

A STATEMENT ON THE AGING

Adopted by the Second Biennial Convention of the Lutheran Church in America--Canada Section
Port Arthur, Ontario, June 23-24, 1965

RESOLUTIONS:

Resolved, That the Lutheran Church in America-Canada Section request the Synods to call upon their congregations and members to develop an intimate knowledge of existing needs, services, and other community resources to meet the challenge of the aging population and to plan in congregation and with community towards improved or new services to the aging.

and

That Lutheran Church in America-Canada Section request the Synods to draw the attention of their congregations and members to the First Canadian Conference on Aging, Toronto, Ontario, January 24-28, 1966, in order to be alert to valuable information coming from the conference.

BACKGROUND INFORMATION

A great deal of interest in the needs of the aging has been generated by the debate on the Canada Pension Plan. We welcome all efforts directed to the building of a sound foundation of economic security for the older people of our nation. If the church is to play its role in meeting the challenge of aging, it cannot ignore economic factors. Miss Dorothy McCamman, Consultant on Retirement Income, National Council on Aging, New York City, in the September 1964 issue of Lutheran Social Welfare Quarterly, wrote that economic factors "are basic to all the other considerations -- the spiritual and social values -- that determine the well-being of our older population." She asks, "How can old age be a period of spiritual growth and creative activity for people who lack the means of purchasing adequate food, clothing, shelter and medical care, or even for those who are preoccupied with worry about continued ability to pay the bills for these essentials?"

While the Canada Pension Plan is a major step towards providing basic security for the majority of Canadians, it should not be assumed that we can now devote less attention to the needs of older people.

It should be noted that the Canada Pension Plan will do little, if anything, to remove the fear of destitution or the actual fact of poverty for persons now 65 years of age or over. As of March 1964, there were 971,801 persons receiving Old Age Security benefits, all of whom are excluded from the Canada Pension Plan. The Ontario government in its submission to the Special Joint Committee of the Senate and the House of Commons to consider Bill C-136 stated, "It is estimated that out of 14,481,000 persons in Canada aged 65 and over in the year 1965, only 131,000 will ever receive any benefit from the Canada Pension Plan and that the benefit for the small group that will receive anything will average \$33 per month." The Ontario Government's submission further contends that, "After ten years of the plan's operation, only about one-third of the population over age 65 will receive pensions, which will average under \$50 a month, and about two thirds will receive no pension whatsoever."

It may be argued that persons 65 and over may have private pension benefits or other means. Undoubtedly this will be true for many persons. Nevertheless, in March 1964, there were 105,241 persons receiving Old Age Assistance. They represent 21 per cent of the people in the age group 65 to 69. Of those receiving Old Age Security 4.8 per cent are receiving supplementary assistance under the Unemployment Assistance Act. This represents a group of more than 46,600 persons. In short, a substantial portion of our older people will not share in the increasing productivity of this country.

The *Financial Post* of February 27, 1965, commented:

Various studies in recent years have indicated that the longer a person is in retirement, the more financial help he needs. They give these reasons:

Earnings of those now retired were at lower levels, consequently it has been tougher for them to save. Similarly, their private pensions-if they have any-were based on those lower earnings.

The retired person often has to dig into accumulated capital and the longer he lives, the less capital he has.

Rising price levels shrink the value of a fixed pension.

Some studies show that the retirement income of an average wage-earner would have to more than double his career average in order to keep him at the same consumer spending level in retirement as he was during working years. Even allowing for the decline in consumer needs (house purchases, hard goods, etc.) during retirement, this shows how continually rising wage and living-cost levels affect the pensioner.

Statistics on incomes of the aged presented to the Senate Committee on Aging by DBS show that in 1961 half the males 65 and over (not on farms or in institutions) had an income of less than \$1,440 a year and half the women 65 and over had an income of about \$830 a year. The OAS benefit (the \$55 monthly) would be included as income by persons age 70 and over.

In addition to those older persons now 65 and over who will not share in the Canada Pension, there are those people who will not benefit at all from the Plan. There are those who are unlikely to become attached to the labour market, and those who, while attached to the labour market, do not earn enough to be eligible to participate.

It should be further noted that the Canada Pension Plan will not change attitudes toward older people or decrease the urgency for improved social services in the community.

In an industrial society the Aged become stranded. It is said that the worker becomes "too old" much sooner in an industrialized society than in an agricultural society. Our society has not yet defined any clear cut role for older people. At present there is the tendency to define the role as one of disengagement. Our society is still youth-oriented. Dr. Donald P. Kent, Director, Office of Aging, Welfare Administration, United States Department of Health, Education, and Welfare, said that "there is an enormous gap between the aspirations of our aged and our societal expectation." He holds the opinion that, "The good society must be an open society where individuals are not denied the right of full participation in its activities and its rewards either because of race, creed-or age." Life is the greatest gift and most precious possession God has granted to man. This life for the older person must have meaning and purpose no less than for the younger person. As important, then, as any comprehensive pension plan is to maintain the sense of independence, the dignity, and the initiative of older people. This implies the need to develop health and welfare services, good housing, educational and recreational services, and other services.

We as members of the church and as citizens of the community have a two-fold responsibility. One is to work with other citizens in the community to develop those services which will enable older people to remain in the mainstream of community life, in their own homes or in family settings as long as is practicable. The other is to be creative in developing ways and means to enable older people in our congregations to continue as participating and contributing members in the life of congregation and community. Building Homes for the Aged will solve problems for only a minor portion of the aging population. It is estimated that persons now training to become pastors in our theological schools will be serving congregations where 30 per cent of the members will be over 65 years of age. It is imperative that we begin now to learn and apply the latest information and methods in meeting the needs of older people.