

Policy pitch: financial security and quality care for senior citizens essay examp...

[Countries](#), [Canada](#)



Introduction

In recent years, human life expectancy in Canada has risen and this has consequently resulted in a substantial increase in the number of older persons in the country. The current demographic profile predicts that the Canadian overall population will increase significantly in coming years. With this in mind, a new policy that caters for the increasing longevity of people and their care giving is needed. This policy focuses on two elements related to senior citizens and these are care services and financial security.

The Canadian pension scheme has for long been faulted for failing to cater for all senior citizens. Many retirees have been forced to find means of sustaining themselves even after retiring due to the failure of the current pension scheme to cater for their needs (“ Social Security in Canada” 12). Some of them have been forced to rely on family members for their daily sustenance. Although the government has formulated several pension instruments; most of them have been inaccessible to the average Canadian senior citizens. This current situation demands for a major financial security intervention in old age. Another defect in the Canadian senior citizens social structure relates to care services. Once again, this is a problem that has been tormenting the nation for many years. The current structure for senior citizens social care has hugely been inefficient. For instance, most of the institutional care centers for old people are very expensive and are therefore unaffordable to the common folk. There has also been absolutely no kind of financial support or incentives for families who are forced to take care of their old family relatives. This is where the proposed policy comes into play. The policy seeks to rectify the problem of financial insecurity in old age

described above as well as availing quality care for the senior citizens. This first proposal of the policy is the establishment of a formidable old age pension scheme that covers all senior citizens irrespective of their contribution to the current national pension scheme plan. This project would be funded by the government. This pension would be distributed monthly and would be subject to revision at different intervals to cater for inflation. In addition to this, there would be an additional pension for senior citizens who suffer from disability, loss of children or care responsibility for grand children. The second proposal relates to care services. This policy would oversee the subsidization of the current institutional care fees and also give out a monthly incentive to families who have old members under their care. Again this would be given out monthly and would also be subject to revisions and adjustments to cater for inflation. Another element of this policy is the availing of government loans at reasonable interest rates to the senior citizens so that they can start their own small businesses (Citizenship and Immigration Canada, “ Before you arrive”)

The actualization of all these elements of the policy would greatly help in reshaping the current Canadian social structure. The common problem of financial insecurity in old age would be a thing of the past. In addition, senior citizens would be able to receive quality care whether institutional or family oriented. The Canadian government has a moral obligation to oversee the actualization of this senior citizens policy because these citizens form a critical component of the national population and their well being and general interest ought to be catered for.

Works Cited

Citizenship and Immigration Canada. " Before you arrive: Get to know Canada - Support for senior citizens." Welcome Page | Page d'accueil. N. p., 12 Apr. 2013. Web. 3 Aug. 2013.

Social Security in Canada: Background Facts. Ottawa: Human Resources Development Canada, 2010. Print.