



January 31, 2024

The Honorable Peter Bethlenfalvy
Minister of Finance
Ministry of Finance
95 Grosvenor Street
Toronto, Ontario M7A 1Y8

Dear Minister Bethlenfalvy:

Ontario Society of Senior Citizens Organizations (**OSSCO**) is pleased to provide the Minister and his staff with information and feedback from the 55+ and seniors' community in its **2024-2025 Pre-Budget submissions**. The information and concerns which we are sharing with you in our pre-Budget submission was gathered directly from 280,000+ seniors that OSSCO reaches every year.

While OSSCO is submitting its' own recommendations, we acknowledge and support the pre-Budget submissions from OSSCO member organizations - Advantage-Ontario, Concerned Friends, Carewatch, Ontario Non-Profit Network, Municipal Retirees Organization of Ontario (MROO) and RTOERO - as the issues they identified also affect an aging-population.

Organizational Background

A registered charity, OSSCO's vision is to make aging easier...for everyone. For the past 37 years, we have empowered people 55+ to remain independent, be financially secure and live safely in their community through knowledge. We directly reach more than 280,000 seniors through our life skills learning instruction and activities: 24 programs, 48 TeleLearning workshops, monthly Outreach Newsletter, weekly e-blasts and 4 Signature Events.

OSSCO's goal is to remove barriers of access to learning for lower to low-income people 55+ and provide them with the skills to navigate daily challenges of aging. We have a dedicated Life Skills Worker - Seniors staff member so that seniors, through education, have the essential tools and knowledge to equip them to effectively handle real-life challenges associated with aging and the nexus of disability.



While Life Skills instruction and education is normally provided to youth and young adults, OSSCO is the only organization which provides this service to older people.

45% of 1,7000 chronically unemployed older workers who completed 1 of 2 OSSCO Enhancing Economic Opportunities programs (Toolkit) joined the workforce, stimulating local economies, leading to community development.

Gaining new knowledge from OSSCO TeleLearning workshops, enables the older person to deal effectively with the demands and challenges of later life. They know how to access programs and services they need for food security, community care, elder abuse prevention, digital and financial literacy, and more. 70% of OSSCO learners report that this knowledge and acquired skills bolstered resilience, improving overall well-being.

We working with our member and supporters, OSSCO is able to reach an additional 500,000 Ontario seniors.

Fairness and Equity: Supporting an Aging Ontario

Ontario is facing a major demographic shift. In 2020, there were 2.6 million people aged 65 and older. By 2046, that number will double to 4.5 million. Planned and targeted Investments made today will meet the requirements of this demographic in the future. We ask that the Government keep the concept of fairness and equity in mind when maximizing its investments in seniors' programs and services.

The themes highlighted in this Pre-Budget submission continue to be issues since OSSCO's published *Shifting the Paradigm on Ageism: Strategies for Positive Active Aging* Report in 2014. These were mentioned again in the 2016 *Roadmap for Informed Decision-Making* Report, the 2020 *Addressing the Challenges of Older Workers' Finding Work*, written by the National Organization on Aging and Longevity for OSSCO and 2021 *Keys to Daily Living* OSSCO project.

In making our recommendations, OSSCO is also asking Government to revisit partnership opportunities that strengthen and grow the not-for-profit sector/ charities such as ours, to re-imagine a more stable and sustainable workforce in healthcare, and, use the current government's infrastructure and investments to redistribute those finances to people where it's needed most.



1. Investing in Health Care /Homecare Services

1.1. Taxing retired persons in the same way that people who are working creates a financial disadvantage and burden to the retiree. Retired persons live off of savings and pension. Retirees incur expenditures such as home health care, non-medical services to remain in community i.e. grass cutting, home making, grocery shopping, companionship, etc. that younger people do not need
Recommendation: Create various tax benefits/incentives for retired persons who wish to age in-place. This could include tax deductions for seniors hiring non-medical services to remain in their home i.e. homemaking, grass cutting, meal prep, etc. Tax incentives to deduct expenses can be created to encourage seniors to be more physically or socially active join a gym or community centre.

This incentive creates additional employment and business opportunities while reducing the pressure on LTC placement. Such incentives may also help to reduce the underground economy and increase the Government's tax base.

1.2. Government knows from its recent experiences with Long Term Care (LTC) that the non-profit sector is a vital partner. Non-profit homes have better quality outcomes, and is more economical than the private sector in service delivery.
Recommendation: Develop an environment where the non-profit sector is seen as the backbone of the home care system and LTC. By shifting the emphasis to non-profit sector, it creates a new labour force strategy to promote careers and job creation in non-profit health-care. New economic opportunities across Ontario are created for skills required by healthcare frontline workers. Government is asked to provide an environment for LTC homes to reduce a growing precarious part time labour force and create stable, good paying jobs.

1.3. Ontario is transitioning to Ontario Health with regional planning. Older Ontarians want and expect health care/services that are coordinated, portable across all regions, seamless, transparent, and effective. Concerns about potential fragmentation and inconsistency of home health care services and programs among Ontario seniors continue to be raised. Seniors are not a static demographic. They may retire in a community but due to health or life changes, move multiple times. They may need specialized services under 1 Ontario Health



region and return “home” to another Ontario Health jurisdiction in a different region. Seniors move temporarily or permanently to be close to family members. OSSCO seniors are asking for a “common basket of goods” in Homecare across Ontario. **Recommendation:** Identify efficiencies through an operational review, and standardize health guidelines and policy of what maximum and minimum costs for health care services should be. For example, there is immense effort within the current homecare structure (LHIN) to manage thousands of homecare service agreements. The Government has the best understanding of what fair market value for service is, and procurement standardization. Savings through the operational review can then be reinvested into health for seniors which are lacking.

2.0 Economic Well-being: Investing in Skills and Talents

- 2.1 As Ontarians age, additional pressures are placed on those “sandwiched” between younger and older family commitments. Older workers especially women take the primary role of Caregiver. Legislation is lacking to protect workers who exit the workplace for caregiving. Employer incentives so that the employee, regardless of age or gender, can exit the workplace to deal with Caregiver commitments, without fear of job loss or punitive are missing. **Recommendation:** Job protection programs are provided to recognize that care giving obligations are not linear and caregivers may exit the workforce for temporary or extended periods of time. Employment Ontario practices of incentivizing only full-time employment should be expanded to include employer incentives for hiring older workers to “back-fill” for temporary vacancies created by a Caregiver’s absence.
- 2.2 Caregiver stress and illness is an indirect cost of caregiving. Legislation is lacking that gives the Caregiver sick leave to deal with their physical or mental health. There is burnout with “free” home support, adding pressures on already stressed health care system. **Recommendation:** Encourage the Government to consider incentives for Caregivers, who are currently unpaid by investing in them as a paid non-medical worker. Other jurisdictions i.e. Medicare in the US and Australia recognize the importance of a Caregiver who maybe a family member, a friend, a neighbour. They pay the Caregiver through the healthcare system or provide income tax credits instead of using home healthcare agency staff.



- 2.3 Older people who are 50 - 70 years of age are most precarious in terms of employment. Older people continue to work well beyond the normal age of retirement i.e. 65 for a variety of reasons: economic, psycho-social, etc. Legislation needs review to see if they are aligned with the new realities. Benefits and insurance coverage stop for workers 70+. **Recommendation:** Require Employer's benefit plans and insurance/WSIB plans for coverage beyond the age of 65. Review and amend WHMIS and safety legislations to protect older workers, recognizing that there are 5 generations of workers in the workplace. Review and amend legislation to prevent Employer's from introducing bias or ageist views and barriers to recruiting and hiring workers 55+. OSSCO further encourages Government to promote the hiring of older adults with subsidies and incentives to employers who hire older Ontarians through Employment Ontario.
- 2.4 Older persons sometimes need additional training to remain competitive in the job market. Such education is not currently available for free to the older worker. The lack of peer-to-peer training was evident to OSSCO which received \$750,000 to implement in 3 regions training to chronically unemployed workers 50 - 70 years of age. **Recommendation:** Government work in partnership with the not-for-profit sector and proven agencies such as OSSCO© who have Toolkits for people 50 - 70 years of age to teach them how to find work. Employment programs and support for chronically unemployed older workers 50+ and those in transition who are newcomers/immigrants need to be created through these partnerships. Given the fact that Ontario's population is aging, the OSSCO© model for Enhancing Economic Opportunities was well received by its partners - YMCA Durham Region, YMCA York Region, COSTI Peel Region, Times Change Women (Toronto), and JobSkills in Markham. OSSCO partners are all Employment Ontario service providers who found the 2 Toolkits for unemployed workers 50 - 70 years of age compliments the work they do. With support for OSSCO's 2 Toolkit programs, it can be expanded on a provincial scale to support existing Employment Ontario sites and give them new tools for chronically unemployed older workers (without work for 18+ months) such as Job Search Strategies 55+ and Employment Network Program. OSSCO's success rate as evaluated by National Organization on Aging and Longevity (NOAL) was 20% for full time employment and 25% for part time employment within 6 - 9 months of completing



the programs. This brings new employment opportunities and economic benefit to the province. The NOAL report is included with the submission.

3.0 Supportive Infrastructure

3.0 Non-profits support communities where people, especially older people, want to live in. Essential services that every older Ontarian needs including care, recreational activities, employment, psycho-social support and affordability are available locally. Investing in non-profit makes a difference as they re-invest profits back into their non-profit or charity, into programs, services and staff instead of removing that investment from their community. **Recommendation:** Government establish a department dedicated to Ontario non-profits, charities and grassroots group (see Ontario Non-Profit Network submission). This department must have representatives from the Ministry of Seniors and Accessibility to bring the “seniors’ lens, the perspective of older Ontarians which represent 20% of the population. This department also provides resources, and shares information with the non-profit sector of available funding such as grants, tenders, financial opportunities to help stabilize the economic realities of this sector. This department is also involved in the review and establishment of provincial human resource strategies for future employability trends.

3.1 Government programs are difficult to navigate, to get the information you need and find the legal protections for aging Ontarians and their families. Ministries seem to be always changing. Older people are unfamiliar with where to reach out to find resources, programs or services. OSSCO’s older learners are unclear as to which is the better organization to contact. They may contact 211, 311, 811, or Healthline. They also contact OSSCO or other seniors’ organizations for help to resolve an issue, or, information to resolve their situations such as guardianship, estates, wills. OSSCO provides mediated access or intervention to the non-profit sector to resolve their specific situation. **Recommendation:** Increase funding to non-profit organizations in the seniors’ sector who provide Information, Referral and Intervention to Seniors’. Increase funding to Advocacy Centre for the Elderly, Ontario’s only legal aid clinic for seniors, to assist in legal areas beyond the scope of LTC, and to provide them protections associated with health. Encourage the Ministry of Attorney General Office to review and revise legislation associated with Power of Health, Power of Finance and Substitute Decision Making (guardianship) to include a training program



for individuals who are identified in legal documents as POA or substitute decision maker. This program can be delivered online similar to a Food Handler Certification, outlining the rules, roles and responsibilities of people who agree to take on a guardianship role. It introduces a clear understanding of the Guardianship process, and can reduce elder abuse such as fraud, scams, emotional and physical abuse.

3.2 When reviewing “cut backs” to provincial programs and services, OSSCO seniors expressed concern that the seniors’ lens is always present. Changes to Government funded programs may negatively impact older persons, especially low to lower-income seniors (below \$40,000 per year). For example, when reducing OHIP paid programs such as physiotherapy and occupational therapy it may create “savings” on a budget line but it may lead to poorer physical and mental health outcomes for older adults without “private pay services” post-surgery. **Recommendation:** Review the financial barriers for seniors to access necessary health care services associated with their well-being. As Ontarians face a shortage of access to primary care physicians, increase clinical healthcare support and services to seniors, who are without a primary physician, by expanding Nurse Practitioner clinics and criteria for the pharmacists’ roles. Work with the College of Physicians and Surgeons on a model for Out-of-Country trained physicians to specialize in seniors’ health care.

4.0 **Affordability**

4.1 It’s recognized that incomes don’t keep pace with the cost of living. Decreasing incomes affect retirees especially low to lower-income retirees, persons on ODSP and on Ontario Works the most. Retirement income is normally comprised of Canada Pension, Old Age Security and a variety of savings plans such as RRSP/RIFF, TFSA and investment in a house. Retirees are often surprised what retirement income means in terms of survivability and ability to thrive. Lower income seniors are often perceived as having reduced power and influence in society, making their concerns more easily dismissed. They are shamed for “not saving enough money for retirement”. For low and lower-income seniors (living on less than \$40,000 per year), there is little ability to offset the higher cost of living including that associated with housing, food, utilities and purchasing services such as housekeeping, home health care and health related expenses. **Recommendation:** Expand education programming in terms of financial and budget management. This can be done within current Government departments



or crown corporations such as Ontario Securities Commission. Life Skills Learning programs teach budgeting for later life (retirement and LTC homes) and managing/living off of government incomes. Review and reform taxation system so that retirees are provided tax incentives to deduct the cost of non-medical homecare or physical activities. Ensure that public funds - both provincial and provincial fund transfers to Municipalities or private companies such as LTC home operators - are used responsibly to maximize resources. Mandate all LTC home operators and retirement home operators to provide and pay for Elder Abuse Awareness Training to their frontline workers and to retrain these workers every 3 years. Elder Abuse Awareness training is currently available from charities such as OSSCO for seniors who live in retirement homes, for seniors in LTC homes and their families as well as front-line workers such as PSW's, companions. Other non-profits with elder abuse awareness programs include ONPEA. Such training protects seniors from financial scams, fraud, emotional or physical abuse as well as eliminating ageism.

5.0 Positive Aging

5.1 Ageism is prevalent in our society. The voice of the senior is missing from policy making, law making, regulation development, government planning and in the private sector's corporate world and boardroom. We recognize the differences in aging and that ageism exists. Ageism is the last bastion of discrimination. No sector is exempt from ageism. It's found in healthcare, in retirement communities, in LTC homes, in restaurants, and more, with older people describing themselves as invisible. **Recommendation:** Fund Ontario Human Rights Commission to develop a campaign to educate employers and community of age -appropriate language and behaviours when dealing with people 55+. Ensure that the public is aware that elder abuse is rooted in ageism, which is a Human Rights violation.

Conclusion

We hope that identifying in the Provincial Pre-Budget submission what is important to Ontario's Seniors' and providing insight assists the Government in finding opportunities to fine tune policies and programs to continue to meet the needs and requirements of older Ontarians including new economic opportunities for people 50+.



Ontario Society of Senior Citizens Organizations
La Société des Organisations des Citoyens Aînés de l'Ontario

There are opportunities to reach the Government's economic objectives through policies such as: encouraging companies to participate in retraining unemployed and under employed workers; linking older and younger workers; overcoming barriers to credential recognition for newcomers and immigrants; creating programs to encourage older persons to start small businesses; and, improvements to access for training and retraining programs in all program streams, trades and professions using programs such as OSSCO's Enhancing Economic Opportunities for Older Unemployed Workers.

Older persons ask that all levels of government work together so that they can respond effectively to age population and client changes in a cost-efficient manner. They also want government to partner more frequently with the non-profit sector. Government must lead the way to address how communities think of older people instead of blaming them as potential threats to healthcare, burdens on budgets, and more. The current tax structure on income of older persons should be revisited, recognizing the additional expenses which are incurred as people age so that older people can age in-place.

Growing demand for services and support are intensified by this demographic which requires more non-medical support such as those provided by not-for-profit organizations. The non-profit sector and charities such as OSSCO are already rely heavily on volunteers, family and community support. While we have the resources, redistributing funding to create non-profit programs to support community can create positive outcomes for all Ontarians.

A review of Ontario's current social and health policy is essential, to modernize it, and improve the lives of older Ontarians, and their families with standardization of programs and services across all health regions.

OSSCO is pleased to work with Government to assist it in meeting the needs of seniors as it works through the budget process to support Ontarians. If you have any questions please do not hesitate to contact. We look forward to speaking further with you about OSSCO programs and services to seniors.

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cc OSSCO Board of Directors