

## ■ APPENDIX 3: AGE-FRIENDLY MANITOBA: THE GOLDEN YEARS

Manitoba honours its seniors and recognizes that they have made a lifetime of contributions to every community – in workplaces, schools, hospitals and other institutions, with families, and to arts, culture, and sporting life. Increasingly, seniors continue to contribute to society well after retirement in their role as family elders and through a combination of paid and volunteer activities.

Manitobans are all supportive of the seniors in their own lives and enjoy their company and benefit through learning from their past experiences. In the same way, the Manitoba government distinguishes seniors' needs and contributions through provincial support and programs specifically for seniors as well as consideration of their needs in the design of programs available to everyone. Seniors' special requirements are taken into account financially, emotionally, physically and through health issues. Consideration of personal losses due to aging needs to be balanced with a positive view of the wisdom, experience and accomplishment that also come with being a senior.

When planning for the needs of its citizens aged 65 and over, Manitoba has opted for an integrated, multidimensional approach that includes community partnerships. By working with communities and program participants, the province is better able to address people's needs and promote their personal development throughout all stages of life. Some of the relevant provincial senior programs are outlined below, including new tax measures to assist low-income seniors.

The **Seniors and Healthy Aging Secretariat** is part of Manitoba Healthy Living, Youth and Seniors. The Secretariat works with all provincial departments to create an environment within Manitoba that promotes health, independence and the well-being of older Manitobans. Approximately 98% of provincial government spending on seniors is through three departments: Manitoba Health, Manitoba Housing and Community Development, and Manitoba Finance. More recently, the Secretariat funded the major report, "Profile of Manitoba's Seniors, 2010," carried out by researchers at the University of Manitoba, to ensure that comprehensive and up-to-date information is available on Manitoba seniors and their needs.

**Age-Friendly Manitoba** is a comprehensive initiative that promotes the participation, inclusion, and health of older adults in their communities across eight domains: 1) outdoor space and buildings; 2) transportation; 3) housing; 4) respect and social inclusion; 5) social participation; 6) communication and information; 7) civic participation and employment; and 8) community support and health services. This initiative was originally developed by the World Health Organization and continues to be supported by the Public Health Agency of Canada. Manitoba is seen as a leader nationally and internationally in encouraging communities to be more age friendly. Manitoba provides \$487,000 annually to help 72 participating communities throughout the province to help them engage citizens and businesses. The goal is to position each community to engage older adults as active contributing members leading fully independent lives.

The **Support Services to Seniors** program provides global funding to Manitoba's Regional Health Authorities to administer and deliver programs and services for seniors within the entire continuum of care. There are currently 105 Community Resource Councils and 21 Multi-Purpose Senior Centres. These are community-developed and run, with the main objective of supporting seniors to live independently in their communities as long as possible. Support Services, which vary from community to community based on local needs, can include congregate meals, transportation, home maintenance, information and referrals, friendly visiting, personal emergency support, fitness, and life-long learning.

**Programming to Meet Seniors' Housing-Related Needs** A number of programs have been designed specifically to meet seniors' special housing needs.

- The **SafetyAid** Program provides \$216,000 to help improve home security for seniors, including safety audits and the installation of security and fall-prevention devices.
- **Home Adaptations for Seniors Independence Program** provides loans, to a maximum of \$3,500, to lower-income homeowners aged 65 plus for improvements designed to help them stay in their own home longer.
- **Residential Rehabilitation Assistance Program** provides loans for low-income homeowners to return substandard homes to a condition that meets health and safety levels. The maximum loan is \$19,000 depending on household income.
- **RentAid** (formerly the Manitoba Shelter Benefit) provides a rental supplement to low-income senior renters of up to \$210 per month.
- **Aging in Place Strategy** (part of Manitoba Health's Long-Term Care strategy) addresses the need for affordable housing options, with varying levels of support, as alternatives to personal care home placement. The strategy focuses on the required elements that allow individuals to continue living in their home.

**Health-Care Related Programming** takes into account the special needs of seniors within the context of Manitoba's universal health care system.

- The **Eyeglass Program** provides financial assistance for seniors to purchase eyeglasses. Manitoba Health covers 80% of the allowable total purchase price.
- **Flexible Contact Lenses** are now available free for cataract operations, a universal service used primarily by seniors. This saves patients about \$300.
- The **Pharmacare Program** provides income-tested benefits for all ages. The program covers 100% of eligible drug costs after an income-based deductible.
- The **Home Care Program** is the oldest, most comprehensive, province-wide, universal home care program in Canada. Home Care is provided to Manitobans based on assessed need.

**Tax-Based Programs:** A number of tax-based credits, exemptions and preferences help Manitobans in retirement and to prepare for their retirement.

- Manitobans save \$224 million annually in Manitoba income taxes from registered pension plan contribution deductions.
- Pensioners save \$30 million annually in Manitoba income taxes through pension income splitting and the \$1,000 private pension income exemption.
- Low-income seniors save \$18 million annually in Manitoba income taxes through the Guaranteed Income Supplement (GIS) exemption.
- Low- and middle-income seniors save \$33 million annually in Manitoba income taxes through the age exemption.
- Senior homeowners and tenants save \$73 million annually in property taxes and rental costs under the combined benefits of the Education Property Tax Credit, the Pensioners' School Tax Assistance, and the elimination of the Education Support Levy.
- Seniors save an estimated \$111 million annually in Manitoba income taxes from other basic exemptions.
- Several important sales tax exemptions that primarily benefit seniors include prescription drugs and medicine (savings of \$22 million annually), and medical supplies, appliances and equipment (savings of \$14 million annually).

## Budget 2011 Enhancements

Budget 2011 provides further tax savings to Manitoba seniors to enhance affordability.

**Education Property Tax Credit:** This tax credit makes property taxes more affordable for all Manitoba households. Homeowners typically receive the basic component of the credit as an offset to their property tax bills, while renters claim it on their income tax return. The basic credit will be increased from \$650 to \$700 in 2011. The basic tax credit has now been increased by 180%, from \$250 in 1999 to \$700.

Budget 2011 also announces increases in the seniors' maximum Education Property Tax Credit from \$800 to:

- \$950 in 2011, providing an average benefit enhancement, compared to 2010, of \$62 annually to about 21,000 senior households;
- \$1,025 in 2012, providing an average benefit enhancement of \$107 to over 27,000 senior households; and
- \$1,100 starting in 2013, providing an average enhancement of \$151 to over 31,000 senior households, leaving all seniors with a family income of less than \$40,000 better off.

When completely phased in, the new \$1,100 seniors' maximum will save seniors about \$4.8 million annually.

**Primary Caregiver Tax Credit:** This credit began in 2009 to recognize and support individuals who serve as volunteer primary caregivers, who provide care recipients with a level of care or supervision while living in his or her own home. The credit helps offset the caregiver's out-of-pocket expenses of caregiving. Many primary caregivers are themselves seniors, and a large proportion of the care recipients are seniors over the age of 65. The value of the credit, which is fully refundable, is being increased by 25% starting in 2011, from \$85 per month (\$1,020 annually) to \$106.25 per month (\$1,275 annually). This enhancement is expected to benefit over 5,000 primary caregivers each year.

**Basic Income Tax Credits:** Budget 2011 increases three personal basic tax credits that reduce Manitoba income taxes for a majority of Manitobans. This includes increasing the personal amount, spousal amount and eligible dependent amount by \$250 each, every year for four years, starting in 2011.

The following table summarizes the additional tax savings provided under Budget 2011 to single seniors and senior couples.

## Increased Tax Savings For Seniors from Budget 2011 Tax Measures Compared to 2010 Manitoba Income Tax and Tax Credit Levels

	Tax Years				Total
	2011	2012	2013	2014	
<b>Single Senior</b>					
Basic Property Tax Credit	\$50	\$50	\$50	\$50	\$200
Senior Property Tax Credit*	\$62	\$107	\$151	\$151	\$471
Personal Income Tax Credits	\$27	\$54	\$81	\$108	\$270
Total	\$139	\$211	\$282	\$309	\$941
<b>Senior Couple</b>					
Basic Property Tax Credit	\$50	\$50	\$50	\$50	\$200
Senior Property Tax Credit*	\$62	\$107	\$151	\$151	\$471
Personal Income Tax Credits	\$54	\$108	\$162	\$216	\$540
Total	\$166	\$265	\$363	\$417	\$1,211

\* Average benefit for seniors with income below \$25,000 in 2011, \$32,500 in 2012, and \$40,000 after 2012

In addition to the tax savings introduced in Budget 2011 that benefit seniors, Manitoba remains one of the most affordable provinces in which to live, work and retire. "The Manitoba Advantage" contains an interprovincial comparison that highlights Manitoba's affordability for various households, including single seniors and senior couples.