

**Written Submission for the Pre-Budget Consultations  
in Advance of the 2021 Federal Budget**

**Submitted By: CanAge  
August 7, 2020**

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Dear Finance Committee Members,

**CanAge is Canada's national seniors' advocacy organization.** CanAge is an independent, non-partisan, non-profit organization which educates, empowers, and mobilizes people on the issues that matter most to older Canadians.

Canadian seniors are consistently the most active voter block at the polls, with approximately 72% of seniors indicating that they vote in every election and nearly 80% voting in the last 2 federal elections (Elections Canada, 2018). CanAge has identified six critical areas that require urgent investment to improve seniors' lives .

## **1. Violence and Abuse Prevention**

Elder abuse, including physical, sexual, emotional, financial abuse and neglect, is an underrecognized problem. Pre-COVID-19, approximately 1 in 6 older adults in Canada experienced a form of abuse or neglect, although this number is considered significantly under-reported (WHO, 2020). Since the pandemic, elder abuse and neglect appears to have significantly increased due to financial constraints, isolation, and being required to stay home with one's abuser. Many elder abuse and neglect response agencies are anecdotally reporting a ten-fold increase of calls and reports since March 2020. Canada is critically short of elder abuse and neglect resources, response, research and awareness.

**CanAge Recommends that that the government:**

### **Issue: Violence and Abuse Prevention**

**Recommendation 1:** Implement a National Elder Abuse and Neglect Awareness campaign.

**Recommendation 2:** Create or support a national 1-800 toll-free line for people to phone for local referrals. Track and report elder abuse and neglect and use that data to support evidence-based policy, planning and funding.

**Recommendation 3:** Develop and fund a feasibility study on creating a Canadian Adult Protective Services arms-length of government agency.

**Recommendation 4:** Invest in research to better understand and respond to elder abuse and neglect, including funding the NICE network.

**Recommendation 5:** Require federal, federally-funded or federally-regulated agencies to collect desegregated data on elder abuse and neglect.

**Recommendation 6:** Amend PIPEDA to better allow financial institutions to report abuse. Amend s. 7(3)(d.3) to, a) define "financial elder abuse" and "mental capacity", b) update the list to whom disclosure can be made, and c) link to provincial / territorial responses.

**Recommendation 7:** Require all federally-regulated financial institutions to collect data on suspected elder abuse and neglect, and mental capacity issues, reportable to their designated regulator semi-annually.

**Recommendation 8:** Change the *Seniors Voluntary Banking Code* to binding regulation under Financial Consumer Agency of Canada (FCAC). Amend the Code to include the requirement to request a Trusted Contact Person from clients.

## 2. Optimal Health and Wellness

Although many seniors are living longer, the quality of their life and death are sometimes poor. Living longer often entails managing chronic conditions and diseases including dementia. In Canada, there are an estimated 564,000 people with dementia, which is expected to grow to 937,000 over the next 15 years (ASC, 2019). Our health system must invest in cost-effective preventive care, well-being initiatives, and technology to meet the needs of our aging population.

### CanAge Recommends that the Government:

**Recommendation 9:** Work with key stakeholders to break down the stigma of dementia and cognitive impairment.

**Recommendation 10:** Prioritize investment in technology and digital supports for dementia and cognitive impairment.

**Recommendation 11:** Implement the National Dementia Strategy and ensure adequate investment to operationalize the strategy.

**Recommendation 12:** Support sector innovation by sustaining AGE-WELL (<https://agewell-nce.ca/>) past 2023.

**Recommendation 13:** Support pharmacy integration, polypharmacy controls and deprescribing programs to reduce adverse effects of medications and support tracking of prescriptions. Work with pharmacist colleges and associations to cover all qualified scope of practice, particularly to help in rural, remote, Northern and Indigenous communities.

**Recommendation 14:** Work with stakeholders to integrate hospice, palliative, and end-of-life care into dementia supports.

## 3. Infection Prevention and Disaster Response

Since COVID-19, never before has it been so critically important to have proactive and robust infection prevention measures.

Seniors in Canada are disproportionately harmed by national disasters such as heat waves,

floods, fires, snow and windstorms (WHO, 2018).

Canada's struggle to respond to the COVID-19 disaster raises the importance of having proper infection prevention and a seniors' disaster response strategy.

Seniors in Canada are significantly under-vaccinated, leading to poor health outcomes and the spread of infectious diseases. No Canadian province or territory funds all NACI recommended vaccinations for older adults, increasing the risk of infection and death. Influenza and pneumonia are the 6<sup>th</sup> leading cause of death and the leading cause for vaccine-preventable diseases (Statistics Canada, 2018; NIA, 2018).

The Canadian systems for review, approval and purchasing of vaccines is ineffective and leads to considerable health inequities. More than ever, Canada needs to invest in the process of review, approval, uptake of vaccines to ensure the future well-being of the nation.

### **CanAge Recommends that the Government:**

#### **A. Infection Control and Vaccines**

**Recommendation 15:** Fully-fund all seniors in Canada for the three modern best-in-class vaccines most beneficial to their well-being: high-dose flu, pneumonia, and shingles.

**Recommendation 16:** Replace the current volunteer National Advisory Committee on Immunization (NACI) with a permanent arms-length organization.

**Recommendation 17:** Centralize vaccine purchasing under the public health mandate, for distribution by provinces. This prevents regional health inequity, increases purchasing power and improves supply chain.

**Recommendation 18:** Designate people 70+ *immuno-compromised* due to high-risk for COVID-19.

**Recommendation 19:** Create an easy-to-understand adult vaccination campaign with a clear schedule, similar to schedules for children.

**Recommendation 20:** Create an integrated and digitalized adult vaccination registry.

**Recommendation 21:** Institute vaccine requirements for long-term and congregate care settings, similar to children's school programs.

**Recommendation 22:** Create pan-Canadian long-term care and congregate care infection control National Quality Assurance Standards.

**Recommendation 23:** Establish pandemic infection and testing protocols in long-term care and congregate settings, including designating them as priorities for PPE, testing, screening, and visitor education. Include regular, unannounced on-site inspection for infection control.

**Recommendation 24:** Prioritize PPE, testing, screening, and education for providers of care at home.

## **B. Disaster Response**

**Recommendation 25:** Create a pan-Canadian disaster plan for seniors, under the Public Health Agency of Canada. Create specific sub-plans for people in LTC and congregate care settings, community settings and rural and remote regions.

**Recommendation 26:** Work with stakeholders to create easy-to-understand implementation guidelines for community response to support seniors during climate change and natural disasters. Make educational tools and information not dependent on electricity. Create a neighbourhood seniors' "check in" system to ensure seniors are safe.

## **4. Caregiving, Long-Term Care, Home Care and Housing Resources**

Canadians are living longer and, towards end of life, have greater frailty, cognitive impairment, and unmet care needs. More than 430,000 Canadians have unmet home care needs (Gilmour, 2018). Families are often forced to rely on costly hospital settings to meet the care needs of their loved ones, and it is now estimated that 14% of Canadian hospital beds are used for patients that require alternative levels of care (CHSRF, 2011). Canada needs investment in a better mix of cost-effective services to meet needs of an aging population.

A recent national survey indicated that 89% of Canadians wanted more home and community care, and 88% wanted better access to LTC (CMA, 2015).

LTC is in crisis and is significantly underfunded, outmoded, and understaffed.

More than 1/3 of Canada's 4 million caregivers provide 10 hours+ weekly. Yet caregiving demands will increase 40% over the next 30 years (MacDonald et al., 2019). This is not without impacts, both on caregivers' physical and mental health and on the economy as they struggle to manage their paid work and unpaid caregiving responsibilities.

### **CanAge Recommends that the Government:**

#### **A. Long-Term Care (LTC)**

**Recommendation 27:** Establish a LTC Working Group, including seniors and caregiver organizations, to make recommendations for the positive transformation of LTC in Canada.

**Recommendation 28:** Fund a feasibility study of adopting and adapting the Australian model of long-term care regulation, with its arms-length regulator overseeing licensing, quality standards, suspensions and fines.

**Recommendation 29:** Designate specific federal fund transfers to the provinces and territories for long-term care, attached to the new National Quality Standards and Requirements.

## **B. Caregiving**

**Recommendation 30:** Establish home care and long-term care worker immigration priority status. Reinstate the *Live-In Caregiver Immigration Program* and prioritize recruitment expertise in geriatrics and dementia.

**Recommendation 31:** Work with stakeholders to define, develop and implement standards for an Essential Caregiver Program for Seniors.

**Recommendation 32:** Amend the federal Canada Caregiver Tax Credit to become a *refundable* tax credit from its current *earned* tax credit requirement.

## **C. Home Care**

**Recommendation 33:** Invest in providing increased quantity and quality of Care at Home, which is equitable across Canada, and not dependent on postal code or ability to privately pay. Establish *Care at Home* as the primary Canadian model of care.

## **D. Housing**

**Recommendation 34:** Amend the Home Accessibility Tax Credit from a \$10,000 *per dwelling* to \$10,000 *per person*.

**Recommendation 35:** Develop land grant programs to help create housing, including LTC. Create grant and loan guarantees for aging-in-place housing models.

**Recommendation 36:** Invest in accessible transitional and shelter options for seniors who are homeless, or at risk of homelessness, as part of Canada's Housing Strategy.

## **5. Economic Security**

Canadian seniors are living longer and need to make their savings stretch further than ever before. Before COVID-19, research showed that most Canadian seniors faced a material risk of outliving their tax-deferred savings (Robson & Laurin, 2015). This is especially true in the time of COVID-19 when expenses have often risen, and assets may have depreciated or are unstable.

Canadian consumers also have little protection or power to resolve disputes with financial institutions and limited management autonomy over retirement savings.

CanAge supports the calls of the Canadian Federation of Pensioners and the National Pensioners Federation for needed pension protections.

### **CanAge Recommends that the Government:**

**Recommendation 37:** End mandatory RRIF withdrawals.

**Recommendation 38:** Defer RRSP capital gains taxes for up to three years to allow those in need to access their own funds without taxation penalties during COVID-19.

**Recommendation 39:** Create a \$500 per person / \$800 per couple refundable tax credits to offset increased costs for deliveries, transportation, and support services for seniors for up to three years during COVID-19.

**Recommendation 40:** Create a Pension Benefit Guarantee Fund to ensure pensioners receive 100% of their deferred wages, or,

**Recommendation 41:** Require pension funds to be fully funded to 100%, or,

**Recommendation 42:** Establish a recurring refundable tax credit equal to the annual pension loss per pensioner.

**Recommendation 43:** Operationalize modern tax and pension policies, increasing options for flexible retirement.

**Recommendation 44:** Make the Ombudsman for Banking Services and Investment (OBSI) the single dispute resolution provider for all banking and investments in Canada.

**Recommendation 45:** Provide OBSI with binding authority and a robust systemic mandate. Increase OBSI's remit from \$350,000 to \$500,000.

## **6. Social Inclusion**

Seniors experience high degrees of isolation, loneliness, age related stigma, and social exclusion. A 2018 StatsCan report showed that 20% of seniors do not have anyone to reach out to even in an emergency.

Consequences of isolation, loneliness, and ageism significantly decrease life expectancy, cognitive function, physical well-being, mental health, and quality of life (Greenwood, 2020; NSC, 2014; Vance et al., 2019; Webel et al., 2014). Social isolation can be as harmful to a person's health as smoking, obesity, or hypertension (Fakoya et al., 2020).

Intergenerational programs improve seniors' well-being, foster a sense of usefulness and contribution, reduce stigma and ageism, and aid in development of youth (McMaster University, 2018).

### **CanAge Recommends:**

**Recommendation 46:** Amend the New Horizons for Seniors Program to allow for 1-3 year grants (\$25,000 per year), prioritizing social inclusion.

**Recommendation 47:** Implement Canada Post well-being checks for isolated seniors, similar to the UK's and France's postal programs.

**Recommendation 48:** Create a Pan-Canadian Anti-Ageism Campaign.

**Recommendation 49:** Create and support innovative intergenerational programs.

**Recommendation 50:** Continue prioritization and investment in rural digital connectivity.

## **Conclusion**

We respectfully ask the finance committee to carefully consider our recommendations.

**We would appreciate the opportunity to present our recommendations to the FINA Committee.**

**Respectfully submitted.**