

Canada's system of public social security programs provides income protection, health care and a range of social services for Canadians who need them. Under terms of the British North America Act the provinces bear primary responsibility for health and welfare services. The federal government assumes this responsibility for veterans of the armed forces, registered Indians, Inuit and certain other groups. Municipalities and their local voluntary agencies generally provide most direct services to the public with funding from both federal and provincial governments.

The increasing government role in provision of these programs is evident in their budgets. Between 1927 and 1979 the annual overall government social security expenditures increased from \$99 million to \$35.6 billion.

Canadian programs have roots in charitable organizations of old Quebec, in traditions of the English poor law and parallel developments in the United States. In general, programs have been developed to meet social needs in the context of the Canadian economy. Provinces and municipalities introduced income support for single parent families, for injured workers and their families and direct relief payments to the poor. Grants were also provided to support public health and welfare institutions. The federal government introduced income support in 1918 for war veterans, in 1927 for the aged and during the depression in the 1930s provided emergency relief for destitute persons. Following World War II, the federal government extended its responsibilities for income support through unemployment insurance and universal allowances for the aged and for families with growing children. Later, priorities for senior levels of government shifted to the introduction of universal health insurance and income insurance programs funded on a broad population base. Recently the trend has moved toward a negative income approach through tax credits.

Target groups for social security programs

8.1

The elderly

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The average person at age 65 may expect to survive to 80 years of age. Because of greater life expectancy and reduced work opportunities in old age, increasing attention is being given to the needs of the elderly for income support and services.

At age 65 almost all persons with established residence in Canada become eligible for monthly payments under the federal old age security program. Besides a basic old age security (OAS) benefit, a person with little or no other income may apply for a guaranteed income supplement (GIS). If the person has a spouse between the ages of 60 and 65, also with little or no personal income, the spouse may apply for a spouse's allowance (SA).

Elderly persons may also receive cash benefits under the Canada Pension Plan (CPP) or the Quebec Pension Plan (QPP). In addition to the federal old age security program, provincial income tested supplements are available in several of the provinces; these are paid monthly in Ontario, Saskatchewan, Alberta and British Columbia, quarterly in Manitoba and annually in Nova Scotia and Northwest Territories. Shelter allowances in the form of tax credits or rebates for the elderly are provided in New Brunswick, Quebec, Ontario, Manitoba, Saskatchewan, Alberta and British Columbia.

More than 250,000 elderly persons in Canada are in homes for special care. Old people have access to a variety of social and health services in their communities involving home care, visiting nurse services, meals delivered to their homes (meals-on-wheels) and recreational programs. The federal New Horizons program stimulates activities among old people by funding projects of community interest. There are also various volunteer advocacy organizations sponsored by the elderly.

A federal interdepartmental task force on retirement income policy was established in 1976 with participants from the departments of finance, health and welfare,