

Submission for the Pre-Budget Consultation in Advance of the Federal Budget

Submitted By: CanAge

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Dear Minister Freeland,

CanAge is Canada's national seniors' advocacy organization. As the voice of Canada's seniors, CanAge works to educate, empower and mobilize people on the issues that matter most to older Canadians. Our mission is to advance the rights and well-being of Canadians as they age.

CanAge is a members-based, independent non-partisan NGO.

We welcome the opportunity to provide our input into the federal budget process.

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 3 federal elections.

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. Prior to 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 has 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 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 the government:

Recommendation 1: Establish the Federal Office of the Seniors' Advocate.

The Seniors' Advocate should provide systemic oversight and leadership on issues related to the current needs of Canadian seniors, as well as provide insight, analysis, and direction to the government on the future needs of our aging population.

Recommendation 2: Information Hotline

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

Recommendation 3: Funding

Provide funding for elder abuse and neglect response in par with domestic violence funding.

Recommendation 4: Awareness

Support and implement a National Elder Abuse and Neglect Awareness Strategy, which includes a multi-lingual and pan-Canadian awareness campaign

Recommendation 5: Data Reporting

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

Recommendation 6: PIPEDA

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: Research

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



Recommendation 8: Mandatory Seniors Banking Code

Change the *Seniors Voluntary Banking Code* to binding regulation under the 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 often notably declines in later years. An increased life expectancy often is paired with the burden of managing chronic conditions and diseases, including dementia.

In Canada, there are an estimated 564,000 people with dementia alone, this number is expected to grow to 937,000 over the next 15 years (ASC, 2019). This sharp rise will create significant implications on individual optimal health and wellbeing, as well as making increasing demands on the healthcare system. 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: Targeted Investments in Health Care

Make targeted investments in health care that will improve access to primary care, mental health supports, and virtual care in provincial health care systems to older Canadians.

Recommendation 10: Health Equity and Resiliency

Implement strategies that increase the resiliency and address inequalities of the healthcare system to safeguard Canada's social and economic security for our aging population.

Recommendation 11: Reduce Dementia Stigma

Work with, and provide, support to national and community organizations and dementia networks to break down the stigma of dementia and cognitive impairment.

Recommendation 12: Implement the National Dementia Strategy

Implement the National Dementia Strategy and ensure adequate investment to operationalize the strategy.

Recommendation 13: Technology Supports for Dementia

Prioritize investment in technology and digital supports for dementia, cognitive impairment and caregiver support.

Recommendation 14: Fund Palliative Care

Work with provinces to adequately fund palliative care.

Recommendation 15: Increase Home and Palliative Care

Make home care and palliative care more available across the country.

Recommendation 16: End of Life Care and Dementia Supports

Support funding and integration of hospice, palliative, and end-of-life care into dementia care.

Recommendation 17: Accelerate Health Technology

Work in collaboration with the provinces and territories to assist those jurisdictions in accelerating the deployment of technology and ensure the availability of health human resources with appropriate training in culturally competent virtual care, with a particular focus on meeting the needs of an aging population.

Recommendation 18: Fund AGE-WELL

Support sector innovation by investing in AGE-WELL, Canada's national aging and technology network (<https://agewell-nce.ca/>) past 2023.

Recommendation 19: R&D in Aging Sector

Extend and enhance R&D incentive programs such as the Innovation Assistance Program by including transitioning Networks of Centres of Excellence in such programs, as well as universities, hospitals, laboratories and other research facilities. Invest in R&D in the aging and age-tech sector.

Recommendation 20: Global Leader in Aging and Innovation

Lead a national innovation agenda with significant new investments in research and knowledge mobilization on seniors' care, innovation and technology, with an emphasis on helping domestic companies grow and compete globally. Make Canada a leader in innovation in aging solutions and seniors' care globally.

Recommendation 21: Mental Health

Create specific funding to support seniors' mental health impacts due to social isolation and COVID19.

3. Infection Prevention and Disaster Response

Vaccines

Vaccines are one of the most critically important tools to fight infectious disease spread.

However, seniors in Canada are significantly under-vaccinated, leading to poor health outcomes and the spread of vaccine preventable infectious diseases. In Canada, COVID19 has laid bare the poor general knowledge of vaccines, the fragmented systems of approval and vaccine ordering, the shocking lack of either an adult vaccination schedule or any appropriate tracking of adult vaccinations.

The federal government must do more to support increased vaccine population coverage, vaccine approvals, ordering and uptake.

Canada needs an integrated *National Vaccination Strategy* to meet the current and future vaccine needs of the country.

Of note, despite strong and clear recommendations from NACI, no Canadian province or territory funds all recommended vaccinations for older adults, significantly increasing the risk of infection and death. COVID19 aside, the results are dire: Influenza and Pneumonia are the 7th leading cause of death for those ages 65+ (<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1310039401>).

The Canadian system of review, approval and purchasing of vaccines is ineffective and leads to considerable health inequities. More than ever, the federal government needs to invest and support the process of review, modernization, approval, and uptake of vaccines to ensure the future well-being of the nation.

CanAge Recommends that the Government:

Recommendation 22: National Vaccination Strategy

Invest in an integrated *National Vaccination Strategy* to provide for the current, and future needs of Canadians.

Recommendation 23: Centralize Vaccine Ordering

Centralize vaccine ordering under the federal public health mandate, as was done this past year (2020) for specifically formulated influenza vaccine for residents of long-term. Centralized ordering decreases health inequity, allows ordering according to recommended population coverage (eg 80% population goal), increases government purchasing power, and improves supply chain.

Recommendation 24: Fully Fund Influenza, Pneumonia and Shingles Vaccines

Fully-fund all adults in Canada for the three modern best-in-class vaccines most

beneficial to their well-being: specifically-formulated seniors' enhanced flu vaccines, pneumonia, and shingles.

Recommendation 25: Include Vaccines in Pharmacare

Include vaccines in any National Pharmacare Program.

Recommendation 26: Reform NACI

Invest in and provide the current volunteer National Advisory Committee on Immunization (NACI) with an enhanced mandate. Alternatively, investigate creating a replacement permanent arms-length national body to oversee recommendations for, and approval of, vaccines.

Recommendation 27: Designate People 60+ Immunocompromised During COVID19

Designate people 60+ *immunocompromised* due to high-risk for COVID-19. This federal designation then allows for seniors to qualify for enhanced coverage of vaccines in their region.

Recommendation 28: National Adult Vaccination Schedule

Create and fund a National Adult Vaccination schedule, similar to existing vaccine schedules for children.

Recommendation 29: National Vaccination Registry

Create and invest in an integrated, accessible and modern National Vaccination Registry.

Recommendation 30: Vaccine Standards in National LTC Standards

Integrate vaccine standards into future National Standards for Long-Term Care.



Recommendation 31: Vaccine Research and Innovation

Invest in technology and innovation in vaccine research, development, tracking and uptake.

Recommendation 32: National Adult Vaccination Awareness Campaign

Create a National Adult Vaccination Awareness Campaign.

Recommendation 33: Community Awareness of Vaccines

Provide funding supports for community-based and non-profit organizations to raise awareness of, and increase accessibility to, vaccine uptake.

Recommendation 34: Make Vaccines More Accessible to At Risk Populations

Work with provincial, territorial and municipal governments and professional associations, such as pharmacists, to ensure that vaccinations can be easily accessed. Work specifically to ensure that vulnerable seniors in long-term care, persons with disabilities, immunocompromised persons and indigenous persons and people living in rural and remote areas are prioritized for barrier-free vaccinations.

Recommendation 35: Vaccinations in Indigenous Communities

Centralize purchase for vaccines for indigenous populations. Invest in supports for improved distribution and uptake of adult vaccines in indigenous communities. Promote culturally appropriate information on the importance of vaccination in indigenous communities.

Recommendation 36: Reduce Barriers to New Vaccines and Medicines

Ensure that the Patented Medicine Prices Review Board changes do not create barriers for vaccines or new medicines for Canadians.

Recommendation 37: Culturally Appropriate Information on Vaccines

Invest in the creation and dissemination of vaccine information which is culturally appropriate. Support vaccine awareness engagement and awareness-raising initiatives to reach a broad base of diverse Canadians.

Recommendation 38: Combat Vaccine Hesitancy

Work with key stakeholders including patient organizations, seniors' organizations and community-embedded organizations to combat vaccine hesitancy.

B. Infection Prevention

Never before have infection prevention measures been so keenly needed in Canada. Canada must invest proactively to ensure infection prevention measures are appropriately funded and integrated into our health and social care systems.

CanAge Recommends that the Government:

Recommendation 39: IPAC Standards Included in National LTC Standards

Include pandemic infection and testing protocols in long-term care in National Standards for Long-Term Care. Designate long-term care as a priority for PPE, testing, screening, and visitor education. Include regular, unannounced on-site inspection for infection control as part of National Standards for Long-Term Care.

Recommendation 40: Provide IPAC To Home Care and Caregivers

Prioritize specific federal funding for PPE, testing, screening, and education for providers of home care and caregivers.

C. Disaster Response & Emergency Preparedness

Seniors in Canada are also disproportionately harmed by disasters such as pandemics, heat waves, floods, fires, snow and windstorms (WHO, 2018).

CanAge Recommends that the Government:

Recommendation 41: Create National Emergency Preparedness Plan for Seniors

Create a National Emergency Preparedness disaster plan for seniors, through the Public Health Agency of Canada. Create specific sub-plans for people in long-term care and congregate care settings, community settings and rural and remote regions.

Recommendation 42: Integrate Communities into National Emergency Preparedness Plan for Seniors

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, often have greater frailty, cognitive impairment, and unmet care needs. Specifically, more than 430,000 Canadians have unmet home care needs (Gilmour, 2018).

A recent national survey indicated that 89% of Canadians wanted more home and community care, and 88% wanted better access to Long-Term Care (CMA, 2015). As evidently proven during the COVID-19 pandemic, long-term care is in crisis and is significantly underfunded, outmoded, and understaffed. Division of powers must be respected, but there is an urgent need for the federal government to provide specific supports in seniors' care as COVID19 has laid bare.

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.

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. Caregivers of older Canadians urgently need both supported for those under their care, as well as help for themselves.

CanAge Recommends that the Government:

A. Long-Term Care (LTC)

Recommendation 43: Establish a National Standards for LTC Working Group

Establish a National Standards for Long-Term Care Working Group, including representatives from seniors and caregiver organizations, to make recommendations for the positive transformation of long-term care in Canada.

Recommendation 44: Set National Standards for LTC

Set National Standards for Long-term Care facilities and make investments in both long-term care and in-home care, including home, community, and institutional settings, that will allow provinces to achieve a standard of care that will provide dignity for seniors requiring such care in Canada, with proper accountability measures.

Recommendation 45: Work with Quality Standards Organizations

Work with quality standards organizations, such as Canadian Standards Association and Health Standards Ontario to develop National Standards for Long-Term Care in Canada.

Recommendation 46: Tether Funding to National Standards in LTC

Designate specific federal fund transfers to the provinces and territories for long-term care, tethered to the new National Standards for Long-Term Care and associated guidelines.

Recommendation 47: Provide Insurance Backstop for Infectious Spread Liability Coverage for LTC Homes

Provide a government backstop for infectious spread liability insurance for LTC. Infectious spread liability insurance has been halted by insurers leaving homes vulnerable, and non-profit homes without coverage for Directors & Officers liability. The impacts of not having this coverage affects debt, lending, and the speed of vaccinations in homes, amongst other negative downflow effects.

B. Caregiving

Recommendation 48: Immigration Priorities For Seniors' Care Sector

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. Change National Occupational Classification codes as needed to ensure appropriate immigration accessibility for seniors' care sector workers.

Recommendation 49: Essential Caregiver Program In LTC

Work with stakeholders to define, develop and implement standards for an Essential Caregiver Program for Seniors as part of National Standards for Long-Term Care.

Recommendation 50: Refundable Caregiver Tax Credit

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

C. Home Care

Recommendation 51: Invest in Home Care

Invest in providing increased quantity and quality of Home Care. Establish Home Care (Care at Home) as the primary Canadian model of seniors' care.



D. Housing

Recommendation 52: Home Accessibility Tax Credit

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

Recommendation 53: Land Grants for LTC and Aging in Place Housing

Develop land grant programs to help create housing, including Long-Term Care. Create grant and loan guarantees for aging-in-place housing models.

Recommendation 54: Seniors' Homelessness

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

Recommendation 55: Seniors' Affordable Housing

Deliver necessary funding to develop shovel-ready affordable seniors' housing or long-term care projects which will also stimulate the economy and create jobs.

5. Economic Security

Canadian seniors are living longer and need to make their savings stretch further than ever before. Before COVID-19, research indicated 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 56: OAS Extension

Extend Old Age Security payments to the surviving spouse of a deceased individual to three months.

Recommendation 57: RRIFs

End mandatory RRIF withdrawals.

Recommendation 58: RRSP Capital Gains Tax Deferral During COVID19

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 59: Refundable COVID19 Tax Credit for Seniors

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 60: Pensions As Privileged Creditors

Protect the pension funds of workers as privileged creditors by amending the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act.

Recommendation 61: Pension Protection

Create a Pension Benefit Guarantee Fund to ensure pensioners receive 100% of their deferred wages or, require pension funds to be fully funded to 100%, or, establish a recurring refundable tax credit equal to the annual pension loss per pensioner.

Recommendation 62: Modernize Tax and Pension Policies

Operationalize modern tax and pension policies, increasing options for flexible retirement.

Recommendation 63: Ombudsman for Banking Services and Investments

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

Recommendation 64: Binding Authority and Systemic Mandate for OBSI

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 Statistics Canada 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. 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 that the Government:

Recommendation 65: New Horizons for Seniors Grants

Amend the New Horizons for Seniors Program to allow for 1-3 year grants (\$25,000 per year), prioritizing social inclusion and work with philanthropic and funding organizations to strategically invest in communities engaged in combating social isolation.

Recommendation 66: Canada Post "Wellness Checks" for Seniors

Study creating a Canada Post "well-being checks" program for isolated seniors, similar to the UK's and France's postal programs.

Recommendation 67: Ageism

Create a pan-Canadian Anti-Ageism Campaign.

Recommendation 68: Intergenerational Programming

Create and support innovative intergenerational programs.

Recommendation 69: Digital Inclusion in Rural Communities

Continue prioritization and investment in rural digital connectivity. Ensure every person in Canada has access to reliable, high-speed internet by 2025, including those living in rural, remote, northern, and Indigenous communities.

Recommendation 70: Accessible Transportation

Invest in accessible inclusive public transportation infrastructure appropriate for an aging population.

Recommendation 71: Quality Training Standards for Working With Seniors

Invest in creating Quality Training Standards for programs working with older adults, such as those created by High Five (™) and Parks and Recreation Ontario.

Recommendation 72: Support United Way's CORE Program

Support and help implement the United Way's Health Aging *Collaborative Online Resources and Education (CORE)* program across Canada.

Conclusion

We respectfully ask the Government to carefully consider our recommendations and review the VOICES of Canada's Seniors: A Roadmap to an Age-Inclusive Canada (www.CanAge.ca/voices).

We would appreciate the opportunity to present our recommendations to Government.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Laura Watts".

**Laura Tamblyn Watts, LLB
President and CEO
CanAge
Canada's National Seniors' Advocacy Organization**