

Changing the Face of Aging in Canada

Submission to the House of Commons Standing Committee on Finance
2016 Pre-budget Consultations

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On Behalf of Canada's Home Instead Senior Care Franchise Owners



Recommendations:

Create a Senior Corps to encourage workplace practices that are friendly to and respectful of older employees.

Establish an Educational Campaign to educate Canadians about aging, dementia and the care and support options, privately and publicly funded, that are safe and effective.

Modernize Tax Policy to Support Families who provide care and support of seniors at home either directly and/or through private pay.

Home Instead Senior Care (HISC) is the world's trusted provider of non-medical, in-home care services for seniors. With operations in over a dozen countries worldwide, Home Instead Senior Care provides an estimated 60 million hours of service per year. Across Canada, Home Instead has over 30 offices - in British Columbia, Alberta, Manitoba, Ontario, Quebec, Prince Edward Island, and Nova Scotia.

The company's mission is to enable seniors to live happy, healthy, and independent lives in the comfort of their homes. Home Instead is also committed to giving back to the communities in which we operate. We feel a strong responsibility not only to care for but to make this a better world for all seniors all families. We believe that it is time to change the face of aging and to increase the world's capacity to care.

It's about creating an even better place to call home.

"No other force is likely to shape the future of national economic health, public finances, and policymaking as the irreversible rate at which the world's population is aging."

Standard & Poor's

The Aging Population

Facts

- Seniors comprise the fastest-growing age group in Canada – a trend that is expected to continue for the next several decades.
- By 2021 18.5% of the population is projected to be 65 years and older – up from 14.4% in 2011.ⁱ
- In 2031 seniors will represent 22.8% of the population.ⁱⁱ

This trend is not a crisis but an important change in demographics creating major social shifts around which a plan is required.

Today's seniors are healthier and wealthier than ever beforeⁱⁱⁱ - a testament to our success as society. Notwithstanding the favourable circumstances in which seniors find themselves, many would prefer to remain in the workplace. Approximately 50% do so because they enjoy the work and see themselves as staying active in the workplace and making vital contributions. **However, the other half are working to increase savings, afford the expense of caring for a family member, or, to help their children meet their expenses.**^{iv}

Reliance on family and friends is normal and something that most see as their duty. Indeed many embrace the opportunity to give back and to help someone in need. However, with the aging population there is a shift toward more people needing help than those with capacity to provide aid.

As illness occurs, regardless of age, Canadians want to be at home where they are comfortable, close to loved ones and all that is familiar. Home is where the memories are. Remaining at home is largely possible through the care and attention of family and community. The “non-medical” support, such as personal care, meal preparation, household maintenance, companionship, and assistance with errands and appointments is predominantly what’s required to keep people from prematurely entering an institutional setting. ***It is this type of care and support that is affordable for families and which should be normalized as part of the life course for Canadians.***

Recommendation:

Create a Senior Corps to encourage workplace practices that are friendly to and respectful of older employees.

The aging population is the impetus for every Canadian to redefine how we think about the senior years. Seniors who want to continue working often face a number of negative incentives, ranging from full-time requirements, hours of work, physical demand, and caps on extended benefits and pension plans. While mandatory retirement has largely been eliminated and only 27% of Canadians expect to be fully retired as 66^v, there is much that can be done to accommodate older Canadians in the workplace.

A Senior Corps is needed in order to encourage workplace practices that are “friendly” to older employees. These practices would include flex hours, senior specific education and training programs to help seniors adopt new technical and/or mentoring skills, and alternate forms of payment such as “senior care credits”. These credits could be used to retain non-medical care at home.

Non-medical care includes activities of daily living such as basic personal care, meal preparation, household maintenance, companionship, and assistance with errands and appointments. It is the type of activity, which is not typically considered health care but which research has shown to be an essential element to keeping people from prematurely entering an institutional setting. These services may be provided through provincial programs when a person has a health issue. However, these same services are most often provided by friends and family and can be purchased by families who are unavailable or unable to meet the demands.

Senior friendly employment practices should be encouraged through federal policy and by the government itself, as one of Canada’s largest employers. **HISC recommends that the government:**

- Develop employment equivalency opportunities, such as senior care credits, for seniors who are willing and able to continue as members of the workforce.
- Develop a senior caregiving transition fund expressly for testing employer initiatives to better accommodate Canadians caring for older family members.

The Impact of Dementia

One of the most prevalent and devastating chronic conditions that afflict seniors is dementia, of which Alzheimer’s disease is undoubtedly the best known. It is anticipated that the number of

Canadians living with dementia, will double the current incidence to 1.4 million by 2031.^{vi} Alzheimer's does not just affect the person who is diagnosed. It affects the entire family and particularly the primary caregiver's health and well-being.

Recommendation:

Establish an Educational Campaign to educate Canadians about aging, dementia and the care and support options, privately and publicly funded, that are safe and effective.

Health care practitioners will need to increase their knowledge and skill in order to meet the demands for care and greater attention will need to be applied to non-medical care provided by friends, families and paid support staff.

HISC has developed an expertise in providing Alzheimer and dementia care and has found worldwide that among older adults with some form of dementia, paid in-home non-medical care appears to be the preferred means of augmenting other forms of care. Research on the impact of this care has shown that those with dementia are able to remain at home longer, able to take advantage of services such as adult day programs and require less direct physician care and fewer hospitalizations than do those without such care.^{vii}

Canada needs **an educational campaign** to inform Canadians about aging and support options that are safe and effective, private and public.

From around the world

In **Japan**, which has one of the world's oldest populations, the government launched a nationwide campaign about 10 years ago to build community support networks and increase public awareness and understanding of dementia. Postal workers, fire fighters, police officers learn about the disease itself, how it affects the lives of those living with dementia and what they should know in order to effectively support people with dementia. Within the first seven years, nearly four million people had completed the training. The aim is to train six million supporters by 2017.

The **United Kingdom** launched a "dementia friends" initiative in 2013, and the State of **Minnesota** is a leader in developing "dementia-friendly communities."

HISC recommends that an organization such as the Public Health Agency of Canada undertake to:

- Educate Canadians about aging and the care and support options that are safe and effective, private and public.
- Increase the awareness and sensitivity to the needs of seniors with Alzheimer's and other dementias.

Caregiving

Caregiving has become "an unexpected second career" for many people approaching retirement.

Facts

- One in five Canadians aged 45 and older provides some form of care to seniors living with long-term health problems.^{viii}

It is the overwhelming preference of older adults around the world to remain at home as they age, and families will typically do their best to make that happen.

- A quarter of all family caregivers are seniors themselves; a third of them (more than 200,000) are older than 75.^{ix}
- Caregivers perform a range of tasks in caring for their family member or friend, with providing transportation being the most commonly reported (73%).
- Other tasks include housework (51%), house maintenance and outdoor work (45%), scheduling and coordinating appointments (31%), managing finances (27%), helping with medical treatments (23%) and providing personal care (22%).^x

Without this type of support, many have no choice but to select an institutional solution.

According to research by Jacques Légaré, the availability of family to provide care will change significantly by 2030. Légaré cites divorce, common-law unions, blended families and relatively few children per couple as considerations when planning for the future.^{xi}

Recommendation:

Modernize Tax Policy to Support Families who provide care and support of seniors at home either directly and/or through private pay.

Aging will permeate our society so deeply that governments can't alone provide all the answers to the many challenges ahead. The contributions of family and friends need to be acknowledged and encouraged. **HISC recommends that the government use its tax levers to make it easier for middle class families to continue to provide care at home** – either directly or with the support of private service provider organizations - of family members as they age and become infirmed. Purchasing care from reliable service provider organizations ensures quality and mitigates risk that can occur when people opt to hire an individual without credentials, supervision and support.

Specifically government should:

- Create a national commission to review the impact of the current tax code on senior-care decision-making and recommend caregiver support tax policy changes / adjustments, designed to encourage home care and personal responsibility for senior care. Specific measures to address include:
 - Building on the current caregiver tax credit by making it refundable and increasing the amount of deduction scaled to the intensity of caregiving required.
 - Eliminating GST/HST on all forms of home care / senior care purchased from reliable service provider organizations. This lost tax revenue will be more than offset by less expensive care at home from friends and families.

Conclusion

A new approach to aging requires that government, industry and society as a whole come together. For the first time ever, the World Health Organization connects health and aging policy to questions of personal freedom, financial planning, fiscal sustainability, and economic growth.

Our experience around the world is that private-sector home care providers have a critical role to play in responding to the inevitable increase in demand for quality, affordable care, and the need for financially sustainable solutions.

Together, we can create a new and better vision for aging.

About Home Instead

Home Instead was founded by Paul and Lori Hogan in 1994 in Omaha, Nebraska, and began franchising in June 1995. It was Paul's own family experience caring for his grandmother for 12 years that influenced his realization of the need for non-medical home care and elder-companionship services to help seniors live independently at home. Today, Home Instead Senior Care is a multinational provider of non-medical, in-home care services for seniors with a network of more than 1,000 franchises in Canada, the United States and over a dozen other countries.

The Home Instead Senior Care Foundation was created in 2003 to further the philanthropic mission of serving seniors. The foundation's objective is to provide financial assistance to non-profit organizations specializing in projects that improve the quality of life for seniors.

For more information:

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End Notes

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- ^{xi} Unknown. (2010) Aging baby boomers will count on extended family and nontraditional networks. Senior Care Canada, Second Quarter 2010