

SENIORS BENEFITS IN CANADA

The Canadian population is aging. In 2010, the median age in Canada was 39.7 years, meaning that half of the population was older than that and half was younger. In 1971, the median age was 26.2 years.

Seniors make up the fastest-growing age group. This trend is expected to continue for the next several decades.

In 2010, an estimated 4.8 million Canadians were 65 years of age or older, a number that is expected to double in the next 25 years to reach 10.4 million seniors by 2036. By 2051, about one in four Canadians is expected to be 65 or over.

With millions of baby boomers knocking on the door, seniors in Canada are set to become even more diverse as a group and will be facing many health issues, including growing rates of obesity, cancer, heart disease, arthritis, rheumatism and high blood pressure.

More than one in four seniors have a long term disability or handicap and therefore face restrictions in their daily activities. Four in five Canadians suffer from a chronic health condition, the proportion being slightly higher for senior women than senior men.

Seniors represent one of the fastest growing groups in Canadian society today. Analysts across the country are trying to predict the impact that this group will have on demands for services, products, and special programs. The two levels of government in Canada, Federal & Provincial, have developed a number of programs to help deal with these issues

Federally Administered Programs:

- Old Age Security
- Guaranteed Income Supplement
- Spouse's Allowance
- Allowance for the Survivor
- Canada Pension Benefits
- Retirement, Disability, Survivor's and Death Benefits

Provincially Administered Programs

- Financial
- Health
- Housing
- Transportation

Programs will vary province to province

The two main Federal programs that provide income benefits are the **Old Age Security program (OAS)** and the **Canada Pension Plan (CPP)**. To receive them, you must apply for CPP and OAS benefits.

Old Age Security (OAS)

Old Age Security provides seniors who have lived in Canada for at least 10 years, with a modest pension at age 65. Low-income seniors may be eligible for other benefits as early as age 60.

There are four types of OAS benefits available:

1. Basic OAS Pension
2. Guaranteed Income Supplement (GIS)
3. Allowance
4. Allowance for the Survivor

SENIORS BENEFITS IN CANADA

Canada Pension Plan (CPP)

Canadians who contribute to the Canada Pension Plan (CPP) during their working years (employed or self-employed) are entitled to a retirement pension benefit. Quebec residents are covered by a separate but similar plan, called the Quebec Pension Plan (QPP). CPP pays retirement, survivor, death, disability, and children's benefits to those who qualify.

One of the biggest requirements for seniors in Canada centres around **Housing issues**. The following outlines the Housing programs in the 4 major areas in Canada, both by the Federal Government and the Provincial Government.

Federal

- Homeowner Residential Rehabilitation Assistance Program (Homeowner RRAP) - Canada Mortgage and Housing Corporation (CMHC) offers financial assistance to low-income homeowners for mandatory home repairs that will preserve the quality of affordable housing. The program helps people who live in substandard dwellings and cannot afford to pay for necessary repairs to their home
- Residential Rehabilitation Assistance Program for Persons with Disabilities (RRAP — Disabilities) - Canada Mortgage and Housing Corporation (CMHC) offers financial assistance to allow homeowners and landlords to pay for modifications to make their property more accessible to persons with disabilities. These modifications are intended to eliminate physical barriers, imminent safety risks and improve the ability to meet the demands of daily living within the home.
- Emergency Repair Program (ERP)- Financial assistance to help low-income households in rural areas, for emergency repairs required for the continued safe occupancy of their home.
- Home Adaptation for Seniors Independence (HASI) - The Home Adaptations for Seniors' Independence (HASI) program offers financial assistance for minor home adaptations that will help low-income seniors to perform daily activities in their home independently and safely.
- Rental Residential Rehabilitation Assistance Program (Rental RRAP) -Financial assistance to pay for mandatory repairs to self-contained units occupied by low-income tenants
- Rooming House Residential Rehabilitation Assistance Program (Rooming House RRAP)- Financial assistance to pay for mandatory repairs to rooming houses occupied by low-income tenants. This program is available in both rural and urban areas
- Residential Rehabilitation Assistance Program (Secondary/Garden Suite)-Financial assistance for the creation of a Secondary or Garden Suite for a low-income senior or adult with a disability — making it possible for them to live independently in their community, close to family and friends.
- Residential Rehabilitation Assistance Program (RRAP for Conversions)- Financial assistance for the creation of affordable housing for low-income households by the conversion of nonresidential properties into affordable, self-contained rental housing units or bed-units.
- Shelter Enhancement Program (SEP)- Financial assistance to assist in the repair, rehabilitation and improvement of existing shelters, and to assist in the acquisition or construction of new shelters and second-stage housing for victims of family violence.

SENIORS BENEFITS IN CANADA

Ontario

- Property Tax Relief for Low-Income Seniors and Low-Income Persons with Disabilities - This program offers property tax relief to low-income seniors or persons with disabilities. Eligible persons may have their property taxes deferred, reduced, or cancelled.
- Long-Term Care Homes - Long-term care homes are designed for people who require the availability of 24-hour nursing care and supervision within a secure setting. This Web site provides information about long-term care homes and how to apply for this type of accommodation
- Seniors' Supportive Housing - Supportive Housing is designed for people who only need minimal to moderate care to live independently. Accommodations usually consist of rental units within an apartment building. This Web site provides information about supportive housing and how to apply for it.
- Community Care Access Centres - Community Care Access Centres coordinate services for seniors, people with disabilities and people who need health care services in the community to help them live independently in their own homes for as long as possible.
- Senior Homeowner's Property Tax Grant This tax grant is an annual amount provided to help offset property taxes for seniors with low and moderate incomes who own their own homes.

British Columbia

- Independent Living BC - This program helps seniors and persons with disabilities live independently in affordable, self-contained housing.
- Assisted Living - These residences provide housing, hospitality services and personalized assistance services for adults who can live independently but require regular assistance with daily activities, usually because of age, illness or disabilities.
- Shelter Aid For Elderly Renters (SAFER) - This program offers financial assistance to seniors (aged 60 and over) whose rent exceeds a certain percentage of their monthly income.
- Property Tax Deferment Program - This program defers property taxes for seniors (aged 60 and over), widows, widowers, and persons with disabilities. Property taxes can be deferred until the property is sold.

Alberta

- Long-Term Care - This program provides regular treatment and continuing nursing care to seniors and persons with persistent mental illnesses or physical disabilities.
- Community Housing Program - This program provides subsidized rental housing to low-income families, senior citizens, wheelchair users, and persons unable to afford private sector accommodation
- Cottage Program - This program provides cottage accommodation for low-income senior citizens.
- Seniors' Self-contained Housing Program - This program provides apartment type accommodation to low and moderate-income seniors who are functionally independent with or without the assistance of existing community based services.

SENIORS BENEFITS IN CANADA

- Education Property Tax Assistance for Seniors Program - This program for seniors provides a rebate to assist senior homeowners with the year-to-year increases in the education portion of their property taxes.
- Residential Access Modification Program (RAMP) - Grants of up to \$5,000 for low income Albertans who use wheelchairs to make permanent modifications that will increase mobility within their home

Quebec

- Tax Credit Respecting Home-Support Services for Seniors This refundable tax credit assists seniors (aged 70 and over) with their expenses for home-support services - Refundable tax credit of up to \$3,750 per year for cost of personal aid nursing services and domestic services
- Tax credit for caregivers - This is a refundable tax credit for persons housing and providing in-home care for an elderly parent, grandparent, or dependent relative.
- Programme Allocation-logement - This program provides financial assistance to persons 55 years of age or older and to low-income families who are spending an excessive proportion of their income on shelter
- Home Adaptations for Seniors' Independence - The program Home Adaptations for Seniors' Independence provides financial assistance for low-income seniors aged 65 or over to help them make minor adaptations to their homes or apartments.

Details on the programs mentioned above, as well as additional programs for each of Canada's Provinces and Territories can be viewed by clicking on the relevant links below www.canadabenefits.gc.ca www.elncanada.com/houseprog.html www.alyveijdesigns.com

STATISTICS FOR CANADA (Source: Statistics Canada, unless mentioned otherwise)

