

CHAPTER 6

SOCIAL SECURITY

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 Canada Constitution Act, 1867, the provinces bear primary responsibility for health and social services. The federal government assumes this responsibility for veterans of the armed forces, registered Indians, Inuit and certain other groups.

Provincial governments, municipalities and local voluntary agencies provide most direct services to the public. Municipal governments receive substantial funding from provincial governments for their community health and social services. The provinces in turn are reimbursed by the federal government for a substantial share of their funding. Voluntary agencies may or may not receive partial government funding.

The goal of social security is humanitarian — to alleviate destitution, disease and disability. It is recognized that Canadians should have at least a minimum of resources to meet their basic needs for day-to-day living and essential health and welfare services to maintain themselves in a state of well-being.

Canadian social programs have roots in charitable activities of the churches and early attempts to organize relief services at the municipal level. In general, programs have been developed to meet social needs as they have arisen in the context of Canadian society.

During and after 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, the senior levels of government shifted their attention to universal health insurance and income insurance relating to the needs of the whole population. Recently the trend has moved toward a more selective approach in the form of tax credits for particular target groups such as the elderly and families with children.

6.1 Target groups

6.1.1 Senior citizens

As a proportion of the population, the number of persons over 65 years old is growing rapidly. More and more people are surviving into their 80s and 90s;

this places increased pressures on communities and families. A disproportionate number are women who in the past worked in the home and now lack adequate financial security. Generally, income decreases as senior citizens grow older. This increases their reliance on alternative sources of income. Isolation of the elderly has risen because of demographic change and geographic mobility of their families; thus many have no immediate family to support them. The interrelationship of these socio-economic phenomena has led to a need for support service that was not present in the past. Initially reliance was placed on expensive institutional facilities but this proved costly for governments and taxpayers. Now, instead of institutional care, governments are introducing supportive programs and services so that the needs of aging individuals can be met in a more caring and effective way.

At age 65 almost all persons in Canada become eligible for senior citizens benefits. Elderly persons, their beneficiaries and spouses may also receive cash benefits under the Canada Pension Plan (CPP) or the Quebec Pension Plan (QPP) based on contributions while they were employed. In most provinces senior citizens, if qualified on an income-tested basis, benefit from income supplements paid by the province. All provinces also provide tax credits or rebates to senior citizens on their shelter costs; the payments are generally income-tested.

It is estimated that 200,000 elderly Canadians at any given time are in an institutional environment. About 700,000 spend some time in hospital during a year. The elderly also account for a large proportion of the clientele of community service agencies whether through visits to senior centres and other agencies or through services in their homes, such as meals-on-wheels, home care, home support services and protective oversight. The elderly who are sick or infirm are particularly in need of service and support. Services may range from visiting nursing care to transportation which enables them to obtain medical care or to participate more effectively in community social programs.

Many senior citizens are active in community organizations. Through a federal New Horizons Program many new recreational and social activity centres for the elderly have been developed in