

I. THE ECONOMIC NEEDS OF THE AGED

Who are most in need? What are their greatest needs?

6. The Association among others has for some time been advocating a full inquiry into the economic needs and resources of older people in relation to those of the rest of the population and into the particular status of low-income groups within both of these broad categories. The life insurance companies have been pressing for such studies so that governments would have more specific guide-lines as to the groups in the population most in need of help through new or expanded government measures. It is only by defining the problem areas that the best solutions can be developed. The Association therefore heartily supports clause 2 in your Second Report of December 12, 1963:

Of vital importance to an inquiry of this magnitude is comprehensive statistical information specifically related to people aged 65 and over. Such information, your Committee has found, is scarce, scattered and often unreliable.

7. There is a great deal of basic and valuable information in the hands of governments which can usefully be analysed for this purpose. The life insurance companies were pleased to note in your Second Report that an inter-departmental committee of senior government officials had been formed under the chairmanship of your Special Consultant, Dr. R. E. G. Davis, to gather statistical and related information available from federal government sources and that provincial governments had been asked to make available relevant information. The publication of "Selected Statistics on the Older Population in Canada" by the Bureau of Statistics was a useful first step. Additional valuable data might be derived from further co-ordination of information that has been gathered through (i) the Census, (ii) Surveys of Consumer Finances, (iii) Taxation Statistics, (iv) public assistance programs, (v) cost of living studies and (vi) records of pensions and annuities in payment.

8. Available Census information on the employment, living conditions and income of the aged will, when analysed and cross-classified according to age, geographic location and marital status, throw considerable light on the needs of older persons in private non-farm households. Unfortunately, the information for persons on farms and in collective households is scanty. It is understood that the Bureau of Statistics is devoting a section of a monograph on incomes to a study of the incomes of the aged and low-income groups. As Father Guillemette of the Institute of Gerontology of the University of Montreal will inform you, his Institute has developed an outline of a broad study of Census information in conjunction with the Bureau.

9. The Bureau of Statistics has conducted a number of income studies independent of the Census. For example, three surveys of consumer finances have developed income information for non-farm families. The 1962 survey results have not been published except in a small way on pages 53 to 57 of "Selected Statistics on the Older Population in Canada". An earlier survey shows that in 1959 the average money income for older families (namely, with heads aged 65 and over) was \$3,830 compared with about \$5,000 for younger families. If one looks at older families and "unattached individuals" whose major source of income is wages and salaries, the average money income was \$4,500 compared with about \$5,000 for younger families and individuals. The gaps between old and young families would be narrowed and possibly closed if the extra \$500 exemption for older income taxpayers and the number of