



RTOERO Response to
**Ontario Poverty Reduction
Strategy Consultation**



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On behalf of RTOERO, we are pleased to submit this feedback to help inform the new five-year Ontario poverty reduction strategy.

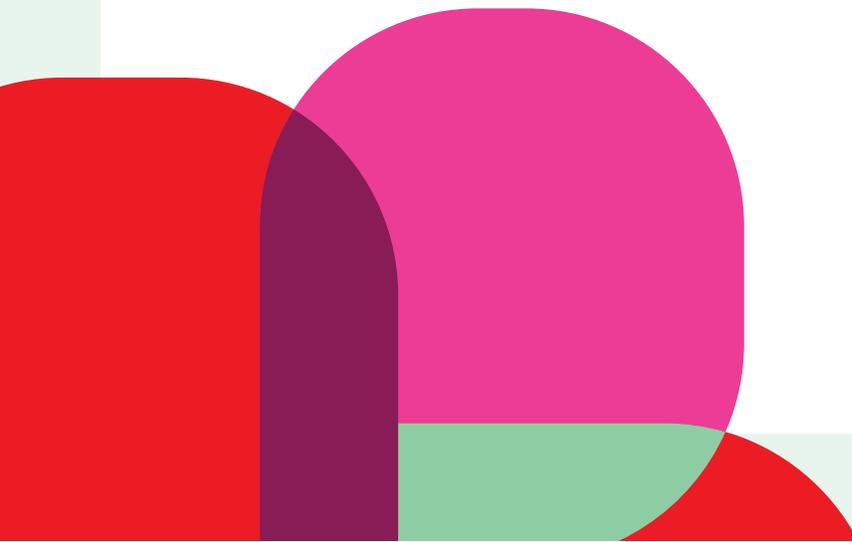
The priorities we describe here are of prime importance to our **80,000+ members** – 96% of whom live in Ontario. Since 1968, RTOERO has been a voice for teachers, school and board administrators, educational support staff and college and university faculty in their retirement. Our mission is to improve the lives of our members and seniors.

The Government of Ontario's current estimates are that the seniors' population will grow to over 3 million by 2023 – about 400,000 more seniors than today. As the government notes, the poverty rate for seniors is 12.1%. Seniors are among the six groups the province identifies as being at heightened risk of poverty, along with Indigenous people, single mothers, people with disabilities, recent immigrants, and racialized communities.

Each of the seven issues we outline relates directly to one or more of the Government of Ontario's key engagement areas around poverty reduction:

- Encourage job creation and connect people to employment
- Provide people with the right supports and services
- Lower the cost of living and make life more affordable

Poverty reduction requires a wide range of actions. Together, the issues that RTOERO is raising cut across income, health, social supports, social networks and housing. All are critical dimensions of poverty and well-being. Focusing on these RTOERO priorities will help the Government of Ontario to improve the quality of life for seniors, lift them economically, and address many underlying issues that can make them vulnerable.



1. Age-friendly communities



CALL TO ACTION

When the province was consulting on a government-wide seniors strategy in 2019, one of the pillars was helping this group to age at home and in their communities. Poverty threatens that ideal.

We should be investing in policies, practices and planning that make communities age-friendly. Such communities have structures and services that:

- promote healthy and active lifestyles;
- enable seniors to remain in their homes, with a diversity of prices, styles and locations, and affordable modification programs (to suit a home to current or future needs);
- give them reliable, affordable and safe access to public transportation; and
- offer them opportunities to socialize and volunteer.

An age-friendly community optimizes opportunities for health, participation and security. Such communities reduce the pressure on health care and the demand for spaces in long-term care facilities, and add to social well-being and vibrancy. Some studies show that age-friendly communities, with their positive features, can also modify the effects of poverty.

As Premier Ford has said, “Seniors...have given, and continue to give, so much to our province. We owe them a huge debt of gratitude, and want them to remain healthy, independent and actively engaged in life. Our province’s seniors deserve our respect, and it’s our job as a society to give them the opportunity to age with dignity, independence and choice.”

Link to poverty reduction goals

- Provide people with the right supports and services

2. Pharmacare



CALL TO ACTION

Canada is the only country in the world with universal health care that does not also provide universal drug coverage. We consistently pay among the highest prices for prescription drugs. Ten per cent of citizens do not have adequate coverage to meet their needs. One in four households can't afford to fill their prescriptions.

Pharmacare can help to reduce the burden of drug costs, and decrease the disparity between rich and poor.

A recent evidence-based study (published in JAMA Internal Medicine) suggests that pharmacare not only helps make people healthier but can also help get them out of poverty. It's not just about lower costs. When people's health is better, they can work more.

To date, the Government of Ontario has not expressed support for a federal pharmacare overhaul. Yet a universal, public pharmacare program would help the people of Ontario to better manage their health, reduce medication costs and allow for better monitoring of the effectiveness and safety of medications. It would also reduce the burden on other parts of the health care system. Ontario can work with the other provinces and the federal government to arrive at a workable solution.

We note that the Government of Ontario is investing approximately \$90 million annually to provide low-income seniors access to high-quality dental care. That's a major step. Likewise, all Ontarians (and other Canadians) should have access to the medications they need.

A universal, public, comprehensive, accessible and portable national pharmacare program would cut costs and lead to a healthier population – both of which give people more economic means.

Link to poverty reduction goals

- Lower the cost of living and make life more affordable

3. Retirement income security



CALL TO ACTION

Statistics Canada estimates that 12% of senior families are considered low income, and 28.5% of single seniors qualify as low income. Increases to the Canada Pension Plan (CPP), Old Age Security program (OAS) and Guaranteed Income Supplement (GIS) are a step in the right direction. Yet more needs to be done.

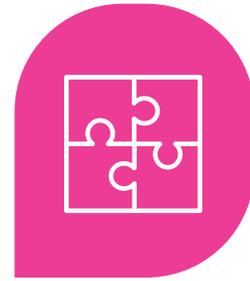
Defined benefits pensions are proven to make retirement secure, and enable Canadians to continue to contribute meaningfully to our economies and communities. Up to 80% of pension dollars spent come from investment returns, which are pumped right back into local economies. We need to strengthen defined benefits, protect accrued benefits, and protect employees and retirees ensnared in corporate insolvencies.

Ontarians deserve a secure retirement, with a guaranteed and sufficient source of income so that they do not fall below the poverty line. That will ensure that older Ontarians can afford to enjoy a healthy, active and dignified retirement.

Link to poverty reduction goals

- Lower the cost of living and make life more affordable

4. National seniors strategy



CALL TO ACTION

As the Government of Ontario has noted, seniors are the fastest growing demographic in our province. Gaps in our healthcare and social policies are creating barriers – to seniors’ independence, and to the essential role they play in vibrant, healthy communities and economies.

Tackling these issues independently will not give us the results we need. While Ontario is exploring its own seniors strategy, a coordinated national seniors strategy, with dedicated funding and accountable goals, will ensure we meet the evolving needs of seniors. Ontario can play a lead role.

Ontarians are living longer, and our health care system is not keeping up with shifting demographics. Standards of care are also inconsistent. Shortfalls in long-term and home care force seniors to stay in hospitals longer than they need. More than 8 million Canadians provide care to a family member or friend, contributing an estimated \$25-billion in unpaid labour.

A coordinated seniors strategy will support governments in optimizing health, financial security and social inclusion, so all Canadians can age with dignity.

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5. Geriatric health care



CALL TO ACTION

Over the next two decades, the numbers of Canadians aged 65-plus will double. Those 85 and over will quadruple. The availability of appropriate health, social and community care providers supports healthy aging. Geriatricians play a vital role in helping older adults to remain healthy and independent for as long as possible.

That support reduces the risk of poverty. Quite simply, older adults can become economically vulnerable when the cost of care exceeds their income. With effective support, seniors can improve their well-being, and therefore avoid or delay many of those costs.

A 2019 report (from the Regional Geriatric Programs of Ontario) indicated that the province has only 145 full-time geriatricians, just over half of the geriatricians needed. Overall, Canada has only one geriatrician for every 15,000 adults. That is unacceptable if our senior population is going to be able to age with dignity and receive the best health care. We're falling behind in recognizing and preparing health and social care professionals to meet the growing need for geriatric expertise.

We face a shortage of geriatric professionals, roles that will be in high demand given the province's demographics. Older Ontarians constitute about 16% of our population, but account for nearly half of our health and social care systems costs.

An efficient and effective system will ensure the right care, at the right time, in the right place, by the right provider. Having personnel with the knowledge needed to care for older Ontarians is essential.

Link to poverty reduction goals

- Encourage job creation and connect people to employment
- Provide people with the right supports and services

6. Elder abuse prevention



CALL TO ACTION

Ontario was the first province to introduce a strategy to combat elder abuse. Still, the awareness of the issue and resources available to help remain lacking. Even those willing to seek help often do not know where to find it. Many perpetrators do not even recognize that their behaviour is abusive.

We need to invest in the resources that serve victims, and raise the profile, of elder abuse. This is a widespread yet mostly hidden problem. It includes physical abuse, but also psychological/emotional abuse (e.g. threatening, isolating, removing decision-making) and neglect.

Elder abuse relates to poverty in two critical ways. While any senior, in any economic class, can be a victim, many victims come from lower-income demographics and tend to be isolated. Moreover, an important dimension of elder abuse is financial abuse, in the form of stealing, fraud and misusing power of attorney. Such abuse can take away or limit a senior person's resources and options.

Any situation that limits or controls the rights and freedoms of an older adult is a form of elder abuse. North American studies show that anywhere from 2-10% of older adults will experience some type of elder abuse each year. Based on that, some 40,000-200,000 seniors in Ontario may be affected. That could rise significantly, with the 65-plus population increasing fast.

Link to poverty reduction goals

- Provide people with the right supports and services

7. Social Isolation



CALL TO ACTION

The RTOERO Foundation, which invests funds in efforts that benefits Canada's seniors, calls social isolation a barrier to healthy aging.

Throughout our lives, we thrive on our relationships. Meaningful connections with others keep us engaged and socially active. That contributes to better emotional, mental and physical health. The antithesis of having these healthy relationships is social isolation: limited contact with others and few social roles.

Anyone can be socially isolated. But it can happen more often when people retire, lose a spouse, or experience decreased mobility or cognitive decline. People who live with low income, or who lack access to transportation (often because of that) are at increased risk too.

According to the Government of Ontario, upwards of 30% of seniors are in danger of becoming socially isolated. Social isolation isn't just a happiness risk; it's also a health risk. As the government notes, those with close connections and relationships tend to experience fewer mental health issues, like depression and anxiety. They're also at less risk of hospitalizations, dementia and elder abuse.

The link between social isolation and poverty has been called obvious – and has a catch. Social isolation can lead to missed economic opportunities and poverty. Meanwhile, poverty means that seniors can't always access the resources that decrease isolation.

The right programs and investments can address both imperatives: reducing poverty, and helping to keep older people socially connected and active. Finding more ways to connect seniors – to family, friends and neighbours, to colleagues in volunteer roles and workplaces, and to our communities – is vital to their well-being in every way.

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Who we are

RTOERO is a bilingual trusted voice for healthy, active living in retirement. With 80,000+ members in districts across Canada, we are the largest national provider of non-profit group health benefits for education community retirees. We welcome members who work in or are retired from the early years, schools and school boards, post-secondary and the broader education sector.

We believe in the power of our community to secure a better future.

For more information:

- visit our website at rtoero.ca
- call 1-800-361-9888
- email media@rtoero.ca

Engage with us on social media:

- Facebook - facebook.com/rto.ero
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