

**THE FACES
OF CANADA'S
SENIORS:
MAKING CANADA
THE BEST PLACE
TO AGE**



CARP



CARP is a national, non-partisan association that advocates for older Canadians. CARP's 300,000 members play an active role in developing our advocacy agenda. Our members are committed to real change for older Canadians and are making their voices heard. 98% of members polled voted in the last federal election and 98% intend to vote in 2019.

In anticipation of the 2019 federal election, **CARP** is calling for a National Seniors Strategy that embraces the human potential of all older Canadians. This includes a fully funded National Dementia Strategy, an age-inclusive lens on policy development, and budget to support research, education, programs and policy development for Canada's six million seniors.

We are challenging all parties to address issues facing Canadian seniors. We have identified 5 key areas for action that reflect the experiences of seniors across Canada.

We are calling it The FACES of Canada's Seniors:

FINANCIAL SECURITY
ABUSE PREVENTION
CAREGIVING AND HOUSING SUPPORTS
EXCEPTIONAL HEALTH CARE
SOCIAL INCLUSION

Our plan puts a real face on the issues affecting Canada's seniors. Join us. Together, we can make Canada the best place to age.



FINANCIAL SECURITY

Canadian seniors have worked hard all their lives and deserve to have their savings, investments and pensions protected. Governments need to remove barriers and create supports to ensure Canadians can live out their lives with financial security. Also, they must apply a seniors' lens to consumer protection in financial services, taxation and benefits programs.

CARP members tell us:

64% are concerned about having enough money to last through retirement

1.

Protect Pensioners From Corporate Defaults

Grant the 1.3 million Canadians with corporate defined benefit pension plans super-priority status in the event of bankruptcy or insolvency.

Bring pension protections in Canada in line with other jurisdictions by supporting Pension Benefit Guarantee Funds for all pensioners.

CARP members tell us:

64% worry about having their pensions reduced

95% support super-priority for pensioners under bankruptcy legislation

2.

Eliminate Mandatory Registered Retirement Income Fund (RRIF) Withdrawals to Better Protect the Middle Class

Update RRIF rules to recognize increased longevity and decreased returns.

Eliminate forced RRSP withdrawals, which punitively tax the growing number of seniors working past age 71.

According to the C.D. Howe Institute, most seniors are at risk of outliving their tax-deferred savings.

3.

Improve Protections for Bank Customers and Investors

Create a best interest standard to ensure financial advisors put the interests of investors ahead of their own.

Require simple, accessible disclosure of all costs for any financial products which include an investment component.

Introduce robust protections for consumers when dealing with financial institutions and telecommunications companies.

Make the Ombudsman for Banking Services and Investments the single, binding dispute resolution body for banking and investment services.

4.

Provide Additional Support to the Poorest Older Canadians

Extend the current exemption of \$3,500 of employment income for GIS purposes to all forms of income.

Lower the claw-back rate on the GIS top-up to 50% to provide respite for our poorest seniors – who are overwhelmingly women.

According to Statistics Canada, 12.5% of Canadian seniors now live in poverty and between 2014 and 2015, 75,000 more seniors became low-income.



ABUSE PREVENTION

One in ten older Canadians report being abused or neglected. CARP is calling for national action to support and protect vulnerable seniors who are at risk of, or are experiencing, physical, financial, emotional, sexual or other forms of abuse.

1.

Lead a National Conversation on Elder Abuse

Create a national awareness campaign on elder abuse, neglect and self-neglect.

Establish a national 1-800 number to report and track elder abuse and connect Canadians with services and supports.

Invest in research and data gathering to quantify, track and develop a national strategy for responding to elder abuse and neglect.

Provide long-term, secure funding for the Canadian Network for the Prevention of Elder Abuse and regional affiliates.

2.

Enable Financial Institutions to Effectively Report Financial Abuse

Allow financial institutions to report financial abuse by amending The Personal Information Protection and Electronic Documents Act (PIPEDA).

CARP members tell us:

1 in 3 CARP members know an older Canadian who has been abused

85% are concerned about supports for older adults experiencing abuse

88% believe the government should invest in elder abuse prevention and response



CAREGIVING AND HOUSING SUPPORTS

Informal caregivers save the Canadian health care system more than \$25 billion annually. But the toll of informal caregiving – financial, physical, and emotional – cannot be borne by individuals alone.

1.

Provide Financial Support and Respite Services to Caregivers

Make the Canada Caregiver Tax Credit a refundable tax credit to ensure all caregivers, who are overwhelmingly women, are treated equally.

Increase the Family Caregiver Benefit from 15 to 27 weeks and align provincial employment standards with federal EI benefits to ensure all caregivers are entitled to an equal period of unpaid job-protected leave.

Expand eligibility for the 26 weeks of Compassionate Care Benefits to include those who are critically ill. This relieves the pressure on physicians to attest to an imminent death.

Increase support for respite care and adult day programs, and create innovative solutions for care in community to support aging in place.

Portrait of Canada's Caregivers

More than 1 million Canadian caregivers are over 65

Women spend on average 5.8 years of their life providing care to family/friends compared to 3.4 years for men

41% of CARP members surveyed are caregivers



CAREGIVING AND HOUSING SUPPORTS

Governments at all levels need a new vision for housing seniors that includes innovative housing models, municipal zoning flexibility, and building standards for accessible housing for seniors in urban, rural and Indigenous communities.

2.

Make Housing Supports for Seniors a Priority

Increase financial supports for aging in place, such as amending the Home Accessibility Tax Credit from a \$10,000 per dwelling tax credit to a \$10,000 per person tax credit.

Provide protection for seniors in assisted living or long-term care during periods of extended hospitalization to ensure they don't lose their housing.

Develop senior-specific transitional and permanent housing solutions for newly homeless seniors whose needs are not adequately met by shelters that serve the general population.

Fund outreach workers and care managers to support seniors' ability to remain at home.

Caregiver Support is Critical to a National Dementia Strategy

By 2038...

Demand for long-term care will increase tenfold

1.125 million Canadians will have dementia

62% of Canadians with dementia will be living in their own homes

The total number of informal caregiving hours will triple to 756 million hours from 231 million hours in 2008



EXCEPTIONAL HEALTH CARE

Our health care needs often change as we age, but our right to exceptional health care does not. CARP is calling for an age-aware approach to policy, programs and funding for all elements of the health care continuum: preventive, acute, chronic, long-term and end-of-life care.

CARP members tell us...

76% agree the federal government should fully fund a National Dementia Strategy

82% agree the federal government should implement a national pharmacare strategy that ensures equal access to medications for all Canadians, regardless of where they live

1.

Fund National Pharmacare

Adopt and implement single-payer, comprehensive, sustainable and evidence-based national pharmacare.

Support health care providers to facilitate de-prescribing and mitigate the risk of over-prescribing.

CARP members tell us...

86% agree that the same medications should be covered by all provincial pharmacare programs

48% do not have private prescription drug coverage

At retirement, 76% lost or had a reduction in their prescription drug benefits

2.

Demonstrate a Commitment to Preventive Health Care

Fully fund high dose flu vaccines for all Canadians over 65. The vaccine is significantly more effective than the standard dose against lab-confirmed influenza and is recommended by the National Committee on Immunization (NACI). It is only offered free of charge to all seniors in Ontario at this time.

Fully fund the most effective shingles vaccine for adults over 65. The National Advisory Committee on Immunization (NACI) recommends that Canadians receive the newest shingles vaccine, which has an efficacy of over 91% for older adults.

Promote and fund active aging programs across Canada.

1 in 3 Canadians will get shingles in their lifetime

Seniors account for 90% of influenza deaths

3.

Adopt and Fully Fund a National Dementia Strategy

Provide timely and affordable access to cognitive assessments.

Support dementia-friendly care at home, in hospitals and long-term care facilities.

Increase funding for adult day programs and social supports for persons with dementia and their caregivers.

Build sector capacity in the areas of neurodegenerative diseases and aging.

CARP members tell us...

99% support access to day and respite programs for caregivers

66% are concerned about dementia or loss of cognitive abilities

86% worry about their ability to access dementia supports

4.

Reduce Wait Times for Diagnostic Testing and Surgeries

Provide funding to ensure all provinces and territories meet the established wait times for: hip and knee replacements, bypass surgeries, diagnostic imaging, radiation and cancer care.

CARP members tell us...

90% are concerned about the time it takes to access medical specialists

81% are concerned about the time to access diagnostic procedures like MRIs and CTs



5.

Increase Funding and Access to Vision, Auditory and Dental Care

Increase funding to reduce wait times for cataract surgeries.

Support a national retinal diabetes prevention and care framework.

Improve access to diagnostic tests and therapies for retinal conditions, including macular degeneration, retinal diabetes, cataracts and glaucoma.

Fund hearing tests and device subsidies for all older Canadians.

Support affordable and accessible dental care for all seniors, including hygiene and restorative work.

CARP members tell us...

75% agree governments should increase funding and access to vision, auditory and dental care

6.

Foster Age-Friendly Acute Care

Reduce wait times for hospitalization, rehabilitation and long-term care placement.

Increase acute care beds to meet the reality of more people, living longer.

Promote dedicated geriatric teams and screening at ERs and throughout hospitals.

Provide incentives to increase the number of trained geriatricians and providers of geriatric care.

CARP members tell us...

88% believe governments should increase the number of long-term care beds

7.

Promote a Flexible Model for Chronic Care and Home Care

Increase hours, flexibility and funding for home and respite care services.

Make home care supports easier to access, particularly in rural, remote and Indigenous communities.

Consider national adoption of programs, like the Mount Sinai Hospital House Calls program, to provide home-based primary and complex care for frail seniors.

Provide physiotherapy and occupational therapy for all recovering geriatric patients.

Provide coverage for necessary assistive devices once private benefits cease.

CARP members tell us...

68% are concerned about their ability to access publicly funded home care and community support services



8.

Support Affordable and Safer Long-Term Care Options

Take a transformative approach to health care that plans for and manages all Canadians across the aging continuum.

Facilitate faster transitions for seniors from home or hospital into long-term care.

Create more affordable and safer long-term care options that meet diverse health needs.

Increase long-term care options in rural, remote and Indigenous communities.

Invest in and evaluate transformative dementia care in long-term care facilities.

Prioritize keeping couples together in long-term care.

9.

Make Accessible End-of-Life Care a Right

Make access to palliative care a right so that all Canadians can access it regardless of where they live or receive care, including rural, remote and Indigenous communities.

Ensure access to medical assistance in dying is provided at publicly-funded institutions and available to Canadians regardless of where they live or receive care.

CARP members tell us...

82% believe palliative care should be a right for all Canadians



SOCIAL INCLUSION

Social inclusion fosters health and longevity. Socially integrated lifestyles for older Canadians protect against dementia and abuse. CARP is calling on all sectors, including government, to reduce ageism and promote social inclusion.

1.

Support Diversity and Social Inclusion for Older Canadians

Invest in resources and supports for people who are experiencing marginalization and social isolation, including transportation, technology and community programs.

Fund community programs that support intergenerational interaction.

Eliminate physical and other barriers that reduce participation for older adults in broader society.

Fund research into social isolation, inclusion and evaluation of best practices to guide investment.

2.

Reduce Ageism in Canada

Invest in public education to reduce ageism and promote diversity and social inclusion.

Promote respectful and age-friendly services across all sectors.

Implement flexible pension and tax policy to encourage paid work after age 65.

Promote full economic inclusion of older workers through age-positive workplaces.

Impacts of Social Isolation

Social isolation is a risk factor for elder abuse, including financial abuse

Socially isolated seniors are 4 to 5 times more likely to be hospitalized and have a higher likelihood of falls

Lack of a supportive social network is linked to a 60% increase in the risk of dementia and cognitive decline

Become a CARP Member

1. Support the call for a National Seniors Strategy

2. Remind the Prime Minister that seniors matter
email: pm@pm.gc.ca

3. Raise seniors' issues with your local candidates

4. Vote!

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