

Findings Report

Demographic Planning
Commission

December 2008



Alberta

Acknowledgments

The Commission thanks the thousands of Albertans who took time to share their perspectives, views and knowledge in support of this process. With the benefit of their input, Alberta is well positioned to plan for a prosperous and bright future.

The Commission would also like to thank the staff of Alberta Seniors and Community Supports for their outstanding support.

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- **Donna Lynn Smith** – Past President, Alberta Association on Gerontology
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Message from the Chair

I am honoured to present the Findings Report of the Demographic Planning Commission. The Commission, appointed by the Honourable Mary Anne Jablonski in May 2008, conducted dialogue sessions with Albertans during the summer of 2008. This report is a culmination of their findings. The expertise of the Commission members is evident in the considered advice that they have provided on the many issues and concerns identified by Albertans.

Engaging over 100 stakeholder organizations that represent the provision of programs and services to thousands of seniors and soon-to-be-seniors across Alberta, the Commission held facilitated discussions in Lethbridge, Calgary, Red Deer, Edmonton and Grande Prairie. In addition, all Albertans were invited to engage in the conversation by participating in an on-line survey during July and August 2008. A total of 10,170 Albertans participated in the survey. They expressed their views, concerns and opinions on current and future issues and needs of seniors, as well as, the roles and responsibilities of all sectors of society in meeting these needs.

It became very clear to the Commission that seniors are an integral part of the dynamic population that makes Alberta a great place to live, work and raise a family. Seniors enrich Alberta with their experience, wisdom, enduring spirit and commitment to the community. It also became evident that chronological age no longer defines who is a senior. A person's capability to function in society is replacing age as a measure to determine the need for support or special services. Today, seniors are working and contributing to society far past the traditional retirement age of 65 and that trend will likely continue into the future. The Commission was told that a new term to define seniors should be considered by society. The Special Senate Committee on Aging recently proposed three broad categories – "young old," "middle old," and "frail old" as a more appropriate description for adults historically referred to as seniors. These proposed broad categories highlight the diversity of seniors and the importance of focusing on need rather than age in constructing policies and programs for seniors and for Albertans of all ages. The Commission supports this broader description; however, society will determine how to define future seniors.

Alberta is aging and the Commission heard that it is imperative to plan now for a larger senior population. This growing senior population will have unique needs and expectations. Albertans have always been self-reliant and entrepreneurial; it is part of what defines this province and that spirit will encourage and respond to the changing needs of the increasing aging population. The Commission was impressed to learn of the range and complexity

of issues faced by seniors, and the need for better integration and coordination of all levels of governments and organizations that provide services and supports to seniors. Government needs to continue to work to enhance relationships among ministries and between the various sectors that serve seniors, and provide more integration and better coordination in the delivery of supports and services to seniors who need them.

The complexity and inter-relatedness of the issues identified in this report reinforce the need for an Aging Population Policy Framework, to guide the future development of policies, programs and services. The principles, values, and advice from the Commission included in this report will serve as foundational elements for the development of the framework. The need for additional work is also cited and should be undertaken as an integral step in the framework's development.

It is with optimism and confidence that I bring forward this report. I have optimism in the role that seniors will have in Alberta's future; and confidence in the effectiveness that seniors will have in promoting strong and vibrant communities in a socially and environmentally responsible Alberta. Each of us will become a senior, and our work today and in the future will continue to make this province a beacon of hope and prosperity well into the future. Seniors today and tomorrow will continue to promote well being, compassion, mentorship, commitment to community and wisdom across generations.

Original signed by:

George VanderBurg, Chair
Demographic Planning Commission

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EXECUTIVE SUMMARY

Over the next few decades, the average age of Alberta's population is expected to increase. This is due to a number of factors, including lower birth rates, longer life expectancy and, significantly, the increasing age of baby boomers. Alberta has over 370,000 seniors – residents who are 65 years of age or older – or roughly, one in 10 Albertans. In less than 20 years the number of seniors in Alberta will double. Population projections estimate that by 2031, one in five Albertans will be a senior.

This change will create opportunities and challenges for Alberta. Although today's seniors have higher levels of education and longer life expectancies than past seniors, there are some trends that raise questions about the quality of life that future seniors will have. For instance, Alberta's population is experiencing rising rates of obesity, chronic illness and mental health problems. Significant in-migration and immigration to Alberta is creating a more diverse population, and many new Albertans face language barriers or under-employment. Many Albertans face barriers to greater participation in the labour force and mainstream society, including those with disabilities and Aboriginal Albertans. These additional demographic factors will influence the characteristics of Alberta's future seniors population.

The Government of Alberta will be developing an Aging Population Policy Framework to help Alberta government ministries plan programs, services and capital investments to meet the changing needs of Alberta's aging population. The Alberta Government established the Demographic Planning Commission (the Commission) to help guide the development of this framework by consulting with Albertans about their views and adding its own expert advice and insight into issues.

Throughout the summer of 2008, the Commission gathered input from Albertans about the issues facing current and future seniors, and their perspectives regarding the shared roles and responsibilities of individuals, families, communities and governments in addressing these issues. To obtain a large volume and range of input, the Commission held full-day dialogue sessions across Alberta with stakeholders involved in seniors issues, and conducted a widely-advertised internet-based survey. Over 100 stakeholders participated in the dialogue sessions and over 10,000 Albertans completed the internet survey. The Commission heard from people in their senior years as well as younger Albertans, including baby boomers looking ahead to their 60s and beyond.

Albertans who participated in the Commission's input process identified a number of important issues facing Alberta's seniors, and the ways they believe these issues should be addressed. Albertans told the Commission that the Alberta government has primary responsibility for ensuring programs and services are available for seniors, especially in

health care. Participants identified major roles for the Alberta government such as ensuring quality in health care, setting standards for senior care, creating long-term care facilities and building the health workforce.

The Commission used its expertise and background to examine the variety of issues raised by Albertans. From this process, the Commission developed a number of policy themes that the Alberta government should address as it develops an Aging Population Policy Framework:

Enabling seniors to remain in their own homes

Albertans said that as seniors, they will want to live in their own homes for as long as possible. Individual seniors, in consultation with their families, decide where they live – or, age in the right place – based on factors such as cost, access, proximity to services and personal preferences. To successfully remain in their homes, seniors need affordable housing and services, access to adequate supports and more choice in housing. The Alberta and municipal governments, not-for-profit agencies and the private sector need to work together to improve the affordability and choice in housing for seniors.

Providing services to seniors in the community

The availability and accessibility of services is a critical issue for seniors. Home care, home support (such as yard work and house cleaning), and personal care services will be in higher demand. The private sector can meet much of this demand, but some seniors will not be able to obtain services from the private sector. The Alberta government, municipal governments and not-for-profit agencies must ensure subsidized and low-cost services are available for seniors in need. Policy makers also need to ensure the continued strength of not-for-profit agencies and reasonable access to services in both urban and rural areas. Programs and services must be available to seniors when they need them, and designed in ways that address their needs.

Better connecting seniors with services

Alberta government departments and agencies need to work together in more integrated ways to better connect seniors with services. The government should examine factors such as eligibility criteria, mobile service delivery and system navigation. The Alberta government must also develop an interdepartmental coordinating committee or other mechanism that ensures policies, programs and services for seniors are planned and implemented in a coordinated fashion. The Alberta government also needs to examine how provincial, federal and municipal programs can work together in more seamless ways. The new Aging Population Policy Framework should also establish criteria to assess the development of policies, programs and services for seniors.

Building the workforce

The growing senior population will result in increased demand for senior-related services from both the private sector and community-based service providers. Labour shortages currently threaten the availability of services throughout the province. Policy makers need to consider ongoing labour needs in fields of senior care, and ways to increase the levels of accreditation, respect and remuneration of these jobs. The Alberta and federal governments, and the private sector, also need to encourage the continued participation of seniors in the labour force. A majority of seniors will likely want or need to continue working past the age of 65 and they must be able to do so.

Undertaking appropriate transportation and capital planning

Retaining mobility and having accessibility to public places goes to the core of seniors' independence. Seniors must be able to get around. Communities and governments need to consider the accessibility and mobility needs of seniors when planning and coordinating transportation, infrastructure and land use, including the walk-ability of streets and neighbourhoods. Policy makers must encourage barrier-free design and construction. The roles of governments, communities and the private sector need to be considered in planning and addressing capital requirements, such as long-term care facilities, supportive living, lodges and affordable housing.

Meeting the health needs of seniors

Albertans are concerned about health care access, particularly as they age and anticipate needing more health services. They expressed special concern about the shortage of health care workers, rising out-of-pocket costs and the organization of the health system. Many rural seniors do not have access to basic health services in their communities, and disabled Albertans have trouble accessing barrier-free health services. The Alberta government and public health bodies must continue to expand the health workforce, ensure it has enhanced training for senior care, and ensure it delivers senior-friendly care. There is also a need to encourage individuals to practise healthy living. Policy makers will need to consider how government can encourage fitness, recreation and healthy behaviour and in preventing illness and injury.

Determining how to provide government support

Albertans have varying degrees of financial literacy, expectations about the resources they will need, and beliefs about what assets they expect to use. Many Albertans are concerned about the sustainability of Alberta government programs and services due to a larger senior population. Although they believe that certain government assistance should be targeted to seniors in need, they also believe that publicly-funded health care services should be universally provided to all seniors. It is absolutely critical for policy makers to clearly establish and communicate the roles and expectations of the individual, the family, the private sector and the Alberta government in financing senior years. Further research and study must inform this work.

Supporting the role of the family

Families, friends and neighbours provide vital support to seniors. Informal caregivers face growing demands on their time and resources from the realities of modern life. Many are under strain financially and emotionally. Friends, families and neighbours play increasingly important roles as the population ages. The Alberta government must support care givers that face the rigours of caring for senior friends and family members.

Fostering respect and dignity toward seniors

Alberta communities need to provide safe, open and inclusive environments for seniors, and help break down ageist attitudes. Wider adoption of senior-friendliness is needed to foster better connections between seniors and their communities, to help prevent social isolation and to ensure seniors are part of mainstream society. Better connections between seniors and other age groups, including young people, should be encouraged. Policy makers also need to address the unique needs of senior health care, including end-of-life care, to ensure seniors are treated with respect and dignity.

Raising awareness among future seniors

There is widespread concern that future seniors may not be planning sufficiently for their senior years. They may not fully appreciate how long they will live, what services they will require and what age-related health issues they will face. Future seniors also may not have thought about how they will spend their time, where they will live and who will care for them. Policy makers need to encourage and support individuals and families in making such preparations.

Principles

The Commission also suggests that policy makers adopt the following principles to underlie the design and funding of programs and services for seniors:

- The individual, their family, the local community and the provincial and municipal governments share responsibility for ensuring Albertans have adequate resources and access to services for their senior years.
- The government should base taxpayer-funded programs and services for seniors funded on evidence to ensure the effective use of taxpayer resources.
- The government should establish and maintain standards for support and care of seniors.
- The government should regularly evaluate programs and services for seniors funded by Alberta taxpayers to ensure they are achieving their stated objectives.
- Mechanisms should continue to be in place to ensure public accountability for the expenditure and use of tax dollars.
- The Alberta government should consider current and future needs from an increasing senior population in the development of its policies and programs.
- Alberta government policies, programs and services should not result in an unequal inter-generational distribution of tax obligations.
- Programs and services for seniors funded by Alberta taxpayers should be sustainable over the long-term.

As with past generations, future seniors will bring evolving attitudes and life experiences that will contribute to new trends in senior living. Future seniors will live longer, work longer and engage in a wider range of activities and pursuits. Seniors increasingly refuse to be defined by age – the very definition of a “senior” is rapidly losing meaning.

With the benefit of Albertan’s input, expert advice and further study, Alberta will be prepared for the complex and challenging realities of its current and future seniors.

THE DEMOGRAPHIC PLANNING COMMISSION

Getting ready for the future

Over the next few decades, the average age of Alberta's population is expected to increase. This is due to a number of factors, including lower birth rates, longer life expectancy and, significantly, the increasing age of baby boomers.

Statistics Canada defines the baby boom generation as the cohort of individuals born between the years 1946 and 1964. Baby boomers aren't the only Albertans who are aging; every generation ages. Alberta needs to plan for all future seniors, not just baby boomers.

What is unique about the baby boom generation, though, is its large size relative to other population cohorts. This population bulge will exacerbate trends among Alberta's seniors. Simply put, as baby boomers reach age 65 and beyond, their impact will be more noticeable due to their sheer numbers. The effects will be impossible to ignore.

The aging of Alberta's population is expected to create a variety of opportunities and challenges in a number of areas including health care, income support, housing, transportation, the labour force, accessible public infrastructure, and family and community supports.

Alberta needs to be prepared for the reality of changing demographics.

The Government of Alberta established the Demographic Planning Commission (the Commission) to help lay the groundwork for the development of a new Aging Population Policy Framework. Although a number of demographic factors will affect Alberta over the next number of decades, the Commission's work focused on aging. The Alberta government instructed the Commission to solicit the input of Albertans and provide expert advice and insight into the issues, opportunities and challenges that will attend Alberta's aging population

The Commission's work is one element of the government's work to develop the Aging Population Policy Framework. The framework will also be based on other independent research and analysis undertaken by the government.

Ultimately the framework will guide Alberta government ministries as they plan policies and programs, so that current and future seniors receive programs and supports appropriate to their needs and the ability to exercise choice. The Framework will identify the opportunities that an aging population offers Alberta. Importantly, it will also clarify the roles and responsibilities of the private sector, governments, communities, families and individuals in meeting the needs of seniors.

The Demographic Planning Commission

Premier Stelmach issued a mandate to the Minister of Seniors and Community Supports to “establish a Demographic Planning Commission to provide analysis and proposals to prepare for the needs of an aging population and ensure facilities and supports are available to seniors.”

On May 29, 2008, the Honourable Mary Anne Jablonski, Minister of Seniors and Community Supports, announced the Commission, with the mandate to “consult with Albertans to help develop an Aging Population Policy Framework, which will guide government decisions in the years ahead on seniors’ programs and policies.”

The Commission was tasked with asking Albertans about:

- The issues facing current and future seniors;
- The shared roles of governments, communities, families and individuals in meeting the needs of future seniors; and
- How they think public programs, services and supports for seniors should be provided and sustained over the long term.
- The Minister asked the Commission to report its findings in fall 2008.

Gathering input to inform future planning

The Commission worked throughout the summer of 2008 to gather a large volume and range of views from Albertans. It held five dialogue sessions with key stakeholders from organizations involved in senior-related programs and services. These included representatives from advocacy groups; not-for-profit agencies that plan and deliver services to seniors; municipal governments; Family and Community Support Services (FCSS) boards; the health care sector; the development and housing sector; and the financial sector. As well, members of the Seniors Advisory Council for Alberta attended as observers and provided their perspectives to the Commission.

These full-day dialogue sessions were in July in Lethbridge, Edmonton, Red Deer, Calgary and Grande Prairie. Over 100 stakeholders attended the dialogue sessions. Some spoke on behalf of their employers, agencies and organizations; some also came with personal views shaped by years of experience. Albertans from many age groups took part – from seniors to baby boomers to younger “echo-boomers” – representing both rural and urban areas of the province. They spoke openly, offering their perspectives as professionals involved in working with seniors and as Albertans who, with their families, face and deal with issues around aging. Appendix 1 lists dialogue session participants.

At each dialogue session, the Commission asked participants to identify and describe the issues facing Alberta's current seniors. It then asked participants whether future seniors would face these same issues, or how these issues might impact future seniors differently. It also asked them to identify and describe additional or new issues that future seniors may face.

Participants then examined the top issues they had identified. They discussed how these issues should be addressed and who should be responsible for addressing them. Participants discussed the roles of the individual, the family, the community, various levels of government and the private sector.

To gather additional input, the Commission also conducted an internet-based survey. The survey ran from July 14 to September 2, 2008. The government advertised the survey widely, and over 10,000 Albertans responded. The survey asked a range of questions about the issues Albertans expect to face as seniors, who they think is responsible for addressing certain issues and their views on service delivery. This survey allowed a large number of Albertans to participate in the Commission's process. Appendix 2 provides top-line results of the survey.

While the survey results are informative, they were not scientifically validated. The results show the range of views of Albertans of all ages and highlight the importance respondents attach to various issues. The results also provide insight on areas of agreement and disagreement in the opinions of Albertans. Many of the results were consistent with what the Commission heard at its dialogue sessions.

The Commission also received written input from stakeholder organizations and met with organizations from stakeholder groups that the Commission felt were under-represented at the dialogue sessions. These included the financial sector, the housing development sector, the disability community and those involved in mental health issues. Appendix 1 lists those organizations.

The Commission thanks the large number of Albertans who took time out of their summer to provide their insights, knowledge and views to the Commission.

Setting the context

Alberta's seniors play an important and valuable role in our communities and enrich Alberta society with their experience, wisdom, community spirit and volunteerism. Ensuring that seniors remain healthy, safe and as self-reliant as possible is the basis of ongoing work by the Government of Alberta. It has a number of strategies and frameworks that address issues important to seniors.

In 1997, the Alberta government initiated a comprehensive review of long-term care services in Alberta with the establishment of a Long Term Care Policy Advisory Committee chaired by MLA David Broda. The Committee's final report, *Health Aging: New Directions for Care*, set out recommendations for Alberta's continuing care system, to address the needs of Alberta's aging population. The government also undertook a government-wide study on the impact of Alberta's aging population chaired by MLA Karen Kryczka, which issued its final report in 2000, *Alberta for All Ages: Directions for the Future*. Building on this work, the government created new policy frameworks regarding the health of seniors, including *Strategic Directions and Future Actions: Healthy Aging and Continuing Care in Alberta*; and *Alberta's Healthy Aging and Seniors Wellness Strategic Framework, 2002 - 12*.

Today, Alberta's continuing care system provides Alberta seniors with health, personal care and housing services to support their independence and quality of life. Alberta's policy framework for continuing care has three main streams: home living (for seniors who live in their own residence), supportive living (e.g., lodges or assisted-living settings) or facility living (i.e. long-term care facilities such as auxiliary hospitals or nursing homes). The government has worked to clarify roles and responsibilities, notably through the Supportive Living Framework introduced in March 2007. It has also reinforced standards for senior care in supportive living and facility living settings, with new standards introduced in April 2007 and updated in September 2008.

The government is also increasing the supply of affordable housing units, which will help Alberta seniors secure affordable homes. In response to the Alberta Affordable Housing Task Force, the government is supporting the development of 11,000 units by 2012.

Alberta is also pursuing a Family Violence Initiative and developing an Elder Abuse Policy Framework to help prevent and address abuse among family members, including seniors. Elder abuse occurs in a range of forms, with the most common being financial, and often involves family members.

The Commission notes these and other efforts being pursued in Alberta today, but recognizes that government programs, services and initiatives must grow and evolve to meet the needs of future seniors. The Commission identified the underlying interests and concerns of current and future seniors to help the government develop an overarching Aging Population Policy Framework, which will guide government policies and programs.

PLANNING FOR TOMORROW

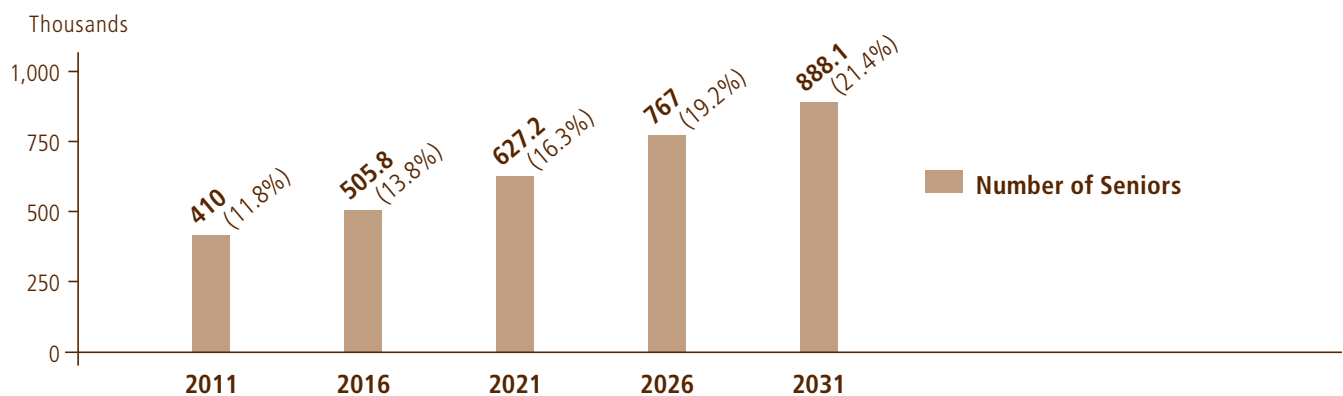
In examining the needs and concerns of Alberta's current and future seniors, the Commission started with a high-level look at Alberta's demographic trends.

In Alberta, a "senior" is defined as a person who is 65 years of age or older. The population of seniors in Alberta has been growing steadily for years. Between 1972 and 2007, the number of Albertans aged 65 and older increased by 193 per cent. In 2007, seniors comprised about 10.4 per cent of Alberta's population. However, this was lower than the national average of 13.4 per cent.

Alberta currently has over 370,000 seniors, about one in 10 Albertans. Each month, the population of seniors in Alberta rises by about 1,000. This gradual growth is expected to continue until 2011, when the first members of the baby boom generation begin to reach age 65. After this point, the number of seniors in Alberta will increase more rapidly; as a result:

- In 10 years, Alberta can expect to have 555,000 seniors.
- In less than 20 years, the number of seniors in Alberta will double.
- In 2031, when the baby boom generation has reached age 65, Alberta is projected to have 880,000 seniors. One in five Albertans will be a senior.

Alberta Seniors' Population Projections



The majority of Alberta's seniors lived in urban areas, in their own homes, with no mortgages. According to the 2006 Census, 81 per cent of Alberta's seniors lived in urban areas, and 62 per cent lived within the Census Metropolitan Areas of Edmonton and Calgary. About two-thirds (71 per cent) were living in homes they owned – the highest rate of home ownership among Albertans. Of those seniors, 80 per cent had paid off their mortgages.

Seniors have increasing levels of formal education. In 1976, over 56 per cent of Alberta seniors had less than grade nine education, and only two per cent had a university degree or higher. By 2006, the proportion of seniors who had earned a university degree had increased to 10 per cent.

Alberta seniors appear to stay in the labour force longer than other Canadian seniors. Alberta has the second-highest median age of retirement in Canada, at 63.7 years, and this has been increasing. Many seniors are also avid volunteers. Over a third of Alberta seniors participated in volunteer work in 2004, and they contributed more hours on average than non-seniors (254 hours per year versus 166 hours per year).

Statistics and trends suggest many seniors are enjoying a higher quality of life:

- The average income of seniors has been rising steadily for the last 25 years. The average pre-tax income of senior families in Alberta was \$56,000 in 2005, up from \$45,200 in 1984 (based on 2005 constant dollars).
- In 2005, about 60 per cent of Alberta seniors' average income came from sources not related to government transfers, and the majority of this came from private pensions, employment earnings and investments.
- Alberta seniors are living longer. Between 1971 and 2003, there was an 18 per cent increase in life expectancy from age 65. An Alberta senior who turns 65 is now expected to live, on average, for an additional 21 years.
- In the 2004 Public Survey About Health and the Health System in Alberta, 78 per cent of Alberta seniors reported they enjoyed excellent, very good or good health.

However, there are other statistics and trends in Alberta that will shape the issues and challenges faced by future seniors. For example, current lifestyle trends may affect the health of future seniors:

- In 2005, an estimated one out of every two Albertans was overweight or obese, with middle-aged males forming the highest proportion of overweight and obese adults.
- In 2005, 22.7 per cent of Albertans reported that they smoked cigarettes daily or occasionally. The highest percentage of smokers is among those aged 20 - 24; 40 percent of males and 30 per cent of females in this age group smoke.
- The proportion of heavy drinkers in Alberta has increased from 16 per cent in 1994-95 to around 22 per cent from 2000-05. A heavy drinker is defined as a person who has five or more drinks at one sitting, 12 or more times per year.
- Between 1994 and 2003, the proportion of Albertans who report that their activities are limited as a result of a long-term physical or mental condition or other health problem increased.
- Between 1986 and 2003, mental health problems increased among all age groups, as did the proportion of the Alberta population receiving physician services related to a mental health disorder. Each year approximately one in five women, and one in ten men, see a physician for a mental health problem.
- Rates of hypertension, cardiovascular disease and type II diabetes have been increasing.

Alberta's population is growing rapidly and becoming increasingly diverse. For instance, Alberta has received tens of thousands of new residents over the past decade as a result of inter-provincial migration.¹ Since 2002, the number of landed immigrants coming to Alberta has also been rising.² This population growth is expected to continue and will likely place increased pressure on infrastructure, especially housing, the education and health systems and the environment. It will also increase demand for social services and supports.

Steady employment growth in Alberta may also impact future seniors. Alberta continues to lead North America in job creation and has the third highest employment rate. Demand for labour is expected to grow faster than the number of workers available, which could lead to a labour shortage of 111,000 workers by 2017.³

Economic factors, including the earning power of new Albertans, may affect the financial position of future seniors:

- Sixty-one per cent of Canadian baby boomers still have a mortgage on their home.
- According to Alberta research, approximately 29,000 immigrants with post-secondary credentials arrived in Alberta between 1997 and 2001, but about half are unemployed or under employed.
- The 2007 unemployment rate of Aboriginal Albertans living off-reserve stood at 7.7 per cent, while Alberta's overall 2007 unemployment rate was 3.5 per cent.

Overall, these statistics and trends tell us that a variety of factors – social, economic and environmental – will influence the characteristics and circumstances of Alberta's future seniors. We don't know exactly what the future will hold.

What we can say with certainty is that the population of seniors in Alberta will grow, and that it will be more diverse. Albertans on average are also living longer, and their senior years may span decades past age 65. There are many cohorts within the population of seniors, with different challenges facing them at different stages of life. Over the course of their senior years, Albertans' health, financial and social circumstances evolve.

Alberta needs to be ready for any challenge and to respond to the changing needs and priorities of Albertans as they age.

¹ *Annual Alberta Labour Market Review, 2007, Alberta Employment and Immigration, 2007;* http://employment.alberta.ca/documents/LMI/LMI-LFS_2007_Imreview.pdf

² *Ibid.*

³ *Alberta's Occupational Demand and Supply Outlook, 2007-17, Alberta Employment and Immigration, 2007;* http://employment.alberta.ca/documents/LMI/LMI-LMF_occ_demand_supply.pdf

WHAT THE COMMISSION HEARD

The input that Albertans provided to the Commission identified issues that are important for current and future seniors and indicated Albertans' perspectives about who should take responsibility for addressing these issues. Those issues include:

- Affordable and accessible housing;
- Access to health care and practising healthy living;
- The availability of services and the ability to access services;
- Workforce shortages and their impact on services for seniors;
- Transportation, mobility and accessibility in and between communities;
- The role of families and communities in supporting seniors;
- Addressing financial needs and resources; and
- Preparing for senior years.

Although the shape, scope and degree of impact may evolve over time, Albertans told the Commission that the major issues facing future seniors won't be all that different from those facing current seniors. The Commission heard this message at its stakeholder dialogue sessions and overwhelmingly through its online survey. Significantly, respondents to the survey identified the same five most important issues for both today's and tomorrow's seniors. Over 80 per cent of survey respondents identified affording the cost of living as by far the most important issue facing both current and future seniors.

Most Important Issues Facing Seniors

Current Seniors

- 1 Being able to afford the cost of living
- 2 Being able to stay in the home
- 3 Affordability of pharmaceuticals and health care aids
- 4 Affording costs of home ownership
- 5 Finding a family doctor or getting access to health care

Future Seniors

- 1 Being able to afford the cost of living
- 2 Finding a family doctor or getting access to health care
- 3 Being able to stay in the home
- 4 Affording costs of home ownership
- 5 Affordability of pharmaceuticals and health care aids

Housing and Living at Home

The Commission heard clearly that seniors want to live in their own homes for as long as possible. Ninety per cent of survey respondents agreed with the statement, “I want to live in my own home during my senior years.”

CREATING CHOICE IN HOUSING

Many participants in the dialogue sessions discussed the importance of being able to “age in place,” and explained that aging in place doesn’t necessarily mean staying in the same place, but in the right place. The choice of physical location and the attributes of their homes may change with time based on a range of factors, including cost, access, proximity to services and personal preferences. Nearly 91 per cent of survey respondents said that individual seniors are responsible for where they will live as a senior, and 44 per cent said the family also has a role.

The Commission heard that more housing options will need to be created, especially affordable housing. Participants said that securing affordable housing is difficult for seniors – especially those with disabilities, many of whom have limited income and specialized housing needs.

The Commission heard several views on the role of the private sector in creating more housing choices, including affordable housing. Some participants were sceptical of the private sector, suggesting that developers are too focused on current market demands and therefore build housing that doesn’t meet seniors’ needs. Others disagreed, noting the private sector adapts to market conditions, and that future seniors will represent a large market that will influence building trends.

“There is a pivotal role for private industry to develop housing choice. It is a huge marketplace and the private sector needs to be engaged.”

— Edmonton Participant

Participants from the development industry said they are open to creating more housing choices for seniors, but cost is always a factor. Greater choice usually comes at a greater cost. They also explained that financing is sometimes a limiting factor, noting that many financial institutions will not loan developers money to build in smaller communities.

Many said governments have a role in creating choice in housing. Participants pointed to incentives, zoning changes and other planning and policy mechanisms government could use to encourage options such as:

- Secondary suites and granny suites, which could also help connect seniors with other people, preventing social isolation;
- Mixed-use neighbourhoods, with services located close to residential areas;
- Mixed-age developments that integrate seniors with individuals and families of all ages;
- Housing options that are integrated with services and supports.

Participants also discussed the need for supportive-living and facility-living options. This was reinforced by survey results, where 54 per cent of survey respondents say they “expect to be in government-funded assisted living at some point” in their senior years. Eighty-nine per cent place responsibility for creating long-term care facilities with the government and 69 per cent indicated community also has a role.

Governments need to be planning now, the Commission heard, to ensure that sufficient units are constructed to meet expected demand. Some participants noted that the current process, whereby government tenders and funds construction, and units are built and managed by private companies or not-for-profit agencies, works well. Others said that government should consider changing the funding model by providing subsidies to individuals rather than facilities. They felt this would place choice in the hands of seniors and give operators the incentive to create and manage facilities that are high quality and serve seniors’ needs.

“Simple things like walk-in bathtubs would enable more function at home so that seniors can stay in their homes longer, rather than go into assisted living.”

— Lethbridge Participant

The Commission also heard from participants who said that government planning needs to carefully consider how the number of seniors will change over time. These participants worried that temporary peaks in the population of seniors could result in overbuilding facilities that become obsolete over time. Sustainability, they said, needs to be a factor in assessing capital requirements.

ENABLING SENIORS TO REMAIN IN THEIR HOMES

Participants said that housing affordability and accessibility will both be important issues as more seniors remain in their homes.

Participants suggested that many seniors will be in strong financial positions in regard to their homes; for example, 69 per cent of survey respondents think they will pay off their homes before they reach their senior years. Participants also noted, however, that a number of seniors will require government support to remain in their homes.

With respect to affordability, participants cited property taxes as a major concern. Although programs already exist to subsidize a portion of senior's property taxes, some said property taxes should be deferred entirely for seniors until their homes are sold. Others disagreed, saying this would result in large tax bills down the road that seniors might not expect. Seventy-four per cent of survey respondents said that paying taxes is an individual's responsibility. However, many respondents said that government has a role to play in providing financial assistance. Seven in ten respondents indicated that government should target support to help seniors in need of afford housing.

With respect to home accessibility, the Commission heard that Alberta's objective should be the creation of more barrier-free housing. This includes architectural features such as wider doorways and hallways, adjustable-height countertops, bathrooms with showers, open floor plans and at-grade entrances. New construction or supports that help seniors retrofit their existing homes can help create more barrier-free housing.

Some said the government should mandate the use of universal design standards for all new homes to create more barrier-free housing. Others disagreed, saying this would add greater cost to developments and make homes less affordable. Participants from the development industry said the significant additional cost of barrier-free construction limits the private sector's ability to respond. Many seniors who require these features cannot afford the additional costs, resulting in limited market demand.

Programs currently exist to help seniors retrofit their homes with barrier-free upgrades, but participants said these programs are complex and difficult for seniors to access. Many said that governments and communities should help seniors navigate the process of obtaining home renovations. Some seniors will require personal assistance with each step of a renovation process, while others would benefit greatly from a handy checklist on how to hire a contractor. Survey respondents say that home renovations are the responsibility of individuals (91 per cent) and families (52 per cent). Over six in ten respondents say that government should target financial assistance with home renovations to seniors in need.

“Seniors need opportunities for exercise and a range of socialization activities.”

— Calgary Participant

Healthy Living

Nearly eight in ten (79 per cent) survey respondents said they worry about whether they will be healthy in their senior years. Over nine in ten (93 per cent) respondents said that personal health and wellness is an individual's responsibility. However, they also said that government (39 per cent) and families (23 per cent) have roles to play in this regard.

The Commission heard broad input concerning the need for healthy living and injury and illness prevention among future seniors. Many participants noted these will be essential to alleviate future demand on the health care system. Some said that future seniors will make greater use of private sector products and services aimed at fitness, recreation and healthy living.

However, participants cited a range of ways in which governments and communities could encourage healthy behaviour and preventive care, including:

- Senior-friendly planning of infrastructure (such as streets, sidewalks, curbs, parks and recreational facilities) that make it easier for seniors to be physically active;
- Urban planning that places services such as grocery stores close to residential areas, so that seniors can obtain healthy food;
- Funding not-for-profit senior centres and recreation facilities to provide programming to help future seniors stay active and healthy; and
- Encouraging and providing support for the use of mobility aids around the home (such as grab-bars) that would help prevent injuries due to falls.

Health Care

Participants underlined the critical importance of health care. Nearly half (49 per cent) of survey respondents think that baby boomer seniors will have better overall health than today's seniors. Over half (57 per cent), however, think baby boomer seniors will be worse off when it comes to access to medical care.

IMPROVING ACCESS TO HEALTH CARE

The Commission heard a great deal about health care access. These concerns fell into three main areas: workforce issues, cost concerns, and the organization of the health care system.

Participants were particularly concerned about Alberta's ongoing health workforce shortage. Nearly three-quarters (74 per cent) of survey respondents said that government is responsible for ensuring health professionals are available. Many participants said governments and public bodies need to plan ahead and train a sufficient number of health professionals to meet expected future demand. Some said that students need to be encouraged to study health areas that will be in high demand, and that pay rates in these fields need to be raised to attract workers. Participants also said that health practitioners need to change how they work to deal with staff shortages, for example, by working more collaboratively and expanding scopes of practice.

In regard to costs, many participants expressed the view that out-of-pocket medical costs have been rising and are difficult for many seniors to afford. The structure of costs can also affect the ability of seniors to remain in the home. For instance, some health care services are covered by the Alberta Health Insurance Plan if they are provided in a hospital, auxiliary hospital or nursing home, but a senior must pay out-of-pocket for the same services if he or she remains in their own home. These costs can have the unintended consequence of pushing a senior out of their home and into a long-term care facility. This results in greater pressure on the system and higher costs overall.

“I’m concerned that Alberta’s medical training institutions can’t produce enough medical personnel to meet our future needs.”

— Lethbridge Participant

Participants also provided considerable input regarding the organization of Alberta’s health care system and their ability to access medical services.

Survey respondents placed shared responsibility with individuals (46 per cent) and governments (32 per cent) for getting the medical care they need. The Commission heard that there are widely varying levels of medical services across the province and services are often spread out among and between communities.

Participants said that rural seniors are facing immense challenges. Some communities do not have a family doctor. Participants explained that rural seniors must frequently travel to larger urban centres for medical care – in some cases, for even the most basic medical appointments. Some rural seniors must travel hundreds of kilometres. This introduces significant transportation challenges and costs. Seniors who are unable to travel risk going without the medical care they require. Others end up moving to larger centres to get the care they need, leaving behind a lifetime of community connections.

“As you age you have more health issues... The transportation costs to access services far away don’t compute anymore, and you’re forced to move away.”

— Grande Prairie Participant

Participants told the Commission that health services need to be coordinated with transportation services so that seniors can readily access the health care they need. Some suggested that mobile health services can also play a greater role, by bringing health services to people.

The Commission also heard that access to health care is difficult for those with disabilities. Many doctors’ offices do not have barrier-free facilities. There are also a limited number of facilities with special services such as respirators, especially in rural areas. Those with disabilities also tend to face medical challenges much earlier in life and their physical limitations can become worse with age, resulting in greater medical needs.

Some participants said that future seniors may be willing to spend their own money to secure better access to health services, and that the private sector could play a greater role in responding to demand. Others said the private sector should not play a larger role in health care, and that the Alberta and federal governments will simply need to add more money to the health care system to meet higher demand.

ENSURING SENIOR-FRIENDLY HEALTH CARE

As future seniors use the health system more often, health service delivery will need to become more senior-friendly and more patient-focused. Nearly six in ten (59 per cent) survey respondents said the government is responsible for quality in health care.

“In 2005-06, 22% of Albertans aged 65 and over were treated by a physician for a mental disorder.”

— Submission by Alberta Mental Health Board

Participants told the Commission that care providers need to treat seniors with compassion, dignity and respect. Some suggested more hands-on training in seniors' care for health professionals. Eighty per cent of survey respondents said the government is responsible for setting standards for senior care.

The Commission also heard the health care system needs to prepare for specific issues that will have growing prominence. One such issue is mental illness. The Commission heard that in 2005 - 06, over one in five Alberta seniors were treated for a mental disorder,⁴ and that the prevalence of mental disorders is increasing in Alberta.⁵ Participants said that mental health care needs to be better integrated with other health services, and that physicians and families will need to work together to help ensure good mental health among seniors.

Another issue with rising prominence will be end-of-life care. Albertans will raise questions about end-of-life care decisions, including how to protect seniors with reduced competencies, more frequently in the future. Participants said that health leaders, governments and experts must be ready to have broad discussions about prolonging life. The roles and rights of individuals, families and the medical system will all be up for debate.

Availability of Services

The availability and accessibility of services is, and will continue to be, a pressing issue for Alberta's seniors. A large majority of survey respondents said the government has responsibility for making sure there are programs (76 per cent) and services (82 per cent) available for seniors; they also said communities share this responsibility (63 per cent and 68 per cent, respectively).

⁴ Analysis by Information Management, Alberta Mental Health Board, 2007.

⁵ Ibid.

THE SERVICES THAT SENIORS REQUIRE

We'll need people who can provide services like cutting grass and house-cleaning. But just when we need people to do these things, there's not going to be any labour."

— Lethbridge Participant

The Commission heard about three areas of senior care where labour force needs will continue to be high: home care, home support services, and personal care services.

Home care refers to the range of health support and maintenance services that are provided in the home setting, such as health promotion and teaching, nursing, rehabilitation and end-of-life care. Participants also noted that mental health services in the home will be increasingly important. Alberta currently offers some home care services based on the assessed needs of a patient or client. Participants said that home care demand will increase as more seniors remain in their homes. Many noted the importance of home care for seniors who have reduced mobility or who lack access to transportation, including those with disabilities. Without home care, these seniors may be forced into institutions.

Home support services are a basket of non-health services that help seniors maintain their homes, such as snow shovelling, yard work and light housecleaning. Nearly three-quarters (73 per cent) of survey respondents said that individuals have responsibility for performing these kinds of tasks; 40 per cent said that families share responsibility. But over 30 per cent said that communities also have a role to play in providing this support. For many seniors, home supports are "that extra bit of help" that enables them to avoid moving into supportive-living or assisted-living facilities. Home supports also provide social interaction, helping prevent isolation and depression among seniors that live alone.

"There should be a minimum spectrum of services available in rural and urban Alberta."

— Red Deer Participant

Personal care services provide seniors with services such as personal hygiene, washing clothes, dressing, meal preparation and other basic self-care. For many seniors with mobility challenges or disabilities, personal care services are essential for maintaining day-to-day quality of life. Participants told the Commission that the demand for these services is high and growing, especially as Canadians from other provinces move to Alberta.

LACK OF RURAL SERVICES

Over a third (36 per cent) of survey respondents thought that future seniors will be worse off than today's seniors when it comes to the level of services and support available from the community, and nearly half (46 per cent) were similarly pessimistic about the level of services and supports available from government. Many participants expressed their belief that services are increasingly being pulled out of rural communities and consolidated in larger centres.

The Commission heard widespread concern that there is a growing disparity in service levels across the province, particularly between urban and rural areas. Participants said that service disparities impact current and future seniors, as well as governments and communities. Some of their observations included:

- A lack of home care or home supports can force seniors out of their homes and into institutions. With support, many of these seniors could thrive at home.
- Seniors in smaller and rural communities often must travel large distances to access services in a larger community. This adds significant costs for those on fixed incomes.
- Those who lack local services and do not have access to transportation may go without the services they need, which can lead to their isolation and deterioration.
- Increasing numbers of seniors may wish to move away from cities to smaller and rural communities, especially in the face of rising living costs. This will place an additional burden on already-scarce resources in these smaller communities.

Many participants said the Alberta government needs to show leadership in better integrating and organizing services, while maintaining local flexibility and decision-making. Some said that the Alberta government should work with communities, the not-for-profit sector and the private sector to ensure all Albertans have access to a minimum level of basic services. This, they suggested, would save taxpayers money in the long term, since it would help keep seniors in their homes rather than force them into assisted-living or long-term care facilities.

ENSURING COMMUNITY-BASED AGENCIES CAN PROVIDE SERVICES

“Unless financial support is given to provide operating funds for community supports and services, they may not be there in 5 years.”

— Edmonton Participant

As the population of seniors grows and the demand for services expands, the private sector will respond to the market and make services available to future seniors who can afford them. However, Albertans told the Commission that not-for-profit agencies play a vital role in providing subsidized and low-cost services to low-income seniors. These include home support services, transportation services and facilities such as lodges.

The Commission heard that not-for-profit agencies are under strain, facing increased demand for their services and rising operating costs. Many participants said that not-for-profit agencies also face challenges in recruiting volunteers, which is undermining operations that rely heavily on volunteer labour.

Participants said that governments and communities need to support not-for-profit agencies. Suggestions from participants included increasing operating funding to agencies, lifting administrative burdens, and encouraging and reducing barriers to volunteerism. One message to the Commission was clear: without support, not-for-profit agencies may not be able to continue providing current levels of services, let alone expand services to meet new demand. This will threaten the availability of services and lead to growing gaps.

WORKFORCE ISSUES ARE IMPACTING SERVICES

Alberta's ongoing workforce shortage also threatens the availability of senior-related services. Participants observed that the province stands to face a chronic labour shortage at a time when a larger population of seniors will demand a higher level of services.

Participants said that governments, communities and the private sector all have roles in building the workforce through training and attraction efforts. They suggested that the Alberta government could:

- Create additional post-secondary spaces in skill areas experiencing shortages;
- Use policy mechanisms, such as tax credits or student loan repayments, to attract workers from outside the province and retain Alberta-trained workers;
- Examine how government policy decisions affect the availability of labour;
- Promote career opportunities in senior care, especially among young Albertans, and;
- Expand training in smaller and rural communities to help attract new pools of workers into senior care.

“We need to look at the levels of pay and value placed on these services positions.”

— Red Deer Participant

Participants also said that governments and communities need to raise respect and remuneration for certain positions in senior care, especially for home support services such as house cleaning, yard work and other non-medical services. It is hard to attract people to this work, the Commission heard, because it is often low-paying, part-time and held in low regard. Some suggested the Alberta government examine how home support jobs could be standardized or accredited.

Recognized transferable credentials could raise the value and pay attached to these positions, helping attract more workers.

IMPROVING THE CONNECTION BETWEEN SENIORS AND SERVICES

An important aspect of service delivery is connecting seniors with available services. Participants told the Commission that many seniors are not aware of the services that are currently available and find it hard to access services they know exist. Family can help seniors locate services, but many seniors and their families live far apart.

Participants said that governments and communities need to explore new ways of connecting seniors with services. Many said technology should play a role – including internet, telephone, videoconferencing and mobile services that can easily reach out to seniors in their homes no matter where they live. They also suggested the government could encourage innovation in service delivery through a funding program similar to the telehealth service. Other participants said tried-and-true methods work best for some seniors, such as hard copy communications using large font type and personal help from human beings. Different seniors, participants observed, have different degrees of technological prowess.

“We hear over and over from seniors that they had no idea a particular service or program was out there... You need to connect seniors with these in meaningful ways.”

— Calgary Participant

Participants also said that services need to be easier for seniors to access. Some said that seniors must contact the Alberta government at several different points to access multiple services and that services often have conflicting eligibility criteria. Participants felt the Alberta government should pursue more streamlined approaches to service delivery, through efforts such as one-stop-windows or system navigators.

FUNDING NOT-FOR-PROFIT SERVICES FOR SENIORS

Not-for-profit providers of senior services usually derive their funding from a variety of sources. This includes the individual who uses the service and pays a subsidized user fee based on ability to pay. Not-for-profits also engage in fundraising activities or receive donations from the private sector. However, the Alberta government provides significant funds through two programs that flow through municipalities: Family and Community Support Services (FCSS) and the Municipal Sustainability Initiative (MSI).

“The whole community needs to solve the funding issue jointly... So that we can fund a range of coordinated services.”

— Lethbridge Participant

Under FCSS, the provincial and municipal governments respectively share funding on an 80 per cent/20 per cent basis. This allows communities to determine which support services they will fund to respond to local needs and preferences. Most participants said they like this system, but more funding is required. Some raised concerns that smaller, rural and remote municipalities with declining tax bases often have trouble providing their 20 per cent share, which contributes to the lack of available services.

Under the MSI, the Alberta government provides block funding to municipal governments to support local priorities. Each municipality is responsible for allocating this funding. Participants told the Commission that in some municipalities, other local priorities limit the amount of funding allocated to senior services. Some said that direct provincial funding to not-for-profit agencies would be preferable.

The Commission heard conflicting views over the best approach to funding not-for-profit-based services. Although participants agreed that services should be coordinated at the municipal level in order to maximize dollars, they also said funding should be spread around broadly to allow for broad coverage to ensure access. Participants told the Commission that the Alberta government and not-for-profit agencies share responsibility with municipalities for coordinating services, and that funding models should reflect this relationship.

Transportation and Accessibility

Transportation impacts every senior. Current and future seniors place paramount importance on maintaining their independence: virtually every survey respondent (98 per cent) agreed with the statement “My ability to do things for myself as a senior will be important to me.” Retaining their mobility and having access to public places goes to the core of seniors’ independence.

PROVIDING TRANSPORTATION ALTERNATIVES

The Commission heard very clearly that current and future seniors need transportation alternatives available to them. Two-thirds of survey respondents said they “worry about being able to get around” in their senior years.

“When you lose your driver’s licence, you lose your self-esteem.”

— Edmonton Participant

Participants said that many seniors regard their driver’s licences as symbols of independence. Many emphasized the importance of ensuring that seniors’ assessment for licences is based on driving ability, rather than age. Some participants were concerned about a public perception that seniors cause a disproportionate number of accidents; government, they said, must counter this perception. Other

participants suggested the government could help seniors keep their licences by improving road signage. Some also suggested that government help seniors gradually stop driving, rather than abruptly cancelling licences.

For seniors who are unable to drive, participants said, public transportation alternatives must be available. This includes options such as public transit, not-for-profit-based transportation services or subsidies for seniors to use private sector services.

Participants noted that rural seniors have particular transportation challenges, since inter-city public transit does not exist, and most smaller and rural communities do not have the tax base to offer public transit. Making more services available in rural areas, they said, would help address this concern.

The Commission also heard about the unique transportation needs of seniors with disabilities. Participants said that current specialized transportation services have limited availability and service levels are too restrictive. Many noted that these transportation services are also poorly coordinated, with some services unable to cross municipal boundaries. This forces passengers to disembark from one service and re-embark on another at each boundary. Participants suggested that municipalities should ensure their transit fleets are entirely barrier-free, making it possible for people with disabilities to more widely use basic transit services.

“Small communities have no bus services, taxi or community transportation service. A shortage of volunteers and liability issues are affecting transportation programs.”

— Submission from Northwest Region F.C.S.S.

Participants had diverging views about how to improve transportation access for seniors. Although some participants called for massive expansions of public transit, others were mindful of the large cost and were concerned such expansion would place an unfair tax burden on younger generations. Some said that existing levels of public transit simply need better planning, with transit routes coordinated with residential areas and plans.

Nearly two-thirds (65 per cent) of survey respondents said that individuals have primary responsibility for their transportation needs. Many participants in the dialogue sessions noted that individuals need to consider how their housing choices will affect their proximity to services and access to transportation.

CREATING ACCESSIBLE COMMUNITIES

Participants told the Commission that governments and communities can also help improve the mobility of seniors by making communities more accessible and barrier-free. This promotes walking, which also helps seniors stay physically active and helps prevent isolation.

“We have decades of older infrastructure we’re going to have to deal with – it’s not all accessible and senior-friendly.”

— Red Deer Participant

The Commission was provided with several examples of how municipal governments could improve community accessibility, including:

- Designing sidewalks and curbs to accommodate wheelchairs and walking aids;
- Placing park benches at regular intervals so that seniors have places to rest; and
- Ensuring sufficient lighting along streets and walking paths.

Participants noted that a great deal of existing municipal infrastructure is not barrier-free and may need changes to meet the needs of a larger population of seniors. At a minimum, they said, new infrastructure should be designed and built barrier-free. Some said that as a major provider of infrastructure funding to municipalities, the Alberta government should show leadership in this area. Others noted this requirement could add costs.

Families and Communities

An important ingredient in helping seniors remain healthy and happy is ensuring community connectedness: family members, neighbours, those in senior-serving agencies and those in the private sector all have roles to play in senior care.

“When you put day care centres next to seniors’ homes, synergies can develop.”

— Edmonton Participant

ENCOURAGING SENIOR-FRIENDLY COMMUNITIES

The Commission heard that Alberta communities need to provide safe, open and inclusive environments for seniors and must work towards breaking down ageist attitudes. Half of survey respondents said that communities are responsible for ensuring they are senior-friendly. Participants in the dialogue sessions echoed this need for community leadership and explained that becoming senior-friendly involves local

leaders adopting an overall attitude that recognizes seniors as valued members of their communities.

Participants said that wider adoption of senior-friendliness will be important as the population of seniors grows and a new breed of senior becomes more common. Several projected that future seniors will increasingly refuse to let age define them and will resist stereotypes, attitudes and services that restrict their choices. They will also wish to remain connected to mainstream society. For example, nearly four in ten (39 per cent) survey respondents said they would like to return to school and take classes, and 82 per cent said they want to travel. Future seniors are likely to be more politically active, more vocal, and use the power of their numbers to drive change, participants said, and communities would do well to respond now.

Many participants supported initiatives that promote wider adoption of senior-friendliness. They suggested a number of ways in which the Alberta government and municipal governments could act, such as:

- Working together on how municipal planning of infrastructure, residential and commercial zoning and transit should consider seniors’ issues.
- Developing programs that raise awareness among private sector organizations about the business opportunities in serving seniors and help them identify ways they can become more senior-friendly, such as store layout, product placement and labelling.
- Encouraging active engagement and involvement of seniors in community activities and events. As one participant said, “When you put seniors’ lodges next to child care centres, synergies can develop.”
- Examining ways of protecting seniors from incidents of abuse, through options such as legislation changes, community outreach, anonymous hotlines and awareness-raising among communities, service delivery agents and seniors themselves.

HELPING SENIORS STAY CONNECTED TO THE WORKFORCE

The Commission also heard that governments and the private sector will need to take action to encourage the continued participation of seniors in the labour force. Seniors will wish to stay connected to the workforce – as a way of remaining connected to their communities, and for financial reasons.

“Seniors have valuable experience and can take on mentorship roles.”

— Edmonton Participant

It is clear that many future seniors intend to remain in the workforce. Half of survey respondents said they plan to work when they are seniors. Forty per cent of respondents say they will continue to work in their current job or a different job after they reach age 65. Over one-quarter (26 per cent) say they will do so primarily because they need the money or wish to maximize their pensions, while another 16 per cent cite job satisfaction or a desire to keep busy.

Participants said that employers will need to offer a broader range of flexible work options such as job-sharing, part-time and casual work to attract and retain seniors. They also said that organizations will need to make in-house changes that recognize seniors as a valuable resource and take advantage of the experience they possess. Many said that private sector organizations may also need to create incentives to encourage seniors to keep working, such as pension plan supplements or benefit packages.

Participants said that governments will need to implement policy changes that make it easier for seniors to keep working, such as elimination of a perceived mandatory retirement age. Participants also recognized that the Alberta and federal governments have recently increased employment income exemptions. This has reduced claw-backs in senior benefits, helping remove a disincentive that discourages some seniors from working. The Commission heard that the governments may need to make further increases to the exemptions to help and encourage more seniors to participate in the labour force.

HELPING FAMILIES WITH SENIOR CARE

Participants told the Commission that governments and the private sector need to examine how they can improve policies and practices to support the involvement of family members in the lives of seniors.

Families play an important role in caring for seniors. Over half (57 per cent) of survey respondents said that families have the greatest responsibility, next to individual seniors themselves, for taking care of seniors’ emotional needs.

However, future seniors also believe the role of the family is changing. Only 16 per cent of respondents said they can count on family members to care for them in their senior years; and 80 per cent said they will not wish to live with their family or relatives in their senior years.

Participants observed that families today are more diverse and increasingly separated by distance. Family size has been shrinking, resulting in fewer children to share care of their parents. Many seniors do not have family members close by who can physically help with day-to-day needs. Participants delivering not-for-profit-based services said they are often filling roles that families used to assume. Whatever the challenges, a great number of families still provide support to their senior relative – financially, socially and emotionally. They do so regardless of their physical proximity, the demands of their own children and grandchildren and their age – many seniors are caring for their older, senior parents.

“People are having families later and being responsible for them longer. We need to look at how we support care givers so that they don’t get burned out.”

— Lethbridge Participant

The Commission heard that these families are under strain as they juggle the demands of caring for their senior relatives with the demands of caring for other family members and themselves. Some participants warned that some family caregivers risk succumbing to chronic stress, depression and burnout. In the worst cases, they said, this can lead to senior abuse.

Participants suggested that the provincial and federal governments should explore ways of supporting family caregivers. Participants offered many suggestions, including direct financial support, tax incentives or respite care services. They also suggested that the private sector support families by offering flexible work arrangements or related benefits.

SUPPORTING SENIORS WITH DISABILITIES

The Commission heard that seniors with disabilities need better support from governments, communities and the private sector. Many disabled seniors do not have family to help them in their senior years. Due to their reduced mobility, seniors with disabilities are at greater risk of becoming trapped in their homes and isolated. Members of the disabled community told the Commission that disabled Albertans are still too often pushed aside by society.

“Many disabled seniors have not been able to work, and don’t have a spouse or children to help them.”

— Participant from the Disabled Community

Participants told the Commission the Alberta government needs to show leadership in addressing the needs of all disabled Albertans, including seniors. This includes working with the private sector and municipal governments to help more disabled Albertans participate more fully in the workforce and the community. Participants also said that the Alberta government should require and enforce barrier-free construction standards for publicly-funded infrastructure projects.

Financial Perspectives

The financial perspectives of future seniors are likely to be as diverse as the people themselves – they have varying degrees of financial literacy, expectations about the resources they will need and beliefs about what assets they expect to use.

Survey respondents agreed that affordability was the most important issue they were facing, including affording the cost of living, home ownership, pharmaceuticals and healthcare. They also agreed that they needed to be prepared – nearly nine in ten (88 per cent) survey respondents indicated that individuals have primary responsibility for taking care of their financial needs, with almost half (46%) saying that this responsibility is shared with government.

ENCOURAGING FUTURE SENIORS TO PLAN FINANCIALLY

Eighty-eight per cent of survey respondents said that individuals shoulder the greatest responsibility for how much money they have to fund their retirement. Many participants in the dialogue sessions, however, expressed concern that too many future seniors do not have adequate financial plans for their senior years.

Participants suggested that governments, employers and communities should work to raise awareness among future seniors about financial preparedness for their senior years. This could include:

- Fostering greater financial literacy among future seniors, to help them navigate an increasingly-complex world of financial investments and options;
- Credit counselling and debt management assistance; and
- Providing information about life expectancy and how much in savings they will need.

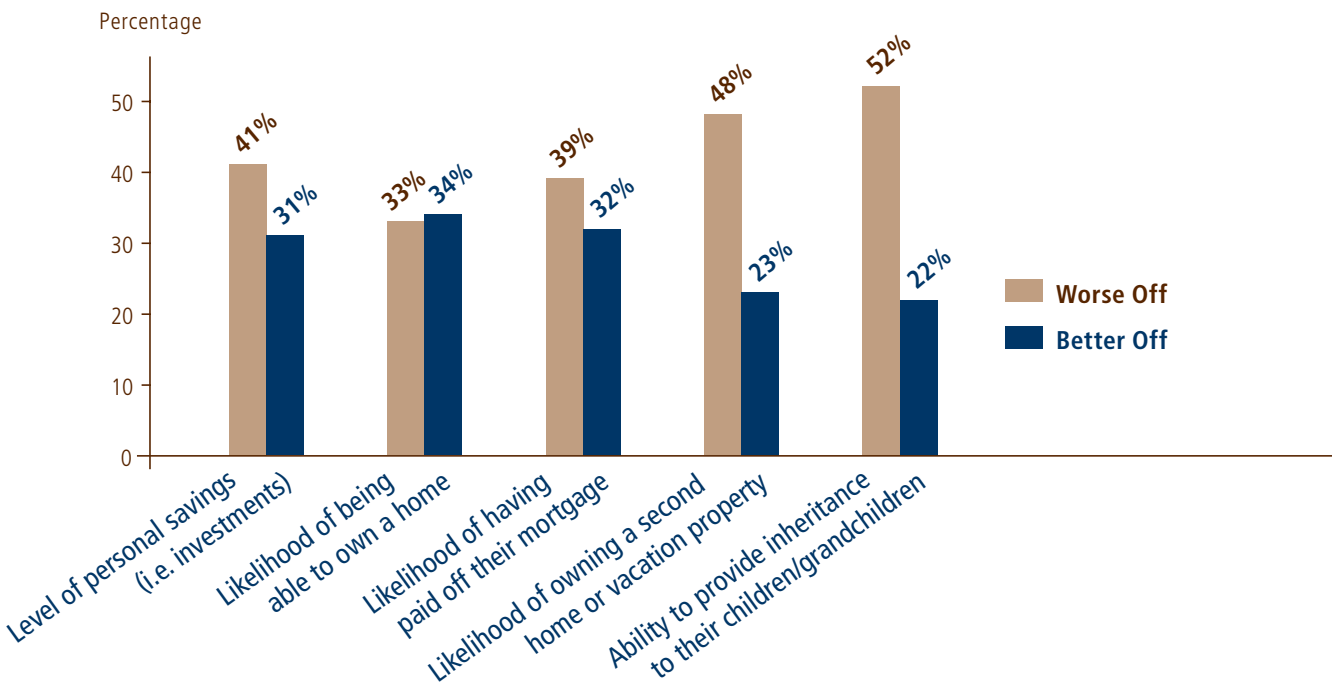
SUPPORTING SENIORS IN FINANCIAL NEED

“The next generation may not have as much money... Looking out, we need to appreciate that people may not have extra savings.”

— Lethbridge Participant

The Commission heard that a growing number of future seniors may be in financial need, particularly due to the rising costs of living in Alberta. Survey respondents said they expected future seniors to be worse off than today’s seniors in certain ways:

Expectations Regarding Financial Position



Participants cited a number of factors they believe will result in higher numbers of seniors in need in the future:

- Rising costs of living are making it hard for individuals and families to make ends meet, let alone save sufficiently for their senior years.
- Although Alberta's economy has been strong, workers in certain sectors have marginal incomes that do not enable them to save much for the future, or have jobs that do not offer pensions (including part-time and contract work).
- Pensions have shifted from defined-benefit plans to defined-contribution plans, placing greater control in the hands of individuals and arguably resulting in lower returns.
- Many disabled Albertans have been unable to work and earn income throughout their lives, and the design of Assured Income for the Severely Handicapped (AISH) acts a barrier to accumulating financial assets.
- Many immigrants to Alberta are under-employed, in part due to credential recognition issues.
- Aboriginal Albertans are not well represented in the workforce, and many live in poverty.

There was widespread agreement among participants that governments and communities have responsibilities towards seniors who are disadvantaged or vulnerable. Participants also reminded the Commission that even affluent seniors may eventually become disadvantaged and need some kind of assistance.

Participants told the Commission that governments need to help seniors in financial need with the costs of living and that governments, communities and the private sector need to work together to ensure current and future seniors have access to affordable and low-cost services.

Participants also observed that communities and families have important roles to play in helping seniors in need, through voluntary actions – such as shovelling senior neighbours’ driveways – and by rekindling a compassionate spirit of taking care of each other. Participants also said that individuals have a responsibility to make realistic choices based on their available financial resources – including their discretionary expenses and where they choose to live.

ALLOCATING RESOURCES TO HELP SENIORS

“Government won’t be able to pay for everything and everyone. Those without money are the ones who need attention.”

— Red Deer Participant

Although some participants said that Alberta’s natural resource revenues will be able to fund expansion of government programs and services, there were many participants who expressed concern about the financial ability of governments to meet the needs of a much larger senior population. Two-thirds of survey respondents said they “doubt that government programs will be sustainable” when they are seniors. Many noted that the ratio of working persons to retirees is decreasing, and that a significant shift in financial burden to younger Albertans could result in intergenerational conflict.

In light of this, many participants said that government programs and services will need to become needs-based rather than age-based, government will have to target assistance to seniors in need, and seniors with the financial ability to look after themselves will have to do so.

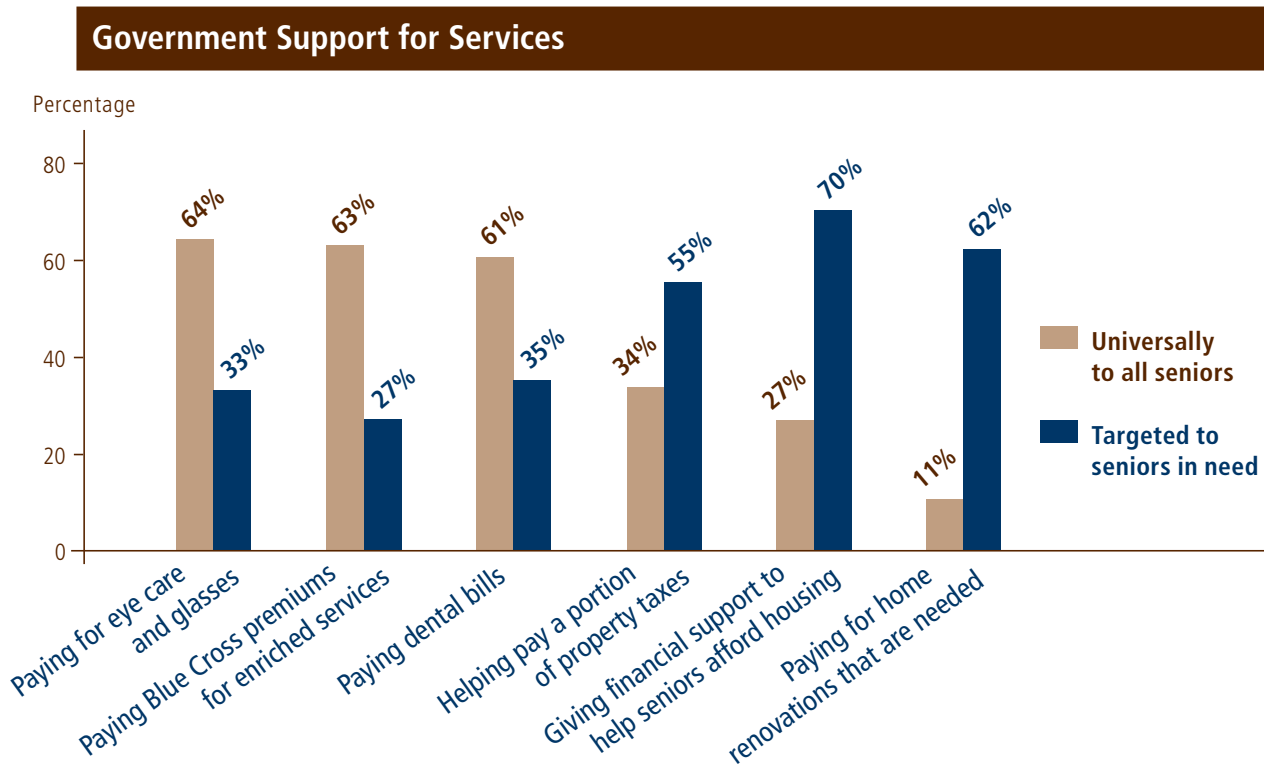
“Age shouldn’t be a factor. Make programs universal in the sense that everyone who is in need receives them, regardless of age.”

— Calgary Participant

A number of participants from not-for-profit agencies noted their agencies are considering a similar shift, due in part to changing demand from seniors.

Some participants, however, said that many future seniors will expect to receive government benefits and services once they reach age 65 whether or not they require them. Some may have planned their finances expecting to rely on these programs. Others will simply want to get something back from the system to which they contributed tax dollars for many years.

Survey respondents were inclined to say that health-related assistance should be provided universally to all seniors, while non-health services should be targeted to seniors in need.



DETERMINING NEEDS

Participants noted that many programs and services offered by governments and agencies use income testing to determine eligibility. These programs and services use income thresholds: people whose income is above a defined threshold do not qualify for assistance. Many participants said income testing is problematic. Some individuals will plan their financial affairs so that they appear to have small incomes and qualify for programs that, objectively, they probably do not really need. Other individuals who would benefit from assistance fall just outside the threshold and do not qualify. Many participants suggested that sliding scales or gradual transitions are more appropriate in setting eligibility for programs and services.

“People who have saved for their future and security should be able to benefit from that. They shouldn’t have to sell their assets so they can have a good life.”

— Grande Prairie Participant

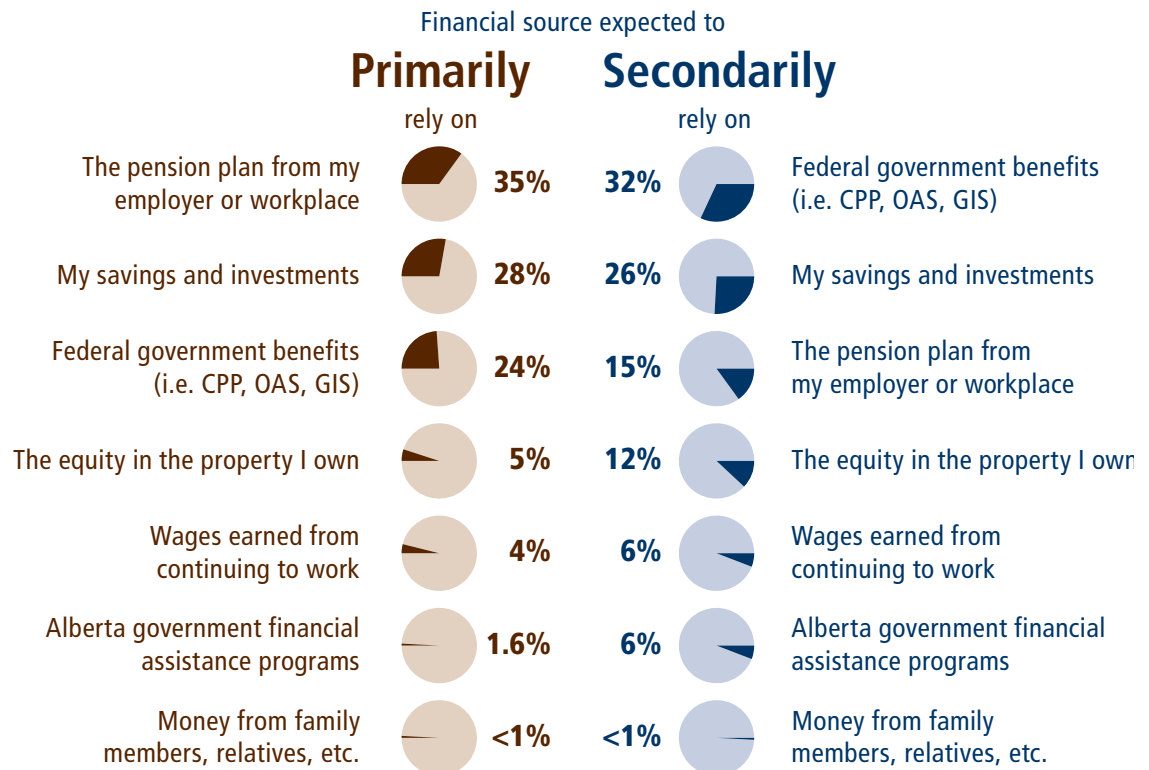
Some participants said that governments and agencies will need to take a broader view in assessing eligibility for programs, including looking at assets. Many said this is consistent with the purpose of financial planning: people acquire assets throughout their lives for use in retirement. Others disagreed, saying asset-testing would be just as problematic as income-testing. Some participants questioned the fairness of asset-testing. Many said that asset-testing would penalize future seniors who prudently saved for their senior years, while rewarding those who either did not plan or who pre-arranged their financial affairs to “game the system.”

In this context, participants had differing views about the use of home equity to finance senior years, including:

- Home equity is “like having money in the bank,” and can be accessed to help pay property taxes and expenses. Ignoring home equity would be unfair to other taxpayers.
- Private sector institutions offer products that would let seniors access home equity; however, many seniors may not understand how these products work.
- Expecting future seniors to use their home equity would be asking them to exhaust their assets to fund their senior years. Many paid off their homes to ensure their security, and accessing home equity would threaten this security.
- Seniors are living longer. Asking future seniors to exhaust their home equity may eventually result in a larger number of very elderly poor seniors.
- Younger generations are more financially savvy and are more likely to regard their homes as financial assets for use in retirement.

When asked about sources they plan to use in funding their senior years, only five per cent of survey respondents said they expect to rely primarily on the equity in their property. Only 12 per cent said they’ll secondarily rely on this equity as a funding source.

Sources of Retirement Funding



Preparing for the Future

“Many future seniors don’t understand how much it will cost in retirement. They are going to have to buy these services, but they don’t know or understand how much it will actually be.”

— Edmonton Participant

Nearly seven in ten (68 per cent) survey respondents said they are optimistic about their senior years. Through its dialogue sessions, however, the Commission heard widespread concern that future seniors may not be planning sufficiently for their senior years and may have expectations that need managing.

Many participants said they expect future seniors to have service expectations that in some cases will exceed their ability to pay. Others said that future seniors do not understand the true costs they will face when they have to purchase services in the future. Still others warned that future seniors may have a greater sense of entitlement and will expect government to provide a range of high-quality benefits and no-cost services. Many future seniors,

said participants, do not appreciate that some services may simply be unavailable because of labour shortages and are not appropriately discussing care, financial or support arrangements with family members.

Many participants also believed that future seniors are not thinking realistically about what to do with their time in the future. Older senior participants observed that, in their experience, traditional retirement activities such as travel, golf and home renovations only occupy a short period of time. After a while, people become bored with these activities and seek out other things to do. Some participants said that future seniors may have thought a lot about the first 10 years of retirement, but not enough about the subsequent decades.

The Commission heard that future seniors could benefit from being better informed about the realities of aging and becoming a senior. Participants said the governments and the private sector have roles to play in raising awareness of issues such as:

- Preparing for care and housing needs;
- Financial planning and budgeting;
- Social interaction and activities; and
- Healthy living and preventing illness.

Participants also observed that the needs and numbers of future seniors will ebb and flow, and governments need to consider this when planning investments. Although it is easy to change program spending, participants observed, it is more difficult to change capital spending. Participants said that capital planners should build with sustainability in mind, recognizing that a facility may serve several different uses over its life.

PREPARING FOR ALBERTA'S SENIORS

As is often said, the only constant is change. This is definitely so when it comes to demographics.

Seniors in Alberta are continually evolving. As successive generations advance in years, their attitudes and experiences contribute to new trends in senior living. The average 75-year-old of today has different perspectives, needs and expectations than that of twenty years ago. The average 75-year-old in 2018 will be different as well. These trends shift and develop gradually, over significant periods of time. The issues facing Alberta's seniors will not abruptly change overnight when the first member of the baby boom generation turns 65.

Seniors also evolve over the course of their senior years. Between age 65 and age 85, a senior's health, circumstances and needs will change. Systems need to be flexible and accommodate these changes.

Forecasting the needs and expectations of future seniors is part art and part science. Unusual, unexpected or uncontrollable events – like natural disasters or economic volatility – can undermine even the best planning. But good data, risk management and policies will help society prepare for the expected and manage the unexpected.

The objectives, expectations and needs of Albertans should guide preparations for Alberta's future seniors. In this regard, Alberta is in a good position. The Commission received a great deal of input from Albertans about current and future seniors in this province. They described a number of trends they expect will become more pronounced among future seniors, including:

- Remaining in the labour force for longer periods of time;
- Expecting a higher level and quality of services;
- Showing a greater willingness to relocate;
- Engaging in a greater range of physical activities;
- Becoming more outspoken and politically active; and
- Refusing to be defined by age.

With the benefit of this input, the Commission identified a number of common policy themes that speak to the ways in which governments, communities, individuals and families need to prepare for Alberta's future seniors. These themes, outlined below, can guide the Alberta government's development of a new Aging Population Policy Framework.

Enabling seniors to remain in their own homes

Albertans broadly support the principle of helping seniors to remain in their own homes. Ninety percent of Albertans who responded to the Commission's online survey agreed with the statement, "I want to live in my own home during my senior years." Often called "aging in place," this principle forms a major cornerstone of nearly all senior-related planning, including transportation, housing, and service delivery.

It is important to note, however, that Albertans do not think "aging in place" means remaining in a single place. Current and future seniors wish to remain connected to their communities, but they do not all expect to remain in the same physical location forever. They are likely to be increasingly mobile, adapting their housing and lifestyles to suit their changing needs and priorities. A better expression may be "aging in the right place."

Seniors wish to retain their independence and self-sufficiency. For many, the ability to remain in their homes is an important barometer of their independence. Seniors want their "own front door" – their own private space and the freedom and flexibility to make choices in how they live their lives.

There will always be seniors who can no longer stay in their homes, and for whom supportive-living or facility-living care settings will be necessary. But there is great value in maximizing the amount of time seniors can stay in their homes before they must move to these other settings. The physical and emotional health of seniors forced out of their homes too soon can suffer. Also, it is often less costly to help seniors age in the right place than to house them in institutions.

Governments and service providers must address a number of important issues to help seniors remain in their homes.

"Ninety per cent of survey respondents agreed with the statement, "I want to live in my own home during my senior years."

First, seniors need to be able to live affordably. Rising costs of living are affecting many current and future seniors, and many are concerned about future inflation. Those who responded to the Commission's online survey identified "being able to afford the cost of living" as the most important issue facing current and future seniors. In response to the report of the Alberta Affordable Housing Task Force,⁶ the Alberta government is currently supporting the development of 11,000 affordable housing units by 2012. But seniors will also need to be able to afford services that will help them remain at home. This is especially true for seniors who have specialized housing needs, such as those with disabilities or reduced mobility.

⁶ The report of the Alberta Affordable Housing Task Force is located at http://housing.alberta.ca/documents/Housing_Task_Force_report.pdf

Second, seniors need access to adequate supports to remain in their homes. Home care, home supports and personal care services will all be in greater demand. The availability of these services is often the difference between being able to stay in the home or being forced into an institution. Seniors will also need home adaptation supports to improve the accessibility of their homes. Seniors with reduced mobility may need retrofits or renovations that help make their homes barrier-free.

Third, seniors need more choice in housing. Seniors will require a variety of housing structures, designs and settings to age in the right place. Seniors are not all the same: each senior has unique needs, circumstances and preferences. A high degree of choice must be available. The importance seniors place on choice will rival the importance they place on maintaining independence. They will want greater availability of barrier-free architecture and modern amenities and conveniences. Those who can no longer live at home will want greater choice in the types of care settings available, the services offered, and the amenities included.

Fourth, housing options must be coordinated with transportation and other services. It will be important to have housing close to services, public transit and nearby parks or recreation facilities. This kind of coordination is necessary to help seniors remain connected to the community and prevent them from becoming isolated.

The issues around housing are complex and raise difficult questions about how to create greater choice for seniors without substantially increasing costs to them. Governments, not-for-profit agencies and the private sector must all address these issues.

Providing services to seniors in the community

Alberta's growing senior population will create more demands for home care, home support services, personal care services, and home adaptation supports. These services will help Albertans successfully remain in their own homes.

The private sector will meet many of these service demands. But some seniors will not be able to obtain services from the private sector. The Alberta government and municipal governments will therefore need to ensure subsidized and low-cost services are available for seniors in need.

Not-for-profit agencies also play a vital role in this regard, recognizing and responding to local service needs in cost-effective ways. They will undoubtedly be more important in the future as the senior population grows. Agencies are already experiencing high demand for their services while also facing escalating operating costs and a highly competitive labour market.

Alberta's non-profit and voluntary sector are also very important to Alberta's communities, comprising over 19,000 charities and non-profit organizations that work hard to improve the quality of life of Albertans. The Alberta government works in partnership with the sector across multiple ministries, providing financial and training support to not-for-profit agencies through a range of grants and contributions. Not-for-profit agencies also receive funding through the Municipal Sustainability Initiative and through Family and Community Support Services Boards.

Policy makers will need to ensure the continued strength of not-for-profit agencies through these and other efforts. The sector and the Alberta government are collaborating on the Alberta Non-profit/Voluntary Sector Initiative, designed to identify solutions to common challenges and to build capacity in the sector. Consistent with these efforts, the Alberta government's funding and administrative arrangements with not-for-profit agencies will need to look at factors such as:

- The level of demand for services;
- The expectation that a greater range of care services may be needed in the future;
- The costs of overhead, administration and accountability;
- The competitiveness of Alberta's labour market;
- The desire to promote innovation in service delivery;
- The degree of flexibility desired or required by agencies;
- The availability and number of volunteers and donors; and
- The degree of financial stability and predictability desired.

Policy makers will also need to consider the level and location of services available to seniors. The Commission heard that too many seniors in smaller, rural and remote communities do not have access to many services. Without better access, seniors in these communities may be forced out of their homes and into costly assisted-living situations, potentially becoming separated from their spouses by great distances.

This raises important questions about the responsibilities of individuals, families and governments in ensuring seniors have reasonable access to the services they need. Responses to the Commission's online survey show the complexity of these questions.

Albertans have a range of perspectives about who has responsibility in service delivery. For a matter such as "doing chores around the house," respondents to the survey placed high levels of responsibility on individual seniors (73 per cent), their families (40 per cent), and their communities (31 per cent). In regard to "choosing what renovations are done to my home," respondents overwhelmingly placed responsibility with individuals (91 per cent), but also placed significant responsibility with families (53 per cent) and government (14 per cent). Respondents placed nearly equal amounts of responsibility with the individual (46 per cent) and the government (32 per cent) for getting the medical care they require.

Albertans believe individuals, families, communities, governments and the private sector share roles in ensuring seniors have access to the services they need. The government needs to consider this integrated relationship when improving the availability of programs and services.

The design and deployment of programs and services for seniors is also a key issue the government must examine. At virtually every dialogue session, the Commission heard concerns that Alberta government programs are too often based on who they are intended for, or where the intended recipient is living. Instead, Albertans want programs to respond to need.

In some cases, different population groups receive different levels of service, even though their needs are similar. In other cases, some Albertans benefit from programs based on their age, but other Albertans with similar needs do not. The Commission heard clearly that future seniors do not wish to be pigeon-holed – by age or by other labels society might give them. Instead, they expect that programs and services will be available when they need them and designed and deployed in ways that address their needs. Accordingly, those who have similar needs should receive similar services, regardless of age. This should be an underlying principle of program and service design.

Better connecting seniors with services

The Alberta government will need to consider how to better connect between seniors and the services they require. No single approach will work for all seniors. But it is important to consider communications and service access in designing programs and services. Policy makers will need to examine how to:

- Improve government coordination of programs and services;
- Better ensure clear and consistent eligibility criteria between programs;
- Locate government and community-based services efficiently;
- Bring services to the individual, rather than the individual to services; and
- Best promote the availability of programs and services for seniors.

The Alberta government should also consider how to help seniors navigate complex government systems. The use of system navigators is an option that could help seniors locate and access the services they need. System navigators are people who act as liaisons with government ministries and systems, coordinating and connecting services with the client. A useful model of the approach is the Alberta Cardiac Care Access Collaborative, which has patient navigators who coordinate and efficiently connect medical services for cardiac patients.

It is also clear to the Commission that government departments and agencies need to work together in more harmonious ways – both within the Alberta government and across the federal, provincial and municipal governments.

Across the Alberta government, ministries need to collaborate at all levels – from their initial planning, through policy making, and right down to program development and service delivery. Aside from being sensible, this is necessary due to the highly integrated nature of issues facing current and future seniors. The needs of an aging population affect housing, health, social services, infrastructure requirements and many other areas. Action in one area affects others.

Ministries need to collaborate at all levels – from initial planning, through policy making, right down to program development and service delivery.

If Alberta is to adequately prepare for an aging population, then Alberta's policy makers cannot act in isolation. They must take a big picture view and employ a holistic approach. Without collaborative planning and implementation, there is a risk that conflicting policies could arise, leading to inconsistent programs and uncoordinated service delivery.

For example, the objective of enabling seniors to age in place requires action on many fronts. Programs must provide adequate help with housing expenses and home adaptations to seniors. Home care must be provided. Home support and personal care services must be available. Access to transportation alternatives also needs to be considered. A lack of coordination on any of these fronts could force seniors to leave their homes prematurely and move into costly supportive living or facility care.

The Commission feels strongly that the Alberta government should put in place a mechanism to ensure that Alberta government ministries collaborate on policies, programs and services to address the needs of Alberta's seniors in integrated ways. An interdepartmental coordinating committee that has meaningful decision-making authority could do this.

The Alberta government should also explore collaboration with other governments.

Canada's federal system of government limits the extent to which the federal government and the Alberta government can align the programs and services they offer to seniors. In many cases, the policy objectives and underlying principles of the two governments' programs will simply not be the same, making seamless service difficult. There is also value in some separation of the two governments' programs and services. Seniors deserve to know which government is providing them with which service, and therefore, which government they should hold accountable.

However, there are ways in which the federal and provincial governments, along with municipal governments, could work together to provide better service delivery to seniors. One useful way would be to provide a “one stop” window, where seniors could obtain information on federal, provincial and municipal programs and services. Seniors should not need to visit multiple ministries and locations to access services. The Alberta government needs to examine how provincial and federal programs can be better integrated and how this integration can be extended to municipal programs.

It is important to remember that municipal governments fall under provincial jurisdiction. The Alberta government has the authority and responsibility to provide leadership and direction over how municipal governments design their services for seniors. The Alberta government needs to exercise leadership in this area to bring about better alignment between provincial and municipal programs for seniors.

Finally, the Commission believes that Alberta's new Aging Population Policy Framework should identify criteria relating to seniors' needs, which the Alberta government ministries can use to assess the development of policies, programs and services for current and future seniors.

Building the workforce

The growing senior population will increase demand for senior-related services provided by both the private sector and community-based service organizations. All providers will compete for the same workers in order to meet their labour needs.

Policy makers will need to consider ongoing labour needs in fields of senior care – including home care services and home support services, which will be in especially high demand. The respect, remuneration and training for this work will be important factors in attracting and retaining enough workers to meet future service demands.

Both the public and private sectors are addressing Alberta's workforce pressures, initiatives aimed at increasing the retention of mature workers include:

In 2006, the Alberta government released a 10-year labour force strategy for the province, *Building and Educating Tomorrow's Workforce*, which targets specific sectors (including the health sector), and involves collaboration with employers and other stakeholders.

Half of survey respondents said they plan to work when they are seniors.

As a resource to employers, policy makers and the general public, the Alberta government released a publication, *Mature Workers in Alberta and British Columbia: Understanding the Issues and Opportunities*.

Alberta Employment and Immigration supports a variety of regional initiatives to assess or address the needs of older workers. For example, the ministry has provided funding to the Seniors Association of Greater Edmonton for development of a business case for a seniors' employment service.

It is important to continue building on these efforts and to consider additional policies and practices that enable Albertans to work longer. For example, although mandatory retirement is not a discriminatory practice for employers under federal legislation, it is a discriminatory measure for employers under Alberta's laws.⁷ Alberta should work with the federal government to address this discrepancy.

Many future seniors will wish to stay in the workforce, for a variety of reasons. Helping seniors stay in the workforce may not only help offset labour shortages, but will also allow seniors to earn extra income and stay connected with broader society.

Undertaking appropriate transportation and capital planning

Municipal governments are responsible for a considerable amount of planning that affects seniors. Municipal planners will need to consider the accessibility, mobility and transportation needs of seniors and encourage a greater range of housing options. Municipalities may need to adopt strategies such as:

- Land use planning that integrates commercial services and residential areas so that services are close to homes;
- Public transportation planning that is coordinated with residential planning to give residents easy access to public transit;
- Public infrastructure design (such as sidewalks, curbs, and lighting) that provides wheelchair accessibility, good walk-ability and a climate of safety;
- Recreation facilities and public recreation spaces that are planned, located and serviced to offer residents easy access;
- Municipal planning that allows for the integration of seniors' residences and promotes a mix of age groups and types of households;
- Residential planning that provides mixed uses and a range of housing options, including affordable housing, subsidized housing, assisted-living settings and secondary suites; and
- Design of streets, road signs and other traffic-related elements to improve road safety and help seniors continue to drive longer.

⁷ *Mandatory Retirement in Canada, Human Resources and Social Development Canada; www.hrsdc.gc.ca/en/lp/spila/elli/eslc/19Mandatory_Retirement.shtml*

The provincial government also plays a role through planning provincially-operated highways and other inter-municipal transportation and the provincial driver's licensing system. Policy-making in these areas will affect transportation for seniors, including their ability to continue driving and the alternative services available when they are unable to drive.

Planning for capital projects, such as long-term care facilities, seniors' lodges, supportive-living facilities and affordable housing, should consider the needs of disadvantaged and vulnerable seniors. Policy makers should examine and establish the roles that the Alberta government, municipal governments, community-based agencies and the private sector have in addressing capital needs.

Two-thirds of survey respondents said they "worry about being able to get around" in their senior years.

Another aspect of capital planning that requires further investigation and study is that of universal design. Albertans have a range of different viewpoints about what universal design involves and what it should accomplish. Some see universal design as a marketing phrase; others believe the term has the same broad scope as accessibility. The Commission believes that universal design is a series of concepts and design principles that result in barrier-free buildings and facilities. Barrier-free construction and barrier-free buildings would make it easier for all Albertans – including seniors, those with disabilities and those with young children – to get around, use facilities and enjoy a higher quality of life.

Much good work related to this concept has been done. Examination of current research, best practices and other existing literature would help policy makers identify models of encouraging universal design and barrier-free construction, and identify the economic and social implications of their wider adoption.

Meeting the health needs of seniors

Future seniors will rely on access to a strong and sustainable health care system in Alberta, and they will want health services to be available to them when required.

The Alberta government is already working to expand the number of health professionals in the province. For example, the Alberta Rural Physician Action Plan, recruits, educates and retains physicians for rural practice, and the Alberta Healthjobs website advertises jobs in health care throughout the province and provides access to information about licensing requirements and living in Alberta. The province is also implementing a Health Workforce Action Plan, 2007 - 16, a series of 19 initiatives to address current health workforce issues in the province.

In addition to expanding the size of the health workforce, the Alberta government and other health stakeholders need to estimate and, if necessary, expand the number of professionals with enhanced training in senior care. As Alberta's population ages, health practitioners will need to be equipped to deal with a growing number of older clients.

A range of other issues will need to be considered to meet the health care needs of future seniors, including:

- The deployment of health workers;
- The availability of medical services in smaller, rural and remote areas, including reasonable access to a minimum level of services;
- Different systems of care and levels of remuneration (e.g., pilot projects that enable nurse practitioners to provide primary health care to seniors);
- The scope of home care service provision; and
- The use of innovation and technology in health service delivery.

Alberta also needs to renew the focus on healthy living and prevention as a means of addressing the health needs of future seniors.

The Alberta government currently promotes healthy living and injury prevention through several programs. The Framework for a Healthy Alberta establishes outcomes, objectives and targets to promote health and prevent disease and injury. Other initiatives include the Healthy U and Create a Movement awareness campaigns, the Health in Action injury prevention website, the pediatric injury prevention program Kidsafe Connection, and the Alberta Centre for Injury Control and Research. The government also supports Active Living projects that promote physical activity and exercise among seniors living at home or in senior housing facilities.

Albertans strongly believe that individuals have a responsibility to help take care of themselves. Strengthening prevention efforts today will reduce future demand on the health care system, helping keep the system sustainable and strong. Policy makers will need to consider how to enhance the roles of governments, communities and the private sector in encouraging fitness, promoting healthy living and preventing illness and injury among individuals.

Determining how to provide government support

The Alberta government will need to determine how it should provide financial support to future seniors. Presently, the Alberta government provides a number of programs and services for seniors that offer various subsidies and benefits.⁸ The government provides some of these on the basis of need; it provides others universally to all seniors once they

⁸ A full list is contained in the Seniors Programs and Services Information Guide, available at www.seniors.gov.ab.ca/services_resources/programs_services/booklet/ProgramsServices_InfoGuide.pdf

reach age 65. The Alberta government funds support services for seniors that are provided by community-based, not-for-profit agencies. These services are often subsidized, with some agencies charging user fees based on the senior's ability to pay.

Albertans have a variety of views on the government's role in financing services and supports for seniors.

67% of survey respondents agreed with the statement, "I doubt that government programs will be sustainable when I'm a senior."

Some believe that the government should target its financial support to only those seniors who are in need, rather than universally to all Albertans aged 65 and older. These Albertans typically believe that taxpayers will not be able to afford existing programs and services for seniors when one in five Albertans is a senior. They also believe that seniors who are affluent do not require government subsidies and can purchase the services they require from the private sector.

Other Albertans believe that programs should remain as they are; or that more programs and services should be universally available to all seniors, rather than only to seniors in need. These people typically believe that seniors have contributed tax dollars throughout their working lives and are entitled to reap the benefits of the system to which they contributed. These Albertans also want to provide security for all seniors, and many see this as a matter of fairness. Those who share this view also tend to believe that the demand from a larger senior population will not place an unreasonable burden on Alberta taxpayers.

Albertans also have varying views on how to assess seniors for programs and services that are needs-based. Some Albertans believe that income represents the easiest and best indicator of a senior's need. Other Albertans believe that need should be assessed more broadly, taking into consideration a senior's overall assets, such as home equity.

"Not considering home equity would be like taking \$250,000 and burying it in the ground, and then asking for a government subsidy. As a taxpayer, I don't support that."

— Grande Prairie Participant

The use of an individual's or family's assets in funding senior years is a sensitive question for Albertans. Some Albertans expect to use their savings and the equity in their home as sources of income during their senior years. Others do not believe they should have to exhaust their savings or use their home equity to have a comfortable quality of life during their senior years. Others question whether, and to what degree, future seniors will have savings or home equity on which to draw.

The financial stability and preparedness of future seniors is also an open question. Many

Albertans think future seniors will have higher levels of financial debt than in the past. Others believe that social and economic factors today will make it harder for Albertans to save for their senior years and

69% of survey respondents agreed with the statement, "I think my house will be paid off before I'm a senior."

that Alberta will have more future seniors in need. Some Albertans believe that major transfers of wealth from current seniors to younger generations will result in more wealth and asset values for future seniors.

The Commission's online survey shows the complexity of financial questions surrounding Albertans' financial preparedness for their senior years. A majority of respondents (64 per cent) said that they don't "...expect to rely primarily on federal benefits (i.e. Canada Pension Plan, Old Age Security, or Guaranteed Income Supplement) for income during my senior years." However, over one-half of respondents agreed with the statement, "I will need government-funded financial assistance in my senior years."

The majority of respondents also indicated they do not expect to rely primarily on their personal savings (62 per cent) or a company pension plan (54 per cent), and are not relying on an inheritance (87 per cent). Yet nearly seven in ten (68 per cent) respondents said they are optimistic about their senior years, despite four in ten agreeing with the statement, "I am concerned that my children or grandchildren will be financially burdened when I'm a senior."

Albertans have diverse and sometimes conflicting views about the financial position of future seniors and the appropriate role of the Alberta government in providing financial support to seniors. Given the major impact these issues have on taxpayers and current and future seniors, the Commission believes that further study is in order.

It is important that the Alberta government clearly establish and communicate the roles and expectations of the individual, the family, the private sector and the Alberta government in financing senior years. To do this, further research on a number of issues may be necessary, such as:

- The degree to which Albertans are using savings vehicles, such as Registered Retirement Savings Plans and Tax Free Savings Accounts;
- The ability of Albertans to save for their senior years;
- The financial position of some Albertans, such as those with disabilities, who may not have had the ability to work and save money for their senior years;
- The impact of changes in domestic and international economies on the savings prospects and asset values of Albertans over time;
- What mix of assets seniors expect to use to finance their retirement, such as home equity and income-generating instruments such as pensions and RRIFs;
- The scale of wealth that will be transferred from older generations to younger generations;
- The expected financial positions of future generations, such as forecast levels of assets and indebtedness;
- The impact of population changes on Alberta's tax base, government revenues and government expenditures;
- How changes in taxation, resource revenue management and other financial approaches could minimize risk to government budgets and improve the security of funding for seniors' programs and services.

The Commission also suggests that policy makers adopt the following principles for the design and funding of programs and services for seniors:

- The individual, their family, the local community and the provincial and municipal governments share responsibility for ensuring Albertans have adequate resources and access to services for their senior years.
- The government should base taxpayer-funded programs and services for seniors funded on evidence to ensure the effective use of taxpayer resources.
- The government should establish and maintain standards for support and care of seniors.
- The government should regularly evaluate programs and services for seniors funded by Alberta taxpayers to ensure they are achieving their stated objectives.
- Mechanisms should continue to be in place to ensure public accountability for the expenditure and use of tax dollars.
- The Alberta government should consider current and future needs from an increasing senior population in the development of its policies and programs.
- Alberta government policies, programs and services should not result in an unequal inter-generational distribution of tax obligations.
- Programs and services for seniors funded by Alberta taxpayers should be sustainable over the long-term.

Finally, the Commission would observe that there are many possible ways to provide financial supports. Government-funded programs and services for seniors do not all need to be designed in the same way. Each program and service has particular objectives and can be designed to accomplish those objectives, while remaining fair to taxpayers.

Supporting the role of the family, friends and neighbours

Across Alberta family members, friends and neighbours play key roles in providing many care services – such as transportation, home maintenance, meal preparation and house cleaning – that seniors would otherwise need to seek from private or not-for-profit providers. In some cases, the caregivers are seniors themselves.

Care giving for seniors often stretches beyond immediate family members. The reality of modern life means that many immediate family members do not always live near their senior relatives. Immediate family members separated by distance may provide valuable financial and emotional support to seniors, with a senior's neighbours and friends helping with physical, day-to-day needs.

Families, friends and neighbours in care-giving roles need to be supported. Higher costs of living, demands from other relatives and strains on their time, put many caregivers under financial and emotional stress. Without support, there is a risk that some caregivers will burn out or become depressed, which can undermine their quality of life and lead to anger, guilt and even senior abuse.

Governments, the health system and the private sector will need to consider the effects of their policies on caregivers and examine how they can and should support informal care for seniors. Families, friends and neighbours will play an increasingly important role in helping keep Alberta's seniors healthy and happy. The Commission believes the Alberta government must support those who face the rigours of caring for aging friends and family members.

Fostering respect and dignity toward seniors

Albertans value seniors and want to see that they are welcomed and valued by their communities, treated with respect and dignity and integrated in day-to-day society. Wider adoption of senior-friendliness can help foster better connections between seniors and their communities, helping to prevent isolation. Alberta is in a good position to adopt greater senior-friendliness in its communities. The Alberta Council on Aging owns the Senior Friendly trademark, and runs a Senior Friendly Communities program designed to help communities address the needs of an aging population.

Municipal governments play a key role in creating senior-friendly communities. They have networks of community agencies, local private sector businesses and other organizations that can help foster senior-friendly facilities and approaches. Municipal governments also have authority over municipal planning, municipal bylaws, many local recreational facilities, business licensing and other policy levers that can promote senior-friendliness.

The Alberta government can also foster respect and dignity for seniors. The government can work with other publicly-supported systems, such as the post-secondary and K - 12 education systems, to promote the involvement of seniors with the broader community. The Alberta government can also encourage municipal governments to embrace policies that integrate seniors in society. The provincial government could also tailor funding arrangements for municipal projects to ensure these address seniors' needs.

Recreation is important in keeping seniors involved in their communities. The Alberta government has a range of initiatives that support seniors' recreation and recreation facilities, including the Alberta 55 Plus Games, admission and fee discounts at Alberta heritage facilities and some provincial parks and Community Lottery Grant program funding. Building on these efforts can help seniors stay involved and engaged in society. Alberta's youth can also be encouraged to connect with seniors. Programming through day cares, schools and other community-based youth organizations can mix young people and seniors, fostering greater appreciation and respect for the elderly.

Alberta's health system may need to be encouraged to become more sensitive to seniors' needs, the unique demands of senior care and the realities faced by families helping seniors access care. Organizing services to reduce the number of different appointments that need to be scheduled, bundling appointments so that seniors and their family members can reduce their number of trips and making information on services more accessible can go a long way

to supporting families and caregivers while reducing wait times and costs. Post-secondary training and ongoing professional development in senior care could also help.

Seniors in continuing care facilities must be respected and safe. The Alberta government established new continuing care standards for supportive-living and long-term care facilities in April 2007 and updated these in September 2008.⁹ It also launched a new searchable online database in July 2008, which allows Albertans to locate supportive-living facilities, review facilities' licence status, view inspection results and learn about complaints about accommodations.¹⁰ An ongoing commitment to enforcing and regularly reviewing these standards will help ensure seniors receive high-quality continuing care.

Alberta will also need to prepare for a debate about end-of-life care. Future seniors will likely start important conversations in society about an individual's right to a comfortable quality of life and the right to die in comfort and with dignity. This may create a need to address a number of other issues to meet the needs of seniors. Recent changes to the Personal Directives Act, for example, now make it easier for Albertans to write personal directives. Improving Albertans' familiarity with matters such as wills, trusteeships, dependent adult legislation, palliative and respite care may also be valuable. The Commission believes that Albertans would benefit from a broader discussion, and more information, about preparing for the end of life.

Raising awareness among future seniors

68% of survey respondents said they are optimistic about their senior years.

Although they are likely to be more mobile, active, outspoken and adaptable, there is a prevailing concern that tomorrow's seniors need to be better prepared for their future. Some may be overly optimistic about what the future holds and what they can expect as they age. Many may not appreciate how long they will likely live and may not have considered who will care for them, how they will get around or even how much savings they will require. And although future seniors will undoubtedly redefine what being a senior means, there are certain physical and emotional conditions towards the end of an average life span that future seniors will not be able to avoid.

Individuals and their families have key responsibilities in preparing for their senior years, including saving for the future, planning who will care for them and thinking about where they will live and what they will do with their time. Policy makers will need to consider how to encourage and support individuals and families with these preparations, such as informing them about the issues they will face in the future or providing information resources that will help them plan. Identifying ways to improve financial literacy may also help Albertans as they navigate the world of saving and investing and prepare financially for their senior years.

⁹ These are available through www.seniors.gov.ab.ca

¹⁰ Available at <http://asalreporting.gov.ab.ca/astral>



CONCLUDING COMMENTS

Albertans recognize that Alberta needs to prepare for a larger senior population – one that is more diverse and perhaps more challenging for policy makers. They also realize that Alberta will need to change and adapt to the demographic shifts the province will experience.

By preparing today, governments, communities, the private sector, families and individuals can be ready for any challenges that future seniors may present and benefit from the many opportunities, strengths and value that seniors bring to Alberta.

In the course of its process, the Commission was struck by the consistency of Albertans in delivering one core message: start planning now. Heeding this sensible advice will prepare Alberta for a bright and prosperous future.

APPENDIX 1

Participants in Dialogue Sessions

A Plus Construction	City of Edmonton	Mount Royal College
Alberta Association on Gerontology	City of Grande Prairie	Nord-Bridge Senior Citizens Association
Alberta Blue Cross – Head Office	Claresholm and District FCSS	Northern Alberta Development Council
Alberta Caregivers Association	Coalition of Seniors Advocates Association	Operation Friendship Seniors Society
Alberta Centre for Active Living	College and Association of Registered Nurses of Alberta	Palliser Health Region
Alberta Centre on Aging	College of Registered Dental Hygienists of Alberta	Parkland Community Planning Services
Alberta College of Pharmacists	Crowsnest Pass Hospital & Long Term Care Facility	Peace Country Health
Alberta Committee of Citizens with Disabilities	David Thompson Regional Health Authority	Public Interest Alberta
Alberta Continuing Care Association	Dental Hygienists of Alberta	Red Deer College
Alberta Council on Aging	Easter Seals	Retirement Planning Association of Canada
Alberta Disabilities Forum	Edmonton Interfaith Center for Education	Rocky Senior Housing Council
Alberta Gerontological Nurses Association	Edmonton Seniors Coordinating Council	Seniors Action and Liaison Team (SALT)
Alberta Mental Health Board	Elder Advocates of Alberta Society	Seniors Advisory Council of Alberta
Alberta Real Estate Foundation	Eldercare Edmonton	Seniors Assisted Transportation Society of Greater Edmonton
Alberta Senior Citizens Housing Association	ElderNET	Seniors I Care
Alberta Seniors United Now	EmployAbilities/WORKing Alberta	Smoky River FCSS
Alberta Urban Municipalities Association	Family Service ~ Catholic Social Services	Social Planning Department, City of Red Deer
AON Consulting	Family Services of Central Alberta	South East Rocky View Community Services
Aspen Health Authority	First Calgary Savings	St. Albert FCSS
ATB Financial	Glenrose Rehabilitation Hospital	St. Michael's Health Group
Bethany Care Society	Golden Circle Senior Resource Centre	The Autism Society
Big Lakes (MD) FCSS	Good Samaritan Society	The Independent Resource Living Centre of Calgary
Calgary Health Region	Grande Cache FCSS	The Nearctic Group
Canada Mortgage and Housing Corporation	Grande Prairie & District Chamber of Commerce	The Vocational and Rehabilitation Research Institute
Canadian Association for Retired Persons	Greater Edmonton Foundation Housing for Seniors	Towers Perrin
Canadian Homebuilders Association – Edmonton Region	Green Acres Foundation	TransCanada
Canadian National Institute for the Blind	IBI Group	United Way Grande Prairie & Region
Canadian Paraplegic Association	Immigrant Settlement Services	Urban Development Institute – Greater Edmonton Chapter
Canadian Society of Nutrition Management	Kerby Centre	Veiner Centre
Capital Region Housing Corporation	Lac Ste Anne Housing Foundation	Victorian Order of Nurses
Central Region – Alberta Council on Aging	Lethbridge Senior Citizens Organization	Volunteer Lethbridge
Chinook Arch Regional Library System	Mercer Human Resource Consulting	Volunteer Red Deer
Chinook Health Region	Merit Contractors Association	Westend Seniors Activity Centre
Christenson Developments	Métis Settlements General Council	Whitcourt FCSS
Circle of Chairs	Metropolitan Calgary Foundation Housing for Seniors	Whitcourt Planning and Development

Briefs Received From Organizations

Alberta Centre for Injury Control and Research – Report	Alberta Caregivers Association – Brief
Alberta Seniors helping Seniors – Brief	Alberta Mental Health Board – Report – Dementia
Alberta Motor Association (AMA) – Survey – Chinook Region	Alberta Motor Association (AMA) – Survey – COSA
Alberta Motor Association (AMA) – Survey – SUN members	City of Calgary – Brief
College of Registered Dental Hygienists – Brief	County of Grande Prairie FCSS Advisory Board – Brief
Smoky River FCSS – Brief	Town of Grimshaw – Brief

Briefs Received From Individuals

Twenty-eight individuals submitted comments or briefs electronically, some anonymously.

APPENDIX 2

Top-Line Results of Internet-Based Survey

On July 14, 2008, the Demographic Planning Commission launched its internet-based survey, What Will You Need as a Senior? The survey concluded on September 2, 2008.

Albertans completed 10,170 surveys, with 9,520 entered online and an additional 650 returned as a hard copy. Another approximately 2,000 (20 per cent) survey responses were started but not completed; these were not included in the final database.

Note: Percentages may not total 100 per cent due to rounding or no responses.

Demographics of Survey Respondents

Gender:	Percent
Females	68.2%
Males	29.3%

Age:	Percent
75+	3.1%
70 - 75	4.3%
65 - 69	9.4%
55 - 64	37.1%
45 - 54	28.6%
30 - 44	12.7%
Under 30	3.4%

Domicile:	Percent
Renting	12.5%
Own home	85.4%
Continuing Care	0.2%

Highest Level Attained:	Percent
Grade 9 or less	1.3%
Grade 12 or less	6.9%
High School Diploma	16.1%
Trade certificate/diploma	6.8%
College certificate/diploma	31.4%
Undergraduate degree	22.2%
Post graduate or doctorate	12.9%

Location:	Postal Code	Percent
Rural	- 0 -	13.2%
Southern Alberta	- 1 -	7.5%
City of Calgary	- 2 & 3 -	23.6%
Central Alberta	- 4 -	9.0%
City of Edmonton	- 5 & 6 -	26.8%
North-Central Alberta	- 7 -	4.9%
North-West Alberta	- 8 -	11.5%
North-East Alberta	- 9 -	3.5%

Marital Status:	Percent
Single	11.2%
Married	64.9%
Common-law	5.6%
Divorced	12.1%
Widowed	4.3%

Annual Household Income Level:	Percent
No Income	0.4%
\$10,000 or less	0.6%
\$10,001 - \$19,999	3.0%
\$20,000 - \$29,999	4.5%
\$30,000 - \$39,999	6.9%
\$40,000 - \$49,999	9.1%
\$50,000 - \$69,999	14.9%
\$70,000 - \$99,999	18.0%
\$100,000 or more	15.6%

Issues Important to Albertans

The seven (7) most important current and future issues facing seniors:

Issue	Current Percent	Current Ranked	Future Percent	Future Ranked
Being able to afford the cost of living.	85.0%	1	80.8%	1
Being able to stay in his/her/their own home.	60.3%	2	56.4%	3
Affordability of pharmaceuticals and health care aids.	57.4%	3	56.2%	5
Affording the cost of home ownership (e.g., property taxes, utilities, minor repairs).	57.0%	4	56.4%	4
Finding a family doctor or getting access to health care.	53.0%	5	59.1%	2
Accessing housing opportunities that are appropriate to the needs (e.g., health).	46.8%	6	45.9%	6
Finding care givers and household support to enable them to remain in their home.	46.0%	7	42.6%	7

The seven (7) most important current issues facing seniors – by gender and location:

Issue	Male	Female	Rural & Remote Alberta	Calgary City	Edmonton City	Other Cities & Towns
Being able to afford the cost of living.	84.0%	84.5%	87.1%	82.6%	84.2%	84.7%
Being able to stay in his/her/their own home.	65.3%	59.2%	63.5%	61.4%	57.4%	62.0%
Affordability of pharmaceuticals and health care aids.	59.6%	57.1%	56.5%	56.6%	59.7%	58.2%
Affording the cost of home ownership (e.g., property taxes, utilities, minor repairs).	61.0%	51.8%	58.2%	53.7%	52.9%	55.1%
Finding a family doctor or getting access to health care.	52.9%	50.5%	46.2%	59.3%	50.7%	48.2%
Accessing housing opportunities that are appropriate to the needs (e.g., health).	37.8%	51.3%	49.0%	42.2%	50.0%	48.2%
Finding care givers and household support to enable them to remain in their home.	37.1%	50.2%	46.1%	44.5%	47.7%	46.6%

Some Retirement Expectations

The survey respondents have the following expectations as they approach retirement:

15.4%	indicated that they had permanently left the work force.
24.5%	will permanently leave the workforce before the age of 65.
13.2%	will permanently leave the workforce once they turn 65.
40.1%	will continue to work after turning 65, either at their current job or a different job.

The primary and secondary reasons that respondents gave for working after age 65 were:

26.4%	needed the money.
15.1%	wanted to keep busy.

Respondents expressed some strong opinions about their retirement expectations.

There was strong agreement on the following aspects:

82.0%	I am making financial preparations for my senior years.
90.0%	I want to live in my own home during my senior years.
79.0%	I worry about whether I will be healthy as a senior.
78.0%	My long-term savings will be important so I can fund my senior years.
82.0%	I want to travel during my senior years.
98.0%	My ability to do things for myself as a senior will be important to me.

There was modest agreement on the following aspects:

69.0%	I think my house will be paid off before I'm a senior.
67.0%	I doubt that government programs will be sustainable when I'm a senior.
67.0%	I worry about being able to get around when I'm a senior.
68.0%	I am optimistic about my senior years.
54.0%	I expect to be in government funded assisted living at some point during my senior years.
55.0%	I expect to be healthier in my senior years than my senior relatives are/were.
53.0%	I will need government funded financial assistance in my senior years.
50.0%	I plan to work when I'm a senior.

There was strong disagreement on the following aspects:

80.0%	I will want to live with my family and/or relatives during my senior years.
87.0%	I'm relying on an inheritance to fund my senior years.

There was modest disagreement on the following aspects:

64.0%	I expect to rely primarily on federal benefits (i.e. Canada Pension Plan, Old Age Security, or Guaranteed Income Supplement) for income during my senior years.
62.0%	I expect to rely primarily on my own personal savings for my senior years.
68.0%	I can count on my family to care for me in my senior years.
54.0%	I expect to rely primarily on my company pension plan for income during my senior years.

Respondents indicated their primary and secondary retirement income sources are likely to be:

35.0%	The pension plan from my employer or workplace.
26.0%	My savings and investments (e.g., RRSPs, T-bills, stocks/bonds, etc.)

Shared Roles and Responsibilities for Addressing Issues Impacting Seniors

The survey presented several issues that may impact the lives of seniors in Alberta. The survey asked respondents to indicate their first choice to assume this role/responsibility and then their second choice, from five options: individual, family, government, the community, or other.

Issue	First Choice	Percent	Second Choice	Percent
How much money I have to fund my retirement.	Individual	88.0%	Government	64.4%
Where I will live when I'm a senior.	Individual	90.8%	Family	44.1%
Ensuring that health professionals are available for me.	Government	74.0%	Community	42.8%
Paying taxes.	Individual	74.0%	Government	37.7%
My transportation needs.	Individual	64.5%	Government	28.8%
Whether I continue to remain in the workforce.	Individual	86.4%	Government	26.7%
My personal health and wellness.	Individual	92.7%	Government	38.9%
Setting standards for senior care.	Government	80.3%	Community	58.5%
Creating and building long-term care facilities.	Government	88.8%	Community	69.2%
Making sure there are programs available for seniors.	Government	75.8%	Community	63.4%
Making sure there are services available for seniors.	Government	81.8%	Community	67.8%
Taking care of my financial needs.	Individual	87.5%	Government	46.4%
Getting the medical care I need.	Individual	45.9%	Government	32.4%
Taking care of my emotional needs.	Individual	83.8%	Family	56.8%
Developing different types of housing options.	Government	72.8%	Community	60.8%
Doing chores around the house (e.g., snow shovelling, raking leaves, etc.).	Individual	73.4%	Family	40.4%
Ensuring my city/town/area is senior-friendly.	Community	50.1%	Government	37.6%
Choosing what renovations are done to my home.	Individual	91.3%	Family	52.5%
My quality of health care.	Government	58.6%	Community	31.9%

Addressing Needs – Allocating Resources and Providing Support

The survey asked respondents to consider supports to seniors. Currently, some supports are universal, given to all seniors regardless of their income levels. Other supports go only to those most in financial need. The survey asked respondents to choose the fairest way to provide a variety of supports to seniors – universally to all seniors, targeted to those in need or funded by the individual.

Support	Universally to all seniors	Targeted to those in need	Funded by the individual
Helping pay a portion of property taxes.	34%	55%	10%
Paying Alberta health care premiums for basic health care.	80%	18%	—
Paying Blue Cross premiums for enriched health services.	63%	27%	—
Paying for home renovations that are needed.	11%	62%	26%
Paying for new or replacement appliances.	10%	48%	41%
Helping pay for long-term care lodging.	46%	52%	—
Paying for homecare professional services.	49%	48%	—
Giving financial support to help seniors afford housing.	27%	70%	2%
Paying dental bills.	61%	35%	3%
Paying for eye care and glasses.	64%	33%	2%
Out of pocket costs to access services (travel and lodging).	19%	54%	26%

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