

Notwithstanding, many of them have taken an interest in certain of these problems, have developed policy proposals in respect to them, and in some cases launched action programs of their own to assist in alleviating them. Specific mention will be made of the pertinent proposals and service programs in the appropriate sections of this submission which are to follow.

7. In preparing to make this submission, we sought the co-operation of our various member bodies, and in this connection, we should like to single out the Ontario Federation of Agriculture. The OFA not only provided us with some valuable source material, but through one of its member bodies, Co-operative Medical Services Federation of Ontario, actually conducted a survey which was designed to provide background information for this presentation. We are happy to have with us at this presentation, the officers of both these organizations.

## II ECONOMIC NEEDS OF AGING RURAL PEOPLE

8. It is a generally held belief that many farm people never really retire, but are inclined, like old soldiers, to just fade away. It is suggested that being self-employed, and not forced to retire at age 65, farmers can choose to carry on as long as they are physically fit, then slip into a life of semi-retirement. This situation probably does apply to a good many farm people, although the evidence to support the tendency is of a rather general nature.

9. According to the 1961 Census of Agriculture, there were 480,903 farm operators in Canada. Of this number 56,322 were 65 years of age and older. This means that nearly 12 per cent of the farmers in Canada in the last Census year were working beyond the normal retirement age in industrial and other occupations. It is of interest to note that 28,411 or 5.9 per cent of the farmers in 1961 were in the 65-69 age group, and 27,911 or 5.8 per cent, were in the 70-year-and-over age group. (*See table 1 Appendix.*)

10. Many people who have made farming a life's work do of course retire, either for health, economic or family reasons. Farming, even in this day of highly mechanized operations, continues to be a demanding occupation which draws heavily on the physical resources of the operator. Advancing years or deteriorating health, or a combination of both, may force the operator to give up his farming career. In other cases, the aging farmer may feel a moral obligation to retire in order to turn the management of the farm over to his son or other close relative.

11. What is the economic status of the aging farmer? What is the economic status of those among them who retire? What are their problems and their needs?

12. One has scarcely to remind a Committee of this body, after its special study of Land Use in Canada, in which the problems of low income farmers were explored, of the inferior economic status of a large section of our farm population. According to Dr. David MacFarlane, head of the Agricultural Economics Dept., Macdonald College of McGill University, the general tendency has been that in depression or recession periods, returns to farmers drop to a range of one-third to one-half of those of city workers; in periods of prosperity farm returns may rise to two-thirds or three-fourths of equivalence. But they never reach the same level. That farm incomes have been less and have lagged behind income of most other occupations in Canada is a fact which can be documented. (*See table 2 Appendix.*) Moreover, with advancing technology and mechanization in agriculture, farmers have had to invest their earnings in their farm businesses in order to keep them modern and efficient, and viable