors who are currently retired will not see increased CPP payments, and there was a discussion about the need to enhance retirement funds now, for seniors who are already retired and finding it difficult to make ends meet. Some ideas were discussed to help seniors in this area, including an increase to the Guaranteed Income Supplement or increases to CPP and OAS benefits.

Finally, overall improvements should be made in seniors financial education and literacy. Many seniors simply did not have the tools they needed to understand their finances and make sure they were making the correct financial decisions for their circumstances.

What improvements can be made to the Canada Pension Plan (CPP) to ensure more seniors have the finances to be successful in their retirement?

While most participants recognized the constraints of the Canada Pension Plan, a nearly universal recommendation was to enhance the plan to increase payments. It was also recommended that income from the plan be paid tax-free without deductions.

Some participants also noted the challenges in transitioning from a disability program, such as the Ontario Disability Support Plan, to the CPP. Disabled seniors are often earning less income from the CPP than they were



under the ODSP.

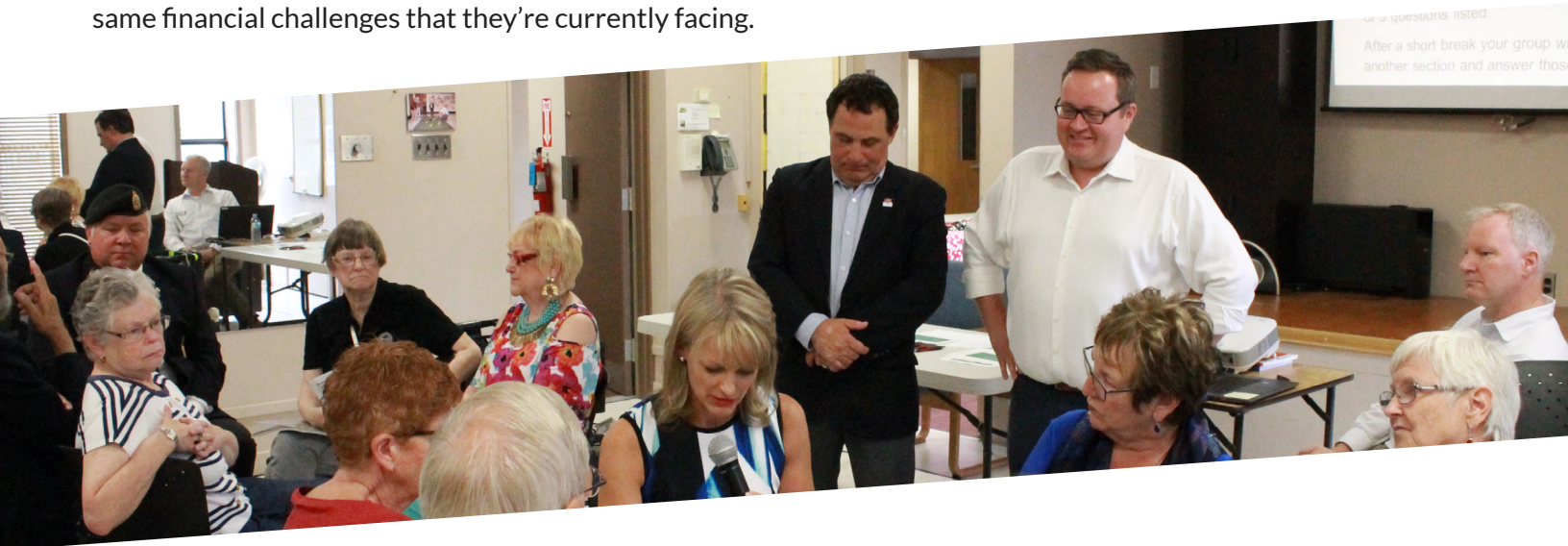
Many participants recommended that plan members be permitted to invest assets, like a home, in the CPP for investing and management in order to increase their CPP payments.

What can the Federal Government do to improve the delivery of Old Age Security (OAS) and Guaranteed Income Supplement (GIS) to seniors? How can OAS and GIS be improved?

While most seniors are using the OAS and GIS programs, many participants identified issues in accessing the programs. In particular, they would like to see the provincial and federal governments working together more effectively to promote and administer the application process for these programs.

A common recommendation was to increase OAS and GIS payments for seniors who need it, while decreasing payments for seniors who are more financially stable.

Participants recommended better education for young people (and middle aged Canadians) on the importance of saving for retirement and the various vehicles available for saving to prevent future generations from having the same financial challenges that they're currently facing.



Accessibility

Accessibility is critical for seniors to be able to get around the community and access services. What can the Federal Government do to increase accessibility?

Much of the accessibility issues identified centred around public transportation. In particular, participants identified poor access in rural areas, especially as it relates to transportation to and from hospitals and medical clinics. While seniors living in an urban area often have access to public transit to get to their medical appointments, seniors in rural areas can have difficulty reaching these appointments, especially when referred to a specialist in a geographic area they're not familiar with.

For many seniors, the cost of a taxi is prohibitive, leaving them to rely on public transit which can be sporadic in rural areas. While many municipalities offer a special mobility option, it doesn't always cover rural areas. Participants recommended a program to assist them in getting to their appointments, either through better public transit, subsidized taxis, or a volunteer driver program.

How can the federal government improve the delivery of accessibility grants to organizations who need them?

While participants recognized the impact that grant programs, like EAF and New Horizons, are having in communities, participants stressed that funding should be distributed to different organizations rather than rewarding the same organizations and programs multiple times.

It was also recommended that grant programs be made more standardized and regular, allowing organizations to more effectively plan and budget for the future.

Open-ended Questions

Are there other ways or areas in which the Federal Government can improve the lives of Canadian seniors?

Participants recognized the stress placed on caregivers in some situations, and recommended that more supports for caregivers be introduced, including funding to allow caregivers to take a break without incurring the costs of hiring an outside caregiver.

Some participants also identified that some seniors are caring for their grandchildren without an increase in support. It was recommended that additional financial support be made available for seniors who are acting as the primary caregiver of a youth.

How can we increase senior's participation in our community? Increase engagement with programs, community activities, and get seniors connected to others?

To encourage more participation in their communities, participants recommended a program that pairs seniors with others seniors in their community in a peer mentorship capacity. This would encourage seniors maintaining friendships with other seniors in similar situations, and get involved in programs and organizations with other people they're friends with.

Conclusion

Housing is one of the fastest growing issues when it comes to seniors. With an aging population increasing at significant rates, Canada is seeing a much greater need for assisted living centres and affordable housing for seniors.

There was excellent feedback provided on many senior's issues including financial issues, accessibility, and housing. The feedback and ideas presented were only possible because of the strong representation from many of our local social service agencies and from engaged citizens, including many seniors. Thanks to everyone for their contributions and energy at the Forum.

Canadians deserve to retire with dignity. Seniors' issues must be kept in mind as we move forward in creating a national housing strategy and other

legislation that has significant intergenerational effects.

This report's ideas and recommendations should go forward and inform the policies adopted by all levels of government in Canada, and help the millions of seniors in Canada to lead better lives.

Any questions, comments, or ideas regarding this report can be directed to:

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