

*Government-wide study
on the impact of the
aging population*

Impact of Aging Albertans



REPORT A: REVIEW OF CURRENT GOVERNMENT PROGRAMS AND SERVICES

Submitted to:
The Honourable Stan Woloshyn
Minister of Community Development
and Minister Responsible for Seniors
June 1999



towards a society for all ages
International Year of Older Persons 1999

Alberta
COMMUNITY DEVELOPMENT

**REPORT A:
REVIEW OF CURRENT GOVERNMENT
PROGRAMS AND SERVICES**

The Steering Committee for the
Government-Wide Study on
the Impact of the Aging Population
on Government Programs and Services

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Minister of Alberta Community Development
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Executive Summary of Report A

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Executive Summary of Report A

Background

The Government-Wide Study on the Impact of the Aging Population was initiated in response to the need for planning for the future challenges of providing government programs and services to older Albertans. Alberta is a relatively young province today. However, changing demographics mean that over the next two decades there will be many more Albertans, proportionately, who will be seniors. The Study is an important component of the government's recognition of the International Year of the Older Person.

Hon. Shirley McClellan, Minister of Community Development and Minister Responsible for Seniors, appointed Karen Kryczka, MLA, Calgary-West as Chair. She was joined on the Steering Committee by Albert Klapstein, MLA, Leduc as Vice-Chair and ten other members from across Alberta. These members are representatives of the sectors of health care, housing, active living, community supports; as well as seniors' representatives from northern, southern and rural Alberta; and three members at large. Terms of Reference for the Steering Committee outline three key tasks:

1. *Report A* outlining the current situation for older Albertans and providing the Minister with recommendations on short-term issues.
2. A public consultation engaging Albertans of all ages in the discussion of the aging of the population and its impact on Alberta, including a Seniors Symposium in late 1999.
3. A Final Report outlining demographic projections to 2016 and beyond, future needs of older Albertans, role and level of provincial government support needed, and recommendations on policy directions, strategies and program changes.

Committee Activities

The Committee heard from key provincial departments delivering programs and services to Alberta seniors, including Community Development, Health, Municipal Affairs, and Family and Social Services. Other related work, such as that of the Long Term Care Policy Advisory Committee, was presented to the Steering Committee. A number of groups also made presentations over the course of the past few months. Alberta Community Development provided extensive background materials on the demographics of today's seniors, current programs and services, and interdepartmental initiatives.

Building on statements of vision and guiding principles, the Committee's work to date has resulted in *Report A. Review of Current Government Programs and Services*. The Report provides a profile of Alberta seniors today, information on current programs and services, and recommendations on current issues. A summary of short-term issues and recommendations, determined by the Committee, is presented in the following chart.

Executive Summary of Report A

Summary of Current Issues and Steering Committee Recommendations

SHORT-TERM ISSUES	RECOMMENDATIONS
A. Complexity of programs and services	<ol style="list-style-type: none"> 1. Simplify programs. 2. Create an Interdepartmental Standing Committee for Seniors Programs and Services.
B. Lack of coordinated and comprehensive data base on Alberta seniors	<ol style="list-style-type: none"> 3. Recommend a clearinghouse for data on seniors, including demographics, that consolidates data used by various provincial departments in planning and delivering programs and services for senior Albertans.
C. User friendly information and technology for effective communication needs to be built upon and enhanced	<ol style="list-style-type: none"> 4. Design communication tools with older Albertans in mind, involving seniors in the development and delivery of the message. 5. Foster a one-stop integrated approach to seniors' programs for information and communication.
D. Insufficient income for independence	<ol style="list-style-type: none"> 6. Undertake a review of benefit levels and eligibility and threshold requirements of all programs. Consider 'basic needs' expenses as well as income in determining eligibility. Conduct periodic reviews, at a minimum every five years.
E. Housing issues for seniors	<ol style="list-style-type: none"> 7. Encourage the development of innovative housing concepts. 8. Encourage further development of programs to allow seniors to stay in their own homes. 9. Policy on housing for seniors should be coordinated amongst Ministries.
F. The need for coordinated health services	<ol style="list-style-type: none"> 10. Recognize that the work being done by the Long Term Care Advisory Committee complements the work of the Steering Committee on the Impact of the Aging Population Study. 11. Encourage specialized training for meeting the needs of older Albertans. 12. Increase home care and home supports to allow seniors to age in place.
G. Need to improve access to appropriate services	<ol style="list-style-type: none"> 13. Encourage joint efforts by the provincial government, municipalities and communities in developing workable transportation models, particularly for rural areas. Information on the implementation of successful models needs to be shared. 14. Support FCSS funding and encourage communities to direct FCSS funding to programs for seniors.
H. The need for an increase in the promotion and participation by communities in healthy living	<ol style="list-style-type: none"> 15. Use the knowledge and skills of seniors to promote healthy living in healthy communities. 16. Wellness, through active living and social interaction in safe and healthy communities, should be supported and encouraged by all members of the community.
I. Need for adequately trained service providers	<ol style="list-style-type: none"> 17. Encourage awareness of, and the need for, training programs for community support workers, specifically the skills needed to deliver programs and services to seniors. 18. Encourage a team approach to delivering services in the community to seniors.
J. Need for more language and culturally sensitive program information and delivery	<ol style="list-style-type: none"> 19. Utilize cultural networks and agents within these communities to advance communication and respond to information needs.
K. Need to be prepared for the increasing number of physically and developmentally disabled seniors in the future	<p>(Observation Only)</p>

Executive Summary of Report A

Summary/Profile of Today's Senior in Alberta

For the purposes of the Study, 'senior' was defined as a person 65 years of age or older. The Committee recognizes the arbitrary nature of the age 65, but also the need for a definitive age in order to consider demographics and program utilization.

In summary, Alberta's current senior can be pictured in a number of ways. If you are a senior between the ages of 65 and 75 years, you are probably living in your own home, with your spouse, mortgage free, retired from the work force but still maintaining an active life. Your activities likely include a component of volunteerism, often in helping other seniors.

If you are 75 years and older, you may still be healthy, active and living in your own home or in housing for seniors. You are more likely to be a woman, who is widowed, with a limited income. As we look at Alberta's seniors over 80 years of age, we see more frail elderly with more complex health problems and lower income levels, who have the greatest needs and probably receive the maximum assistance from government programs and services.

Next Steps

With the completion of Report A, on current issues and recommendations, the Steering Committee is turning its attention to the future.

The Study will now focus on the impact of the aging population on government services and programs to the year 2016 and beyond. This work will involve not only those currently defined as seniors, but also the near seniors, 'baby-boomers', and younger generations of Albertans.

The longer-term work of the Study will also include demographic projections that will assist planners, policy makers and the public in their determination of future needs and how they will be met.

The Steering Committee plans to consult with all generations about the future challenges and opportunities for Alberta seniors and to gain an understanding of expectations for the roles of government, community, family and the individual.

Over the coming months, a consultation plan will be finalized. In the fall of 1999, persons across the province will be invited by the Committee to discuss future issues and opportunities. The consultation will include a Seniors Symposium in November 1999. The Symposium will be an important part of the celebration of the International Year of the Older Person. It will be an opportunity to bring Albertans of all generations together to discuss the impact of the aging population on government programs and services.

Results of the consultation with Albertans will guide the Committee as they prepare a Final Report to the Minister, to be completed by March of 2000.

1.0 INTRODUCTION

On September 28, 1998, the Honourable Shirley McClellan, Minister of Community Development and Minister Responsible for Seniors, established the Steering Committee for the Government-Wide Study on the Impact of the Aging Population.

Chair Karen Kryczka, MLA, Calgary-West, was joined on the Steering Committee by Vice-Chair Albert Klapstein, MLA, Leduc, and representatives from across Alberta including:

- Anna D'Agostini, Housing Sector Representative
- Jean Graham, Health Care Sector Representative
- Betty Kruse, Community Supports Sector Representative
- Warren Veale, Active Living Sector Representative
- Donald Jung, Member at Large
- Don McLeod, Member at Large
- George Renner, Member at Large
- Donna Chamberland, Seniors Representative from Rural Alberta
- Noreen Mahoney, Seniors Representative from Southern Alberta
- Neil Reimer, Seniors Representative from Northern Alberta

According to the Terms of Reference, the purpose of the Steering Committee *is to provide advice and make recommendations to the Minister Responsible for Seniors regarding the impact of the aging population on provincial government programs and services to older Albertans.*

It is timely that in 1999, the United Nations International Year of the Older Person (IYOP), this initiative was undertaken by the Minister. It is a time of celebration, when Alberta's seniors are truly a success story, living longer and healthier lives and contributing significantly to our society. How appropriate that the theme for IYOP in our province is *Alberta, a society for all ages.*

Terms of Reference for the Steering Committee identified three important deliverables. The culmination of the first deliverable is Report A to the Minister, focusing on current seniors. After substantial consultation with Albertans and a provincial Seniors Symposium this fall, the Committee will complete a Final Report on future needs of seniors by March of 2000.

The Steering Committee's three deliverables are:

1. *Report A outlining:*
 - a) *the current situation of older Albertans*
 - b) *recommendations on issues requiring immediate attention*
2. *A public consultation that engages Albertans at all levels in the discussion of the aging of the population and its impact on Alberta. These activities will conclude with a Seniors Symposium in late 1999.*
3. *A final report outlining:*
 - a) *demographic projections on the impact of the population to 2016 and beyond*
 - b) *future needs of older Albertans*
 - c) *role and level of support necessary from the provincial government*
 - d) *recommendations on policy direction, strategies and program changes to ensure programs and services address the needs of Albertans as they age*

2.0 VISION STATEMENT AND GUIDING PRINCIPLES

Introduction

The Steering Committee reviewed a number of documents in its development of a vision statement and guiding principles for the Study of the Impact of the Aging Population on Government Programs and Services. These included:

- Mandate of the Steering Committee
- Vision and principles developed for the Long Term Care Study
- Vision, mission and principles from Government of Alberta Strategic Business Plan for Seniors 1999-2000 to 2001-2002
- Vision, mission and value statements of the Seniors Advisory Council of Alberta
- Vision and Principles of the National Framework on Aging
- United Nations Principles for Older Persons
- International Federation on Aging (IFA) Declaration on Rights and Responsibilities of Older Persons

The vision is intended to provide the Committee's view of a preferred future for older Albertans. The principles support the achievement of the vision.

Vision Statement

Our vision for an aging society is one where Albertans have a sense of pride in healthy aging; and, which allows them to live independently in a safe and supportive environment.

Guiding Principles

An important mandate of the Steering Committee is the development of a coordinated response across provincial government departments to address the impact of an aging population on government policies, programs and services. The following principles were developed by the Committee to guide its work toward achieving the vision.

1. Responsibilities

- Individuals, supported by families, have the primary responsibility for meeting their basic needs

- Communities provide the necessary supports to individuals and families to encourage the participation and inclusion of older persons in their communities
- In addition to their leadership role of ensuring the safety and protection of all citizens, governments provide adequate support to those unable to provide for their own basic needs

2. Healthy Aging

- Supports the full, active participation and integration of older Albertans in their communities and their province
- Encourages older Albertans to share their knowledge, skills, values and life experiences for the betterment of their communities
- Recognizes older Albertans as active, capable and self-reliant members of their communities
- Provides programs and services that assist older Albertans in maintaining their physical, mental, emotional health and well being while remaining in their communities

3. Independence

- Supports the dignity of older Albertans and encourages respect by ensuring that older Albertans have the right to be in control of decisions affecting their lives
- Supports effective communication with older Albertans by providing necessary information on programs and services to allow informed decision making
- Supports the provision of adequate income to cover basic needs to allow older Albertans to participate in their community and province
- Encourages the development of living environments that are safe and adaptable to changing needs and that reflect personal preferences

4. Role of Government

- Government encourages Albertans to plan and prepare for retirement and old age
- Government encourages Albertans to remain healthy through the promotion of health and the prevention of illness, injury and disease throughout their lifetime
- Government is collaborative and coordinated across provincial government departments, with other levels of government, and with key stakeholders
- Government should be cost effective and sustainable over time
- Government facilitates the development of care options to allow older Albertans to remain in their communities

3.0 WHO THE COMMITTEE HEARD FROM

The Steering Committee benefited from presentations from a number of provincial government departments, committees, and advisory councils. The presentations and written reports provided to the Committee laid the foundation for identifying issues and possible committee recommendations.

Provincial departments included:

- Community Development
- Municipal Affairs
- Health
- Family and Social Services
- Intergovernmental and Aboriginal Affairs

Other groups that have met with the Steering Committee to date include:

- Long Term Care Policy Advisory Committee
- Seniors Advisory Council of Alberta
- Cumulative Impact Seniors Shelter Costs Study Group
- Premier's Council on the Status of Persons with Disabilities
- Alberta Alcohol and Drug Abuse Commission

The Committee heard presentations and had the opportunity for dialogue with representatives from the above groups. The first three groups noted have work underway, the results of which the Steering Committee plans to consider in the next phase of its work, including the development of a Final Report.

4.0 CURRENT ISSUES AND STEERING COMMITTEE RECOMMENDATIONS

The presentations to the Steering Committee provided valuable insight and information on current issues relating to the delivery of programs and services to Alberta seniors.

An important observation made by the Steering Committee is that provincial government programs and services for seniors cross many departments, contributing to possible overlap and duplication. Conversely, the complexity of programs and services in terms of administration and eligibility may contribute to gaps or omissions in program design or delivery. All potential gaps have not been identified at this stage of the study.

An equally important observation by the Committee was that most seniors have little need for provincial government involvement in their day-to-day lives, as demonstrated by program statistics.

Public consultation was not undertaken in the first phase of the Study. An extensive consultation with Albertans is being planned for the fall of 1999 to assist the Steering Committee in the development of its Final Report.

Recommendations of the Committee found in the Report A reflect what was learned about current seniors' issues and needs over the past several months of orientation and deliberation. Eleven issues (A through K) were identified. They are discussed in this section, along with nineteen Steering Committee recommendations.

ISSUE A. Complexity of Programs and Services

An early observation of the Steering Committee was the complexity of programs and services available to seniors. Some degree of complexity arose when a number of programs were consolidated under the Community Development portfolio. When the old programs were amalgamated under the Alberta Seniors Benefit Program in 1994, their unique and sometimes complicated rules and eligibility requirements were retained.

Meanwhile, many government departments deliver programs and services to seniors as part of their programs to **all** Albertans. The Committee recognizes the need to integrate programs and services for seniors, to ensure a coordinated and consistent approach, and to prevent barriers to access. One example would be in the area of housing. Concern was expressed by the Committee that some seniors are not adequately informed about programs and services; and do not know how to access them when needed.

While copies of the Strategic Business Plan for Seniors, and an explanation of the interdepartmental process that took place in its development, were provided to the Committee, it is still felt that further efforts toward coordinating seniors programs are required.

RECOMMENDATION 1 - Simplify programs.

Income support and other benefit programs can be complex and are not easily understood by seniors and those who assist them. Although the creation of the Alberta Seniors Benefit Program took steps to combine four existing programs into one, the various threshold levels and other eligibility criteria continue to make the program difficult to understand.

Eligibility requirements and delivery criteria should be simplified and streamlined. Departments should aim towards consistent criteria amongst programs.

RECOMMENDATION 2 - Create an Interdepartmental Standing Committee for Seniors Programs and Services.

It was recognized that many Alberta Government departments and agencies deliver services and programs to Alberta's seniors. An Interdepartmental Standing Committee for Seniors Programs and Services would help encourage an integrated and knowledgeable approach, as well as foster a common policy understanding. Providing an integrated approach across departments should

foster more streamlined, consistent and appropriate policy, administration and delivery.

This new committee would function under the current Deputy Ministers' seniors policy coordination mechanism.

ISSUE B. Lack of a Coordinated and Comprehensive Data Base on Alberta Seniors

Availability of accurate data on Alberta seniors is instrumental in meeting current needs of older Albertans, as well as planning for the future. Although a number of sources do exist, they are not always able to provide the level of detail necessary for planning purposes.

RECOMMENDATION 3 - Recommend a clearinghouse for data on seniors, including demographics, that consolidates and makes available data used by various provincial departments in planning and delivering programs and services for older Albertans.

A common base of accurate data that is consistent and up-to-date across all areas of the provincial government is currently not available.

Alberta Community Development is the appropriate clearinghouse for seniors' data. The Ministry has embarked on a project with Statistics Canada to obtain relevant demographic breakdowns for Alberta seniors from the Federal Census. This information will be shared across departments.

ISSUE C. User Friendly Information and Technology for Effective Communication Needs to be Built Upon and Enhanced

Seniors need information that is communicated effectively and presented in a user-friendly way. It can not be assumed that written communication is the most effective way to share information with seniors. A network of seniors advising seniors was identified as one of the best ways to communicate with older Albertans.

RECOMMENDATION 4 - Design communication tools with older Albertans in mind, involving seniors in the development and delivery of the message.

It is recommended that seniors be involved in the design of communication tools and messages. Seniors may be the best people to communicate with other seniors. User friendly communication regarding seniors programs is needed.

Efforts should be made to make the use of technology more desirable and easy. Technology is a powerful tool, but must be used in light of the target audience.

RECOMMENDATION 5 - Foster a one-stop integrated approach to seniors programs for information and communication.

Alberta Community Development has nine Seniors Information Centers across the province, in addition to a toll-free Seniors Information Line. Three months prior to turning 65 years of age, the provincial government sends individuals comprehensive packages of information on seniors programs and services, eligibility requirements and how to access them. Still, many seniors have problems finding out about programs and services and have difficulty in knowing how to use them.

The Steering Committee recommends ongoing evaluation and continuous improvement of the current communication materials and information delivery system. One improvement would be to offer the Programs for Seniors Publication in more than one language in order to reach more seniors. Another suggestion would be the creation of 'listening posts' by providing information in tape form to the nine Seniors Information Centers, seniors' organizations and networks.

Important to the Committee is the need for knowledgeable well-trained staff to provide information to seniors.

ISSUE D. Insufficient Income for Independence

The Committee considered the eligibility requirements and level of benefits for provincial income support programs. The goal is for Alberta seniors to have sufficient income for independence by meeting their basic needs.

RECOMMENDATION 6 - Undertake a review of benefit levels and eligibility and threshold requirements of all seniors' programs. Consider 'basic needs' expenses as well as income in determining eligibility. Conduct periodic reviews, at a minimum every five years.

It is timely to review payment and threshold levels, as they have not been changed in a five year period. The Committee recognizes that many seniors live on fixed incomes while expenses continue to increase.

The definition of basic needs requires careful study. A senior may exceed the income requirement, but in fact have lower disposable income than another senior who meets the income threshold level, because they face higher costs of meeting their basic needs. The Shelter Costs Study, currently being undertaken by Alberta Community Development, the Seniors Advisory Council for Alberta and the Alberta Council on Aging, will assist in this review.

ISSUE E. Housing Issues for Seniors

Most Alberta seniors live successfully in their own homes. However, the Committee heard that there is a problem of limited housing options for seniors in some Alberta communities. A lack of low and medium-end housing is magnified for seniors, who typically have lower incomes than the working population.

A number of issues were identified relative to options for seniors housing. One issue was the limited incentive for private sector investment in seniors housing; including continuing care facilities, supportive housing and independent seniors housing.

It was felt that new and innovative housing concepts are needed to expand choices and meet the needs of seniors for appropriate, affordable housing.

It is also recognized that some harmonization and disentanglement with the federal government will be needed before some cost-shared housing programs can be simplified.

RECOMMENDATION 7 - Encourage the development of innovative housing concepts.

There are many examples of innovative housing concepts in Alberta. The Committee recommends that successful initiatives be continued and expanded. One example for seniors housing in a rural community would be the development of four or six-plexes rather than a larger institutional facility. Local partnerships are needed, including the community, local and regional entities and the private sector, to encourage new concepts and innovation in housing.

RECOMMENDATION 8 – Encourage further development of programs to allow seniors to stay in their own homes.

The encouragement of individuals to live in their own homes and have services delivered in the home setting rather than an institutional setting was seen as a positive trend towards quality of life and independence. 'Home' was defined as where you live.

The Committee feels that seniors should have the opportunity to age in place and acknowledge that additional home supports may be needed to achieve this end.

RECOMMENDATION 9 - Policy on housing for seniors should be coordinated amongst Ministries.

Presently, housing crosses more than one Ministry. It is encouraging that Ministries and Ministers are working together to create a coordinated housing policy for the Government of Alberta.

Interdepartmental cooperation and collaboration are needed on a continuing basis to ensure that full information is available to seniors regarding support for their housing needs.

ISSUE F. The Need for Coordinated Health Care Services

Many issues relating to health care services are being addressed by the work of the Long Term Care Policy Advisory Committee. This Committee has been working since the beginning of 1998 and will complete its efforts with a final report in the fall of 1999. The Steering Committee on the Impact of the Aging Population Study and the Long Term Care Policy Advisory Committee have been communicating on the work of the two Committees.

In its deliberation on issues around coordinating health care services, the Steering Committee on the Impact of the Aging Population Study identified a number of needs of seniors, which will be shared with the Long Term Care Policy Advisory Committee. Among others, these include:

- the need for coordinated discharge planning
- the need for appropriate drug utilization
- the need for support for dementia patients and their families
- accessibility and affordability relative to health care services
- shortfalls in the provision of home care
- the gap between supports for persons living in long term care and lodges

RECOMMENDATION 10 - Recognize that the work being done by the Long Term Care Policy Advisory Committee complements the work of the Steering Committee on the Impact of the Aging Population Study.

The Steering Committee will continue to coordinate its work with that of the Long Term Care Policy Advisory Committee, and share health-related issues as they are identified. The Chair of the Steering Committee, Karen Kryczka, is also the Co-Chair of the Long Term Care Policy Advisory Committee. Together with Jean Graham, who is also a member on both Committees, they play an important liaison role.

RECOMMENDATION 11 - Encourage specialized training for meeting the health needs of older Albertans.

With more care in the community and in the home, the need for specialized skills to treat the elderly extends from general practitioners to personal care attendants in the home. The care of the elderly, and specifically those with dementia, requires certain skill sets. Caregivers, including family members, need support and training.

RECOMMENDATION 12 - Increase home care and home supports to allow seniors to age in place.

The sense Committee members have from their home communities is that there is a gap between the home care presently available and what is needed. One example is the need for more home care in lodges.

The Committee recognizes that this is both a housing and a health care issue.

ISSUE G. Need to Improve Access to Appropriate Services

The Committee members agreed that access to appropriate programs and services is key to meeting the needs of Alberta seniors. Access includes transportation, the availability and appropriateness of programs, and availability of information.

Seniors and their families need to be knowledgeable about programs and services and how to access them. In turn, the appropriate program or service needs to be available.

It was recognized that access issues for urban centers and the rural areas of Alberta are different and require strategies that reflect that reality.

RECOMMENDATION 13 - Encourage joint efforts by the provincial government, municipalities and communities in developing workable transportation models, particularly for rural areas. Information on the implementation of successful models needs to be shared.

The remoteness of some of Alberta's population creates access problems for seniors. The Committee is interested in successful models of delivery where population is sparse that could have applicability in Alberta's distant communities and rural areas.

Seniors living in urban areas face their own transportation challenges. One example would be long waiting periods for disabled transportation services in the larger urban centers.

The Steering Committee encourages partnerships between communities and transportation sources at the local level, such as bus or rail, to help meet seniors' needs.

RECOMMENDATION 14 - Support FCSS funding and encourage communities to direct FCSS funding to programs for seniors.

Many Alberta communities have chosen to direct their cost-shared FCSS program funding to programs for seniors, including social support programs and transportation access to those programs.

The Steering Committee recognizes the value of these programs and encourages continued commitment to our seniors. Local needs should be reassessed in a timely fashion to evaluate whether or not more FCSS dollars should be directed to programs for seniors in their communities.

ISSUE H. The Need for an Increase in the Promotion and Participation by Communities in Healthy Living

The Steering Committee recognizes the need for the promotion of wellness and prevention of injury within a healthy environment, and with community support. Local FCSS initiatives for seniors are good examples of communities helping through a variety of programs unique to meeting needs of its older population.

RECOMMENDATION 15 – Use the knowledge and skills of seniors to promote healthy living in healthy communities.

The Committee agreed that seniors have knowledge and skills that are not being fully recognized or utilized. There is great value in seniors helping seniors and although this happens to a great extent already, it can be increased. Examples are Leadership in Active Living, Meals on Wheels and seniors centers that utilize Alberta seniors in program delivery.

RECOMMENDATION 16 – Wellness, through active living and social interaction in safe and healthy communities, should be supported and encouraged by all members of the community.

Since the outset of the Steering Committee's work, members have focused on the importance of integrating seniors more fully into society. Commitment and effort at the community level are needed to support this goal.

Seniors need to be secure and personally safe and at times they need consumer protection.

ISSUE I. Need for Adequately Trained Service Providers

Special skills are needed to serve older Albertans. A need was recognized for community workers to be trained to meet the needs of seniors in the community. Community workers need both training and support and they need to be encouraged and valued for the important work that they do with seniors. A model of delivery that encourages a community team approach was seen to be advantageous.

RECOMMENDATION 17 - Encourage awareness of, and the need for, training programs for community support workers, specifically the skills needed to deliver programs and services to seniors.

Providing community support and services to older persons requires special knowledge and training.

RECOMMENDATION 18 - Encourage a team approach to delivering services in the community to seniors.

The Committee recognized a trend towards the delivery of services in the community and home rather than an institution. A European model was noted that is based on community support workers who coordinate the services needed by their senior clients*.

*Jan van Gorp, "Home Care in Europe", paper presented at the Expert Consultation Workshop, Long Term Care Review Policy Advisory Committee, Edmonton, February 19, 1999

ISSUE J. Need for More Language and Culturally Sensitive Program Information and Delivery

Some seniors experience difficulties in accessing services and programs. They may have language difficulties or cultural differences, which interfere with communication and the delivery of programs. Further efforts are needed to make government programs and services more culturally sensitive, including staff training and skills.

Many parts of our society, not only those that deliver government services, can assist in making programs and services more culturally sensitive and barrier free.

RECOMMENDATION 19 - Utilize cultural networks and agents within these communities to advance communication and respond to information needs.

Community associations and cultural networks can be used to disseminate information and facilitate service and program delivery, as well as advise program administrators and deliverers as to what aspects are unique and would constitute culturally sensitive design and delivery.

Cultural community agents could be employed to assist seniors of other cultures to understand and access government programs and services when they need them.

ISSUE K. Need to be Prepared for the Increasing Number of Physically and Developmentally Disabled Seniors in the Future

The Steering Committee recognizes that physically and developmentally disabled adults are healthier and living longer lives. The small proportion of Alberta seniors, who have physical or developmental disabilities today, will increase in the future. Their requirements for government programs and services, and the transition of benefits as they turn 65 years of age, will need identification and planning.

5.0 A PROFILE OF TODAY'S SENIOR IN ALBERTA

Definition of 'Senior'

What is the significance of the age '65' years? In Canada, it signifies an age of eligibility for certain government programs and services and in some cases compulsory retirement. It marks eligibility for old age pension and a number of benefit programs that are called 'seniors' programs.

In reality turning 65 is just getting another year older. It does not mean that a person's contribution is diminished in any way, or that health starts to fail, or frailty sets in. Many persons today are retiring from their traditional employment at an earlier age due to incentive programs offered by employers in an environment of down sizing and cost containment. Does early retirement make you a senior?

The challenge in delivering government programs and services is that an age criterion is the clearest way to define a senior for purposes of eligibility. It is also in congruence with the federal definition. For the Study on the Impact of the Aging Population, the term 'senior' will apply to a person 65 years of age and older. However, the Committee recognizes, particularly in its longer term work over the next year, that its focus is on older Albertans. The Committee has also recognized that, when looking at future needs, many generations need to be engaged in the discussion.

Contribution of Today's Seniors in Alberta

Today's seniors in Alberta can be characterized as a percentage of the overall population. As of July 1998, seniors comprised 9.9% of Alberta's total population and numbered nearly 290,000. Older Albertans can be also defined in terms of marital status, income, where they live, and a number of other demographic characteristics.

Perhaps more importantly, today's seniors can be characterized by their contributions. The largest cohort group of seniors, nearly one-third, is between the ages of 65 to 69 years. This 'young' senior is fairly evenly distributed between males and females and is most likely an active vibrant member of Alberta's society.

Statistics Canada reports that in 1997, 23% of all people 65 years and older were involved in unpaid volunteer activity. In addition, one quarter of Canadian seniors provide unpaid care or assistance to other seniors. In 1997, 85% of seniors made financial donations, further contributing to society's charitable efforts in addition to volunteerism.

Seniors also contribute income and property tax dollars. They contribute their experience, talents, time and energy to many efforts; efforts that translate into substantial economic and social value.

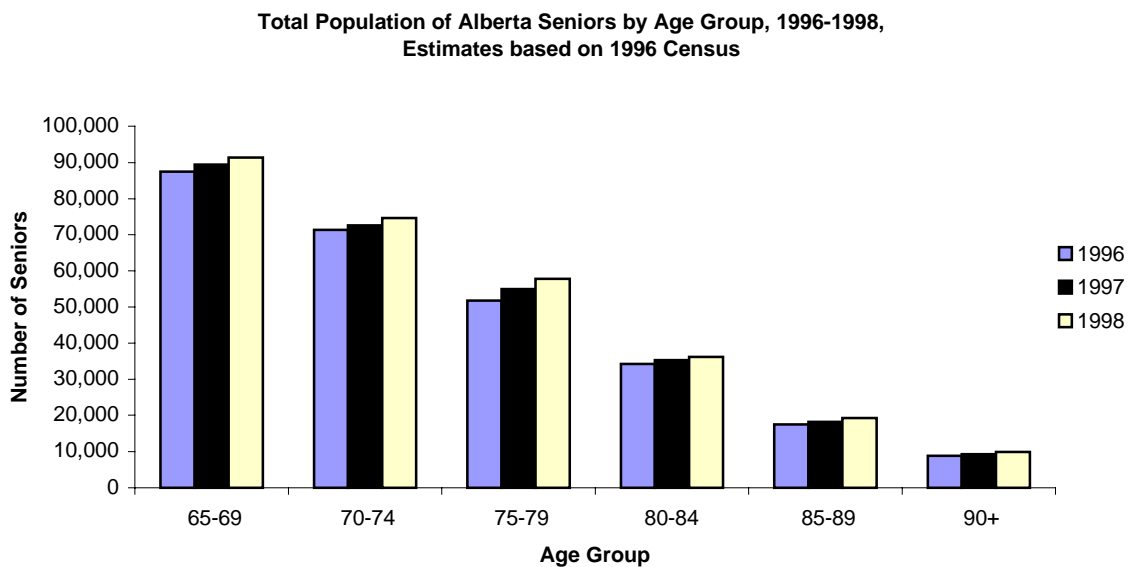
Seniors contribute significantly to other seniors; whether it is delivering meals on wheels, organizing programs, sharing information, advocating for those in need, or creating opportunities for socialization.

Demographic and Population Characteristics

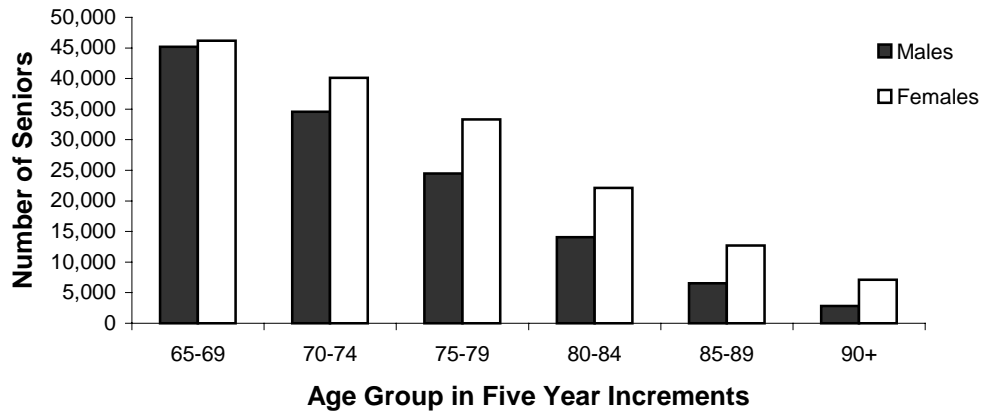
One of the biggest challenges when presenting a profile of Alberta seniors is capturing the diversity. The age of seniors ranges over 35 years and currently there are over 200 persons in Alberta over the age of 100 receiving assistance from the Alberta Seniors Benefit Program. A number of demographic characteristics are highlighted below. Further detail is provided in Appendix 1, Demographic and Statistical Background, prepared by Alberta Community Development.

Age, Sex and Marital Status of Alberta Seniors

Alberta's seniors are mostly under the age of 75 years as we see in the bar graph below. Over the past decade, seniors are slowly becoming a larger percentage of the overall provincial population, comprising 9.9% in 1998 as compared to 8.5% of the total in 1988. Alberta remains a relatively young province when we look at all of Canada, where seniors are about 12% of the total Canadian population. An estimated 20,000 Albertans will turn 65 and become seniors this year.



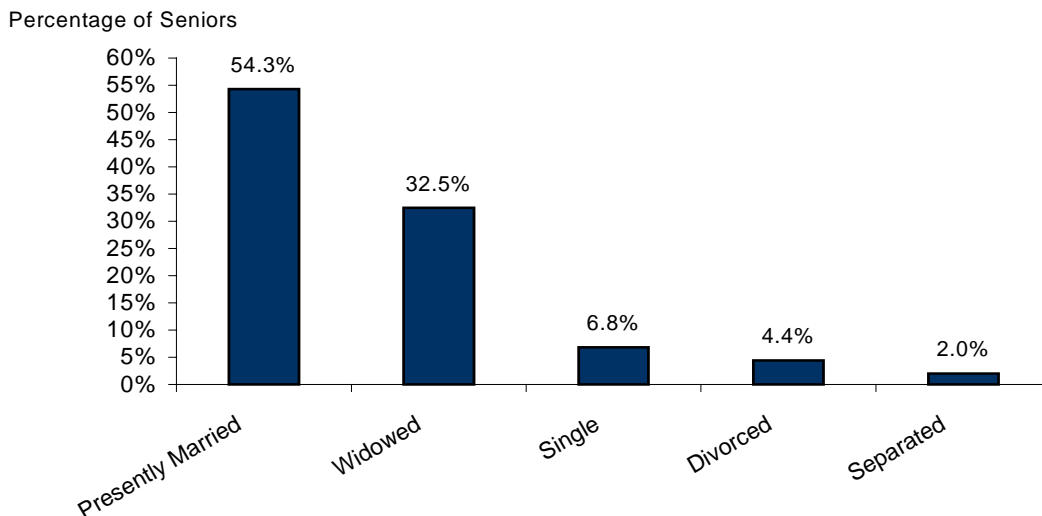
Age and Gender Distribution of Alberta Seniors 1998



Age and gender are both important characteristics in the study of Alberta's senior population. The chart above shows the decrease in male seniors, as the age group becomes older.

Marital status is also a key characteristic. Similar to the Canadian profile shown below, most older Albertans are married (over 50%), and many are widowed (over 30%).

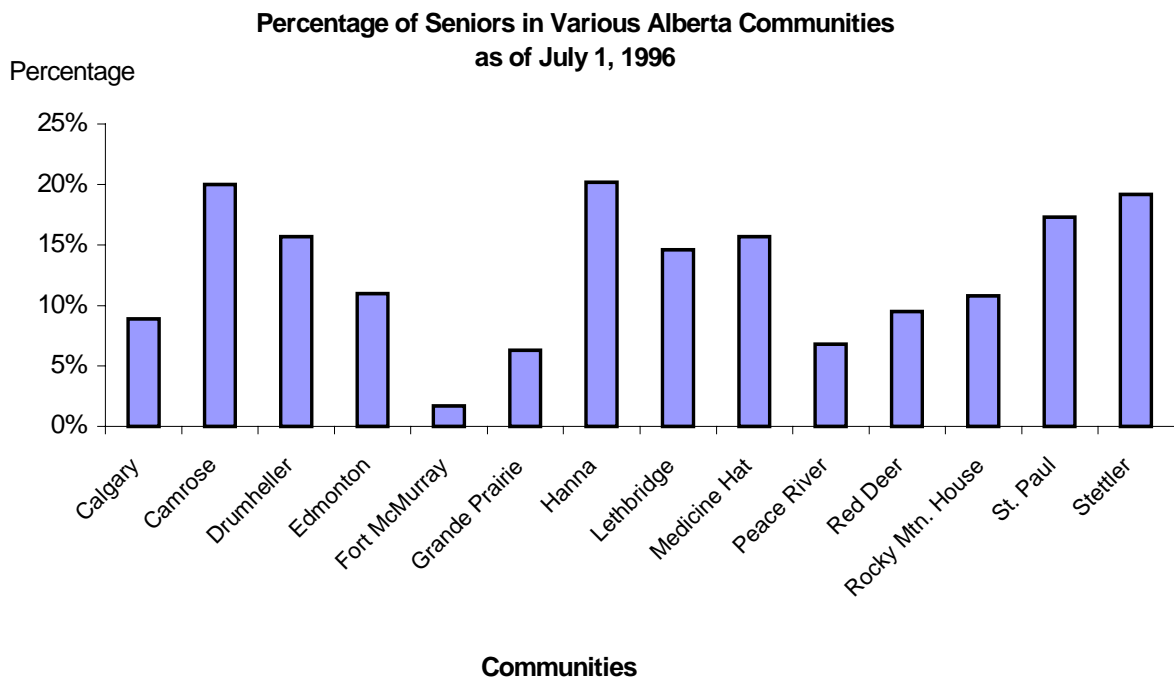
Marital Status of Canadians Over the Age of 65



Where Seniors Live

Most Alberta seniors live independently in their own homes (68%) or self-contained rental accommodation (19%). About 60% of all seniors in Alberta live in communities with populations over 100,000.

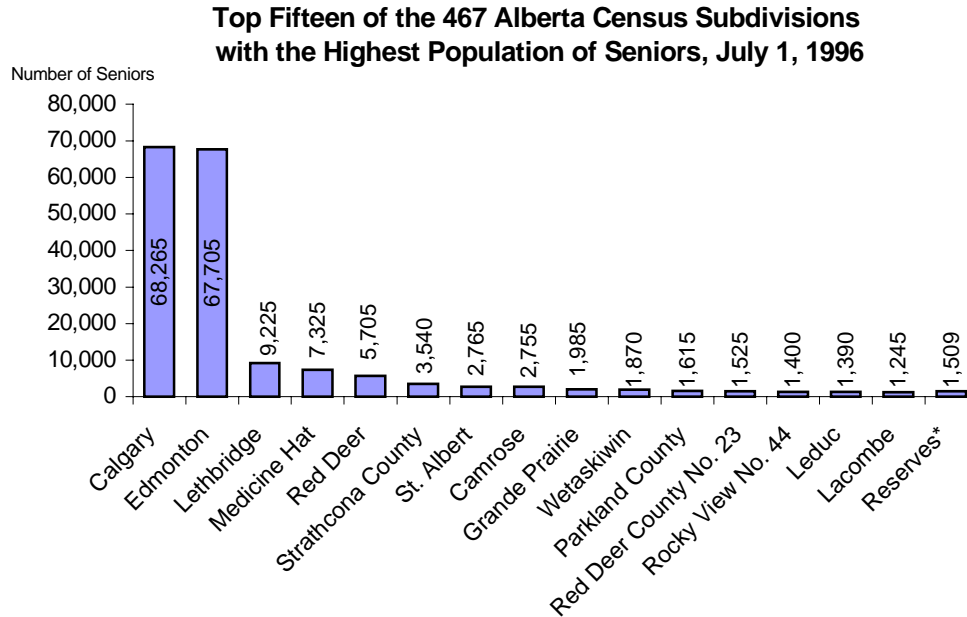
Much higher proportions of seniors characterize some smaller Alberta municipalities. Camrose, Stettler and Hanna boast senior populations of about 20% (over twice the provincial average). Other communities have relatively young populations, such as Fort McMurray. Edmonton's seniors comprise 11% and Calgary's seniors comprise 8.9% of their respective total populations.



In Alberta, an estimated 14,000 persons live in continuing care facilities. It is estimated that the frail elderly comprise 90% of this total, and most of these elderly persons are women over the age of 80 years.

Many seniors live alone; with most of them being women. Over 40% of women aged 65 years and older are widowed. As you age, the probability of living alone increases.

In terms of absolute numbers, the following chart shows the top fifteen communities in Alberta with the highest number of seniors according to the 1996 Federal Census data. Calgary and Edmonton both have about 68,000 persons 65 years of age and older. The next largest concentration of seniors is found in Lethbridge followed by Medicine Hat.



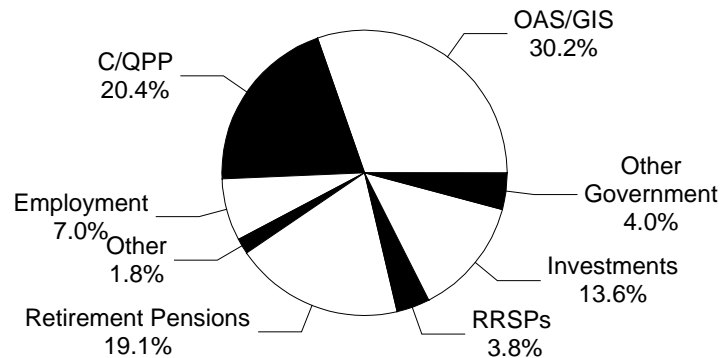
* Reserves refers to the number of aboriginal seniors living on reserves as identified by the December 1997 Indian Register. This number is considered to be more accurate than the count from the Statistics Canada 1996 Census.

Sources: Statistics Canada, *Profile of Alberta Census Divisions and Census Subdivisions* and Alberta Intergovernmental and Aboriginal Affairs, *Alberta's Aboriginal Seniors, A Statistical Profile*

Income and Employment Characteristics

Over the past 15 years, the incomes of seniors have risen faster than incomes of persons under the age of 65 years. On average, Canadian seniors rely on the Old Age Security (OAS) program for about 30% of their income.

Source of Income for Canadian Seniors - 1994



Since 1994, reliance on Old Age Security has shown a steadily declining trend, as more persons becoming seniors have Canada pension and private pension income. In 1995, the annual before tax income of a single senior in Alberta was \$23,467 on average, with the median income being \$16,000. Senior families have a much higher income, about twice as much on average.

Depending on your age, sex, and marital status, the source of your income will vary. Female seniors have lower incomes than their male counterparts, and single seniors have lower incomes than senior families.

About 12% of retired Canadian seniors are still in the work force. They may be working part or full time, or have returned after a period of retirement to a different kind of work. As mentioned earlier, there is a great deal of unpaid volunteer work contributed by seniors in our province.

Health Status of Alberta's Seniors

Aging is not a disease, but a normal part of the life process. A number of factors, such as social-economic status, biological and genetic factors, and lifestyle, determine health status. Over 40% of Alberta's seniors report that their health status is very good or excellent. On the other hand, about the same percentage have chronic health problems.

The most common health conditions and disabilities affecting seniors are not necessarily life threatening. Conditions like arthritis, hearing loss, back problems and cataracts limit quality of life rather than life itself. Aids to daily living, social support and assistive devices can often make these conditions manageable and help seniors maintain independence and quality of life, and improve functional health status.

Although population health status declines with age, the major decline takes place among the over 75-year age group. A small minority of seniors require institutional care.

Dementia, including Alzheimer's disease, is a condition commonly associated with age. Despite the increased risk of dementia in the older population, most seniors do not suffer from dementia. However, the impact and cost of treating these diseases is very high and this will be a significant societal issue in the future.

Summary of Seniors' Profile

In summary, Alberta's current senior can be pictured in a number of ways. If you are a senior under 75 years of age you are probably living in your own home, with your spouse, mortgage free, retired from the work force, but still maintaining an active life. Your activities likely include a component of volunteerism, often helping other seniors.

If you are 75 years and older, you may still be healthy, active and living in your own home or in seniors housing. You are more likely to be a widowed woman with a limited income. As we look at Alberta's octogenarians and older, we see more frail elderly women with more complex health problems and lower income levels. This will be the Alberta senior with the greatest need and who probably receives the maximum benefits from government programs and services.

6.0 SUMMARY OF CURRENT GOVERNMENT PROGRAMS AND SERVICES

If you are a resident of Alberta and are 65 years of age or older, you may be eligible for the following assistance:

a) Provincial Programs

- Alberta Seniors Benefit
- Special Needs Assistance for Seniors
- Alberta Health Insurance Premium Subsidy
- Extended Health Benefits
- Alberta Blue Cross Coverage for Seniors

b) Federal Programs

- Old Age Security Pension
- Canada Pension Plan Retirement Benefits
- Guaranteed Income Supplement

In addition, you may also be eligible for a subsidized senior citizen's apartment, where your rental rate will be based on 30% of your annual income. You may receive assistance through Alberta's Aids to Daily Living or local home care support. Some seniors live in lodges or long term care facilities that benefit from government programs.

Nine Alberta Community Development Seniors Service Centers ('storefronts') are located throughout the province. In addition, a toll-free Seniors Information Line is available. These resources are in place to help seniors and their families learn about programs and services available to seniors. Operated by Alberta Community Development, they have full information on federal and provincial department programs and services. They act as both an information and referral source, and also supply written material that is drafted in senior friendly language and print size.

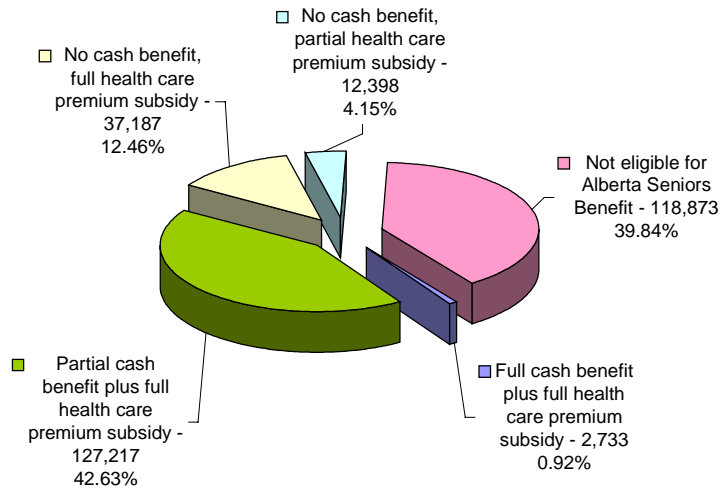
Alberta income support programs for seniors are age and needs based. Eligibility qualifications include age, residence, and income. To be eligible, individuals must be 65 years of age or older, a Canadian citizen or a legal resident of Canada, a resident of Alberta for more than three months, and have an income within the limits of the program.

Programs and services generally fall into one of three areas: income, health or housing.

Who Benefits from Government Programs and Services

Appendix 2 contains program details and eligibility requirements. As of October 1998, 179,535 senior Albertans received some level of seniors' benefit. This represents 62% of all Alberta seniors. The following chart shows the breakdown by percentage and actual numbers.

Percentage of Seniors Receiving Alberta Seniors Benefit – October 1998



Annual cash benefits vary depending on marital status, income, and dwelling type. In 1997-98, Alberta Community Development supported the income of Alberta seniors by \$130 Million. In addition, \$9.1 M was expended on the Special Needs Program. About 2,700 seniors received the full benefit. Some recipients received as little as \$10 per month in cash, but benefited from having their Alberta Health Care Premium paid for them.

About 56% of all Alberta seniors receive a full Alberta Health Care premium subsidy. Not shown on the pie chart is the Special Needs Program that provided grants last year averaging \$2,400 each to 4,471 senior Albertans. This program applies to seniors who are experiencing an exceptional hardship. Further details are provided in Appendix 2.

7.0 OTHER RELATED WORK

Strategic Business Plan for Seniors

The Strategic Business Plan for Seniors is a Government of Alberta plan that is produced each year. Its purpose is to provide a policy foundation to guide the planning, development and delivery of programs for seniors in each government department. The Departments of Health, Family and Social Services, Municipal Affairs and Community Development work together to develop the plan. Coordination is carried out by Community Development.

Long Term Care Policy Advisory Committee

Coordination of the work of the Impact of the Aging Population Study with that of the Long Term Care Policy Advisory Committee has taken a number of forms. Cross membership on these committees was referenced earlier. In addition, a number of members of the Steering Committee were invited to attend three Expert Consultation Sessions, sponsored by the Long Term Care Policy Advisory Committee. These sessions were reported on at Steering Committee meetings and provided valuable insight on experiences, challenges and successes in other parts of Canada and the world with regard to trends in delivering long term care.

The Chair of the Long Term Care Advisory Committee, Mr. Dave Broda, MLA, Redwater, made a presentation to the Steering Committee. In addition, dialogue between the two Committee Chairs is ongoing.

It is anticipated that the work of the Long Term Care Policy Advisory Committee will provide valuable input into the Final Report of the Impact of the Aging Population Study.

Shelter Costs Study

Alberta Community Development, the Seniors Advisory Council of Alberta and the Alberta Council on Aging have embarked on a study of the cumulative impact of shelter costs on seniors. This work will be provided to the Steering Committee on the Impact of the Aging Population Study in the spring or early summer. Its report will provide information on the expenses for shelter that may be currently facing Alberta seniors and will be used by the Steering Committee in the preparation of its Final Report.

Interdepartmental Consultation on Housing Policy

Led by the Department of Municipal Affairs, provincial departments are working together to coordinate a draft housing policy for the Alberta Government.

Alberta Community Development – Demographic Analysis

In support of the work of the Steering Committee, Alberta Community Development has commissioned a study of demographics using the 1996 Federal Census data. This work, to be completed later this spring, will be shared amongst various government departments to create a common platform for statistical information about seniors.

8.0 NEXT STEPS

Looking to the Future

With the completion of Report A, which includes current issues and recommendations on government programs and services for seniors, the Steering Committee has turned its attention to the future.

The Study is now focusing on the impact of the aging population on government programs and services to 2016 and beyond. This work will involve not only those currently defined as seniors but also the near seniors, the large group of 'baby-boomers' born from the mid-forties to mid-fifties, and younger generations of Albertans. All of these age groups have a vested interest in the future. The Committee will turn to them for advice on future expectations and ideas on the future roles of the individual, family, community and government.

Demographic Projections

Current projections of population are based on 1991 Federal Census data. An important part of the Study of the Impact of the Aging Population will be to update future projections of demographic characteristics of our seniors' population. In order to build a realistic picture of Alberta seniors in the future, it is not only important to predict the absolute numbers by five-year age group, but also to project demographic characteristics such as sex, marital status and income.

Statistics Canada is preparing population projections based on 1996 Federal Census data. These projections will be included in the Final Report of the Steering Committee. They will assist planners, policy makers, and the public in their determination of future needs and how they will be met.

Plans for Consultation

Consultation with Albertans is an important component of the Study on the Impact of the Aging Population. The Steering Committee plans to consult with constituent groups and interested Albertans through a number of focus groups, which will be held in many locations throughout Alberta in October of 1999.

The Steering Committee will be engaging current seniors and also other generational groups in the discussion of future challenges and opportunities. During the coming months, a consultation plan and related materials will be developed and finalized.

Seniors Symposium and the Final Report of the Steering Committee

Consultation with Albertans will also include a Seniors Symposium, to be held in Edmonton in November of 1999. The Symposium will be an opportunity to bring Albertans of all ages together to discuss the impact of the aging population on government programs and services. It will also include a celebration of the International Year of the Older Person (IYOP).

Results of the consultation will help guide the Steering Committee in the preparation of the Final Report to the Minister of Community Development for the spring of 2000.

APPENDICES

APPENDIX 1. DEMOGRAPHIC AND POPULATION
CHARACTERISTICS, BACKGROUND DOCUMENT

Population Characteristics of Current Alberta Seniors

Prepared by: Seniors Policy and Programs, Seniors Services Division
Alberta Community Development

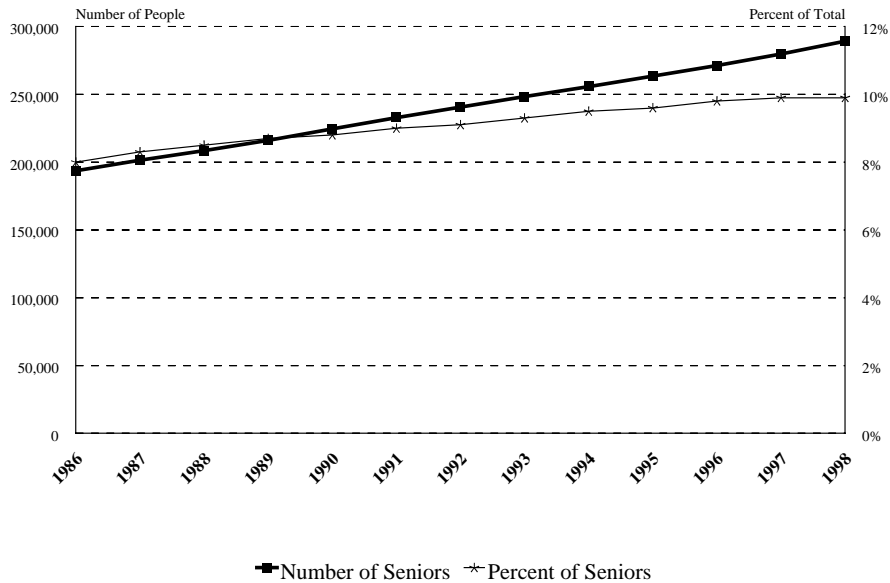
Introduction

- The following information about the population characteristics of current Alberta seniors is based on the latest Census conducted May 14, 1996.
- In most cases, the data used are post-censal estimates from December 1998. An explanation of the differences between the Census data and post-censal estimates is provided at the end of Appendix 1.
- Housing and income characteristics are consistent with the *Government of Alberta Strategic Business Plan for Seniors 1999-2000 to 2001-2002*

Number and Percent of Alberta Seniors

- From 1986 to 1998, both the number and the percentage of Alberta seniors has been increasing.
- As of July 1, 1998, there were an estimated 289,170 seniors in Alberta representing 9.9% of the population.

Number of Alberta Seniors and Percent of Alberta Population, 1986 to 1997

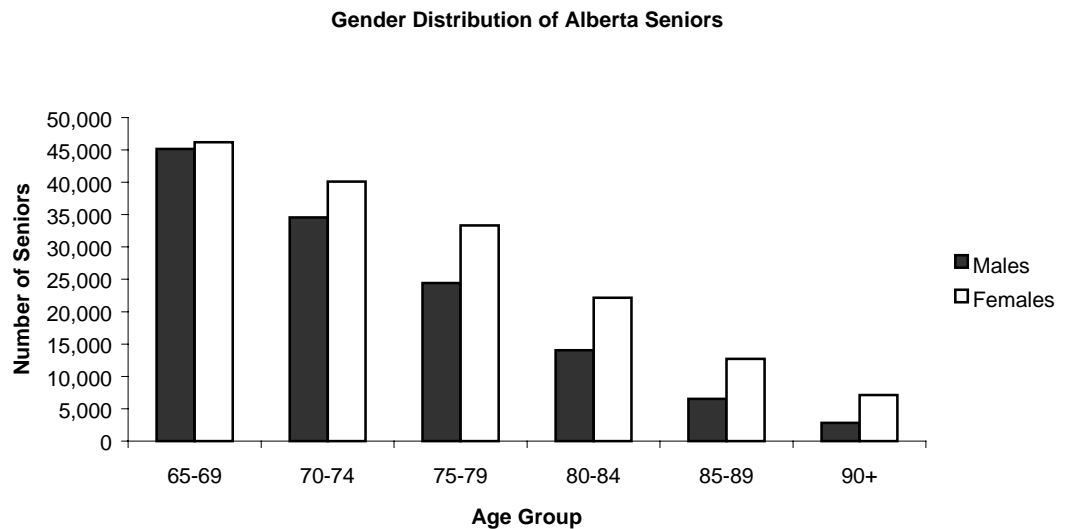
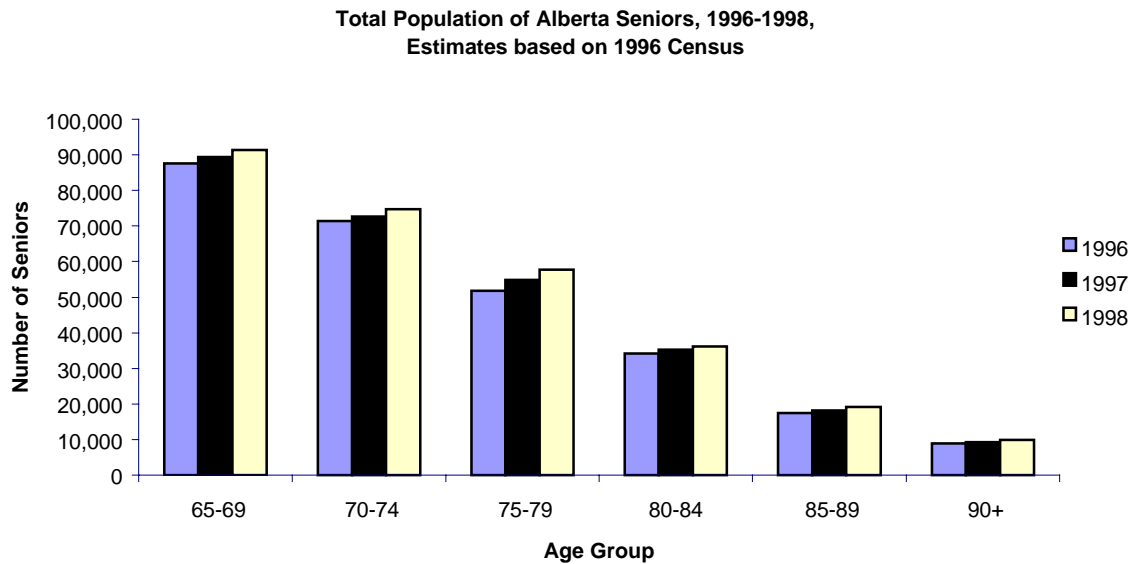


Year	Total Alberta Population	Number of Alberta Seniors	Percentage of Seniors
1986	2,430,857	193,530	8.0%
1987	2,435,416	201,455	8.3%
1988	2,454,715	208,469	8.5%
1989	2,495,799	216,039	8.7%
1990	2,547,636	224,433	8.8%
1991	2,592,551	232,865	9.0%
1992	2,634,361	240,525	9.1%
1993	2,670,726	248,291	9.3%
1994	2,704,904	255,791	9.5%
1995	2,739,853	263,503	9.6%
1996	2,780,639	271,254	9.8%
1997	2,836,204	279,732	9.9%
1998	2,913,350	289,170	9.9%

Source: Statistics Canada CANSIM Matrix 6376

Age and Gender

- Almost one-third of Alberta seniors are aged 65 to 69.
- This distribution has remained relatively stable between 1996 and 1998 although the percent of seniors in the 65 to 69 age group is slowly decreasing. For example, in 1996 32.27% of Alberta seniors were aged 65 to 69 but by 1998 this had decreased to 31.59%.
- The majority of seniors are female (55.87% in 1998); however this percentage is also decreasing slowly over time.

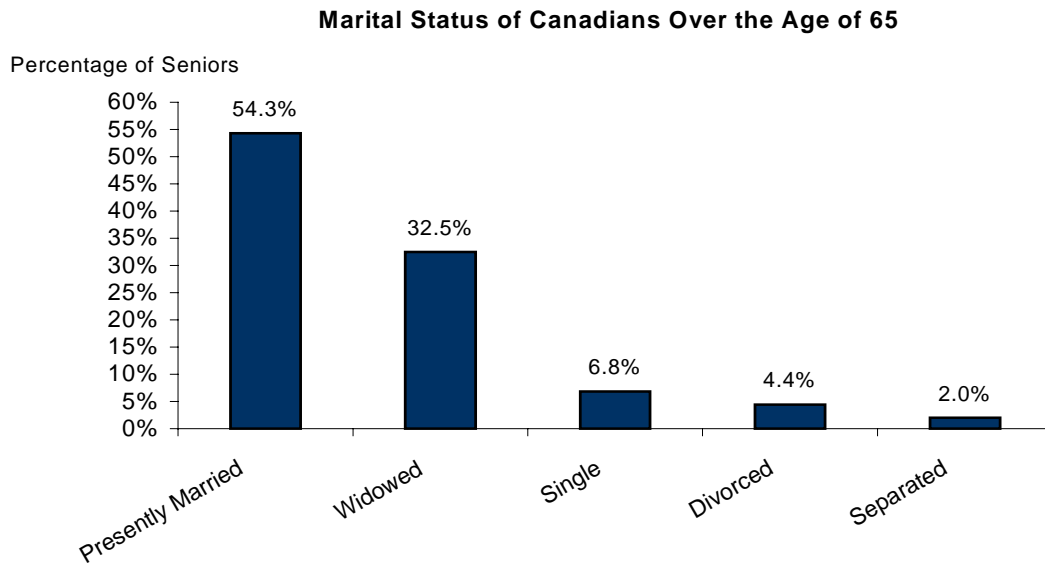


Age and Gender		1996	1997	1998
65-69	Males	43,126	44,201	45,170
	Females	44,412	45,207	46,203
	Both	87,538	89,408	91,373
70-74	Males	32,361	33,333	34,586
	Females	38,990	39,280	40,098
	Both	71,351	72,613	74,684
75-79	Males	21,931	23,200	24,451
	Females	29,876	31,736	33,337
	Both	51,807	54,936	57,788
80-84	Males	13,197	13,623	14,052
	Females	20,981	21,633	22,145
	Both	34,178	35,256	36,197
85-89	Males	6,014	6,218	6,512
	Females	11,474	11,987	12,689
	Both	17,488	18,205	19,201
90+	Males	2,607	2,677	2,807
	Females	6,285	6,637	7,120
	Both	8,892	9,314	9,927
Total 65+	Males	119,236	123,252	127,578
	Females	152,018	156,480	161,592
	Both	271,254	279,732	289,170

Source: Statistics Canada CANSIM Matrix 6376

Marital Status of Canadian Seniors

- Data on marital status of Albertans 65 and over is not readily available; therefore, Canadian data from the 1996 Census counts has been used here.
- Over 54% of seniors in Canada were married in 1996 and over 32% were widowed.

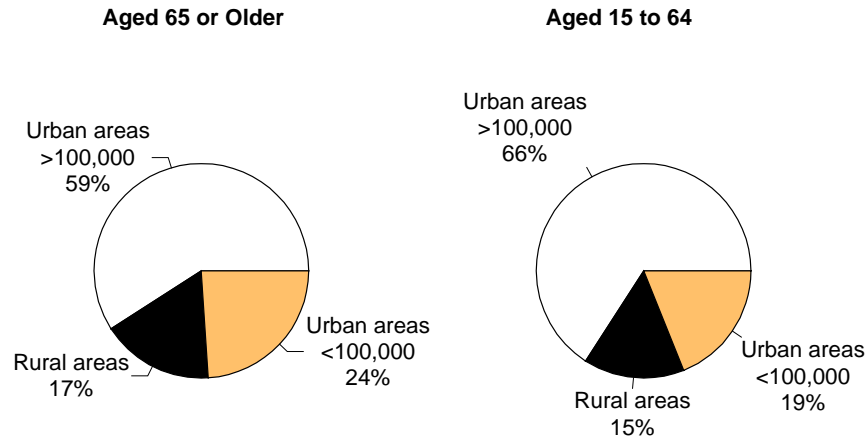


Source: The Daily, October 14, 1997. Based on the 1996 Census counts.

Geographic Distribution of Seniors in Canada and Alberta

- In 1995, the majority of Canada's seniors lived in urban areas, particularly urban areas with a population over 100,000 people. It is also important to note that 17% of Canadian seniors lived in rural areas, while only 15% of Canadians between the ages of 15 and 64 lived in rural areas.

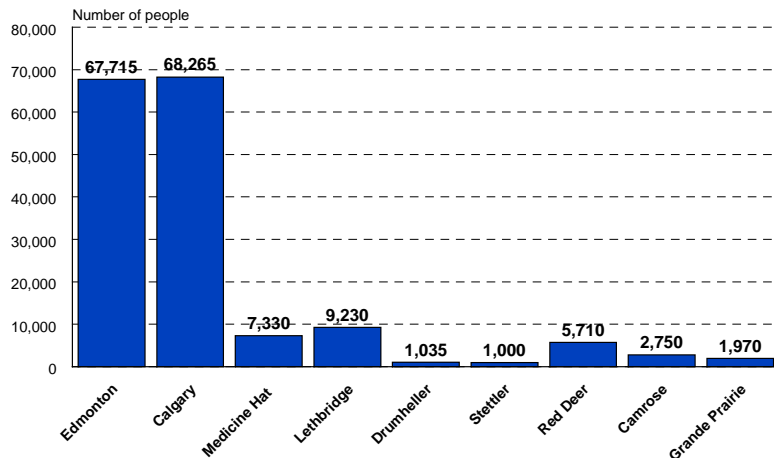
Where Canadians Live As of 1995



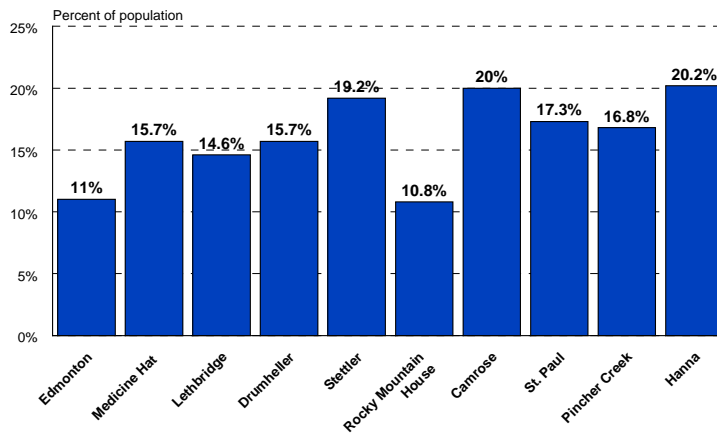
Source: Health Canada Web Site – Seniors at a Glance

- 1996 Census counts show that Edmonton and Calgary had the largest number of seniors but not the greatest percentage.
- Camrose, Hanna and Stettler have high percentages of seniors. Refer to bar graph on the following page.

Distribution of Seniors in Various Alberta Communities As of July 1, 1996



Percentage of Seniors in Various Alberta Communities
As of July 1, 1996



Community	All Ages	People Over 65	
		Number	Percent
Banff	6,095	345	5.7%
Calgary	768,085	68,265	8.9%
Camrose	13,730	2,750	20.0%
Drumheller	6,585	1,035	15.7%
Edmonton	616,305	67,715	11.0%
Edson	7,400	590	8.0%
Fort McMurray (Wood Buffalo)	35,215	615	1.7%
Grande Cache	4,440	105	2.4%
Grande Prairie	31,140	1,970	6.3%
Hanna	3,000	605	20.2%
Lethbridge	63,055	9,230	14.6%
Medicine Hat	46,780	7,330	15.7%
Peace River	6,535	445	6.8%
Pincher Creek	3,660	615	16.8%
Red Deer	60,075	5,710	9.5%
Rocky Mountain House	5,805	625	10.8%
St. Paul	4,860	840	17.3%
Stettler	5,220	1,000	19.2%
Whitecourt	7,785	215	2.8%
Alberta	2,696,825	266,905	9.9%

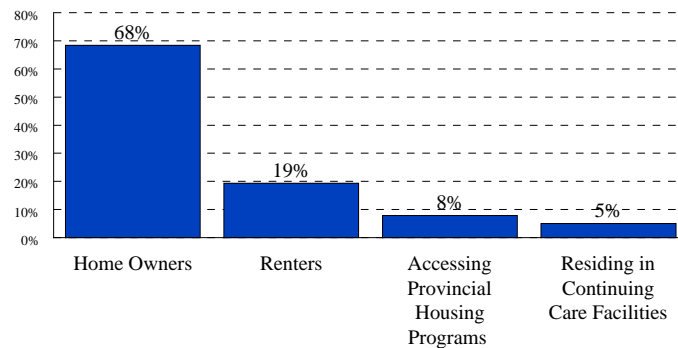
Source: Statistics Canada Web Site – Profile of Canadian Communities

Note: The community figures do not add to the Alberta total because there are other regions in Alberta that were not included in this table.

Types of Housing

- Type of housing, in which Alberta seniors live, was estimated by compiling information from a variety of sources. The majority of Alberta seniors are homeowners (68%) and approximately 86% of senior homeowners are mortgage free.

**ESTIMATED DISTRIBUTION OF ALBERTA SENIORS BY HOUSING TYPE,
MARCH 31, 1998**



Sources: *Household Facilities by Income and Other Characteristics, 1997*, Statistics Canada, Alberta Health and Alberta Municipal Affairs, March 1998

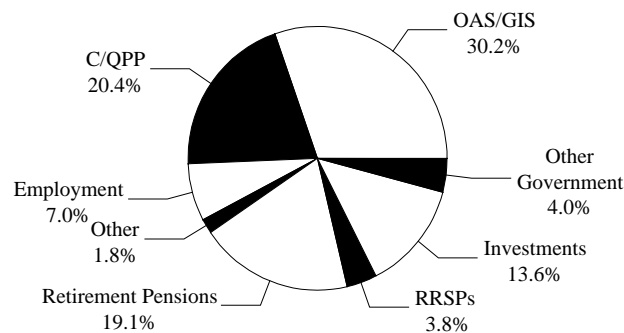
- Eight percent of Alberta seniors access provincial housing programs, with over 8,000 seniors in the lodge program, and over 14,000 seniors in self-contained subsidized rental accommodation. An estimated 13,000 seniors reside in continuing care facilities.

Financial Characteristics of Alberta Seniors

Canadian Seniors Incomes

- Seniors' incomes come from a wide variety of sources. Canada's Old Age Security Program (OAS) and the Canada/Quebec Pension Plan (C/QPP) are important sources.
- The share of income coming from OAS has declined since the early 1980s because income from other sources has increased, including a substantial increase from the Canada/Quebec Pension Plan.

Composition of the Income of Seniors in Canada, 1994



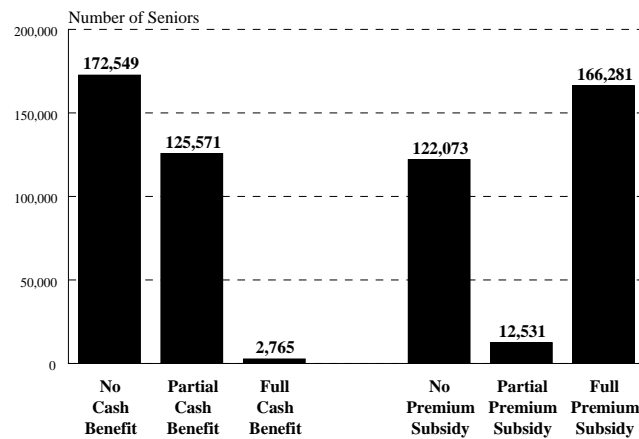
Source: *A Portrait of Seniors in Canada*, Statistics Canada

- Between 1981 and 1996, seniors' incomes rose faster than non-seniors. However, seniors still have lower than average incomes than non-seniors.
- In 1996, the average after tax income for single seniors was \$17,653, while single non-seniors had an average after-tax income of \$20,799. Where the head of the family was a senior, the average after-tax family income was \$36,392. For non-senior families, the comparable income was \$46,428.

Income of Alberta Seniors

- In 1996, the average annual federal CPP retirement benefit paid in Alberta was \$4,718. The maximum CPP retirement benefit available in 1996 was \$8,724. About 98% of Alberta's seniors received federal Old Age Security (OAS) in 1996. (The 2%, who did not, likely failed to meet the 10-year residency requirement). Over one-third (36%) of those seniors receiving OAS received additional support from the federal Guaranteed Income Supplement (GIS).
- Another source of financial assistance is the Alberta Seniors Benefit. The following graph shows the number of seniors who received monthly cash benefits and the number who received assistance with health care premiums.

Seniors Receiving Assistance from the Alberta Seniors Benefit, March 31, 1998



Source: *Alberta Community Development Annual Report, 1997-98*

- Through Special Needs Assistance, 4,471 lower-income seniors received additional financial support in 1997-98. The average grant was \$2,400.
- Information on the income support programs referenced is provided in Appendix 2.

Explanation of Differences Between the Census Counts and Population Estimates

The latest Census was completed across Canada on May 14, 1996. As expected the population counts from the Census were lower than the population estimates prepared by Statistics Canada. For example, Statistics Canada had projected in 1993 that there would be 273,900 seniors in Alberta on July 1, 1996. The 1996 Census count identified 266,905 seniors in Alberta. This is a difference of 6,995 seniors. Then new post-censal data from December 1998 estimates that there were 271,254 seniors in Alberta as of July 1, 1996. The following information outlines why there are differences between Census counts and population estimates.

“The objective of every Census is to provide detailed information as a single point in time on the demographic, social and economic conditions of the population. One of its goals is to enumerate the entire population on Census Day. Inevitably, however, some people are not counted. This can occur because their household did not receive a questionnaire (for example, a household living in a separate apartment in a house) or because they were not included in the questionnaire completed for the household (for example, a boarder or lodger). Some people may also be missed because they have no usual residence and did not spend census night in any dwelling. On the other hand, a small number of people may also be counted twice (for example, a student living away from home).

To determine how many individuals were missed or counted more than once, Statistics Canada conducts post-censal coverage studies of a representative sample of individuals. The results of these studies provide information that is used to adjust the Census counts for the purpose of producing current population estimates that take into account net under-enumeration in the Census.

In 1991, after adjustment for net-underenumeration, the population estimate for Canada was 2.9% higher than the population enumerated in the Census. The studies of the completeness of enumeration of the 1996 Census were completed in the summer of 1998 and have been used to revise and update population estimates.”

Source: Statistics Canada

**APPENDIX 2. SUMMARY OF GOVERNMENT PROGRAMS AND SERVICES
FOR SENIORS**

Summary of Programs for Seniors, 1999¹

Compiled from *Programs for Seniors 1999*,
Alberta Community Development

1. Alberta Government Income Programs

(a) Alberta Seniors Benefit Program (ASB)

The ASB is a provincial government benefit that is designed to help lower-income seniors. Under this program, administered by Alberta Community Development, an eligible applicant could receive:

- a cash payment and a full subsidy of their Alberta Health insurance premiums, or
- a full or partial subsidy of their Alberta Health insurance premiums.

If a person is eligible for a cash benefit, his/her Alberta Health insurance premiums will be fully subsidized. Some seniors who do not qualify for the cash benefit can still receive a full or partial subsidy of their Alberta Health insurance premiums.

(b) Special Needs Assistance for Seniors Program

This provincial government grant program provides financial assistance through a lump-sum cash payment to low income seniors who are experiencing financial difficulties. To qualify, eligible seniors need to show that they are unable to meet their non-discretionary basic needs. Basic needs include shelter, food, clothing, transportation, medical supplies, dental and optical needs, and personal hygiene supplies.

2. Canadian Government Income Programs

The Government of Canada, through the Income Security Programs (ISP) of Human Resources Development Canada, delivers Old Age Security, Guaranteed Income Supplement, Spouse's Allowance benefits and the Canada Pension Plan.

(a) Old Age Security Pension (OAS)

The Old Age Security Pension guarantees a basic level of retirement income to all eligible Canadian seniors and comes in the form of a monthly benefit.

¹ For a complete description of programs please see the Alberta Community Development publication *Programs for Seniors, 1999*.

A person is eligible for the OAS pension if:

- he/she is at least age 65 years (the applicant does not have to be retired)
- he/she is a legal resident of Canada
- he/she has lived a minimum of 10 years in Canada after the age of 18

(b) Guaranteed Income Supplement (GIS)

The Guaranteed Income Supplement is a federal government benefit that is available to seniors who receive Old Age Security pension and have little or no other income. The GIS is added to the federal Old Age Security cheque each month.

(c) Spouse's Allowance/Widowed Spouse's Allowance

Spouse's Allowance is a federal government benefit that is paid to a spouse of a senior who is receiving the Guaranteed Income Supplement. To receive this benefit, the non-senior spouse must be 60 to 64 years of age.

The Widowed Spouse's Allowance is available to a widow or widower of a legal or common-law marriage who has little or no other income and is 60 to 64 years of age.

(d) Canada Pension Plan (CPP)

The federal government administers the Canada Pension Plan. Under this program, an individual contributes to CPP through employment or self-employment.

Three kinds of benefits are provided through this program:

- disability benefits - a monthly payment to disabled contributors and a children's benefit, paid only to people under 65 years of age
- retirement pensions- a monthly payment to people who have contributed to the Canada Pension Plan
- survivor pensions- includes a death benefit, the surviving spouse's pension and the children's benefit

3. Health Benefits and Services

(a) Alberta Aids to Daily Living (AADL)

This provincial program assists individuals who have a chronic disability or illness, and individuals who are terminally ill, to receive authorized basic medical equipment and supplies for more independent functioning in a home or home-like setting. Benefits available include hearing aids, medical/surgical supplies, rehabilitation equipment and/or respiratory equipment.

(b) Alberta Blue Cross™

Alberta Health offers extra coverage through a program called Alberta Blue Cross™ Coverage for Seniors. Under this program, the provincial government pays the cost of premiums for all Alberta seniors, their spouses and eligible dependants. This program provides coverage for prescription drugs and transportation by ambulance. It also covers some hospitalization and outpatient costs that may occur when travelling outside of Canada. Blue Cross™ covers 70 percent of the cost of prescription drugs, including insulin. The client pays the other 30 percent, up to a \$25 maximum per prescription or refill. *Coverage for Seniors* only covers prescription drugs listed on the Alberta Health Drug Benefit List.

(c) Basic Alberta Health Coverage

Basic Health Coverage is available to all Albertans and includes:

- medically required services of physicians and osteopaths according to an approved benefit schedule
- specific oral and facial surgical procedures performed by an oral surgeon, according to an approved benefit schedule. Additional dental coverage is available for seniors and their dependants
- some chiropractic services: benefits are limited for each service and the maximum payable per benefit year is \$200
- some foot care services provided by a podiatrist: benefits are limited for each service and the maximum payable per benefit year is \$250
- limited coverage for out-of-province physical therapy services provided in an out-of-province/out-of-country active treatment general or auxiliary hospital
- an operator's license medical examination for people 74 ½ years and over
- a full eye exam (prescription for the fitting of corrective lenses), a partial eye exam (including two or more diagnostic procedures), and a single diagnostic service for persons 18 and under or 65 and over. Each of the three eye care benefits is allowed once per benefit year. Additional benefits may be payable in some cases. Limited eyeglass benefits are also available under the Extended Health Benefits program.

(d) Hospital Services

A person who is registered with Alberta Health and is admitted to an acute care hospital in Alberta for medically required services would receive standard ward care, meals, nursing and other services, without charge, while he/she is a patient in the hospital.

Other services may include:

- outpatient services
- laboratory and X-ray services
- clinically approved drugs and basic medical supplies while in the hospital
- operating and case room facilities
- use of anaesthetic equipment, supplies and routine surgical supplies

- radiotherapy and physiotherapy facilities
- ambulance services if a patient is transferred between active treatment hospitals for a particular service offered at another hospital
- other approved services rendered by employees of a hospital

(e) The Extended Health Benefits Program

This program helps seniors pay a portion of the cost for eyeglasses and some dental services. The Extended Health Benefits program covers Alberta residents 65 years of age and over, their spouses and eligible dependants

The program does not provide 100 percent coverage for services provided by dentists, denturists, optometrists and opticians, nor does it cover all of the services provided by these service providers. The client is responsible for any part of the cost of these services not covered by the program.

(f) Home Care Services

Home care services help residents of Alberta achieve and maintain health, well-being and personal independence in their own homes. These services are delivered through the 17 Regional Health Authorities (RHAs). Referrals for home care services come from many sources, including family members, friends, doctors or the person himself/herself.

Home care services include professional and support services. Professional services include nursing, social work, physiotherapy, occupational therapy, nutritional services and respiratory therapy. Support services are defined as homemaking and personal care services (bathing, dressing, and grooming).

(g) Continuing Care Centres

In Alberta, continuing care centres (nursing homes and auxiliary hospitals) provide room and board and a range of care services; from personal care with nursing supervision, to skilled medical and nursing care. These centres vary in size and are located throughout the province. Home care personnel provide an assessment of the client's needs and assist with placing the individual in a suitable care centre. Clients of continuing care centres must pay a portion of their accommodation costs.

(h) Day Support Programs and Day Hospitals

These programs are group programs that individuals may attend on a daily basis. They are intended for people who are frail and/or disabled and who need health maintenance, rehabilitation and social or recreational activities. The programs take place in a variety of settings.

(i) Mental Health Services

These services are available to all age groups throughout the province. Services offered include mental health information and education, assessment, counseling and psychiatric services.

(j) Public Health Services

Public health services are available to all Albertans through the Regional Health Authorities.

Services provided may include:

- immunization against diseases such as influenza
- health education and counseling
- nutrition information
- dental hygiene education
- sexual health education and counseling
- speech-language pathology services

4. Federal Government Housing Programs

(a) Emergency Repair Program (ERP)

This program is for low income homeowners in rural areas for emergency repairs required for continuing safe occupancy. This program is intended for homes that cannot be brought up to minimum standards through the Residential Rehabilitation Assistance Program (RRAP).

(b) Home Adaptations for Seniors Independence (HASI)

This program for seniors provides minor home adaptations for age related difficulties. Household income must be less than the Core Need Income Threshold established by the federal government. The program provides a forgivable loan of up to \$2,500 for adaptations such as handrails, grab bars, deadbolts, lowering kitchen cupboards, adding shelving at a convenient height, additional light fixtures, additional electrical outlets, etc.

(c) Residential Rehabilitation Assistance Program (RRAP)

For the Disabled: This program is for low-income homeowners, regardless of the age of the occupants. Household income must be less than the Core Need Income Threshold established by the federal government. The program provides a forgivable loan up to \$12,000 (or \$14,000 in northern areas) for modifications such as wheelchair accessibility; allergy-related modifications; and modifications for age-related disabilities, such as hearing, and sight impairments.

For Homeowners: This program is for low-income homeowners regardless of the age of the occupants. The house must be at least five years old and be in need of at least one major repair (roof leaking, furnace that needs replacement, etc.). Household income must be less than the Core Need Income Threshold established by the federal government.

For Rental and Rooming Houses: The Residential Rehabilitation Assistance Program provides forgivable loans for owners of rental and rooming house properties that are intended as permanent accommodation for low-income tenants. Properties must be at least five years old and need at least one major repair. Tenant income must be less than the Core Need Income Threshold and rents must be less than the median market rent established by the federal government.

5. Alberta Government Housing Programs

(a) Housing Registries

Housing Registries has available lists of senior citizens' apartments, lodges, and management bodies. They may also provide assistance with finding private accommodation.

(b) Community Housing Program

The Community Housing program provides subsidized rental housing for low-income families, senior citizens, wheelchair users or individuals who cannot afford private sector accommodation. Management and tenant selections are the responsibility of local management bodies.

(c) Provincial Home Adaptation Program

Homeowners, tenants or landlords may apply to receive a provincial government grant to assist in completing permanent wheelchair modifications that improve access, facilitate movement, and significantly contribute to the safety and security of the wheelchair user.

(d) Rent Supplement Program

The Rent Supplement Program assists households in obtaining affordable and suitable rental accommodation, by subsidizing rents in eligible private sector projects. Management and tenant selection is the responsibility of the local management body.

(e) Senior Citizens' Lodge Program

The seniors citizens' lodge program offers single or double bedrooms, meals, housekeeping services, linen/laundry and recreational services. Local management bodies administer lodges.

(f) Senior Citizen's Self-Contained Program

The Senior Citizen's Self-contained Program provides affordable accommodation for low-income senior citizens who cannot afford private sector accommodation. Management and tenant selections are delegated to management bodies.

6. Information and Referral Centres

(a) Alberta Seniors Information Line

Alberta Community Development, Seniors Services Division, provides comprehensive information on programs and services available to seniors living in Alberta. An information service for seniors and their families or caregivers, the Seniors Information Line also provides referrals to government and non-government services and programs. Detailed information and assistance is provided regarding the Alberta Seniors Benefit and Special Needs Assistance for Seniors programs. This information is accessible through a toll-free telephone line at 1-800-642-3853.

(b) Seniors Service Centers

Alberta Community Development also offers information through nine service centers that are located throughout the province.

7. Provincial Organizations for Seniors

(a) Seniors Advisory Council for Alberta (SACA)

The Seniors Advisory Council for Alberta is a government-appointed body. The Premier appoints a chair who is a Member of the Legislative Assembly. Members are appointed by Order-in-Council and represent seven regions of the province, with two additional representatives from the Alberta Medical Association and Alberta Universities. The Council reports to the Minister Responsible for Seniors.

DEFINITIONS

APPENDIX 3. DEFINITIONS

DEFINITIONS

The following list was compiled from a much larger list of definitions that the Steering Committee is continuing to consider in its next phase of work.

TERMS	DEFINITIONS
Aging in Place	<p>A process which enables elderly people to grow older in the familiar and comfortable surroundings of their homes, while providing them with the assistance necessary to maintain a relatively independent lifestyle.</p> <p>Source: <i>Aging in Place, Strategies to Meet the Needs of Senior Tenants in Non-Profit Housing</i>, CMHC p. i</p>
Baby Boomers	<p>The group of people who were born between 1947 and 1966.</p> <p>Source: <i>Boom, Bust and Echo</i>, David K. Foot, p. 19</p>
Community	<p>Fellowship, neighborhood: a group of individuals with shared interest.</p> <p>Source: <i>Inclusive Communities In An Aging Society</i>, paper for Seniors Policy and Programs, p. 6-7</p>
Continuing Care	<p>Continuing Care is a term that is generally used to describe a system of service delivery, which includes all of the services provided by Long Term Care, Home Care and Home Support. Continuing Care is multifaceted and combines aspects of both health and social services. Unlike hospital care or physician services, varied as they may be, continuing care is an amalgamation of diverse categories of service. An overall “system” of service delivery integrates these categories. Thus...it is important to remember that continuing care is not a type of service, but a system of service delivery.</p> <p>Source: <i>Provincial Health System Reform in Canada, British Columbia</i>, Health Canada, p. 7</p>
Home Care	<p>Home Care is an array of services, which enables clients incapacitated in whole or in part to live at home, often with the effect of preventing, delaying, or substituting for long term care or acute care alternatives. These services may be provided by a number of different agencies or individuals.</p> <p>Source: <i>Canadian Home Care Association</i>, Website Information, p. 1</p>
Home Support	<p>Home and community-based long term services, generally provided by persons other than professionals such as nurses or rehabilitation therapists (e.g. homemakers), are often referred to as ‘Home Support’ services, even though some of these services are provided in the community. Adult day care and group home services are community-based ‘Home Support’ services.</p> <p>Source: <i>Report of Continuing Care Organization and Terminology</i>, prepared on behalf of the Federal/Provincial/Territorial Committee of Officials for the Ministers Responsible for Seniors, p. 3</p>

DEFINITIONS

TERMS	DEFINITIONS
Independence	<p>Being in control of one's life, being able to do as much for oneself as possible, making one's own choices, ...and enjoying access to a support system that enables freedom of choice and self-determination.</p> <p><i>Source: Principles of the National Framework on Aging: A Policy Guide, Prepared for the Federal/Provincial/Territorial Ministers Responsible for Seniors, p. 14</i></p>
Senior Citizens Lodge Program	<p>This is a public housing program established by Alberta Municipal Affairs that offers affordable accommodation to senior citizens. The program includes fully furnished bed sitting rooms (e.g. bed, dresser, chairs, window coverings), full meal services served in a central kitchen/dining area, linen and laundry services, and housekeeping services.</p> <p><i>Source: Standards for the Operation of Senior Citizen Lodges, ASCHA and Alberta Municipal Affairs, p. 2</i></p>
Long Term Care Facility	<p>Provides care for clients who can no longer live safely at home. Residential care services provide a safe, protective, supportive environment and assistance with activities of daily living, for clients who cannot remain at home due to their need for medical supervision, 24-hour surveillance, assisted meal service, professional nursing care and/or supervision. Clients may have moderate to heavy care needs, which can no longer be safely or consistently delivered in the community. They may suffer from a chronic disease, from a disability that reduces their independence and, generally, can not be adequately cared for in their homes. In some cases, all facility service, including chronic care, is provided in long term care facilities.</p> <p><i>Source: Report of Continuing Care Organization and Terminology, Prepared on behalf of the Federal/Provincial/Territorial Committee of Officials for the Ministers Responsible for Seniors</i></p>
Supportive Housing	<p>Supportive Housing is a generic term for housing that facilitates independent living for individuals who are not able, on their own, to meet some or all of their daily needs, and/or who need monitoring and the availability of emergency assistance to remain physically and emotionally secure.</p> <p><i>Source: Supportive Housing for Seniors, Federal/Provincial/Territorial Ministers Responsible for Seniors Conference Briefing Book, p. 1</i></p> <p>Supportive Housing meets the needs of seniors who may want some help with their everyday lives, or who need security 24 hours a day, seven days a week, but who do not need regular nursing care. The essential features are independence with security; helping with everyday tasks when needed; and flexibility to accommodate seniors' changing needs.</p> <p><i>Source: Supportive Housing for Seniors, Conference Program and Handbook</i></p>