

## More money for seniors during COVID-19



May 5, 2020

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Funding for Canada's 6.5 million seniors has gotten a big boost by the federal government during the COVID-19 pandemic. On March 29, the government announced \$9 billion in funding to help seniors. Minister of Seniors Deb Schulte says that the \$9 billion in funding was part of a larger package assisting those aged 55 and over, as there was already \$50 billion on the ground serving seniors through the United Way's New Horizons for Seniors program, and her government decided to pivot that program to change gears to a COVID-19 era response. On April 21, another \$350 million Emergency Community Support Fund was unveiled to help our country's most vulnerable citizens, including seniors.

"That's nearly half a billion dollars, which is a tremendous amount of money to support our seniors," says Minister Schulte.

During the March 29 announcement of the \$9 billion to seniors, Prime Minister Trudeau said that while physical distancing is essential during COVID-19, it risks isolating seniors from the community. This \$409 billion in financial aid provides practical services to Canadian seniors, to avoid too much isolation and keep them connected to others, grocery delivery and medications or other needed items. Minister Schulte agrees that seniors are more at risk to the isolating impact of the COVID-19 pandemic.

"I'm so proud of how creative and how committed Canadians are to helping seniors. I was on a Zoom chat with 50 seniors the other day, a group that would normally gather twice a week at a community location for exercise, questions about keeping themselves safe, diet, that sort of thing. They've now moved onto this Zoom platform, where they have an exercise program on their Zoom. I was sitting with them for half an hour and I was so impressed by their enthusiasm. They gave me a bit of a talk after, they went through all their members, whomever wanted to say something to me. They just said how transforming it was. They were obviously sad they couldn't get together but by being able to do this they felt connected, felt supported and didn't feel isolated at all. Even though they're stuck at home, they're able to be part of the community," she said.

Seniors with Skills is a non-profit started up by Jaya Manjunath, to help end social isolation for seniors, here in Canada and around the world. Studies have found that socially isolated seniors are twice as likely to die a premature death as those connected with society.

"I think this federal funding increase is an excellent way to help many seniors who are struggling at this time. Seniors may be suffering from a wide range of issues including financial struggles, health problems and severe social isolation. The Seniors with

Skills Online Buddy Program is here to help seniors suffering from isolation due to quarantine and we have heard about financial stresses from many seniors during the video chat sessions, she says.

Brandi Hodge, executive director of the United Way Hastings and Prince Edward, says that the \$9 million announced by the Federal government was distributed across Canada based on the population of seniors in each area, using StatsCan data. United Way in this area received \$68,000.

The funding is intended to support programs that focus on seniors over 55 years of age impacted by COVID-19, by helping with food, cleaning and hygiene products including delivery, reduced social isolation, and/or support for community service organizations to maintain or enhance services such as volunteer and staff retention, she says.

United Way HPE has dispersed the \$68,000 across the region to ensure that HPE has increased capacity to care for seniors in their community. Funding was allocated to Community Care Central Hastings, CARE North Hastings, Community Care South Hastings, VON in Quinte West, Prince Edward County Community Care for Seniors Association to provide services such as hot and frozen meals on wheels, reassurance checks and grocery delivery, as well as to Bancroft Community Transit and United Way HPE, who are providing grocery delivery services to seniors.

Minister Schulte points out other initiatives the Trudeau government has done to help seniors during this difficult time. For lowest income seniors, they gave them an additional GST credit supplement worth \$400 for an individual and \$600 for a couple, RRIF mandatory withdrawals have seen those withdrawals decreased by 25 per cent to help protect their assets, the tax deadline was moved back to June 1, any taxes owing can be deferred to September 1, and any seniors still working and making at least \$5,000 a year can claim the CERB.

While the government has done much to help seniors, Jaya Manjunath of Seniors with Skills thinks more services are needed, as they are one of the most vulnerable populations at risk during the pandemic.

There are some services available, such as grocery delivery for seniors, but it is often difficult for them to hear about them due to lack of technology. For example, I am the national coordinator for Shopping Angels Canada, an organization delivering groceries to people at risk during COVID-19 and we have over 150 volunteers but not many seniors have signed up for the service since many of them do not use any technology. I believe there needs to be more awareness of services already designed to help seniors and the introduction of even more services like these by the federal government, she says.

The Canadian Association of Retired Persons also wants them to do more, especially with RRIF and RRSP withdrawals. While the government has already lowered required withdrawals with RRIFs by 25 per cent, CARP wants them to suspend mandatory withdrawals this year to help protect seniors' financial security. They've also championed temporarily eliminating the withholding tax on RRSP withdrawals. The tax would not apply so long as the contributions were repaid after two years. That would provide seniors with needed cash during these turbulent times. They would also like to see increases to Old Age Security and Canada Pension Plan benefits.

Every dollar helps of course. We know a lot of our members have seen real out of pocket expenses in this environment, from having to pay for delivery on groceries and other necessities. They have been impacted by COVID-19, and feel like there hasn't been as much recognition of their struggles as some other segments of the population, says Marissa Lennox, chief policy officer at CARP.

A greater tragedy in all this than financial, is the grim toll that COVID-19 has taken on seniors' health and lives in Long Term Care facilities. As of May 1, in Ontario, there were 2,722 residents infected and 861 had died of COVID-19, according to the Ministry of Long-Term Care daily report. Staff numbers amounted to 1,482 infections, with less than five deaths. Samir Sinha, the director of geriatrics at Sinai Health System, and an advisor to the Ontario government on seniors' issues, has compared LTC facilities to tinder boxes;

"You have a group of frail, older adults who are in close quarters with each other, with many of them being cared for by the same individual," he says.

Minister Schulte calls the situation tragic.

"My heart goes out to all those who've lost a loved one and who are struggling during this challenging time. It's heartbreaking," she says.

While LTC facilities are under provincial jurisdiction, the federal government has done "a tremendous amount to help out the provinces and territories," according to Schulte.

"It's certainly everyone's obligation to do as much as they can to help get everyone through this as safely as possible," she says.

The first thing they did was to provide \$500 million to the Canadian Health Transfer, to support the provinces' health systems and their mitigation efforts, they provided \$2 billion to acquire and ensure PPE was available to LTC facilities and everyone else on the front lines who needed it and they released a guideline on April 13 from the Public Health Agency of Canada to help residents, seniors and health care workers maintain their health and safety. Minister Schulte said at the time the guideline was released that seniors living in facilities faced an even greater risk of infection and transmission due to proximity.

"Providing consistent guidance for long-term care homes across the country will save lives by protecting seniors and those dedicated to caring for them," she said.

The guidelines meant to curb the spread of the virus were; restrict access to those people essential for basic personal, medical and compassionate care for residents, more rigorous screenings for staff, visitors and residents, everyone with access to residents must wear a mask, have more training on infection control measures, continue the practice of physical distancing, additional cleaning of all high risk, high touch surfaces, and preventing any staff from working at more than one LTC location.

Minister Schulte says that the federal government worked with the provinces to introduce wage subsidies to try to ensure staff worked at only one LTC facility for the duration of the pandemic. The military has also been called into Quebec and Ontario to help with the LTC crisis. Named Operation Laser, the Canadian Armed Forces has deployed 130 military personnel to five LTC homes in Quebec, while 250 CAF personnel were deployed to five LTC homes in Ontario on April 28, to ensure the ongoing safety of residents, maintain effective staffing levels and to help control and prevent infections among residents and staff.

Gillian Sloggett, press secretary and senior communications advisor to the Office of the Ontario Minister of Long-Term Care Merrilee Fullerton, says that long term care is a huge priority for the government and they're committed to making it better. Since creating the ministry in the summer of 2019, they have taken steps to address staffing shortages and build capacity.

"We have taken significant action to create an iron ring around long term care homes facing unprecedented challenges due to this virus. These actions are underway on the ground as we speak to keep our most vulnerable seniors and front-line heroes safe," she says.

They're meeting urgent staffing needs through their Health Workforce Matching Portal, they're deploying health care rapid response teams to the most at risk LTC homes, they've implemented their COVID-19 action plan for protecting long term care homes, announced nearly a quarter of a billion dollars in emergency funds to support round the clock screening, additional staffing, enhanced cleaning and sanitation and additional surge capacity. All these measures have been in close consultation with Dr. David Williams, Ontario's chief medical officer of health.

They have also instituted a 16-week pandemic premium of an additional \$4 an hour for the 100,000 staff that work on site at LTC homes. Those working over 100 hours a month also get an additional \$250 a month on their paycheck.

'We're hoping it will encourage staff to continue working and attract prospective employees to help maintain safe staffing levels and operation of long-term care homes,' says Sloggett.

While the initiatives from both levels of government during COVID-19 are welcome, critics like Family Councils Ontario and CARP have been arguing that Ontario LTC homes have been facing funding and staffing shortages for years, and they lament the fact that it's taken a crisis like COVID-19 to make it part of the national conversation.

Samantha Peck is the executive director of Family Councils Ontario, providing LTC residents families with a voice in their loved ones' care.

'What is going on is an absolute tragedy. Residents, families and staff are all suffering from the virus and psycho-social side effects: visitor restrictions are top of mind for families and residents. I hope that some of the initiatives put in place by the governments-increased staff wages and full-time positions-remain in effect post pandemic so that we don't go back to normal and instead create a vibrant healthy long-term care system with homes that are wonderful places to live and work. The people who live, work and love someone in LTC deserve homes that meet their needs. And society deserves to have all of its people well cared for. The pandemic is evolving day by day and governments are responding as best they can,' she says.

The tragedy has exposed system-wide faults within Ontario's LTC homes that will require a lot of work by the federal and provincial governments to fix, according to CARP's Marissa Lennox.

'My heart breaks for the families that have lost a loved one in this, because it was so preventable. It's devastating what has gone on in these LTC homes. We really let down our seniors,' she says.

Funding and staffing issues existed long before COVID-19 and will continue post COVID-19 without a firm commitment to act by both levels of government, according to Lennox. She also says it's not a single solution fix.

'At the end of the day, there's a laundry list of things that need fixing at LTC homes. I'm not saying every home has let down seniors, some have done a good job to keep them safe. But for the others, what we really need is a culture change, a pivot away from what we're doing now to something that prioritizes the needs of our most vulnerable members of society. We all have a role to play in changing this system, and I would urge everyone to start thinking about it, whether you have a loved one in LTC or not. There's no way anyone who's looked at what's happened and can think the status quo is acceptable moving forward,' she says.

However, despite the terrible loss of life and infection rates that COVID-19 has brought on seniors, especially in LTC facilities, there have been some silver linings. The national conversation has focused more than ever on LTC homes and their shortcomings, and hopefully this time that renewed attention will spur tangible changes. As well, many other seniors not in LTC are safe, healthy and benefitting from the new government funding, renewed charitable and organizational efforts on their behalf and more community amity toward them during COVID-19. Hopefully this will continue post COVID-19.

'A lot of people are checking in with seniors in their neighbourhoods, lots of individuals are calling me at my office saying, 'listen, I'm at home, what can I do?' So, I'm hooking them up with charity groups and organizations. I'm pretty proud of the work that's being done by people who are stepping up and making sure that our seniors are not isolated in the community during this difficult time,' says Minister Schulte. 'So, there's a lot of goodwill and motivation in Canadians to help seniors. It's very uplifting and should make everyone proud to be Canadian!'