

## **Submission for the Pre-Budget Consultation in Advance of the 2022 Federal Budget**

Submitted By: CanAge

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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 group 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.

CanAge has identified six critical areas that require urgent investment to improve seniors' lives.

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

Elder abuse is underrecognized but highly prevalent. Pre-COVID-19, approximately 1:6 seniors reported abuse, although much is under-reported (WHO, 2020). Since the pandemic, elder abuse has increased approximately 250%, not including neglect in Long-Term Care. Canada is critically short of elder abuse resources, response, research and awareness.

#### **CanAge Recommends:**

- 1:** Establish the Federal Office of the Seniors' Advocate.
- 2:** Create or support a national 1-800 toll-free line hotline for people to phone for local referrals on elder abuse. Track and report elder abuse enquiries. Use that data to support evidence-based policy, planning and funding.
- 3:** Provide funding for elder abuse response on par with domestic violence funding.
- 4:** Support and implement a National Elder Abuse Response Strategy (NEARS).
- 5:** Require federal, federally-funded or regulated agencies to collect desegregated data on elder abuse.
- 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) harmonize language with provincial / territorial legislation.
- 7:** Invest in research to understand and respond to elder abuse, including funding the NICE network.

8: Change the *Seniors Voluntary Banking Code* to binding regulation (FCAC).

## 2. Optimal Health and Wellness

Although many seniors are living longer, their quality of life and death are sometimes poor. Living longer often entails managing chronic conditions and diseases including dementia. 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:

**9:** Targeted investments in health care to improve access to primary care, mental health supports, and virtual care for older Canadians. Include targeted funding to support continence, vision, hearing and sleep health.

**10:** Implement strategies that increase the resiliency and address inequalities of the healthcare system.

**11:** Work with, and provide support to, dementia-focused organizations.

**12:** Implement and adequately fund the National Dementia Strategy for operationalization.

**13:** Prioritize investment in technology and digital supports for seniors and caregivers.

**14:** Work with provinces to adequately fund and expand hospice and palliative care.

**15:** Assist in accelerating technology and health and human resources for innovative virtual care.

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

**17:** Extend and enhance R&D incentive programs such as the Innovation Assistance Program by including transitioning Networks of Centres of Excellence in these programs. Invest in R&D in the age-tech sector.

**18:** Lead a national innovation agenda with significant new investments in 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.

**19:** Create specific funding to support seniors' mental health, with an immediate focus on dealing with the lasting impacts due to COVID19.

### **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).

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 causes of death and the leading cause for vaccine-preventable diseases (Statistics Canada, 2018; NIA, 2018).

The Canadian system 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:**

**20:** Invest in an integrated *National Vaccination Strategy* to provide for the current, and future needs of Canadians. Include a focus on older Canadians, and their caregivers.

**23:** Centralize vaccine purchasing under the federal public health mandate, as was done this past year (2020) for specifically formulated influenza vaccines for residents of long-term care and for COVID19 vaccines. Centralized federal purchasing allows ordering according to recommended population coverage (eg. 80% population goal), increases government purchasing power, and improves supply chain. Provide federally purchased vaccines to the provinces for distribution.

**22:** Fully-fund all older adults in Canada for the three best-in-class vaccines most

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

**23:** Include vaccines in any National Pharmacare Program.

**24:** Reinvent NACI with an enhanced mandate.

**25:** Designate people 60+ *immunocompromised* due to high-risk for COVID-19 and ongoing variants. This federal designation then allows for seniors to qualify for enhanced vaccines coverage in their province/territory.

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

**27:** Create and invest in an integrated, accessible National Vaccination Registry.

**28:** Integrate NACI-recommended vaccines into National Standards for LTC.

**29:** Create a National Adult Vaccination Awareness Campaign.

**30:** Invest in technology and innovation in vaccine research, tracking and uptake.

**31:** Provide funding supports for community-based organizations to raise awareness of, and increase accessibility to, vaccines.

**32:** Work with provincial/territorial/municipal governments, and professional associations such as pharmacists, to ensure that vaccines 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.

**33:** Invest in supports for improved purchasing, distribution and uptake of adult vaccines in indigenous communities. Promote culturally appropriate information on the importance of vaccination in indigenous communities.

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

**35:** Invest in the creation and dissemination of vaccine information which is culturally appropriate.

**36:** Work with community stakeholders to combat vaccine hesitancy.

**37:** Ensure National Long-Term Care Standards include improvements to IPAC.

### **C. Disaster Response & Emergency Preparedness**

**38:** Have PHAC create a National Emergency Preparedness disaster plan for seniors, Create specific sub-plans for people in LTC, congregate care, community settings and rural and remote regions.

**39:** Create implementation guidelines for community response during climate change and natural disasters including sub-plans for seniors.

## **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. 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. 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.

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. This negatively affects caregivers' health and workforce participation.

### **CanAge Recommends:**

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



- 40:** Create a new dedicated *Seniors Care Transfer* to provinces/territories by designating specific federal funds for home, community and LTC.
- 41.** Significantly increase funding to allow for implementation of new National Standards for LTC.
- 42:** Continue working with quality standards organizations, provinces/territories to ensure National Standards for LTC can be implemented and enforced.
- 43.** Work with industry, provinces/territories to ensure infectious spread liability insurance for LTC.

## **B. Caregiving**

- 44:** Establish seniors' care worker immigration priority status. Reinstate the *Live-In Caregiver Immigration Program*. Prioritize recruitment in geriatrics. Change National Occupational Classification codes to ensure appropriate immigration accessibility for seniors' care workers.
- 45:** Integrate the role of Essential Caregivers in National Standards for LTC.
- 46:** Amend the federal Canada Caregiver Tax Credit to become a *refundable* tax credit from its current *earned* tax credit requirement.

## **C. Home Care**

- 47:** Invest in providing increased quantity and quality of Home Care. Establish Home Care (Care at Home) as the primary Canadian model of seniors' care. Include Home Care as part of the new Seniors' Care Transfer.

## **D. Housing**

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

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

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

**51:** Provide funding to develop shovel-ready affordable seniors' housing or LTC 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 showed that most Canadian seniors faced a material risk of outliving their savings. COVID-19 has exacerbated this risk.

Canadian consumers also need more power to fairly resolve disputes with financial institutions and need more autonomy over their retirement savings.

### **CanAge Recommends:**

**52:** Old Age Security payments be extended to the surviving spouse of the deceased for 3 months.

**53:** End mandatory RRIF withdrawals.

**54:** As CERB ends, ensure that previous GIS recipients can base their eligibility on pre-CERB tax-years to avoid not qualifying for GIS.

**55:** Provide financial relief for seniors through payments or tax credits to offset increased costs.

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

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





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

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

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

## **6. Social Inclusion**

Seniors experience high degrees of isolation, loneliness, ageism, and social exclusion. This significantly decreases 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.

A 2018 StatsCan report showed that 20% of seniors do not have anyone to reach out to, even in an emergency.

Intergenerational programs improve seniors' well-being, reduce stigma and ageism, and aid youth development.

### **CanAge Recommends:**

**61:** Amend the New Horizons for Seniors Program to allow for 1-3 year grants prioritizing social inclusion, loneliness and elder abuse.

**62:** Create a Canada Post "well-being checks" program for isolated seniors.

**63:** Create a pan-Canadian Anti-Ageism Campaign.

**64:** Create and support intergenerational programming.

**65:** Continue prioritization and investment in rural digital connectivity.

**66:** Fund programming to encourage seniors to become digitally literate and technologically supported.

**67:** Invest in accessible age-inclusive public transportation infrastructure.

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



**69:** Continue to support and 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](http://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".

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Canada's National Seniors' Advocacy Organization**