



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

# Government's Response to the COVID-19 Pandemic

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

*Submitted by the National Association of Federal Retirees*

The National Association of Federal Retirees is the largest national advocacy organization representing active and retired members of the federal public service, Canadian Armed Forces, Royal Canadian Mounted Police and retired federally appointed judges, as well as their partners and survivors. Federal Retirees has a proud 50-year history of advocacy on behalf of our members and all retirees. In collaboration with our volunteers and 170,000 members from coast-to-coast, we continue this tradition of strong, smart advocacy campaigns that seek to support good policy that improves the lives all Canadians in their retirement, and to protect our members' hard-earned pensions and benefits.

Canadians will continue to live with the disruption and uncertainty caused by the COVID-19 pandemic until immunity is reached, and recovery will also take time. Older adult health, ensuring our health care system is strong, sustainable, and safe for older adults, and mitigating COVID-19's impacts on Canada's retirement income security will be priorities for our Association, and for all Canadians, over the coming years.

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### **COVID-19 and Older Adult Health**

The Canadian narrative of the COVID-19 pandemic will have been our failure to protect vulnerable older adults. With an overwhelming 81% of COVID-19 related deaths occurring in long-term care (LTC) homes during the first wave, Canada had the highest proportion of deaths in LTC in all countries involved in the Organisation for Economic Co-operation and Development (OECD). We must admit this is a national tragedy.

We must also consider COVID-19 survivors, the toll of long-term effects, and their journey to recovery.

Some of the LTC fatalities during COVID-19 are attributable to the organizational chaos caused by the pandemic. Residents also died of hunger, thirst, infection, or because their health conditions were not monitored or managed as they would normally. Many of the deaths that occurred in LTC homes were avoidable.

The pandemic exposed unacceptable conditions in many long-term care homes across Canada. These issues have been raised for decades by experts and advocates. Federal and provincial governments have known about these issues for years but chose to shelve report after report.

Many issues in the LTC sector led to these devastating outcomes: overcapacity facilities with obsolete design; insufficient ratios of staff to residents, including regulated staff (such as specialists, physicians, and nurses); insufficient care time per resident; poor working conditions and low wages that required some staff to work at multiple sites to make ends meet; and usage of staffing agencies.

These issues surfaced in for-profit, not-for-profit, and public LTC homes. While it has been demonstrated that the abovementioned issues are statistically more serious and prevalent in the private, for-profit sector, they are also common in the not-for-profit and public sectors. There are systemic, recurrent problems in the LTC sector and ending private involvement won't on its own solve them.

Recently it was announced that the government was supporting an updated accreditation process for self-regulation by the industry. Accredited LTC homes fared no better than non-accredited facilities during the pandemic and will remain insufficient to resolve the issues that have come to light. Canadians deserve a long-term care system that is well-regulated, with national standards that are tied to funding, as well as stronger supports for informal caregivers and in home and community care.

### **COVID-19 and Retirement Income Security**

The federal government has already made some decisions that have positively impacted the financial wellbeing of seniors and pension plans, including increasing the Old Age Security (OAS) for those over the age of 75 and one-time payments in both 2020 and 2021. However, COVID-19 has impacted retirement savings and pension plans, and some individuals are falling through the cracks.

Some emergency federal programs should be re-evaluated to address the needs of people that have gotten lost in the noise. For example, there are individuals who received less than \$5,000 in employment income in 2019 or 2020, for various reasons (such as medical procedures or disability which limited the number of hours worked), but who still worked part-time to supplement their small pensions. These individuals did not qualify for the Canada Emergency Response Benefit (CERB) or the Canada Recovery Benefit (CRB).

Seniors, like all Canadians, have been hit by cost increases. For example, food is estimated to have increased an 15% since 2018 according to Statistics Canada, while transportation became more difficult and expensive as public options like buses and trains carry risks of exposure to the virus.

While the recently announced OAS increases may offset some increased costs for some seniors, they will not replace lost income for some older Canadians. Many of these individuals can no longer work or would have put their health at risk to do so during the pandemic.

Members of defined contribution plans saw declines in their expected investment returns. If a member of a defined contribution plan was retiring, their pension is likely worth less than it was before the crisis began. Target benefit plan members faced increased contributions and reduced pension payouts, and now face the potential for a pause on indexation for the foreseeable future, for plans with indexing conditional on performance.

Members of defined benefit plans were less affected, as these plans are less vulnerable to short-term market fluctuations.

Research has found that defined benefit pension plans reduce the Guaranteed Income Supplement (GIS) by \$2-3 billion each year<sup>1</sup>, eliminating a substantial financial commitment from the federal government. As pension plans face their own COVID-19 recovery, some employers may be pressured to cut costs by winding up or terminating defined benefit pension plans, or to converting them to defined contribution plans.

Creating a strong policy environment for defined benefit plans and addressing inefficiencies in retirement savings tools will ensure that Canadian seniors, today and in the future, will be well-positioned to retire with security and to continue to contribute to economic growth.

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<sup>1</sup> OPTrust. 2013. New analysis confirms that defined benefit pensions provide significant benefits to Canadian economy. Toronto: OPTrust.

## **The Social Impacts of COVID-19**

Throughout the pandemic, seniors suffered from extreme isolation, whether at home or in seniors' residences.

During the first wave, families and informal caregivers were not allowed inside LTC homes, which compounded the care deficit in many facilities, and brought trauma to families who had to deal with deaths of partners, parents and older relatives occurring in isolation.

Like most Canadians, seniors had little interaction with friends and family for months on end. Virtual communication mitigated this solitude for some, but barriers for older adults include lack of access to and comfort with these technologies, and lack of adequate internet connectivity in some areas.

Federal Retirees conducted a survey of our membership, with almost 10,000 respondents.

Three-quarters of respondents felt isolated during the pandemic, and 63% of them felt their isolation had increased. These are strong indicators that social isolation amongst older population groups has increased during the pandemic, especially considering many Federal Retirees members enjoy good retirement conditions, including higher income, and extended health and dental insurance.

From the early use of offensive expressions like "Boomer remover" to more well-meaning but patronizing communication that characterized older adults as the demographic "most likely to be affected by COVID," seniors have also felt stigmatized throughout the pandemic. We should not underestimate the psychological effects language can have on people who have already been isolated and ignored.

Seniors' mental health has also suffered. Isolation can be a comorbid factor that aggravates mental and physical conditions. For those who have lost loved ones to COVID-19, they have had to not only cope with that loss in isolation, without an opportunity to properly grieve and say farewell. Funerals have been permitted but highly restricted, preventing many from finding the solace that a celebration of life can provide and has been a great source of anxiety.

## **COVID-19 and Veterans**

Veterans have been impacted by COVID-19 and the circumstances it created.

Veteran women are a specific group with distinct interests, needs and experiences, particularly relating to COVID-19. Feedback from veteran women indicates that they are likely to work in sectors most impacted by COVID-19, be single parents, or be partnered with individuals in active service, meaning they may have lost income, have less support, and experience more difficulty in carrying out daily activities.

A better understanding of the number of women veterans impacted by COVID-19 and the ways in which they are affected by the virus is urgently needed. The number and locations of women veterans in long-term care; the number and locations of older women veterans living alone; how many are underemployed, and what women veterans' lives look like as family caregiving demands increase, are issues the Government of Canada must grasp to ensure the needs of these Canadian veterans are met.

## **Gender Based Analysis and COVID-19**

Early indicators signal women are less likely than men to be severely impacted by COVID-19; however, Canadians over the age of 85 – who are arguably the most at risk – are predominantly women (roughly 66%). Other factors, such as socio-economic status, race and ethnicity, and comorbidities may also contribute to poorer COVID-19 outcomes.

Canada's response to COVID-19 must include a Gender Based Analysis Plus (GBA+) lens. For example, women are more likely than men to take on caregiving roles, and generally spend more time on caregiving duties. This is especially true and financially impactful for older women and women with lower incomes.

In formal caregiving roles, women, and specifically, women of color and recent immigrants, are overrepresented in personal support workers (PSW). These jobs can be precarious and are characterized by low wages, changing schedules, long shifts, multiple employers, and hard work that is not socially valued. These women and their families have been disproportionately exposed to and impacted by COVID-19. While robust national standards could improve the overall services provided, as well as quality of life and outcomes for LTC residents, they should also improve the working conditions of PSWs.

## **Conclusions and Recommendations**

Above all, Federal Retirees continues to recommend the implementation of a national seniors strategy to optimize health, financial and social inclusions so that all Canadians can age with dignity. Such a strategy should be built on the principles of access, equity, choice, value, and quality of care for older adults.

Additionally, we recommend the federal government:

1. Work collaboratively across jurisdictions to establish national principles for LTC, and standards tied to funding for long-term care, home, and community care, with an enforcement mechanism;
2. Work to shift our care system to one is focused on home and community-based care, which requires investment in these types of care to increase availability, as well investment in resources and supports for informal caregivers such as respite care;
3. Provide immediate financial support to informal caregivers who, because of COVID-19, incurred or are incurring additional costs related to their caregiving duties;
4. Invest in tools and programs to support informal caregivers, particularly emotionally and psychologically, to help them deal with the impact of reduced respite care and 24/7 caregiving;
5. Ensure older adults who worked in 2019 and 2020 who received less than \$5,000 can qualify for and receive needs-based financial support;
6. Implement longer-term increases to the Guaranteed Income Supplement to target financially vulnerable seniors and increase OAS for all those who qualify;
7. Implement measures that protect defined benefit pensions and pension plan members in both in the immediate and longer term; and
8. Ensure a GBA+ analysis of Canada's COVID-19 response and recovery is done, and address inequities.

Finally, independent oversight of a national seniors strategy could ensure public interests are served. Consideration must be given to establishing an arms-length, non-partisan federal seniors advocate who would work with government, the industry, and stakeholders to move forward the public policies that will ensure Canadians age with dignity – and in safety.