





Government of Canada
Gouvernement du Canada



National Follow-up to the United Nations
Economic Commission for Europe (UNECE)
Regional Implementation Strategy for the
Madrid International Plan of Action on Ageing (MIPAA)



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1. Introduction

Canada welcomes the opportunity to provide its second report to the United Nations (UN) on the progress made in implementing the Madrid International Plan of Action on Ageing. Like other countries, Canada faces significant ageing of its population in the coming decades that will have profound and wide-ranging impacts on society, including on the labour market and productivity, demand for and delivery of services, and changing infrastructure needs. Canada continues to strengthen efforts to respond to the evolving needs of seniors and address the larger issues of an ageing society.

Canada has three levels of government – federal, provincial or territorial, and municipal.¹ The governments at all levels share responsibility in various aspects of ageing as do non-government organizations and the private sector. This report reviews federal-level actions and provides examples of the active involvement of provinces and territories in addressing ageing issues.

The report begins with a summary of major achievements and challenges. It then describes the relationship and cooperation among the federal, provincial and territorial governments regarding actions on ageing, followed by an overview of the national ageing context in Canada. Following the UN Economic Commission for Europe's (UNECE) suggestion to member states, this report then illustrates various policies, programs and legislations that have been implemented since 2007 in response to the 10 commitments of the UNECE Regional Implementation Strategy (RIS).

2. Summary of Key Achievements and Challenges

In 2010, it was estimated that Canadian seniors (65 years and older) comprised about 14% of the total population.² The majority of today's seniors enjoy a reasonable standard of living and good quality of life. The low-income rate among seniors has been decreasing dramatically over the past 30 years.³ More Canadians in their later years have better education and continue to be active in the paid labour force.⁴ Seniors are living longer and are experiencing good overall health.

Canada continues to promote sustainable and equitable economic growth as a means of responding to population ageing and ensuring the economic security of older persons. For example, in response to the recent global economic recession, the federal government introduced the Economic Action Plan in 2009 to protect the well-being of families, safeguard jobs, as well as to make important productive investments towards long-term economic growth. The Economic Action Plan consisted of \$60 billion in stimulus support for the economy, including provincial and territorial government actions.⁵ As a result, Canada's economic performance during the recovery from the global recession stands out among industrialized countries. Canada's fiscal position also remains among the strongest in the industrialized world.⁶

Canada's retirement income system continues to evolve to respond to demographic and socio-economic challenges. It has contributed to the significant decline in the incidence of low income among seniors. The federal government has already implemented measures to enhance benefits for those seniors most in need. The federal government is now taking the necessary steps to ensure that the Old Age Security Program remains sustainable well into the future and reflects demographic realities. Changes to Canada's public pensions include providing Canadians more options and flexibility as they transition from work to retirement and reduce the administrative burden on seniors when applying for benefits. Moreover, Canada is taking steps to improve the range of private retirement savings options. These measures seek to further strengthen what is recognized as one of the best retirement income systems in the world.⁸

Canada has also continued to make progress in protecting the health of the population and in creating conditions important for healthy and active ageing. Canada's publicly funded health care system has provided universal access to quality health care – a matter of critical concern for seniors. While Canada has laid the foundation for good health, it continues to support a range of significant and innovative actions in critical areas that can impact healthy ageing, including ageing in place of choice, falls prevention, mental health, abuse and neglect of seniors, and care and services.⁹

For example, Canada has played a leading role in creating age-friendly environments and is actively promoting the implementation of the Age-Friendly Communities model throughout the country. Moreover, awareness and education programs are working to clarify misconceptions about mental illness as well as helping caregivers and seniors understand forms and manifestations of abuse in order to prevent such incidences. Some jurisdictions are implementing broad strategies to support caregivers.¹⁰

In Canada, the three levels of government (federal, provincial or territorial, and municipal) share responsibility in areas such as income security, health and social assistance. Collaboration among federal, provincial and territorial governments to respond to the needs of an ageing society continues to be strengthened. At all levels of government, efforts are underway to increase awareness of programs and services for seniors and improve service delivery.

Canada has put in place policies and programs to ensure the well-being of seniors, however, challenges remain and continue to emerge. For example, while the Economic Action Plan has allowed Canada to meet the challenges of the global recession, the global economy remains fragile and risks to the country's recovery persist. The efforts to focus on jobs and growth to stay on track during the recovery and towards sound fiscal management, with balanced budget and low levels of debt, will contribute to strengthen the country's ability to respond to the needs of older persons and the wider challenges of population ageing.

Though most seniors are doing well overall, there remain small pockets of seniors living in situations of low income, i.e., the unattached, those who have worked less than 10 years, recent immigrants and Aboriginal peoples.¹¹ As the Canadian population continues to age, the economic security of seniors will become even more critical in ensuring their safety and active engagement in their communities.

The retirement of baby boomers and Canada's low fertility rate are decreasing the size of the working age population relative to the size of the non-working age population. Although more and more older persons are engaged in the paid labour force, labour and skills shortages are still expected to intensify with population ageing. Further incentives could see higher rates of labour force participation. There is also scope to support the participation of other groups in the labour force, including persons with disabilities, Aboriginal Canadians and immigrants. With slowing labour force growth and skills shortages, Canada will need to enhance productivity in order to sustain growth and living standards.

Meanwhile, demographic change and an ageing Canadian population will exert long-term pressures on the health care and pension systems. The growing seniors population is expected to increase the demand for certain types of health care services, notably those related to multiple chronic conditions. As well, larger proportions of seniors will require changes to the community environment and service infrastructure, e.g., transportation, housing, health and home care. While Canada's public pensions serve to reduce the incidence of poverty among seniors, ongoing scrutiny of the system will be needed to ensure that it remains affordable well into the future. Finally, though current retirees generally have adequate retirement income, recent research indicates that there is a proportion of Canadian households, especially among middle-income earners, who may be undersaving for retirement.

3. Collaboration Among Federal, Provincial and Territorial Governments

The issues associated with seniors are complex and multi-jurisdictional, involving all levels of government, the voluntary sector and the private sector. Within the federation, the division of legislative powers and responsibilities, as set out in the Canadian Constitution, guides the development and delivery of programs, including income security, health care and social assistance. Matters of broad national interest are assigned to the federal government, while matters of a local or provincial nature are assigned to the provincial and territorial governments. Canada's federal, provincial and territorial governments share responsibility in the delivery of services to seniors. Non-government organizations and the private sector also provide seniors-related services and engage in advocacy and education.

In the area of social protection, the federal government is responsible for the delivery of the public pension system, consisting of the Old Age Security (OAS) Pension, including the Guaranteed Income Supplement (GIS), and the Canada Pension Plan (CPP). The CPP applies throughout Canada, except in Québec, which administers its own plan (the Québec Pension Plan). Other federal social protection programs include employment insurance, child tax benefit and universal child care benefit. The federal government also provides targeted support to four groups of seniors: veterans, Aboriginals, offenders within the federal correctional system, and members of official language minority communities.

Health care and social assistance are primarily provincial/territorial (P/T) responsibilities. Each P/T has a comprehensive health insurance plan that covers all residents of the province or territory. The federal government provides financial transfers to the P/Ts to cover a part of the costs of health care service delivery. Each jurisdiction also has its own social assistance program intended to provide a basic minimum income. These are often complemented by many benefits, subsidies and grants that target seniors delivered by P/T and municipal governments across Canada.

Collaboration between federal and P/T governments to respond to cross-cutting issues related to ageing and to identify shared priorities across government is facilitated by the Federal-Provincial/Territorial (F-P/T) Forum of Ministers Responsible for Seniors. This Forum of Ministers meets regularly to examine seniors' issues and identify appropriate actions.

4. Methodology

The Department of Human Resources and Skills Development, as the lead on seniors' issues in the federal government, coordinated the drafting of this report. It convened an Advisory Group composed of representatives of federal departments and agencies to plan the review process and facilitate the gathering of input. The Department also consulted provincial and territorial governments through the officials of the F-P/T Forum of Ministers Responsible for Seniors. Input from federal, provincial and territorial governments is consistent with discussions on matters related to seniors and ageing with non-government organizations and the private sector. The federal government and most provinces and territories have seniors' advisory groups, which consist of non-government stakeholders, and are involved in advocacy, education, research, policy and program development.

5. National Ageing Situation

Canada, like most developed countries, is seeing a growing proportion of elderly persons in the population. In 2010, there were 4.8 million seniors aged 65 years and over, representing 14% of the total population. This number is projected to increase to over 10 million by 2036, or nearly one in four Canadians.¹²

Health of Canadian seniors

Due to their longer life expectancy, women account for a larger share of the seniors' population, at 56%.¹³ However, differences in life expectancy between men and women have begun to narrow and, as a consequence, the gender distribution of older age groups is expected to become more equal in the coming years.

On average, today's seniors are living healthier and are more active than past generations. The life expectancy of Canadians has grown rapidly over the past half century. Between 1950 and 1952, life expectancy at birth was 66 years for men and 71 years for women. By comparison, between 2006 and 2008, life expectancy at birth had increased substantially for both sexes, to 79 and 83 years, respectively.¹⁴

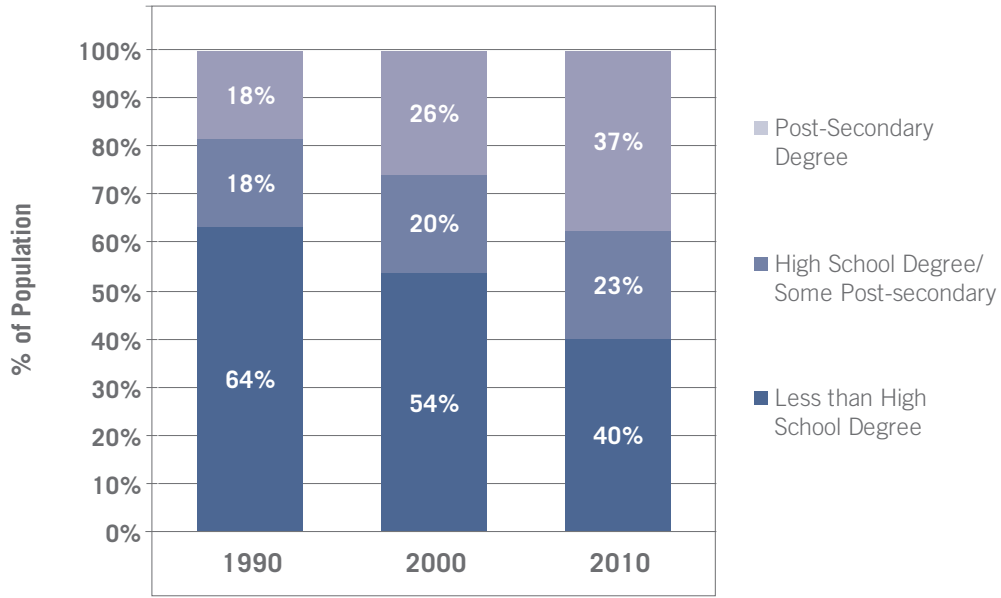
Chronic conditions or disabilities are often a result of the ageing process. Approximately 89% of seniors have at least one chronic health condition, with the most common chronic conditions being arthritis and rheumatism.¹⁵ Approximately 43% of seniors have some type of disability, the most common of which are mild forms of disability, i.e., mobility and agility disabilities, which can be managed and allow seniors to continue making important contributions to their communities through volunteerism or employment.¹⁶ Considering all Canadian seniors, 62% have very good functional health based on levels of vision, hearing, speech, mobility and dexterity.¹⁷

Seniors make up a large proportion of the population receiving unpaid care from family members or friends due to a health condition or physical limitation. In 2007, 72% of caregivers aged 45 and over indicated that they were providing care to a senior.¹⁸ During the same year, the estimated value of informal caregiving provided to seniors was \$24 billion.¹⁹ In addition, many caregivers are seniors themselves. In 2007, 17% of senior caregivers provided over 20 hours of care each week.²⁰

Participation in Society

Seniors in Canada are better educated, more involved in the labour force and more economically secure than seniors in years past. The proportion of seniors with post-secondary education has increased from approximately 18% in 1990 to 37% in 2010 (Figure 1).²¹

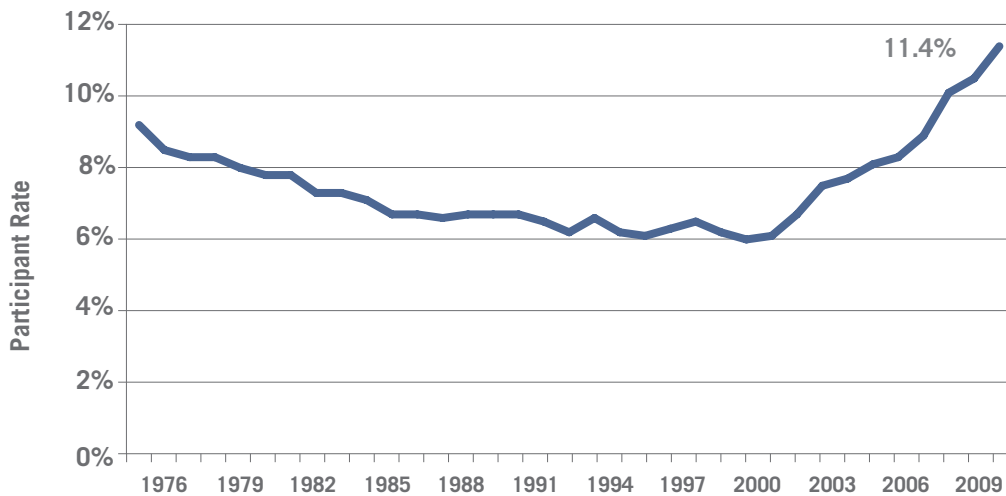
Figure 1. Seniors Educational Attainment, 1990, 2000, 2010



Source: Statistics Canada, Labour Force Survey, CANSIM Table 282-0004

The labour force participation of seniors in Canada has nearly doubled in the last decade from 6% in 2000 to 11.4% in 2010 (Figure 2). Seniors also make a significant contribution to Canada's well-being through their volunteer activities. Although they volunteer at a lower rate than the population as a whole, those who do volunteer give more hours on average than other age groups.

Figure 2. Labour Force Participation Rate of Canadian Seniors, 1976-2010

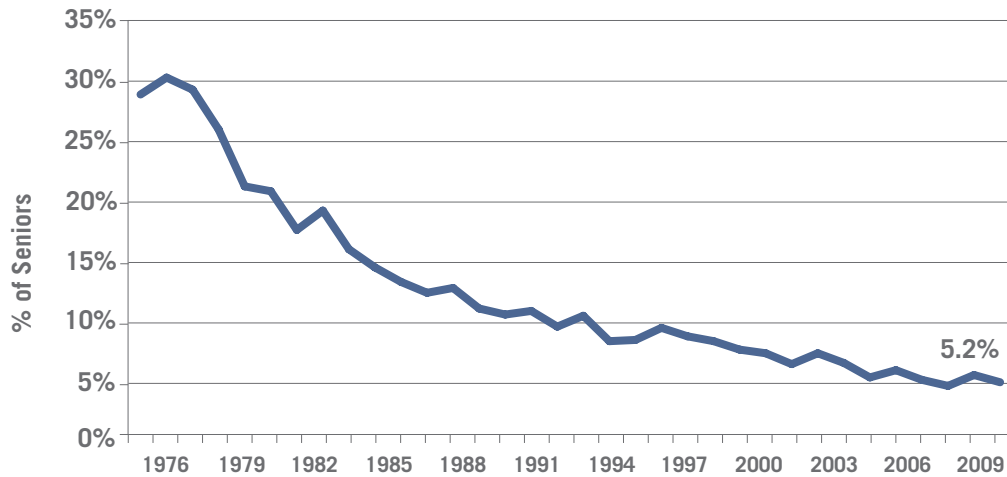


Source: Statistics Canada, Labour Force Survey, CANSIM Table 282-0002

Incidence of Low Income

Canada's low-income rate for seniors has fallen from 29.4% in 1978 to 5.2% in 2009, one of the lowest rates in the industrialized world (Figure 3).²² About 86% of the remaining low-income seniors are unattached and many of them are women and recent immigrants. Aboriginal seniors are also at higher risk of living in low income.

Figure 3. Incidence of Low Income Among Seniors, 1976-2009



Source: Statistics Canada, Survey of Labour and Income Dynamics, CANSIM Table 202-0802

Geographic Distribution

Seniors are slightly overrepresented in rural regions compared with the general population, with 33% of seniors residing in rural Canada compared to 30% of the general population.²³ The proportion of seniors in the population varies from province to province. Seniors' share of the population is largest in Atlantic Canada and smallest in the Prairies and Ontario. Canada's three territories have a much younger age structure than the 10 provinces.²⁴

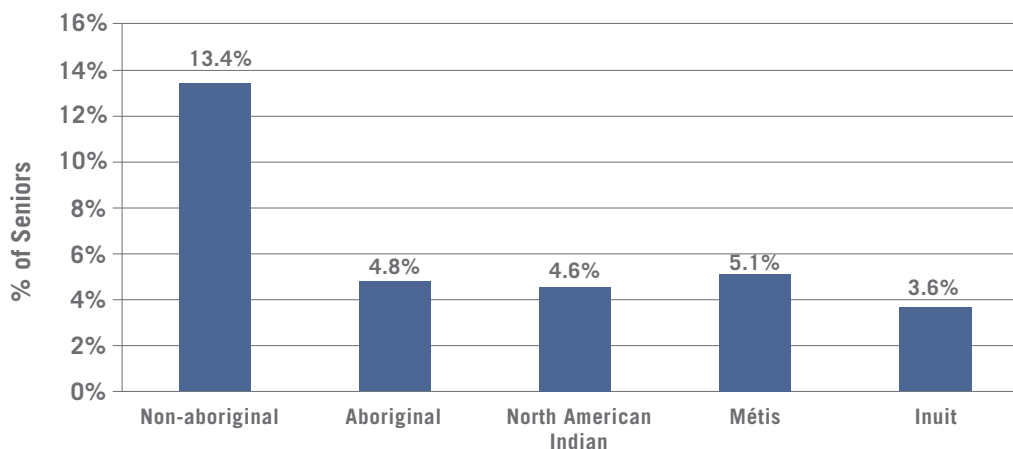
Aboriginal Seniors

Canada's Aboriginal population has proportionately fewer seniors than the non-Aboriginal population.²⁵ In 2006, only 4.8% of Aboriginals were 65 years and over compared to 13.4% of the non-Aboriginal population (Figure 4).²⁶ Among the different Aboriginal groups, Inuit had the lowest proportion of seniors in 2006 at only 3.6%, whereas Métis had the highest proportion with 5.1% during the same period.²⁷

As with non-Aboriginal population, Aboriginal women have longer life expectancies than Aboriginal men. In 2006, the life expectancy of Aboriginal women was 78 years compared to 73 years for Aboriginal men.²⁸

Aboriginal people have lower levels of income compared with the non-Aboriginal population. In 2006, the median income of Aboriginal seniors was 78% that of non-Aboriginal seniors.²⁹

Figure 4. Seniors as a Percentage of Aboriginal and Non-Aboriginal Groups, 2006



Source: Statistics Canada, 2006 Census, Table 97-558-XWE2006002.

Ethnocultural Seniors

The proportion of immigrant seniors has increased over the last 25 years. In 2006, 29.8% of Canadian seniors were immigrants, compared to 16.9% in 1981.³⁰ The key immigrant source countries have also changed. In 1991, 75% of Canada's immigrant seniors were born in either Europe or the United States (US) and 16% were born in either Asia or the Middle East. This trend has now reversed. In 2006, 70% of seniors who arrived between 1991 and 2006 came from Asia or the Middle East and 17% came from Europe and the US.³¹

6. Review and Appraisal of National Actions to Fulfill Commitments of the UNECE MIPAA Regional Implementation Strategy (RIS)

RIS Commitment 6.1.

Mainstreaming ageing in all policy fields with the aim of bringing societies and economies into harmony with demographic change to achieve a society for all ages

Federal, provincial and territorial governments are keenly aware of the profound and unprecedented demographic shift and have given it special attention. They have taken steps to address seniors' issues in the development and implementation of policies and programs across government departments and agencies.³²

Federal Government

At the federal level, a number of mechanisms and institutions were established to promote and support engagement on seniors' issues by the government and non-government sectors as well as by seniors themselves.

In the federal government, the Minister of Human Resources and Skills Development (HRSD) oversees major initiatives concerning seniors. Assisting the Minister of HRSD with this responsibility is the Minister of State (Seniors), whose office was created in 2007 and whose mandate is to bring issues of concern to seniors to the Cabinet table as well as to Parliament and to all Canadians. The Minister of State (Seniors) serves as the voice of seniors in the federal government and champions their issues.

The National Seniors Council (NSC) was established in 2007 to advise the federal government, through the Minister of HRSD and the Minister of Health, on all matters related to the well-being and quality of life of seniors, including opportunities and challenges arising from a rapidly growing and increasingly diverse ageing population. The Minister of State (Seniors) is responsible for the day-to-day operations of the NSC. The Council undertakes research, convenes expert panels and consultations with seniors and stakeholder groups. Since 2007, the Council has reported on elder abuse, low income among seniors, volunteering among seniors, positive and active ageing, labour force participation of seniors and intergenerational relations.

The Federal-Provincial/Territorial (F-P/T) Forum of Ministers Responsible for Seniors advances issues of common concern relevant to seniors' well-being and undertakes collaborative projects that will have an impact on the lives of seniors. The Minister of State (Seniors) co-chairs the F-P/T Forum of Ministers Responsible for Seniors. Since 2007, the Seniors Forum has examined the following issues: safety and security of seniors, financial security, healthy and active ageing, and the promotion of positive images of ageing. It produced fact sheets on financial planning and protection (2010), sponsored a Financial Abuse Forum (2008), and organized a pre-conference session on Positive Images of Ageing for the 2010 Canadian Association of Gerontology conference held in Montréal.

In June 2011, the F-P/T Ministers agreed to collaborate on four priorities. These priorities are: championing innovative responses to the needs of seniors in the areas of living arrangements, housing and transportation; identifying and helping to prevent elder abuse, especially financial abuse; promoting active participation in the community through employment or volunteering; and improving access to services and benefits.

To help better understand and prepare for the evolving needs of older Canadians, the federal government, through the Canadian Institutes of Health Research (CIHR), is providing \$23 million in funding to undertake the Canadian Longitudinal Study on Aging (CLSA). A first for Canada, this study will follow 50,000 men and women aged 45 to 85 and collect information over a 20-year period on the changing biological, medical, psychological, social and economic aspects of participants' lives, starting at mid-life. This study will shed light on how work, retirement and family transitions intersect with changes in social support. The CLSA began recruitment in early 2009 and will be one of the most comprehensive studies of its kind to be undertaken, not only in Canada but around the world.³³

The General Social Survey (GSS) collects data on the situation of Canadians to examine key transitions related to their families, caregiving and receiving, and work and retirement. The purpose of the GSS is to better understand the needs and challenges faced by Canadian seniors and allow for the development of programs that meet seniors' needs. Introduced in 1985, the survey has a current sample size of 25,000, providing results at both the national and provincial levels. The 2008 GSS examined the social networks of seniors, particularly those who may be vulnerable to social exclusion, such as senior women.³⁴ The 2011 GSS will provide data on the situation of Canadians who receive help or care because of a long-term health condition, a disability or problems related to ageing, and those who provide help or care to family members or friends with those conditions.³⁵

Provincial and Territorial Governments

At the provincial and territorial levels, strategies and frameworks developed in collaboration with respective seniors' advisory councils facilitate the process of mainstreaming ageing. In the past five years, more provinces and territories have developed strategies to specifically address issues relevant to seniors and the ageing population. To date, all provinces and one territory, Nunavut, have developed strategies on one or more of these themes: healthy ageing, elder abuse, long-term care, and ageing and seniors more broadly.

Strategies on healthy ageing focus on the recognition of the contributions of older persons, respecting diversity, financial security, and health and well-being, as well as ensuring that communities are welcoming and friendly for older adults. Elder abuse strategies incorporate awareness raising (i.e. World Elder Abuse Awareness Day), education for service providers, and coordinated community responses. Strategies on long-term care emphasize community and home supports, support for informal caregivers, and integration of community-based services.

RIS Commitment 6.2.

To ensure full integration and participation of older persons in society

The federal government has long recognized the value of staying active and socially engaged throughout life and has worked collaboratively with provinces, territories and other stakeholders to promote this idea to Canadians of all ages. Among the initiatives that advance the participation of seniors in society are those that enable seniors to share their knowledge and skills, support volunteerism, promote positive images of ageing, and ensure supportive living environments.

New Horizons for Seniors Program (NHSP)

The NHSP helps to ensure that seniors are able to benefit from and contribute to the quality of life in their community through their social participation and active living. Federal funding to the Program has been enhanced since its creation in 2004. As of 2011, the total budget for the Program is \$45 million per year.³⁶ NHSP supports projects that address one or more of the following five program objectives:

- Promote volunteerism among seniors and other generations;
- Engage seniors in the community through mentoring of others;
- Expand awareness of elder abuse including financial abuse;
- Support social participation and inclusion of seniors; and,
- Provide capital assistance for new and existing community projects and/or programs for seniors.

Since its beginning in 2004, the Program has helped seniors lead and participate in activities across the country, funding more than 8,500 projects in over 1,000 communities across Canada.³⁷ For example, the Literacy Program for Seniors: Preserving the French Language project offers francophone seniors living in Yellowknife reading and writing activities in French to prevent the erosion of language, culture and heritage. The NHSP also provided funding to the Saskatchewan Seniors Mechanism Incorporated to increase the capacity of community-based organizations to raise awareness among seniors about fraud.

Volunteering and Positive Images of Ageing

Volunteering plays a critical role in the lives of many older Canadians. The federal government has long supported volunteerism in Canada, recognizing the contribution it makes to the lives of both the volunteers themselves and the people they help. The federal government has taken steps to reimburse the expenses of volunteers. The current guidelines of most federal grants and contributions programs allow non-profit organizations to reimburse volunteers for reasonable out-of-pocket expenses required to achieve project objectives. Canada is combating ageism by recognizing seniors' active contributions to society. Recent actions include the creation of the National Seniors Day and annual Prime Minister's Volunteer Awards in 2011.³⁸

Age-Friendly Communities

Building on the Age-Friendly Cities initiative of the World Health Organization (WHO) and recognizing the special issues created by Canada's geography, the F-P/T Forum of Ministers Responsible for Seniors has created a guide to Age-Friendly Rural and Remote Communities. Since 2007, the guide has been disseminated widely to help communities create supportive and enabling environments for seniors.³⁹

The Public Health Agency of Canada (PHAC) provides leadership for the Age-Friendly Communities (AFC) initiative, in which over 400 communities and eight provinces are currently engaged. The initiative is engaging senior Canadians in planning and design within their own communities to create healthier and safer places for seniors to live. In 2010-2011, an AFC Community of Practice was created to encourage sharing of experiences and resources and the Pan-Canadian AFC Milestones was developed for successful implementation of the AFC model in Canada. Communities that demonstrate progress on these Milestones can obtain official recognition from participating provinces, PHAC, and the WHO through the Pan-Canadian AFC Recognition Framework.

The federal government continues to play a leadership role in promoting the Age-Friendly Communities model to other levels of government, non-government organizations and the international community. Federal departments are collaborating to advance the model in order to support seniors in making choices that positively affect their health and well-being. These efforts include conferences and related activities as well as research discussions with international partners and the Canadian housing research community.

Age-Friendly Communities – Various Provinces⁴⁰

Eight provinces have introduced provincial policy frameworks that identify AFC as a priority, and/or are now offering funding and/or technical support for communities interested in becoming age-friendly (British Columbia, Alberta, Manitoba, Ontario, Québec, Nova Scotia, Prince Edward Island, and Newfoundland and Labrador). Many other provinces and territories are also interested in AFC initiatives and are in various stages of development.

Although the approach to AFC implementation differs, many provincial initiatives feature partnerships with diverse stakeholders, research and evaluation, and community development initiatives. To assist communities, provinces have developed resource/implementation teams, guides and websites for sharing best practices. Many have identified AFC grant funding for innovative research projects, community planning and implementation. As a result of action by governments and partners, local governments, businesses and others are making changes in communities to better accommodate older residents, while seniors are gaining knowledge of what they can advocate to make their communities more age-friendly.

Immigrant Settlement

Citizenship and Immigration Canada (CIC) funds the delivery of settlement programming across the country and supports initiatives that contribute to strengthen the settlement sector. CIC funds needs assessment services where service providers work with newcomers to help them identify settlement needs, such as pension information and long-term health care, and determine what services will support their successful settlement in Canada. Through the Information and Awareness Services stream, CIC provides pre- and post-arrival information, including information on housing, employment, language training, education and skills development.⁴¹

Housing

Canada has a multi-pronged housing approach that has made significant contributions to the creation of an efficient housing industry, an effective system of building standards, a well-functioning housing finance system and housing support programs. For those whose needs cannot be met in the marketplace, the federal government works with the provinces and territories, First Nations and other stakeholders to improve housing choice and affordability by providing support and assistance across a broad continuum.⁴²

Through the Canada Mortgage and Housing Corporation (CMHC), the federal government currently spends \$1.7 billion annually in support of the almost 615,000 low- and moderate-income households residing in existing social housing. About one-third of this housing is occupied by seniors.

Through the Affordable Housing Initiative (AHI), the federal government has provided funding for the construction of housing units with about 30% of the funding supporting the construction of affordable housing for seniors.

Renovation programs enable improvements to the quality of affordable housing as well as modifications to accommodate seniors and persons with disabilities. Approximately 60% of homeowners who received assistance under these programs were seniors. One of the renovation assistance programs, the Home Adaptation for Seniors' Independence, offers financial assistance for minor home adaptations that help low-income seniors perform daily activities in their home independently and safely.

In September 2008, the federal government committed more than \$1.9 billion to housing and homelessness funding, including the AHI and renovation programs, for the five-year period, 2009-2014. A new *Affordable Housing Framework* was announced on July 4, 2011 by the federal, provincial and territorial governments that will guide the use of the housing funds over the remaining three years, 2011-2014.

During 2009-2011, Canada's Economic Action Plan provided additional and extensive support for safe and affordable housing that, in many cases, has benefited seniors. Over the two-year period, the Plan included \$400 million for housing for low-income seniors and \$75 million for housing for persons with disabilities. Provinces and territories again delivered and cost-matched federal funding for these initiatives. To date, almost 350 construction projects for low-income seniors and persons with disabilities have been completed or are underway across the country.

Housing Initiatives – Ontario, British Columbia and Manitoba⁴³

The Government of Ontario passed the *Retirement Homes Act* (2010) requiring mandatory care and safety standards for all homes as well as emergency plans, infection control and prevention programs, assessment of care needs and care planning, police background checks, and training for staff. The Act creates the Retirement Homes Regulatory Authority to license homes and conduct inspections and enforcement as well as educate industry, consumers and the public on the Act, regulations and best practices.

The Government of British Columbia (BC) provides a spectrum of housing options and support for seniors. Currently, this includes over 5,000 assisted living and supportive seniors' units through the Independent Living BC and Seniors Supportive Housing program. It also includes 1,300 units that will be created under the new Seniors' Rental Housing initiative, a joint partnership with the federal government, with each government contributing \$61.8 million. In 2006, the province also improved its Shelter Aid for Elderly Renters program and currently provides direct financial assistance to over 15,800 households.

In 2009, the Government of Manitoba enhanced the Manitoba Shelter Benefit by increasing the maximum monthly benefits and income eligibility levels. These changes mean that more low-income seniors, families and people with disabilities who are not on income assistance will be able to access the rental supplement. The province is also developing 150 new affordable seniors' housing units through the Rental and Cooperative 55+ Housing Program.

RIS Commitment 6.3.

To promote sustainable and equitable economic growth in response to population ageing

Canada is committed to promoting equitable and sustainable economic growth in response to population ageing. This commitment is fulfilled through a combination of macroeconomic and economic growth measures and policies, taxation policy, direct support for Canadians, and transfers to Canada's provinces and territories.⁴⁴

Overall Macroeconomic Policies, Growth and Productivity Measures, Return to Fiscal Balance

With respect to macroeconomic policies, Canada is preparing to address the needs of a growing and ageing population by ensuring a low and manageable public debt level and by implementing an economic agenda that results in sustained long-term economic growth.

Prior to the global economic crisis, the federal government used budget surpluses recorded since 1997-1998 to reduce the federal debt-to-GDP (gross domestic product) ratio to 29% in 2008-2009 – the lowest debt ratio in nearly 30 years. Canada's low debt levels allowed the federal government to implement important stimulus measures, provided in the Economic Action Plan, to support the economy without jeopardizing the country's long-term fiscal position.

To maintain Canada's solid fiscal position, Budget 2011 announced a deficit reduction action plan, which will review direct program spending in order to achieve at least \$4 billion in ongoing annual savings by 2014-2015. This review will place particular emphasis on generating savings from operating expenses and

improving productivity, while also examining the relevance and effectiveness of programs. These savings will support a return to balanced budgets by 2015-2016.

Bringing the budget back to balance over the medium-term will ensure that the federal debt, measured in relation to the size of the economy, resumes its downward track by 2013-2014. Canada's federal debt in relation to the economy is expected to decline to 30.3% of GDP by 2016-2017, close to its recent low of 29% in 2008-2009.

The return to balanced budgets and low levels of public debt will strengthen the country's ability to respond to economic shocks, such as the recent global financial crisis, and challenges, such as population ageing. Higher productivity growth will also be key to help Canada deal with the population ageing challenge.

Significant progress has been made over the past 5 years in this respect. For example, Canada has:

- moved from one of the least to the most competitive business tax systems in the G7;
- improved the incentives to save and work by introducing the Tax-Free Savings Account and the Working Income Tax Benefit;
- created a tariff-free zone for manufacturing industries;
- cut red tape and streamlined regulation;
- invested heavily in research and development skills;
- improved its immigration system; and
- invested in critical infrastructure.

Together, these policy changes should help improve both Canada's productivity and labour market performance in the future and, therefore, help deal with the population ageing challenge.

Going forward, the focus will be maintained on the priorities set out in the Next Phase of Canada's Economic Action Plan by supporting job creation; supporting families and communities; investing in innovation, education and training; and preserving Canada's fiscal advantage. Productive and sustainable investments in these areas will continue to promote long-term, sustained growth by supporting key drivers of economic growth.

Taxation Policy

In recent years, Canada has undertaken significant steps to reduce the tax burden for Canadians and Canadian businesses. Permanent tax reductions help build a solid foundation for future economic growth, more jobs and higher living standards for Canadians. Important tax relief measures introduced since 2006 include:

- measures to make Canada's business tax system more efficient, neutral and competitive in order to improve the framework for business investment, including: reductions in the general corporate income tax rate, the elimination of the federal capital tax, and a better alignment of capital cost allowance rates with useful life for a number of assets;
- a reduction in the federal general value-added sales tax, the Goods and Services Tax to 5%;
- significant general personal income tax relief, including a reduction in the lowest personal income tax rate, increases in the Basic Personal Amount – the amount that all Canadians can earn without paying federal income tax, and increases to the upper limit of the two lowest personal income tax brackets to ensure that a greater portion of income is taxed at lower rates;

- targeted tax measures to support workers and improve labour force participation, including implementation of the Working Income Tax Benefit to help ensure that more low-income Canadians are financially better off as a result of getting a job;
- targeted tax measures to support Canadian families, such as a new Child Tax Credit, as well as the introduction of the Universal Child Care Benefit and enhancements to the National Child Benefit supplement and the Canada Child Tax Benefit; and
- improvements in the incentives for Canadians to save, including introduction of the Tax-Free Savings Account, which provides a general-purpose means for Canadians to meet their ongoing savings needs on a tax-preferred basis.

Transfers to Provinces and Territories

Through the Canada Social Transfer (CST), the federal government provides significant, growing financial support to provincial and territorial governments to assist them in the provision of social assistance and social services, including for seniors.

The CST was strengthened in 2007 by extending the funding framework to 2013-2014, legislating an annual 3% escalator, and increasing base funding levels. At the same time, the transfer was moved to an equal per capita cash basis to ensure that general purpose transfer provides equal support for all Canadians.

The federal government increased the transparency of the support provided through the CST by providing information on the notional allocation of support among the three priority areas (post-secondary education, social assistance and social programs, and programs for children). As a result, in 2011-2012, total CST cash support will amount to \$11.5 billion, with about \$8 billion of the CST notionally allocated to support social assistance and social services.

Direct Support for Aboriginal Canadians

The federal government provides support to Aboriginal Canadians in an effort to promote sustainable growth and reduce the incidence of low income. Aboriginal Affairs and Northern Development Canada (AANDC) is one of the 34 federal government departments responsible for meeting the federal government's obligations and commitments to the Aboriginal population, and for fulfilling the federal government's constitutional responsibilities in the North. AANDC supports Aboriginal people (i.e., First Nations, Inuit and Métis) and Northerners in their efforts to improve social well-being and economic prosperity; develop healthier and more sustainable communities; and participate more fully in Canada's political, social and economic development.

Effective social services in First Nation communities support individual and family self-sufficiency, safety and security. Amongst various social policies and programs, AANDC supports the provision of income support to meet basic needs for food, clothing and shelter to ensure the safety and well-being of Aboriginal individuals and families living on reserve. The Assisted Living program, explained in section 6.7, offers social support services of a non-medical nature, such as in-home care, short-term respite care, foster care and institutional care.⁴⁵

RIS Commitment 6.4.

To adjust social protection systems in response to demographic changes and their social and economic consequences

Canada is committed to ensuring that seniors have a good quality of life as they age and provides retirement income support to seniors through a mix of government programs and incentives for private savings. Canada's retirement income system is designed to fulfill two different but related objectives: to reduce the incidence of low income in old age, and to allow seniors to maintain a certain living standard in retirement.

Canada's retirement income system is based on three pillars:

1. The Old Age Security (OAS) program provides a basic minimum income guarantee for seniors, funded out of federal government revenues. The Guaranteed Income Supplement (GIS) is an income-tested benefit that provides additional support to low-income seniors. The OAS program also includes the income-tested Allowance and the Allowance for the Survivor, which are provided to 60-64 year old individuals who are the spouses or common-law partners of GIS recipient, or who are survivors.
2. The Canada Pension Plan (CPP) applies throughout Canada, except in Québec, which administers its own plan, the Québec Pension Plan (QPP). The CPP and QPP are mandatory, employment-based, publicly-administered, defined-benefit pension plans that provide contributors and their families with minimum basic income replacement upon the retirement, disability or death of a wage earner. The CPP and QPP are financed by contributions paid by employers, employees and self-employed persons, and investment earnings of the CPP and QPP Fund, respectively.
3. Registered Pension Plans (RPPs) and Registered Retirement Savings Plans (RRSPs) / Registered Retirement Income Funds (RRIFs) provide tax-assisted savings opportunities to encourage Canadians to accumulate additional savings for retirement. Regulation of RPPs is shared by both federal and provincial governments.

Canada's retirement income system was instrumental in sharply reducing low-income rates among seniors from 21.4% in 1980 to 5.2% in 2009, one of the lowest in the OECD. Canada has also taken a number of steps since 2007 to further strengthen its retirement income system.⁴⁶

To reduce disincentives for low-income seniors to work, the federal government increased the GIS exemption in 2008. GIS recipients who choose to work can now earn up to \$3,500 per year before their GIS benefits are reduced. The previous exemption was \$500.

In May 2009, along with provincial and territorial governments, Canada amended the CPP legislation, reforming aspects of the CPP to increase flexibility and fairness in the Plan and allow it to better reflect the way Canadians live, work and retire. In particular, pension adjustments for early and late take-up of the CPP retirement pension are being restored to their actuarially fair levels. Second, working recipients of the retirement pension will be able to continue to contribute to the Plan to further increase their CPP retirement income. Third, contributors no longer have to stop working or significantly reduce their earnings in order to begin collecting the CPP retirement pension. A fourth measure increases drop-out protection for periods out of the workforce. These reforms are being gradually implemented in 2011-2016.

In October 2009, based on the results of extensive cross-country and online public consultations, the federal government released an important reform plan to further improve the federal private pension legislative and regulatory framework. The comprehensive reform plan enhances protection

for plan members, reduces funding volatility, makes it easier to negotiate changes to pension arrangements and modernizes the rules for investments made by pension funds.

In December 2010, Canada's Federal-Provincial/Territorial Finance Ministers agreed on a framework for defined-contribution Pooled Registered Pension Plans (PRPPs). These plans will assist Canadians, including the self-employed, in meeting their retirement objectives by providing access to a new, low-cost private pension option.

The federal government also remains committed to improving the financial literacy of Canadians, including helping people who are saving for retirement make informed decisions. To that end, in 2011, the federal government announced its intention to appoint a Financial Literacy Leader to promote national efforts and provide additional funding to undertake financial literacy initiatives.

In June 2011, the federal government also announced a new Guaranteed Income Supplement (GIS) top-up benefit of up to \$600 for single seniors and \$840 for couples with little or no income other than the Old Age Security Pension and the GIS. This measure will further improve the financial security and well-being of more than 680,000 seniors across Canada.

The federal government passed legislation in June 2012 to adjust the age of eligibility requirements for OAS so that the age of eligibility will be gradually increased starting in 2023 and would be fully implemented by 2029. The age range for the OAS and GIS will be gradually increased from 65 to 67 and the eligibility range for the Allowances will be gradually increased from age 60-64 to 62-66.

The federal government also passed legislation in June 2012 to promote greater flexibility and choice by providing Canadians the option of deferring their OAS pension after age 65 for up to five years, in exchange for higher benefits. Starting July 2013, the OAS adjusted pension will be calculated on an actuarially neutral basis as is done with the Canada Pension Plan.

Since 2006, Canada has also significantly lowered the federal tax bill for seniors and pensioners who will receive about \$2.3 billion in additional targeted tax relief in the 2011-2012 fiscal year. In particular, since 2006, the federal government has:

- increased the Age Credit amount by \$1,000 in 2006, and by another \$1,000 in 2009;
- doubled the maximum amount of income eligible for the Pension Income Credit to \$2,000;
- introduced pension income splitting; and
- increased the age limit for maturing pensions and RRSPs to 71 from 69 years of age.

In addition, the TFSA helps Canadians, including seniors, meet their ongoing savings needs on a tax-efficient basis. The income earned within a Tax-Free Savings Account and withdrawals from it are not taxed and do not affect eligibility for federal income-tested benefits or credits, such as the GIS or the Goods and Services Tax credit.

Phased Retirement – Various Provinces⁴⁷

On December 14, 2007, amendments to the Income Tax Regulations were passed to allow for phased retirement under Registered Pension Plans. To accommodate these changes, on March 31, 2009, changes to the *Pension Benefits Standards Act* (PBSA) were brought into force. These changes allow individuals to receive a portion of their pension while at the same time continuing to accrue pension benefits from the same plan or another plan of the same or related employer. The changes also provide employers with more flexibility to retain older workers. The phased retirement sections of the PBSA are only applicable to members of a federally-regulated pension plan classified as a defined-benefit (DB) plan. Some provinces have followed suit and made changes to their pension legislation to specifically address phased retirement for DB plan members. This is the case for the provinces of British Columbia, Manitoba, Ontario, Québec and Nova Scotia. As well, Alberta and Saskatchewan have existing pension legislation that already allows for phased retirement. Similar changes were made to the CPP. Effective January 1, 2012, individuals will be able to collect the benefit while working.

Service Delivery to Seniors

The federal government is committed to increasing citizens' access to and awareness of government programs. As such, it provides Canadians with a single point of access to a range of information, services and benefits, such as the CPP, OAS and GIS, through the Service Canada initiative. Between 2006 and 2011, the federal government increased the number of points of service from 416 to 631 locations. In addition, it continues to provide citizens with phone and online channels through which they are able to obtain information about federal programs.⁴⁸

The federal government is also committed to ensuring that all seniors receive the benefits for which they are eligible. To do so, the Department of Human Resources and Skills Development has identified priority groups of seniors (those who may face barriers that could limit their ability to access government programs and services), including low-income seniors, Aboriginal seniors, immigrant seniors and seniors with disabilities. To reach seniors facing barriers, the Department has undertaken targeted outreach activities. Under Mobile Outreach Services, the Department collaborates with service delivery partners who work with seniors in order to increase take-up of government benefits. Additional outreach activities also include visits to rural, northern and remote regions where seniors may reside.

Moreover, the Department supports the Multi-language Services initiative, which provides seniors with program information and service in a select number of Aboriginal and foreign languages in specific locations. It has also made efforts to improve the training of its frontline staff to ensure that they are aware of the special needs and preferences associated with different groups of seniors.

The federal government has passed legislation to put in place a proactive enrolment process that will remove the need for many seniors to apply for the OAS and GIS. This initiative will reduce the burden on seniors in completing application processes and will reduce the government's administrative costs.

International Social Security Agreements

Many Canadian residents have lived and worked in other countries. Canada has entered into social security agreements with other countries to help these persons receive pensions from other countries and

qualify to receive Old Age Security and Canada Pension Plan (CPP) payments in Canada and abroad. Social security agreements also enable Canadians who are sent to work temporarily outside the country to maintain their CPP coverage and eliminate the need to contribute to the social security program of both countries for the same work. As such, workers of foreign companies operating in Canada will also be able to maintain their social security coverage from their own countries, while working in Canada, without the need to contribute to the CPP. Over the last five years, Canada has signed new agreements with the Republic of Macedonia, Morocco, Poland, Romania and Brazil. To date, Canada has concluded social security agreements with 54 countries.⁴⁹

RIS Commitment 6.5.

To enable labour markets to respond to the economic and social consequences of population ageing

Older workers are essential to Canada's economic success. In 2010, the labour force participation rate of Canadians aged 55 and 64 was 62.5%, which was higher than the OECD average at 57.5%.⁵⁰ As the population ages, older workers will make up a larger piece of the labour force and the experience, skills and talents of older Canadians will become even more important. Employers, government and individuals have a role to play in providing flexibility and choice to older Canadians who want to work.

In 2006, the federal government laid out a two-pronged strategy to support older workers: the Targeted Initiative for Older Workers and an Expert Panel on Older Workers.⁵¹ In June 2011, the federal government renewed its commitment to respond to labour market changes by providing assistance to workers who want to learn new skills, removing barriers for older workers who want to continue working, and helping a new generation gain the critical skills needed to participate in the workforce.⁵²

Targeted Initiative for Older Workers (TIOW)

Established through government commitments made in 2006, the TIOW program was announced as a two-year, \$70-million federal, provincial and territorial cost-shared initiative. It was intended as a temporary measure to provide immediate support for displaced older workers (normally aged 55-64) in small, vulnerable communities (cities and towns with a population of 250,000 or less) with priority given to displaced workers in traditional sectors, such as forestry, fishing, textiles and apparel, and mining.

In 2008, the initiative was extended for three years – to March 2012 and its funding was increased by \$90 million. In 2009, the Economic Action Plan further increased TIOW funding by an additional \$60 million. In 2011, the program was extended for another two years until March 2014 and received additional funding of \$50 million to ensure that displaced older workers have access to the training and employment programs they need to secure new employment.⁵³ The 2010 Formative Evaluation of the initiative shows that 75% of participants found employment during or after participation in the TIOW.⁵⁴ All provinces and territories are currently participating in the initiative. As of August 2011, the program has undertaken 314 projects reaching over 15,700 participants.⁵⁵

Expert Panel on Older Workers

Established in 2007, the Panel aimed to examine the labour market conditions affecting older workers and to report back on ways to enhance the labour market prospects of older workers and support older worker adjustment, with special attention to the circumstances of displaced older workers. As part of this work, the Panel consulted provinces and territories, unions and the business community, eventually developing recommendations for action.⁵⁶ The federal government has since implemented a number of measures consistent with these recommendations. These measures include extending and enhancing the TIOW,

administering a Survey of Older Workers in 2008 to understand the factors contributing to the decision to continue working or retire, and amending the CPP to increase flexibility and choice for older workers as they transition from work to retirement.

Employment Benefit and Support Measures

Individuals who receive Employment Insurance benefits can be eligible for courses, training programs or other employment activities, called Employment Benefits and Support Measures (EBSMs), to make it easier for them to return to the labour market, while still receiving income support during that period. With annual funding of \$1.95 billion, EBSMs are delivered by the provinces and territories through Labour Market Development Agreements (LMDAs).⁵⁷

Traditionally, older workers (55 years and older) comprise the smallest EBSM participant group, however it was this client group that grew the fastest in the past five years. Between 2005-2006 and 2009-2010, the number of older workers who participated in the program increased by over 70%.⁵⁸

LMDAs are complemented by Labour Market Agreements (LMAs), which provide \$500 million per year over six years (2008-2009 to 2013-2014) for provincial and territorial employment programs and services for individuals, including older Canadians, who are not eligible for Employment Insurance benefits. Under the Economic Action Plan, funding for LMAs was increased by \$500 million over two years (2009-2011).

Support for Older Workers – Alberta⁵⁹

In April 2011, the Government of Alberta released *Engaging the Mature Worker: An Action Plan for Alberta* to support increased labour force participation of mature workers. The plan outlines actions to: work with employers to retain mature workers by developing age-friendly work environments, offering flexible work arrangements and phased retirement; support mature workers who want to continue working by offering employment and career services and post-secondary educational options; and revise retirement programs and pension policies to support mature workers choosing to remain in the labour force, among others.

Mandatory Retirement Age

Canadians are living longer, more active lives than ever before. Those who wish to remain active in the labour force should be able to do so for as long as they desire, enriching the workplace with their accumulated knowledge and experience. In June 2011, the federal government announced support for changing federal rules to prohibit federally-regulated private sector employers from setting a mandatory retirement age in order to give older workers wishing to work the option of remaining in the workforce.⁶⁰ As of June 2009, all provinces amended their provincial human rights code to end the practice of mandatory retirement, but with some provisions.

RIS Commitment 6.6.

To promote lifelong learning and adapt the educational system in order to meet the changing economic, social and demographic conditions

Canada is committed to enhancing educational and lifelong learning opportunities that will allow Canadians to become more socially and economically engaged and improve their quality of life. The participation of near seniors (55 to 64 years old) in a job-related education program or training activity has increased from 14.4% in 2002 to 19.9% in 2008.⁶¹ Canadian initiatives work to provide incentives for seniors to engage in learning, develop learning programs, and overcome barriers to participation.

Financial Education

With the growing use of financial services by consumers, it is increasingly important that Canadians have the tools and knowledge to be confident in their financial decisions. One area where financial literacy plays an important role is in financial planning for retirement. Creating awareness of the concepts involved with financial planning for retirement before an individual enters the workforce may positively influence the next generation of seniors for a successful retirement. The Financial Consumer Agency of Canada has been working with partners, including educators and non-profit organizations, to develop and deliver financial education courses and materials designed at increasing financial literacy among youth and adults in Canada.

Another way of targeting the next generation of seniors is introducing an educational component within the Canadian high school education curriculum to promote awareness and understanding of the value of financial planning for retirement and the role of the CPP. Such a curriculum component was developed, tested and evaluated in the province of Nova Scotia. The component, entitled “The CPP – What’s it got to do with me?” provided students with an introduction to CPP programs in a retirement planning context while outlining pertinent benefits which might affect an individual during their working life.⁶² In 2007, the Department of Human Resources and Skills Development secured a formal partnership with the Department of Education in the province of Newfoundland-and-Labrador, to roll-out the module in schools throughout that province. The module has since become a component of the career and life management mandatory high school level course.

Adult Basic Education

In 2011, the federal government announced an investment of \$9 million over two years to expand adult basic education programming in the territories to ensure that more Northerners can benefit from local employment opportunities. This initiative aims to expand literacy and numeracy programs in territorial colleges, particularly in remote communities, to target working-age Northerners and help them get the basic skills they need to join the workforce and take advantage of emerging economic opportunities.⁶³

Adult Learning – Nova Scotia⁶⁴

The Government of Nova Scotia passed an *Adult Learning Act* in 2010 that aims to improve the quality of life for Nova Scotians by increasing literacy and essential skills. It will formalize the Nova Scotia School for Adult Learning (NSSAL) into law, providing governing and accountability measures that will ensure the continued quality and effectiveness of adult learning. The NSSAL coordinates educational programs for adults who want to upgrade their skills and/or earn their high school diploma. The school offers programs at more than 150 sites across the province.

Language Learning

Through a variety of different types of language classes, the federal government through Citizenship and Immigration Canada (CIC) offers general purpose and workplace-focused training in French and English at a wide variety of proficiency levels. Training is offered in traditional classroom settings and online. In Ontario, CIC funded a study on language training for seniors called “An Analysis of Second Language Training Programs for Older Adults Across Canada” and developed guidelines for projects addressing language training. Recent CIC data demonstrates that seniors are already the fastest growing age segment among Language Instruction for Newcomers to Canada students (having roughly doubled over the last five years), followed closely by the 45-54 age group.⁶⁵

Research

Canada is participating and playing a leading role in the Programme for the International Assessment of Adult Competencies (PIAAC), coordinated by the Organization for Economic Cooperation and Development (OECD). PIAAC will offer a new approach to measuring skills that are used at work, adding, for the first time, a labour-demand perspective to an international survey of competencies. Data from PIAAC will allow for research into the links between key cognitive skills and a range of demographic variables, economic and other outcomes as well as the use of skills in the workplace and other settings.⁶⁶

The federal government is also funding the 2013 Access and Support to Education and Training Survey (ASETS) that will allow for a greater understanding of the opportunities and barriers facing adults when they consider engaging in education or training. ASETS will also examine the role of information and student financing in terms of adult participation in learning and training. Overall, the Survey will give policy makers a better sense of how to support lifelong learning.⁶⁷

RIS Commitment 6.7.

To strive to ensure quality of life at all ages and maintain independent living including health and well-being

Health policy used to be mainly about the provision and funding of medical care, but this view is changing. Social determinants of health have come to the fore, leading to an increasing concern with how to reshape Canadian society so it is conducive to better health. Canada supports the healthy ageing approach, which considers factors impacting seniors and includes an understanding of how earlier events and experiences can create conditions to influence health and quality of life as individuals age.

The roles and responsibilities in health care are shared between the federal government and the provincial and territorial governments, with the latter having primary jurisdiction in the administration and delivery of health care services. The federal government’s role includes setting and administering national principles, and providing financial support to provinces and territories. Under the *Canada Health Act*, the federal government sets out the principles (for example, portability of benefits) and criteria for health insurance plans that provinces and territories must meet in order to obtain full federal cash transfers in support of health care system. The Canada Health Transfer (CHT) is the largest federal transfer and provides provincial and territorial governments with the certainty and flexibility they need to respond to the priorities and pressures of their respective jurisdictions. The CHT is composed of cash and tax point transfers and is allocated on an equal-per-capita basis across jurisdiction. To strengthen ongoing federal health support and as part of the federal *10-Year Plan to Strengthen Health Care (2004-2014)*, the Government of Canada has increased Canada Health Transfers. In 2011-2012, the Canada Health Transfer will provide \$27 billion to the provinces and territories.⁶⁸

Falls and Injuries

The majority of injuries to seniors result from falls and motor vehicle crashes. One of the ways to reduce fall rates is through education and awareness programs. Introduced in 2007, the Canadian Falls Prevention Curriculum Project (CFPC) provides a learning opportunity for teaching health care providers and community leaders on how to design, implement and evaluate fall prevention programs for older persons. It also provides information about current programs and resources for screening and assessing falls. The CFPC is an evidence-based, evaluated and award-winning curriculum that has been shown to generate new and improved practices in fall prevention programming across Canada.⁶⁹

Other key injury prevention challenges are ensuring public safety while enabling capable seniors to continue driving. Working with provincial and territorial partners, the federal government provides support through research on such matters as the health of drivers, the environment and infrastructure within which they drive, and options for retraining, graduated licensing and de-licensing. The Canadian Driving Research Initiative for Vehicular Safety in the Elderly (CanDRIVE) is one aspect of this work, while another is the support to the Canadian Association of Occupational Therapists for the development of a National Blueprint for Injury Prevention in Older Drivers, launched in 2009. The Blueprint identifies recommendations for promoting safe driving among older drivers in Canada.⁷⁰

Falls Prevention – Saskatchewan and Manitoba⁷¹

Within the 2010-2011 Strategic and Operational Directions for the Health Sector in Saskatchewan is the *Long-Term Care Falls Prevention and Reduction Initiative*. A focused and practical initiative, it establishes a baseline and target for reducing the number of long-term care (LTC) residents in facilities experiencing a fall. It also establishes a baseline for the number of surgeries done as a result of a LTC resident experiencing a fall, and implements the falls prevention program in all LTC facilities. The falls prevention program helps to identify risk factors that contribute to falls and promotes ways to prevent these injuries. All of the targets for 2010-2011 were achieved, including Regional Health Authorities agreeing to a target of reducing the number of LTC residents experiencing a fall by 20% by March 2012.

The *Manitoba Falls Prevention Strategy and Framework* provides strong direction and opportunities for cooperation and collaboration regarding prevention and reduction of fall-related hospitalizations and deaths in Manitoba. Injury specific frameworks have been developed to provide detail and direction for leading causes of injury. The Government of Manitoba has partnered with the Osteoporosis Canada-Manitoba Chapter to develop a Falls Prevention Network to implement the strategy.

Mental Health

Federal departments providing direct health services to specific populations have developed a variety of mental health services to meet the needs of seniors within their client populations.

The federal government supports the Mental Health Commission of Canada, a non-profit organization created in 2006 to focus national attention on mental health issues and to improve the health and social outcomes of people living with mental illness. The Commission has a Seniors' Advisory Committee to ensure that the mental health of seniors is included in its work. It has also developed *A Framework for Mental Health Strategy in Canada* in 2009.

The Public Health Agency of Canada has focused its efforts on surveillance activities, such as the National Population Health Study on Neurological Conditions, a 4-year, \$15-million study to develop a national picture of people living with neurological diseases, including Alzheimer's disease and dementia. This work, which began in 2010, is being done in close collaboration with the Neurological Health Charities of Canada. The Agency also works to ensure that seniors with dementia are specifically included as a vulnerable group in initiatives, such as elder abuse and emergency preparedness.⁷²

Launched in 2009, the International Collaborative Research Strategy for Alzheimer's Disease is a Canadian response to the growing Canadian and international health care crisis for Alzheimer's disease and related dementias. The international approach strengthens Canadian research capacities to facilitate the integration of our unique strengths with other nations that have launched national strategies.⁷³

Mental Health Care – Various Provinces⁷⁴

Several provinces in Canada have adopted the PIECES (Physical, Intellectual, Emotional, Capabilities, Environment, Social) Dementia Care Model in the education curriculum for health staff and practitioners. PIECES is a best practice learning and development initiative that provides a systematic and client-centered approach to the common issues, diagnosis and challenges of older persons at risk, including those with complex physical and cognitive/mental health needs and behavioural changes. Included in the approach is a practical tool that promotes team dialogue and shared-problem solving. The PIECES model has been adopted in Ontario (1998), Nova Scotia (2004), Manitoba (2007) and Yukon (2010).

In May 2011, the Ontario government announced its intention to develop a standard province-wide Silver Advisory Program that communities can use to alert the public when seniors with Alzheimer's disease and other cognitive impairments go missing. The program is being developed in partnership with seniors and health organizations, the Ontario Seniors' Secretariat, the Ontario Provincial Police and municipal police services. Over 180,000 Ontarians have some form of dementia. Studies have indicated that 6 out of 10 seniors with cognitive impairments will wander from their home or caregiver at least once.

Health Canada funds a range of culturally relevant mental health and addictions programs, which are guided by community priorities, of which seniors can be a focus. Health Canada provides mental health and emotional support for the healing of former students of Indian Residential Schools, many of which are now seniors.⁷⁵

Disabilities

Health Canada's Home and Community Care Program provides basic home care nursing, personal care and respite based on medically assessed needs for First Nations and Inuit clients. Health Canada's initiative also covers First Nations and Inuit with a range of supplemental health benefits, including prescription drugs, dental, vision care, medical supplies, and equipment and transportation to medical appointments outside the community of residence.⁷⁶

The Residential Rehabilitation Assistance Program for Persons with Disabilities has offered financial assistance to homeowners and landlords to modify dwellings for disabled low-income Canadians, including seniors.

The Department of Human Resources and Skills Development has also improved access to income security programs for seniors with disabilities. It continues to take steps to ensure that forms and publications about income security programs are available in multiple formats. It is in the process of conducting Deaf Service Policy pilots to improve accessibility for clients with hearing difficulties and continues to implement a national accommodation plan to equip government centres that deliver income security programs with accessible workstations.⁷⁷

Support for Persons with Disabilities – Ontario⁷⁸

The Government of Ontario made a commitment to make the province accessible to all Ontarians, including seniors, when it introduced the *Accessibility for Ontarians with Disabilities Act, 2005* (AODA). Under the AODA, businesses and organizations providing goods, services and/or facilities to people in Ontario will have to meet accessibility standards in priority areas including customer service; information and communications, employment and transportation; and built environment to reduce physical barriers for persons with disabilities in buildings and exterior environment.

Support for Care Providers

In 2010, the Public Health Agency of Canada supported the development of an online E-Learning Tool, called the Emergency Management, Frailty, Disasters and Dementia, What Health Care Providers Need to Know, to provide health care providers the necessary information and tools to address the needs of frail individuals with dementia in emergency/disaster situations.⁷⁹

Health Canada is investing \$5 million per year from 2010-2011 to 2014-2015 to provide supplementary training to home care nurses working in First Nations and Inuit communities on diabetes clinical practice guidelines and chronic disease management strategies.⁸⁰

The federal government invests \$38 million per year in the Pan-Canadian Health Human Resource Strategy and the Internationally Educated Health Professionals Initiative. In this way it supports provincial and territorial efforts to ensure an adequate supply of professionals, including providers of geriatric and gerontological health care, as well as home care and home support workers, to meet the future needs of older persons.⁸¹

Support for Care Providers – Manitoba⁸²

In 2007, the Government of Manitoba invested more than \$40 million to implement a comprehensive strategy to improve the quality of care in Manitoba's personal care homes. The funding would allow the province to hire 250 nurses, 100 personal health-care aides and 50 allied health-care professionals in order to strengthen the work environment for staff, increase the direct hours of care, and provide dementia education to staff and families.

Abuse and Neglect of Older Adults

Abuse and neglect of older adults affect seniors of all abilities and educational levels; social, economic and ethnic backgrounds; and in all living arrangements. They affect even more women than men. It is estimated that between 4 and 10 percent of older adults will experience some form of abuse. The federal government is taking action to combat elder abuse in all its forms – physical, sexual, psychological and financial, as well as neglect.⁸³

In 2008, the federal government provided funding for the Federal Elder Abuse Initiative (FEAI) of \$13 million over three years to help seniors and others recognize the signs and symptoms of elder abuse and to provide information on available support. The program was delivered by four departments: the Department of Human Resources and Skills Development (HRSD), Justice, the Royal Canadian Mounted Police and the Public Health Agency of Canada.

Under FEAI, the Minister of State (Seniors) and the Minister of HRSD launched a national awareness campaign entitled “Elder Abuse – It’s Time To Face The Reality” in June 2009. The campaign was launched on World Elder Abuse Awareness Day to signal Canada’s links with other countries in addressing this problem. The FEAI was successfully concluded on March 31, 2011.

In 2010, the Financial Consumer Agency of Canada published a number of Tip sheets to educate Canadians, including seniors on how they can protect themselves against fraud. Additionally, the New Horizons for Seniors Program includes an ongoing funding stream for elder abuse awareness projects, helping organizations and partners to develop awareness activities for seniors, their families and those who care for them.

In 2011, the federal government committed to propose tougher sentences for those who abuse seniors. In addition, the government introduced an amendment to existing legislation (*Personal Information Protection and Electronic Documents Act*) to strengthen the reporting of suspected cases of financial abuse by allowing the disclosure of information to a government institution, an individual’s next of kin or an authorized representative if there are grounds to believe that an individual has been the victim of financial abuse.

Legal Protection Against Elder Abuse – Alberta and British Columbia⁸⁴

The *Adult Guardianship and Trustee Act* (AGTA) in Alberta came into force in 2009 and is recognized nationally and internationally as a progressive legislation in the area of substitute decision-making. The examination of AGTA by other jurisdictions is an acknowledgement of this forward-thinking piece of legislation and the work of the Government of Alberta to ensure that individuals who need support with decision-making have a range of options. Since its proclamation in October 2009, there have been thousands of court applications for guardianship and trusteeship under the AGTA. In the last year, over 10,000 Albertans have participated in sessions on the AGTA and future education is planned across the province.

In 2011, the Government of British Columbia strengthened its incapacity planning legislation that promotes every adult’s right to self-determination and provides support and protection for those who are vulnerable to abuse or no longer capable of making their own decisions. New, standardized forms provide for capable adults to appoint someone to make decisions on their behalf or record their future instructions in the event they become incapable of deciding for themselves. This can include personal care (including health care), financial and legal decisions.

Ageing in Place of Choice

There is widespread support among governments, seniors groups and Canadians to enable seniors to continue to live as long as possible in their places of choice, whether this involves staying at home or moving to supportive housing or an assisted living facility. The role of the federal government in this area is largely one of support and coordination. The provinces and territories are primarily responsible for ensuring that the service needs of most seniors and their caregivers are met. Federal initiatives include the Compassionate Care Benefit, seniors' housing and the Age-Friendly Communities initiative, which have been described in previous sections. Other initiatives are the Assisted Living Program, End of Life Care and Veterans Independence Program.

The Assisted Living Program provides funding for support of a social (non-medical) nature, to individuals on reserve, or ordinarily on reserve, who have functional limitations due to age, chronic illness, or disability. The Program's intent is to alleviate hardship and improve functionality, independence and well-being of community members, allowing them to remain at home and in their communities whenever possible. In 2008-2009, a total of 9,325 Aboriginal individuals received assisted living services across Canada. Of these, 88% received in-home care and the other individuals received institutional care.⁸⁵

The federal government supports collaborative initiatives to improve the quality of end-of-life care, including the development of accreditation standards and performance measures to assist organizations in assessing and improving their services. Federal investments have also focused on preparing health care professionals to provide care for the dying. Other initiatives have helped provide better public information and awareness regarding end-of-life care issues, as well as support for pan-Canadian initiatives that contribute to capacity building and knowledge sharing. In 2011, the federal government will provide one-time funding of \$3 million to help support the development of new community-integrated palliative care models.

In addition, the federal government continues to fund palliative and end-of-life care research through the Canadian Institutes of Health Research. In 2004-2009, the federal government provided \$16.5 million in funding for research on care transitions, caregiving, pain management and care for vulnerable populations.⁸⁶

The Veterans Independence Program is helping Veterans and other clients remain healthy and independent in their own homes or communities. The program also provides comprehensive palliative care services to eligible clients. In 2008, the Program was expanded to provide benefits to eligible low-income or disabled survivors of certain traditional war Veterans, thus helping them to remain independent in their homes. Also in 2008, the Program began providing housekeeping and maintenance benefit of up to \$2,625 per year to survivors of war veterans who would have qualified for the program, where the survivor needs the services to remain independent in their own home. When living at home is no longer practical, the program provides for immediate care in a community facility.⁸⁷

Ageing in Place of Choice – New Brunswick, Alberta and Manitoba⁸⁸

The Government of New Brunswick's 10-year *Long-Term Care Strategy* reflects a shift away from institutional care as more seniors want to be cared for in their homes and communities. The strategy responds to issues concerning caregivers, affordability and sustainability, and quality of service delivery. Beginning in 2008, this strategy is expected to be fully implemented by 2018.

The Government of Alberta's five-year Health Action Plan, *Becoming the Best*, includes a comprehensive strategy to improve continuing care. Over the next 5 years, more investment will be made in supportive living options that combine housing with supports for daily living and

health care and over 5,300 continuing care spaces will be added. This will help reduce demand for hospital beds, ease congestion in emergency departments, and add capacity to the overall health-care system.

The Government of Manitoba's *Ageing in Place Strategy* addresses the need for affordable housing options, as alternatives to personal care home placement. Since the Strategy's implementation in 2006, there has been the creation of over 3,500 supports to seniors in group living units; 700 supportive housing units and 300 spaces for specialized supports. The Government of Manitoba also supports older adults in maintaining their independence in the community through transportation services and home maintenance programs, Seniors Meal Program, Multi-Purpose Senior Centre, among others.

Research

Excellence in research is fundamental to improving the health of Canadians, and the federal government plays a national role through the Canadian Institutes of Health Research (CIHR), which has an Institute dedicated to ageing. The CIHR has committed \$7.4 million by 2013 to an Interdisciplinary Health Research Team, led by the University of Montréal, which is testing and evaluating a model of integrated care for the frail elderly.⁸⁹ CIHR's Institute of Ageing also leads a Cognitive Impairment in Ageing Partnership, involving \$32 million in research and knowledge translation activities. The CIHR research agenda also includes Mobility in Aging, which will address issues from prevention of decline in mobility through to strategies to assist elderly Canadians who suffer from mobility impairments.⁹⁰

Emergency Preparedness

Knowing that seniors are particularly vulnerable in health emergencies and disaster situations, the Public Health Agency of Canada continues to lead work on Public Health Security with national and international stakeholders from the emergency management, gerontology and non-government sectors to influence policy, collaborate on knowledge development and exchange, and to develop tools to integrate seniors' needs and contributions into emergency management.⁹¹

RIS Commitment 6.8.

To mainstream a gender approach in an ageing society

Canada is committed to the view that promoting gender equality is not only a human rights issue but is also an essential component of sustainable development, peace and security. Canada has taken specific measures to promote equality between men and women throughout their life cycle. A comprehensive report on progress in promoting gender equality in Canada is provided in "A Review of Canada's Sixth and Seventh Reports on the Implementation of the Convention on the Elimination of All Forms of Discrimination Against Women" submitted to the United Nations Commission on the Status of Women in September 2008. The report discusses measures undertaken in important areas, such as constitutional, legislative and institutional frameworks; violence against women; participation in public affairs; health; and marriage and family life, including child care benefits and programs, and maternity and parental benefits.⁹²

The federal government is committed to strengthening the use of Gender-Based Analysis (GBA) as a key tool in systematically addressing gender equality issues in policy development and decision-making processes. Since 2005, the federal government has been improving accountability mechanisms for integrating GBA in government reporting instruments. Federal departments and agencies are responsible

for developing policies and programs that are compliant with overall government policies, including gender-based analysis, and as such, they are expected to integrate gender equality considerations, along with other horizontal policy considerations, into the design of a program or initiative, including all work related to seniors and ageing.⁹³ The Status of Women Canada leads the process of implementing GBA by helping organizations build their capacity; supporting their efforts to create a GBA framework; and by developing and delivering training, tools and other public awareness materials.⁹⁴

Status of Women Canada, along with other federal organizations, provided financial support to Statistics Canada to publish the 2010-2011 “Women in Canada”, a gender-based statistical report. This one of a kind key resource in the federal government supports gender-based analysis, which relies on having a strong set of gender-disaggregated data. It intends to inform the continuing discussion and evaluation of the changing roles and social characteristics of Canadian women as well as contribute to the development of policies concerning gender equality in Canada.⁹⁵

Gender Mainstreaming – Québec⁹⁶

Adopted in 2006, the Government of Québec’s gender equality policy, *Pour que l’égalité de droit devienne une égalité de fait* has a 10-year horizon and is accompanied by an initial action plan for 2007-2010. More than 20 departments and agencies have supported the commitments in the action plan. Comprehensive reporting processes are included for the implementation of proposed measures. With this policy, Québec committed to systematically apply gender-based analysis in all its decisions as well as in those of local and regional jurisdictions.

RIS Commitment 6.9.

To support families who provide care for older persons and promote intergenerational and intra-generational solidarity among their members

Caregivers are an essential component of the continuum of care and are critical to the sustainability of Canada’s health care system. In 2007, 4.1 million Canadians aged 45 and over provided unpaid care to family members or friends with long-term health conditions or physical limitations. At times, these caregivers are seniors themselves.⁹⁷

The federal government recognizes the challenges faced by caregivers who require time away from their jobs to take care of gravely ill family members. The federal government made changes to the Employment Insurance (EI) Compassionate Care Benefit (CCB) in 2006. These changes expanded the definition of family member for CCB purposes to include any individual considered to be family by the gravely ill person (or his or her representative). Since the inception of the CCB and also when the Benefit was expanded, the federal government has undertaken various advertising campaigns. Also, as of January 2010, for the first time in Canadian history, self-employed Canadians have been able to opt in to special EI benefits, including the CCB.⁹⁸

In 2011, the federal government announced new supports for unpaid caregivers through the federal tax system, including the creation of a new Family Caregiver Tax Credit and enhancements to the Medical Expenses Tax Credit and Infirm Dependant Tax, as follows:

- The new Family Caregiver Tax Credit, a 15% non-refundable credit on an amount of \$2,000 for the 2012 tax year, will provide new support to caregivers of dependants with a mental or physical infirmity, including spouses, common-law partners and minor children;
- The \$10,000 limit to expenses claimed for dependant relatives (other than spouses or minor children, for whom there was already no limit) under the Medical Expenses Tax Credit will be removed; and
- The income threshold at which the Infirm Dependant Tax Credit begins to be phased out will be increased.

These new and improved financial supports are in addition to the existing assistance provided to unpaid caregivers, such as the Caregiver Tax Credit, the Eligible Dependent Tax Credit, and the Spousal or Common-Law Partner Tax Credit.

Support for Caregivers – Québec⁹⁹

The Government of Québec provides refundable tax credits for caregivers consisting of three components. The first component applies to informal caregivers who provide housing and care to an eligible relative; the second, to informal caregivers who live with an eligible relative unable to live alone; and the third, to informal caregivers caring for an elderly spouse. In 2011, the tax credit has been extended to family caregivers and spouses living with the person receiving care and represents \$11.5 million in additional assistance during the year. The government also aims to set up caregiver support centres in all regions of Québec.

RIS Commitment 6.10.

To promote the implementation and follow-up of the regional implementation strategy through regional cooperation

Canada welcomes opportunities to participate in multilateral initiatives and participates in organizations both within the United Nations and the European community. In addition to bilateral discussions with partners such as the US, the UK and Ireland, Canada is active within the United Nations Open-ended Working Group on Ageing (OEWG), the Organization for Economic Cooperation and Development (OECD), the International Labour Organization, the International Social Security Association (ISSA) and within G8 and G20.¹⁰⁰

In 2011, Canada participated in both sessions of the OEWG on Ageing. During these sessions, Canada supported UNECE member states' efforts to clarify and strengthen the existing rights of older persons through better implementation and by promoting MIPAA. Canada anticipates that the participation of UN member states in the second review of MIPAA and within UN Regional Commissions will guide the work of the OEWG on Ageing and highlight additional policy measures needed to improve the implementation of older persons' human rights.

Canada has participated in numerous international conferences on demographic change and ageing, organized by UNECE Member States. Canadian officials have also conducted study visits to Norway,

Denmark, Netherlands, Ireland, Germany, Sweden and the UK to discuss trends and policy challenges in the region related to pensions and ageing, and to share Canadian experiences and best practices.

Given the demographic challenges that lie ahead, Canada often addresses the issue of ageing within multilateral research, projects and discussions. For example, as a member of the OECD, Canada actively contributes and takes interest in OECD publications related to ageing, such as those focusing on pension design and reforms. Furthermore, Canada also contributes to projects impacting older workers and seniors, such as the Thematic Review on Older Workers, Reforming Sickness and Disability Policies to Improve Work Incentives, and Supporting the OECD Skills Strategy: Displaced Workers. In addition, within the OECD Ministerial on Social Policy (May 2011), a specific session focused on the exchange of ideas and best practices around the issues of intergenerational solidarity, pension policies and caring for the elderly.

7. Conclusions and Priorities for the Future

Although Canada's population is getting older, most Canadian seniors are more economically secure than seniors in years past. They are living longer and enjoying more years of good physical and mental health. They are better educated and more active in society. The vast majority of seniors report that they are either very satisfied or satisfied with life. These tangible outcomes resulted from the commitment and actions by governments and other sectors of society to deal with the persistent and emerging issues affecting the well-being of seniors.

In the past five years, Canada had made progress in enhancing the economic security of seniors, allowing the retirement income system to evolve and adapt to demographic and labour market changes. We have made important inroads in creating conditions for healthy and active ageing. We have embraced the opportunities and challenges related to population ageing through strengthened collaboration among governments and other stakeholders. Canada is also working towards ensuring that all seniors receive the benefits for which they are eligible, enhancing support for individuals and caregivers to ensure the best care in their place of choice, and providing opportunities to seniors and all Canadians to gain new skills and increase their earning capacity.

By 2036, Canadian seniors will comprise close to a quarter of the population. Sustained investments are needed to ensure that Canada will be able to adapt to the changes to come. The challenges of an ageing population will require continued efforts for the following objectives:

- to promote sustainable and equitable economic growth, and sound fiscal management to generate the resources necessary to support programs for seniors;
- to strengthen the participation of older Canadians in economic and social life, including ensuring that Canada's public pensions remain affordable and sustainable and continue to respond to evolving demographic and socio-economic challenges, helping Canadians save efficiently to achieve adequate and secure income in retirement, providing incentives to seniors who want to continue working, promoting lifelong learning, and encouraging older persons to engage in volunteering; and
- to build on efforts made towards healthy and active ageing. Efforts will have to focus on tackling issues of access to care and services, addressing the unique needs of seniors for health promotion, building and sustaining healthy and supportive environments, developing effective approaches to falls prevention, and valuing the contribution of seniors.¹⁰¹

Canada is committed to achieving these objectives to build a society for all ages and ensure that all Canadians are able to maintain their well-being throughout their later years.

8. References and Footnotes

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