



North Shore News Column.

Older & Wiser

By Tom Carney

Looking back: A 2011 year in review

Pension reform, poverty and elder abuse among last year's big issues

By Tom Carney, Special to North Shore News January 22, 2012

I'M not sure how the North Shore News came up with the name for this column, but I think they got it right.

We often think of wisdom as the inevitable byproduct of growing older. Not all older people are wise, of course, but experience counts for something.

Still, we can only take the whole, older and wiser thing so far.

I don't feel any wiser than I did last year and given that today's topic, the year 2011 in review, is a weighty one, that's a bit of a problem. Oh well, I'm a columnist not a philosopher so let's leave these musings aside and look back at what occupied our attention last year.

The big issues for seniors in 2011, in no particular order, were pension reform, poverty reduction, caregiving, elder abuse and mandatory retirement.

Pension reform dominated the headlines in 2011. The year started out with a discussion on enhancing the Canada Pension Plan (CPP) and ended with the introduction by government of a new Pooled Registered Pension Plan (PRPP). Is the PRPP as good as the CPP? Opinions vary. I think not but only time will tell.

We have been successful in reducing poverty levels in the seniors' population to the single digits but almost 300,000 seniors in Canada are still living in poverty. The government's latest initiative to add \$300 million to help our lowest income seniors is commendable. Unfortunately, some seniors who are not well-informed do not apply for the income benefits to which they are entitled.

I'd like to see the federal government increase efforts to identify and assist the number of people eligible for income benefits who fail to apply for them.

Caregiving is the key to aging at home and it's estimated that there are almost three million Canadians caring for a loved one at home. Caregivers save the health care system hundreds of millions of dollars by keeping seniors out of hospital and long-term care beds.

Given that, the government and the health care authorities should be falling all over themselves to find ways to increase support for caregivers.

A new \$300 annual non-refundable tax credit for caregivers is a step forward I suppose, but other options like an employment insurance benefit for those who leave the workforce to provide caregiver support or a tax-free monthly payment to caregivers would, in my opinion, be more helpful.

The issue of elder abuse is finally getting the attention it deserves with new funding this year to increase the public's awareness of the problem and new legislation to toughen sentencing for those convicted of abusing seniors.

The problem is that very few people are charged let alone convicted or jailed as a result of elder abuse. Let's hope these new measures change that.

Is mandatory retirement a form of legislated age discrimination? Some people think so. Last month the federal government enacted legislation whereby federally regulated employees will no longer be required to retire when they reach a predetermined age.

The legislation has been touted as a victory for older employees who wish to remain in the labour market. Really? The truth of the matter is that most people work beyond the age of 65 not by choice, but by necessity.

So, 2011 brought us pension reform, a tax credit for caregivers, new tools against elder abuse and the end of legislated age discrimination in the workplace.

My colleagues think that when it comes to the seniors' file 2011 was a pretty good year. I agree. Still we can't rest on our laurels. When it comes to seniors who are not part of the mainstream, those from ethnic minorities, those who have lived with developmental disabilities, those who are economically vulnerable, etc., we need to do more.

As Confucius reminds us, 'Only the wisest and stupidest of men never change.'

Tom Carney is the executive director of the Lionsview Seniors' Planning Society. Ideas for future columns are welcome. Contact him at 604-985-3852 or send an email to lions_view@telus.net.