



OLDER ADULT PROJECT



Older Adult Plan Implementation Analysis



February 28, 2008

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Monteith • Brown
planning consultants

In
Association
With

**Applebaum
Human Services**

ACKNOWLEDGEMENTS

Mississauga City Council

Hazel McCallion, Mayor	Carolyn Parrish, Ward 6
Carmen Corbasson, Ward 1	Nando Iannicca, Ward 7
Patricia Mullin, Ward 2	Katie Mahoney, Ward 8
Maja Prentice, Ward 3	Pat Saito, Ward 9
Frank Dale, Ward 4	Sue McFadden, Ward 10
Eve Adams, Ward 5	George Carlson, Ward 11

Older Adult Project Core Team

Michael Cleland	Julie Mitchell
Ruth Denyer	Wendy Murdock
Ruth Greenwood	Gil Penalosa
Emily Irving	Laura Piette
Jim Kettle	Evie Przybyla
Steve MacRea	Laurel Schut

Project Consultants

Monteith Brown Planning Consultants
Applebaum Human Services

“The project look is based on a graphic representation of a tree. A tree is a great symbol of life and community. We chose the oak tree as we feel it is a strong, solid tree that becomes more and more majestic and graceful as it grows. A great aspect of this tree is that it has solid roots – which signify the history and past of ourselves and our community. The oak tree is represented with a series of multi-coloured dots, the dots start as hues of brown and grey which represent the body of the tree as well as the maturity aspect of older adults. Gradually the colours shift to brighter, more intense hues signifying exciting new opportunities, plans and initiatives. The fact that the colours seem to be random in their order is not coincidental, everything the colours represent will interrelate and interact with other aspects of our city, our community, and our lives. The style merges classic symbology (the tree) with future focused digital era symbology (pixelation), the rounded pixels soften the digital look and work better with the organic nature of the tree.” – City of Mississauga, 2007

EXECUTIVE SUMMARY

In light of current and future demographic and recreation trends relating to older adults in the City of Mississauga, this report is recommending two time-intensive (2) actions to be implemented by municipal staff. Both actions stem from the Older Adult Project Action Plan and are largely focused on leisure programs and services, as well as transit user fees.

The first action identifies the financial implications and administrative process in establishing a new subsidy program, the 'Access Policy', for certain programs and services in the City of Mississauga, including leisure opportunities and public transit. The 'Access Policy' modifies the eligibility for subsidies from being age-based to financial ability. This action recognizes that baby boomers, generally, have the disposable income to participate in programs and services that are priced to achieve full-cost recovery, while lone-parents, new immigrants, aboriginal groups, as well as older adults are likely to be low income. The shift will create user fees that are fair and equitable to all residents. The City must scale back on providing subsidies based on age and refocus its financial assistance to those who do not have the ability to pay.

This new subsidy model will also ensure that the City of Mississauga's programs and services remain financially viable for the Corporation. With the significant increases in older adults over the coming years, the current practices will significantly strain the system and will impact how the City delivers programs. The recommended Access Policy is aimed at no longer subsidizing those who have the ability to pay. A phased approach is recommended for implementing the policy.

The second action assembles a list of appropriate programs to offer at select community centres and libraries to encourage "new" older adults to participate in social and physical programs that appeal to their personal interests. The community centres and libraries to be considered for increased older adult programming, in addition to the current dedicated centres and community centres providing programming, include:

- Mississauga Valley Community Centre & Mississauga Valley Branch Library;
- Frank McKechnie Community Centre & Frank McKechnie Branch Library;
- Cooksville Branch Library;
- Malton Community Centre & Malton Branch Library; and
- Burnhamthorpe Community Centre & Burnhamthorpe Branch Library.

New programs include: Painting, Computers, History Lessons, Canadian Politics, Nutrition, Retirement Tips, Estate Planning, Cultural Cooking, Illness Prevention (through partnerships with the Region of Peel and the health care sector), Gentle Aquafit, Stoke Techniques, Yoga Tai-lates Water Combo, Therapy programs, Low Impact Aerobics, various forms of Dance, Pilates, and Nia. Adding additional programming at the select facilities will require minor physical improvements, such as access to dedicated older adult space and snacks/beverages. There is one major physical expansion recommended – the additional of a small warm water therapy pool at the Burnhamthorpe Community Centre. This recommendation is based on the fact that this Centre has the largest service area of older adults in the City.



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1.0 INTRODUCTION

Older Adults contribute immeasurable benefits to the quality of life in the City of Mississauga through the sharing of knowledge, working and volunteering, and providing companionship to members of the community. Similar to many municipalities across Ontario, Mississauga is experiencing an unprecedented demographic shift, where in the next 20 years, over one-third of the City's population will be 55 years of age or older. This represents a doubling of older adults in the community and is largely a result of the baby boomer population entering into retirement in the next 5–20 years. These changes will present many unique opportunities to bring the community together to assist in meeting the evolving needs of the older adult population.

Recognizing the significance of the aging population, the City of Mississauga is undertaking the Older Adult Project. This project is a future-oriented study aimed at developing an innovative, long-term planning framework for older adult service delivery, guided by a 10-year action plan. The desired goal is to make Mississauga an 'age-friendly city', which means that services, facilities, and programs are 'more accessible and responsive to the specific needs of older persons'. Support will be required at all levels of government to ensure that Mississauga truly is an 'age-friendly city'.

The scope of this project is focused on Community Services, but extends across all City Departments, including: Corporate Services; Planning and Building; Transportation and Works; and Mississauga Transit. This project is led by an inter-departmental core team, with representatives from all City departments.

This project investigates both the existing gaps in City services, facilities and programs for older adults and the changes in demand that will occur as the baby boomer generation reaches retirement. There is a significant divide between the needs and demands of the current older adult population and the next generation of older adults (baby boomers). Currently 13% of seniors in Peel Region are low-income and 19% of residents 75 years of age are considered low income¹. Conversely, the baby boomers have been the drivers of our society for the past four decades, and as such, will continue to strongly influence retailers, programs and services, and the economy. Speaking generally, when baby boomers reach retirement, they will be more stable financially, in better overall health, and will desire higher quality services and programs than previous older adult generations. While there may be substantial changes in interest, demands, and needs for the retired boomer, they will continue to require additional assistance and consideration due to their declining mobility, physical ability, and other factors. It is for this reason that this project sought to better understand the existing gaps in the delivery of services, programs, and facilities to existing older adults in conjunction with understanding future needs and demands.

¹ Peel Region. (2006). Seniors Health Report Card. Available online at: <http://www.peelregion.ca/health/health-status-report/seniors-health-report/pdfs/2006-seniors-hsr.pdf>



The Older Adult Project was developed in three phases:

- I Framework**
Developed the vision, guiding principles and goals for the Older Adult Project.
- II Action Plan**
Specific action plans and initiatives to address the identified needs.
- III Implementation Analysis**
Two major, time intensive initiatives and actions.



2.0 ACCESS POLICY

The first implementation analysis investigates the financial implications and administrative process in establishing a new subsidy program for certain programs and services offered by the City of Mississauga. Essentially, the ability-to-pay model (“Access Policy”) establishes user fees for certain programs and services based on the individuals’ household economic status, as opposed to providing subsidies based on age. Included in this policy is leisure programs and services, as well as public transit. While this type of subsidy program should be available to all age groups, this analysis focuses only on the implications of this program on older adults. The Older Adult Project identified the following action:

ACTION

Develop an “Access Policy” that is based on annual personal income and the number of dependents.

This action articulates the fact that the City of Mississauga is experiencing in general, a pre-retirement and active older adult population who have significantly higher incomes and savings than today’s passive older adults and frail elderly. Furthermore, in 2001, Mississauga’s average annual household income was considerably higher than both the Provincial and Federal averages. The report does note however, that there is a dichotomy in the financial stability of the population as a whole. Many residents are in fact in need of financial assistance to be able to afford City services, facilities, and programs. A report from the City of Mississauga’s Planning and Building Department found that the incidence of low income for all households within Mississauga is 11.3% (2000). While low income rates amongst seniors ranges from 17.9% to 28.5% across the Canadian Census Metropolitan Areas, the three groups that are most likely to have a significant percentage of low income households are recent immigrants, Aboriginal people, and lone-parent families². Statistics Canada identified in 2001 that more children are in low-income households than older adults.³ Based on the 2001 census data, Mississauga residents 65 years and over had an average income of \$33,987.00 (Males) and \$19,935.00 (Females). Comparatively, low income economic families had an average income of \$18,255⁴.

As an example, in 2004, Canadian municipalities on average spent 12.3% of their annual budget on recreation and culture.⁵ As risk assessment and liability become greater concerns, many communities are increasing user fees and rental fees. The challenge is to maintain equity and fairness and to ensure that lower income households are not excluded. The Older Adult Project identified general support for an ability-to-pay model for certain City services and programs.

The fact is that municipalities can no longer discriminate based on age. Given the predominance of low income amongst newer immigrants and lone-parent families and the rise in

² City of Mississauga (2004). Income Distribution. Report CA.17.CEN. September 14, 2004.

³ Statistics Canada (2001). 2001 Census: analysis series - Income of Canadian families.

⁴ Statistics Canada (2001). Mississauga Community Profile.

⁵ Statistics Canada, (2006). Financial Management System (mimeograph, May, 2006).



the financial stability of older adults, blended with the sheer number increases anticipated within the older adult community, it is imperative that the City of Mississauga refocus its financial assistance to those who are most in need. It is important to note that certain older adult households, particularly lone-women households, will continue to need financial assistance in the form of a subsidy. Furthermore, it has been well articulated in the Older Adult Project Action Plan that the City of Mississauga will not be able to continue to provide the traditional older adult subsidy in the future. With approximately 38% of the population being over 55 years of age by 2026, the current practices will significantly strain the system and impact how the City delivers programs. The recommended Access Policy is aimed at no longer subsidizing those who have the ability to pay. A targeted approach must be taken to reach those who are most in need, regardless of age. However, this Report also recommends that the City provide a transition period as the “Access Policy” is implemented. The following phasing could be considered to put in place:

- Residents born prior to 1935 could continue to receive the traditional senior subsidy.
- Residents born between 1935 and 1944 could receive a variation of the traditional seniors’ subsidy for only the next 5 years after the “Access Policy” is established.
- Residents born between 1945 and 1954 could receive a lesser variation of the traditional seniors’ subsidy for only the next 5 years after the “Access Policy” is established.

The incidence of low income residents of the City of Mississauga is corroborated in several studies:

1. The Social Planning Council of Peel conducted a study on the socio-economic status of Peel neighbourhoods (2006). Malton has the lowest level of socio-economic status (compared to other neighbourhoods in Peel). Closest to Malton were Cooksville/Dixie, Port Credit/Lakeview, and Hurontario. The incidence of low income in these neighbourhoods ranged from 10.4% (Port Credit/Lakeview) to 20.1% (Malton). This analysis can be utilized to assist in decisions about priority locations for community centres and community development activities to address low-income and vulnerable populations to improve quality of life.
2. Exploration of a Future Vision of Services for Older Adults - Recreation Service Trends and Consideration, November 2000. This study found in reviewing the literature that common barriers to participation include the cost of equipment and supplies, followed by admission fees and charges. In addition, it was identified that for those older adults on low incomes, there is a continual shift away from expensive activities toward low cost activities that offer the same benefit. These findings support the need for an access policy that addresses subsidy for those requiring assistance based on personal income and the number of dependents. An example of a City of Mississauga program that utilized this practice is the Snow Removal Subsidy Program which relies on two existing support program thresholds, i.e. Guaranteed Income Supplement (Federal), or the Ontario Disability Support Program under Ontario Works (Provincial).



3. Region of Peel, Strategic Review of Poverty in Peel, 2005. The first strategic action identified in Peel's Strategic Plan, 'Fast Forward Peel: Building a Strong Community Together' is to invest in prevention strategies and actions that address root causes of health and social issues. An interdepartmental staff committee was formed in 2004, which included representatives from Peel Regional Police and community agencies, identified poverty prevention as an important priority for the future of the community.

The most commonly used low income measures in Canadian social policy is the Low Income Cut Off. The City of Mississauga had the highest percentage of persons with low income in Peel at 12.7% (77,155). Some of the learning's from this study inform us that persons with low incomes can overcome their circumstances if they have an opportunity to develop a network of successful friends, colleagues and family. In the absence of these opportunities, they will experience isolation and exclusion from normal community life. It was also noted that a number of potential health consequences of persistent low income includes compromised health, a higher incidence of cardiovascular disease as well as cancer, diabetes, and respiratory disease. With the aging of the population and the staggering increases in lone-parent families⁶, the Province and the Region needs to be concerned about the implications of low income and vulnerable populations as they experience increasing chronic and health conditions associated with aging in the absence of physical activity, prevention, and wellness programs. As well, recent immigrants are among the most vulnerable to low income and comprise over 40% of Mississauga's population. The strategic review of poverty for Peel Region will inform the Regional Official Plan and the development of Liveable Peel, which the City of Mississauga actively participated in and served as a resource.

2.1 Existing Age-Based Subsidies

Existing age-based subsidies in the City of Mississauga include:

- Snow Removal for residents 65 years of age or older to a maximum of \$100 per year.
- Mississauga Transit Bus Pass is \$312/year (approximately 2/3 of regular adult fare)
- Older adults (60+) are provided free use of community centre from Monday to Friday, 8:30am to 4:30pm, and a 50% discount at all other times.
- Receive a 35% discount on fitness memberships at community centres.
- 50% subsidy for programs at dedicated older adult centres.
- Residents 65 years of age or older receive a 50% discount on dog licenses.

Currently free space is offered to older adult groups during the daytime hours. In implementing the 'Access Policy', the City should develop an allocation hierarchy to determine which groups should be considered for free space. Groups that should receive prioritization include:

- Groups focusing on health and well-being;
- Older Adult Groups; and
- Youth Groups.

⁶ Statistics Canada (2006). 2006 Census Data.



Additionally, certain criteria should be established for groups receiving free or discounted room rental rates. Criteria could include that groups are open to all members of the community and have a large enough group to warrant the use of room. The City of Mississauga should establish thresholds as to the minimum group size required to receive free or a reduced rate for room rentals.

2.2 Subsidy Methodology

There are three potential methods for establishing an 'Access Policy' in the City of Mississauga. The first, known as 'Fixed Cut-off' involves the application of a common/subsidy for older adults who are determined to be low income and applied during the registration of programs, memberships, and admissions. All older adults in the low income category would receive the same percentage regardless of whether they had an income of under \$15,000 or \$25,000. The second is known as the 'Lump Sum', which provides a set amount of money in a given year for a resident who qualifies for a subsidy. Alternatively, the City could use a 'Sliding Scale' which would address the variance in low income older adults and for those with the lowest income; they would receive the highest discount/subsidy for program registration.

The 'Sliding Scale' is a useful tool to ensure that residents most in need receive assistance, but accurately determining the income ranges and which residents fall under which income bracket would require a significant amount of staff time.

The 'Lump Sum' method would place restrictions on an individuals' ability to participate in programs to a set amount and could limit the number of services they are able to receive. For example, if each resident considered low income received \$150 per year for leisure activities from the City, but they preferred to participate in more expensive fitness classes (e.g. yoga), the \$150 could be entirely used after approximately 15 classes. The 'Lump Sum' would by its nature push low income residents into only participating in inexpensive programs and/or restricting the use of other City services (e.g. transit).

It is recommended that the City of Mississauga use the 'Fixed Cut-off' method to provide subsidies to those residents who do not have the ability to pay to access programs and services in the City. This method was chosen for three simple reasons. First, as the City of Mississauga recognizes the value of its residents accessing important programs and services, this method would ensure that all those below with low incomes have equal opportunity to be active in the community. Secondly, this method provides the City with a decisive and clear subsidy policy that can be administered at each access point. Lastly, it provides a consistent percent discount that would allow residents with low incomes to participate or receive services as necessary.

Regardless of approach, it is recommended that the City offer an Access Card to municipal community centres and libraries. Upon registering for the Access Card, municipal staff could collect personal information on the individual card holder, such as income, address, and age to keep on the City's secure server. Beyond providing residents of Mississauga with a membership

card for City facilities, it would provide individuals with privacy and confidentiality in the application of a subsidy. The card would also be used to indicate the programs and services being utilized by the participants as a tracking mechanism for statistical information to understand trends/popularity of specific programs, facilities, and/or instructors.

To assist the older adult population and the community-at-large in transitioning from the existing age-based model to the Access Policy, it is recommended that a phased implementation occur. Those residents born prior to 1935 could continue to receive the traditional older adult subsidy, while those born between 1935 and 1955 could be transitioned from the traditional subsidy to the new model over a five year period.

The application of similar cards has been adopted by the City of Oakville with a Senior Services Membership Card which is used to register for programs, the City of Toronto is exploring the use of a Smart Card, and the City of Kitchener Leisure Access Card.

In addition to the recommendation to implement the 'Access Policy', it is also recommended that the City provide certain leisure programs for free to the population-at-large. Fundamental programs that are essential to the residents of Mississauga should be provided free of charge, such as classes that focus on the initial recovery after an illness/disease/fall should be free of charge to all residents, regardless of age, at select locations and/or for members of the community who are most at-risk. Specific programs that address the health concerns of older adults such as diabetes, heart & stroke, osteoporosis, obesity, etc., will provide for a healthier and active population with a reduced risk of acquiring a chronic health disease, and should be offered in partnership with the Region and the provincial health care system. This type of upstream programming and health promotion approach provides older adults with an enhanced capacity to maintain their independence and well-being.

Currently, the City offers free swims and skates to older adults 60 years of age or older. It is recommended that this program continue to provide "Open House" days to use community centre facilities for free. These 'Open Houses" should only be offered at select times through the year and only in certain community centres (particularly low income communities). However, it may not be enough to offer free skates if certain residents are not able to access cheap skate rentals.

The modifications to the transit user fees based on the 'Access Policy' will need to be investigated in greater detail by the Transportation and Works Department.



2.3 Eligibility Criteria

Based on the recommendation of implementing the 'Fixed Cut-off' method to allocate the level of subsidy provided, the City must establish a cut-off for which residents are to be eligible for assistance. The City of Mississauga currently uses either the Guaranteed Income Supplement (solely for older adults)⁷, Ontario Disability Support Program⁸ or receipt of assistance under the *Ontario Works Support Act* in determining eligibility. While these mechanisms are widely used and accepted practices in both health and social service provision, they may not be the most appropriate method to determine eligibility for recreation and leisure subsidies. It is recommended that the City of Mississauga measure eligibility of residents by the Low Income Cut Off ('LICO') established by the Government of Canada.

The LICO report was first published in 1961 by Statistics Canada, and has been republished over 5 times⁹. The last LICO report was last published in 2005, and summarizes the cut-offs for each year between 1992 and 2005. The report outlines income thresholds, whereby those below a certain income level must allocate more finances than the average family to the basic necessities (food, shelter, clothes, etc.). The average Canadian spends approximately 43% of its after-tax dollars on these necessities. The LICO considers both before and after tax dollars figures in its analysis, and in the last two reports has also weighted family size against income levels. To incorporate the size of individual families, LICO uses the 'equivalence scale', which divides the household income by the 'following:

- the oldest person in the family receives a factor of 1.0;
- the second oldest person in the family receives a factor of 0.4;
- all other family members aged 16 and over each receive a factor of 0.4;
- all other family members under age 16 receive a factor of 0.3¹⁰.

To assist in determining the number of persons within each household, the City could require that an Access Card be created for each household member. This would require residents applying for subsidies to provide accurate information regarding their financial situation.

Furthermore, the LICO method considers the costs of living in a large urban centre, such as Mississauga and provides the City with a clear and decisive measurement to determine eligibility. In 2005, the LICO for households in urban areas with a population over 500,000 is as follows:

⁷ Service Canada. (2007). Guaranteed Income Supplement (GIS). Available online at: <http://www.hrsdc.gc.ca/en/isp/pub/oas/gismain.shtml>

⁸ Ministry of Community and Social Services. (2007). Ontario Disability Support Program. Available online at: <http://www.mcsc.gov.on.ca/mcss/english/pillars/social/programs/odsp.htm>

⁹ Statistics Canada. (2005). Low Income Cut Off for 2005. Available online at: <http://www.statcan.ca/english/research/75F0002MIE/75F0002MIE2006004.pdf>

¹⁰ Ibid.



Table 2-1: LICO for Urban Area with Population greater than 500,000

Household Size	LICO (before tax)	LICO (after tax)
1 Person	\$20,778	\$17,219
2 Persons	\$25,867	\$20,956
3 Persons	\$31,801	\$26,095
4 Persons	\$38,610	\$32,556
5 Persons	\$43,791	\$37,071
6 Persons	\$49,389	\$41,113
7+ Persons	\$54,987	\$45,155

Source: Statistics Canada. (2005). *Low Income Cut Off for 2005*.

In implementing the Access Policy, the City of Mississauga may prefer to alter the LICO cut-offs, should the City determine that alternative figures are more appropriate for its residents.

2.4 Financial Implications

Based on the 2001 Statistics Canada census data and the population projections for the City of Mississauga, Table 2-2 provides a comparison on the number of residents that would be eligible for subsidies based on the existing age-based subsidy model and the total number of residents eligible under the 'Access Policy' model. The second column in Table 2-2 identifies the total population in Mississauga between 2006 and 2041. The third column extracts from the total population count, the number of residents that are 60 years of age or older (age requirement for traditional age-based subsidy). The fourth column projects the number of residents who are considered to be low-income in Mississauga by Statistics Canada. The growth in the number of residents who are low-income is in line with total population growth. It is important to note that these values do not account for certain potential increases in the total percentage of residents who are low income in future years, including the rise in lone-parent families and the development trend towards condominium development.

The column labeled "# of Residents born Prior to 1935" is forecast of the number of residents in Mississauga that were born before 1935 in the applicable year. These figures are based on the Mortality Model.

The column on the far right, labeled "Differential" is a simple calculation, which takes the total number of residents 60 years of age or older that would be eligible for a subsidy under the current policy, and subtracts both the total number of low income residents who would be eligible for a subsidy under the Access Policy and those residents who would continue to receive a subsidy because they were born prior to 1935. The resulting number is identified in the last column and represents the theoretical number of residents that are receiving a subsidy that do not need it.



The following figure outlines the calculations undertaken to arrive at the figures in the last column:

Example Year: 2006	
Number of Residents 60+ =	93,645
Number of Low Income Residents =	85,000
Number of Resident born prior to 1935 =	37,849
Differential =	# of Residents 60 years or older - # of Low Income Residents
=	93,645 – (85,000 + 37,849)
=	-29,204

Table 2-2: Number of Residents Eligible for Subsidies

Year	Total Population*	Total Number of Residents 60+*	Total Number of Persons in Mississauga below LICO*±	# of Residents born Prior to 1935	Differential
2006	668,565	93,645	85,000	37,849	-29,204
2011	722,360	121,200	91,700	29,809	-309
2016	729,880	148,920	92,700	19,275	36,945
2021	734,980	183,120	93,300	10,180	79,640
2026	739,420	216,840	93,900	3,444	119,496
2031	744,730	239,360	94,600	216	144,544
2036	750,160	249,350	95,300	0	154,050
2041	756,380	252,030	96,100	0	155,930

*Estimate based on population projections from the City of Mississauga(2005).

±These estimates represent the total number of Mississauga residents (of all ages) that are below the LICO.

The table above clearly articulates the urgency in establishing the ‘Access Policy’, as the number of residents eligible for age based subsidies will be greater than the number of residents that fall below the LICO and residents born prior to 1935 combined shortly after 2011. If the City continues to provide age-based subsidies over an income-based subsidy (LICO), they would end up funding an additional 155,930 residents, that may not need financial assistance. It is important to note the column identifying the number of persons below the LICO includes residents of all age groups. Table 2-3 provides a sample of the current subsidies provided to older adults 60 years of age or older, when attending programs at the older adult centres.

Table 2-3: Average User Fees for City Delivered Programs

Activity	Adult Price/ Class*	Older Adult Price/ Class*	Subsidy
Fitness Classes (generic course)	\$6.35	\$4.45	30%
Specialty classes (e.g. yoga/pilates)	\$9.00	\$6.30	30%

*Approximate fees based on the Spring 2007 Active Mississauga Guide

Table 2-4 is an example of the cost differential in providing subsidies based on financial ability compared to an age-based subsidy. It is important to note that this is an example for discussion purposes and is based on a number of assumptions. The intent of providing this table is demonstrate the financial cost in continuing to provide age-based subsidies as the older adult population grows at increasing rates. Using the user fees and subsidy levels highlighted in Table 2-3 and the figures in Table 2-2, the cost differential is calculated in Table 2-5.



Table 2-4: Comparison of Subsidy Costs for Age-Based versus Access Policy

Year	Generic Fitness Class			Specialty Fitness Class			Total Difference (Additional Cost to the City if Providing Age-Based Subsidy) For <u>Two</u> Classes
	Age Based Subsidy: # 60 years of age or older x \$1.91	Access Policy: (# of Low Income & # born prior to 1935) x \$1.91	Difference for Generic Fitness Class	Age Based Subsidy: # 60 years of age or older x \$2.70	Access Policy: (# of Low Income & # born prior to 1935) x \$2.70	Difference for Specialty Fitness Class	
2011	\$231,492	\$232,082	(\$590)	\$327,240	\$328,074	(\$834)	(\$1,424)
2016	\$284,437	\$213,872	\$70,565	\$402,084	\$302,333	\$99,752	\$170,316
2021	\$349,759	\$197,647	\$152,112	\$494,424	\$279,396	\$215,028	\$367,140
2026	\$414,164	\$185,927	\$228,237	\$585,468	\$262,829	\$322,639	\$550,877
2031	\$457,178	\$181,099	\$276,079	\$646,272	\$256,003	\$390,269	\$666,348
2036	\$476,259	\$182,023	\$294,236	\$673,245	\$257,310	\$415,935	\$710,171
2041	\$481,377	\$183,551	\$297,826	\$680,481	\$259,470	\$421,011	\$718,837

2.5 Partnerships

The City is encouraged to maintain its Corporate Grant Program policy # 04-09-01 to assist community groups to deliver programs or services, and to complete special projects. This type of investment in community programs which involve volunteer support and leadership, provides the City with the capacity to engage the community in a philosophy of self-sufficiency and provides the community with the benefit and opportunity to participate actively in local program development. Expert speakers and participants at the Mississauga Summit 2007, articulated these points quite strongly, and actions being proposed incorporated the need for the City to invest in and engage its' citizens as community leaders.

2.6 Administrative Process

While the tables above identify a cost benefit to implementing the 'Access Policy', there are additional administrative tasks and costs associated with implementing and maintained this user fee model. By recommending a 'Fixed Cut-off' approach to subsidy, the City of Mississauga will be able to minimize the additional costs associated with administering the new user fee model. Furthermore, the City could partner with Peel Region to obtain certain efficiencies in determining residents' eligibility for subsidies.

The general acceptable and applicable cost for administrative support in the non-profit sector ranges from 8-15% with most agencies averaging 12%. Given that the City's office administrative positions are full time through permanent job scales, the full time duties include managing customer service desk staff, assisting with application forms, cash handling, payroll, purchasing, etc. Much of the administrative requirements in implement the Access Policy could be added to existing work portfolios.

To assist those with language barriers in understanding the new user fee policy, it is recommended that the City of Mississauga prepare information pamphlets in the top 10 languages.

It is proposed that a full time Administrative Assistant (Grade B) be hired to manage the subsidy program on a centralized City wide basis. The approximate cost for this position in 2008 would be \$46,700 (salary not included benefits). This assumes that the person being hired would be experienced and likely would be in the top third of the pay scale. Once the subsidy policy has been approved and operationalized, existing site staff would integrate the required documentation into their regular process, therefore, there would not be additional costs at each program location to implement this new policy.

Table 2-5: Cost to Implement Access Policy Year 1, 2, 3, 4, 5, 10, and 15

	Administration Cost		Yearly Totals
	Full-time Staff Person*	Awareness Campaign	
Year 1 (2008)	\$46,700	\$30,000	\$76,700
Year 2 (2009)	\$47,200	\$15,000	\$62,200
Year 3 (2010)	\$47,600	\$10,000	\$57,600
Year 4 (2011)	\$48,100	\$5,000	\$53,100
Year 5 (2012)	\$49,600	\$5,000	\$54,600
Year 10 (2018)	\$52,100	\$5,000	\$57,100
Year 15 (2023)	\$54,800	\$5,000	\$59,800

**Based on a 1% increase each year.*



2.7 Program Impact

With the introduction of a new subsidy program, the City will achieve a more targeted approach to how it invests its resources for those who have the lowest income. As the Low Income Cut Off was utilized to determine the number of eligible households, the City is assured that those most in need will receive support. At the same time, the City will have the ability to determine program fees for the older adult population that will generate profitability to support a sustainable program and to utilize program fees to assist those with limited resources.



3.0 NEW OLDER ADULT PROGRAMMING

The second implementation analysis assembles a list of appropriate programs to offer at select community centres and libraries to encourage new older adults to participate in social and physical activities. The community centres and libraries to be considered are:

- Mississauga Valley Community Centre & Mississauga Valley Branch Library;
- Frank McKechnie Community Centre & Frank McKechnie Branch Library;
- Cooksville Branch Library;
- Malton Community Centre & Malton Branch Library; and
- Burnhamthorpe Community Centre & Burnhamthorpe Branch Library.

The “new” older adult population (persons 55 years of age and over) will live longer and generally be healthier than previous older adult generations. With the advancement of medical procedures prolonging life, and healthier lifestyles, many residents will experience multi-generational situations with older adults caring for a parent and child simultaneously. Many baby boomers in Mississauga will continue to work past retirement (either by choice or necessity) and an increasing number of retirees with an expectation for higher quality services and programs. Programming for this population needs to focus on different interests with a health promotion, cultural, and education orientation, highly qualified instructors, with organized classes and self-led opportunities. There has also been a shift from organized and instructor led activities to non-instructor indoor, e.g. following a fitness routine of cycling, weight training, personal trainers, etc., and outdoor and environmental opportunities where groups can gather for cycling, walking, nature hikes, canoeing etc. The offerings need to accommodate those that are employed or who are acting as care givers with evening and weekend classes.

For many, particularly women, caregiving becomes a full time activity with little time to care for themselves (respite from the situation). Recreation & leisure services and volunteerism can be a great comfort to individuals living with these circumstances. With a growing elderly population (85+), experiencing multiple chronic diseases, e.g. diabetes, heart disease, arthritis, etc., disabilities, and dementia, this will be a reality for our society to address. As well, there are a growing number of active older adults (65+) who have embraced a healthy lifestyle and integrate regular physical activity into their daily schedule, improving their mobility and capacity for independent living. The importance of healthy citizens is exemplified in the existence of the Mississauga Healthy Stewardship Centre.

Volunteer opportunities for the baby boomers needs to be scheduled in short blocks as they tend to volunteer few hours than their older cohorts, and desire specific focused tasks to more general volunteer duties, e.g. leading a 45 minute cycling class.

New programming needs to be sensitive to cultural preferences in developing appropriate programs and activities. Being a highly diverse and enriched multi-cultural community with a large immigrant population (as of 2001, 41.8% of residents first language was neither French or English and 47% were not born in Canada), new programming in Mississauga must reflect the needs and interests of the current population and as well as serve the different needs of those



who immigrated 20-25 years ago. Enhanced partnerships through a community development approach with cultural communities will enable the City to respond to their specific needs and interests in an appropriate and sensitive manner.

In order to address the needs of this diverse and growing older adult population, the report recommends that a range of strategic and targeted approaches be employed. Building on the current infrastructure of recreation, culture, and leisure services the City is well positioned to enhance its programs and services. The mechanisms for service delivery include:

- maintain support for the two Older Adult Centres' (Mississauga Seniors' Centre, and the Square One Older Adult Centre) through direct programming and grants.
- (utilize the new funding announced by the Ministry of Health & Long-Term Care for existing Older Adult Centres'/Elderly Persons' Centres).
- maintain and expand support for clubs and community groups with a model of self-sufficiency (consistent with the current grant program policy of decreasing reliance on municipal funding).
- maintain existing partnerships e.g. Ontario Senior Games, Tax Clinics, Footcare Clinic, etc. and enhance existing and develop new partnerships with the human services system, e.g. Local Health Integration Networks, Peel Region, Fair Share 2020 Vision.
- maintain support for Snow Removal Subsidy Program (utilizing the current subsidy policy through an income-based qualification, i.e. G.I.S. and/or ODSP).
- maintain support for library and other municipal facility programs for older adults with a focus on new programming for under-served communities, and demonstrated low-income and vulnerable older adult populations.

Note: The Older Adult Centres' Association of Ontario, Profile of Older Adult Centres, October 2004, notes that approximately half of the 185 Centres provide community services and almost 90% offer health services, e.g. foot clinics, and that health promotion activities/education are the most popular.

3.1 Partnerships and Collaborative Approaches

The City has utilized two key delivery approaches or models which have served the needs of the residents well:

- direct programming with City staff and volunteer instructors; and
- community development process working with local community groups to establish and operate self-managed programming (includes grant program for start up and support encouraged to work toward a decreasing reliance on municipal funding).

This two-pronged approach is required in the future, based on the findings of the Older Adult Project. Given the broad age range and circumstances of a growing older adult population (many healthy and others with chronic and debilitating health conditions), and baby boomers



(early retirees and those in the workforce), the interests, demands, and needs of this population requires options and choices. As well, there is a shift towards 'Aging at Home' which means that there will be an increasing number of older adults (85+) who will have the choice and capacity to maintain their independence in a community-based setting, e.g. single or detached home, apartment, assisted living in supportive housing, or retirement home. The City's population 55 years or older presently represent 20% of the population, but by the year 2026 this will increase to approximately 38%.

Potential partners in providing programming to older adults could include: Local Integrated Health Network, local businesses, University of Toronto, Peel Region, and the local hospitals.

3.2 Volunteer Engagement

The maintenance and enhancement of volunteerism, with a commitment to community well-being, serves as a key and critical success factor in best meeting the needs of the older adult population. The City of Mississauga has been quite successful in recruiting and retaining volunteers, however, even though older adults in Canada provide the greatest number of volunteer hours of any age group, the younger older adult or pre-retirees group provide fewer volunteer hours on average compared to those 65 years of age or older.

The Household Survey conducted as part of this survey found that Two-thirds (65%) of respondents currently do not spend any time in a typical month serving as a volunteer in the community. Among those who do volunteer, the mean or average number of hours volunteered per month is 13.6. Additionally, the survey found that those respondents 60 years of age or older were more likely than other to volunteer a higher number of hours than average. The average ratio of volunteers to members in Older Adult Centres in Ontario for example is 13.4%, in contrast, the average ratio to staff to members is 0.25%.

The trend in Municipal Recreation & Parks Departments over the past decade has shifted from building designated older adult centres, to a community facility/centre with mixed age groups with space for older adult programming, typically utilizing volunteer instructors and leaders (e.g. City of Oakville). Municipal staff have tended to be more diversified in their roles with fewer staff having specialized experience working with an Older Adult population, however, there is a growing trend towards municipal departments having a Older Adult Coordinator/Manager's with a cross municipal departmental responsibility, e.g. library, transit, corporate subsidies and grants, as well as interacting with the broader community through partnerships and collaborative approaches in meeting the needs of the local older adult population. The United Way of Peel and the Fair Share Task Force, '2020 Vision', have initiated a focus on volunteerism which the City of Mississauga will have the opportunity to participate.



3.3 Programming – Gaps and Pressures

Chart 3-1 outlines the existing older adult and adult programming provided at the community centres and libraries under evaluation. The programs listed are based on the 'Spring to Summer 2007 Active Mississauga Guide'. This analysis will assist in identifying well-liked programs amongst baby boomers that have yet to reach retirement. Research has shown that the baby boomer generation will continue to participate in similar activities in retirement as in their working years, albeit at a gentler pace.

Chart 3-1: Programs and Services Currently Offered at Recommended Facilities

Facility	# of Older Adults	Existing Older Adult Programs (55+)	Existing Adult Programs
Mississauga Valley Community Centre & Mississauga Valley Branch Library	7,828	Computer introduction for seniors, gentle low impact fitness, group weight training, aquafit, Bocce Club	Body Blast, Guts and Butts, 'Sauga Stroke Breakers, Drawing in a Day, Paper Art, Pastels, Ballroom Dancing, Belly Dancing, Latin American Dance, Fitness (abs, active couples, boot camp, buttocks, cycle, for women, kickboxing, learn to run, low impact, yoga, pilates, step, tai chi), Introduction to Computers, Excel, Tennis lessons
Frank McKechnie Community Centre & Frank McKechnie Branch Library	9,610	Low impact yoga, aquafit, daytime space for older adults.	Art of Entertaining, Ballroom Dancing, Natural Approach to Menopause, Body Flex, Cardio & Resistance, On the Ball, Meditation, Reiki, Tai Chi, TAWS, Massage, Wellness Sampler, Yoga, Yoga Gentle, The Art of Mixology, BBQ Cooking, Cooking with East Indian Spices, Tennis lessons
Cooksville Branch Library	9,830	n/a	n/a
Malton Community Centre & Malton Branch Library	7,500	Dancing, cards, Asian bingo, Caribbean cards & social, social cards, day trips, guest speakers, line dancing, group pool fitness, and exercise.	Indian Dance, Latin American Dance
Burnhamthorpe Community Centre & Burnhamthorpe Branch Library	12,980	Seniors Room; euchre, cards, potlucks, Osteo Class, Croatian chess & cards, bingo, Indo Canadian cards & social, June seniors tea and displays, income tax clinic, Adult Book Club, Amica book club.	Learn to Knit, African Dancing, Belly Dancing, Calypso Carnival Dance, Dance Mix Night, Hula Dance, Reggaeton Dance, Fitness (buttocks, hip hop, low impact, meditation, nia, osteoporosis, pilates, spicy fit, yoga)

Source: Adapted from: Statistics Canada, Age and Sex for the Population of Census Tracts (100% Data), Cat. No. 97-551-X2006007, 2006 Census; 'Spring to Summer 2007 Active Mississauga Guide'

3.4 Program Development

We know from the Older Adult Project and other research data, (e.g. City of Mississauga, Planning Department, Income Distribution Report) that communities with the highest density and the greatest number of older adults 55 years of age or older, combined with the existing programming and facilities available, will serve the City in determining which communities should be given consideration as the first to add additional recreational, cultural, and educational programs geared to older adults and appear to be under-served.

Based on the 2004 seniors' recreation services year-end statistics, average attendance at the nine community centres/facilities (not including the two Senior Centres') was 23,915 and average programs offered was 1,114. Malton had the highest number of programs and attendance overall, followed by Mississauga Valley.

Table 3-2 provides a comprehensive sample of new programs to consider offering to older adults at other community centres and libraries that will meet the various interest of older adults. These programs have been determined through three methods of analysis:

1. Review of best practices and trends in four cities (Toronto, Calgary, Ottawa, and New York).
2. Comparative between those programs currently being offered to younger older adults to their actual interests as identified through the Older Adult Project research.
3. Consultation with Mississauga residents, user groups, stakeholders, municipal staff, and Mississauga Council.

Table 3-2: New Older Adult Programs at Select Community Centres

Program Categories	Examples
Walking	Nature Trails, City Tour, Waterfront
Day tripping/outings	Theatre, wine tours, restaurants, Museums/Art Galleries, Historic Sites
Theatre/Musical Performances	Acting, Painting, Sculpture, Pottery
Educational lectures/classes	Computers, History Lessons, Architectural History, Renaissance Art, Canadian Politics, Nutrition, Wellness, Retirement Tips, Estate Planning, Cultural Cooking, Decorating, Fashion, Illness Prevention (in association with the Region of Peel)
Swimming	Aquafit, Gentle Aquafit, Stretch & Tone, Stoke Techniques, Yoga Tai-lates Water Combo, Therapy programs
Fitness Aerobics	On the Ball, Low Impact Aerobics, various forms of Dance
New Age Fitness	Ashanti Yoga, Pilates, Nia, Tai Chi

Other potential programs to consider include: Crafts, fitness, Osteoporosis, dancing, aquatic/aqua size, social club, badminton, movie night, volunteer orientation, bunka, golf lessons, woodcarving, music appreciation, cardio, strength training, arthritis and you, language conversation, hiking, learning/education series, curling, post stroke, intergenerational (e.g. teen



tutoring), in-home computer training, web basics, drivers refreshers course, estate planning, book club, and discussion groups.

Programs related to illness/disease/fall prevention and recovery should be offered in partnership with the Region of Peel. It is recommended that the City of Mississauga provide the program space to the Region to allow them to organize and facilitate the programs.

Table 3-3: Program Allocation

Facility	Recommended Older Adult Programming
Mississauga Valley Community Centre & Mississauga Valley Branch Library	Fitness (active couples, cycle, for women, yoga, pilates, tai chi), Excel, Tennis lessons), History Series, Estate Planning, Wellness Classes, and Cultural Cooking, Stoke Techniques, Yoga Tai-lates Water Combo, Therapy programs.
Frank McKechnie Community Centre & Frank McKechnie Branch Library	Ballroom Dancing, On the Ball, Meditation, Tai Chi, Wellness Sampler, Yoga Gentle, Cooking Classes, Tennis lessons, History Series, Estate Planning, Introduction to the Internet, Water Therapy Classes, Yoga-Tailates Water Combo.
Cooksville Branch Library	History Series, Estate Planning, Computer Lessons, Excel, Introduction to the Internet, Illness Prevention.
Malton Community Centre & Malton Branch Library	Ethnic Cooking Tips, Day Trips, Canadian Politics, Estate Planning, Illness Prevention, Retirement Tips, Stoke Techniques, Therapy programs.
Burnhamthorpe Community Centre & Burnhamthorpe Branch Library	Cultural Dancing, Fitness (low impact, meditation, nia, osteoporosis, pilates, yoga), History Series, Estate Planning, Computer Lessons, Excel, Introduction to the Internet, Illness Prevention. Should warm water therapy pool be constructed - Gentle Aquafit, Stretch & Tone, Stoke Techniques, Therapy programs.

3.5 Facility Implications

In order to accommodate the recommended older adult programs for the facilities under evaluation, certain physical improvements may be required to the existing facilities. In addition to the improvements suggested in Table 3-4, barriers that can prevent older adults from participating, e.g. lack of walker/wheelchair ramp, or cut curbs must be assessed. Other considerations to mitigate barriers include: power sliding doors; escalators; edge warning tiles; elevators; wayfinding tiles; improved lighting; railing and hand holding markings; and accessible washrooms. The City of Mississauga and the Region of Peel Accessibility Committees can serve as excellent resources to the City in assisting with improvements.

Table 3-4: Suggested Facility Improvements

Facility	Existing Setup	Recommended Improvements	Recommended Services
Mississauga Valley Community Centre	Fitness centre, swimming pool, nature trails, multipurpose rooms.	Lounge area, access to a light lunch and dedicated older adult program space.	<ul style="list-style-type: none"> ▪ The Post Office; ▪ Health Nurses; ▪ Foot Clinics;

Facility	Existing Setup	Recommended Improvements	Recommended Services
Mississauga Valley Branch Library	Computer stations, fire place and lounge area.	Access to snacks/beverages.	<ul style="list-style-type: none"> ▪ Healthcare Aid Rentals; ▪ Region of Peel and Province of Ontario pamphlets; and ▪ City of Mississauga application forms, garbage tags, pet licenses, and possibly the ability to pay taxes.
Frank McKechnie Community Centre	Hydro massage tank and swimming pool, full size gymnasium, and multipurpose rooms.	Lounge area, dedicated older adult program space, and access to a light lunch.	
Frank McKechnie Branch Library	Computer stations and fire place/lounge area.	Access to snacks/beverages.	
Cooksville Branch Library	Internet workstations, lounge areas, and computer stations.	Access to snacks/beverages.	
Malton Community Centre	Swimming pool, double gymnasium, fitness centre, and meeting rooms.	Lounge area, dedicated older adult program room, and access to a light lunch.	
Malton Branch Library	Lounge area with fireplace.	Access to snacks/beverages.	
Burnhamthorpe Community Centre	Full size gymnasium, multi-purpose rooms, and snack bar.	Warm water pool, dedicated older adult program space, and access to snacks/beverages.	
Burnhamthorpe Branch Library	Computer stations with internet access.	Lounge area and access to snacks/beverages.	

An example of a community facility that balances the needs of all age groups is the Downtown Community Centre in the City of Kitchener. The facility acts as a social centre, with a restaurant, lounge area, computers, book exchange, noon-hour meals, various senior day programs, noon-hour fitness for business people, and after-school programs for children and youth.

In addition to the recommendations in Table 3-4, it is noted that expansions and/or improvements to the River Grove Community Centre may be required. As this facility currently offers numerous older adult programs, there is difficulty in accommodating the various users of the centre.

3.6 Pricing

The pricing of new programming for older adults will primarily be based on full cost-recovery - recognizing the capacity for increased fee revenue from a large and growing young older adult population with greater disposable income. As discussed in Section 2.0, certain programs aimed at improving health through illness and disease prevention will be offered at no cost to participants (in partnership with the Region of Peel).



The cost to the individual to participate in older adult programming is dependent on whether the class/activity requires a qualified instructor, is offered in a small or large group format, and any other associated costs such as special equipment. The City also needs to take into account the market value of the program based on a review of similar community offerings, with a need to be competitive. Otherwise the participation rates can be affected, which will also have an impact on the success and therefore costing of the program. Learning from other municipalities, the most financially viable programs and activities were those offered in larger group settings and lended themselves as such.

The majority of suggested physical improvements will require the reorganization of existing space (dedicated older adult space, access to snacks, etc.). The most significant recommendation is the addition of a small warm water therapy pool at the Burnhamthorpe Centre. Such a facility expansion could have capital cost of upwards of \$2 million (400 square foot pool) and an annual operating loss of \$50,000.

3.7 Implications for the Mississauga Seniors' Centre and River Grove Community Centre

As the City introduces a new approach to serving both the younger older adult/pre-retiree population through direct programming, it is important to acknowledge that the Mississauga Seniors' Centre is a unique facility that provides excellent programs and services to older adults. It is anticipated that this Centre will predominately serve elderly residents in the future.

The Centre may need to adjust their programs as the number of older adults increase and their interests shift. The Centre should continue to program based on market demand. Additionally, certain physical changes and or expansions may be required to meet the needs of this growing age group. In regards to the Mississauga Seniors' Centre, this Report recommends the following:

1. That the Mississauga Seniors' Centre continues to operate and service older adults.
2. That the Centre should continue to work towards being a community hub.
3. That any physical renovations to the Centre extend towards the Cawthra Community Centre to join both buildings.
4. That when demand warrants, a warm water therapy pool be constructed at the Mississauga Seniors' Centre.
5. That sprung floors be installed in rooms that facilitate fitness classes.
6. That when demand warrants, the Centre should offer a day program and utilize the existing kitchen facilities to run this service.

The Centre can also be utilized for larger gatherings and events to act as a community hub, including Ontario Seniors' Month in June; promoting and recruiting volunteers; educating and informing the community about the aging population; providing an opportunity for City partners

and community organizations to highlight and educate the public about their services for older adults; and demonstrating activities being operated through the City.

This Report also recommends that the City review the facilities offered at the River Grove Community Centre and consider upgrades or modifications to assist in meeting the increasing number of older adult who use this facility.



4.0 SUMMARY

The opportunity to introduce new older adult programming with a targeted approach enables the City to respond effectively to a growing and diverse older adult population. Combining the continued use of the existing Pricing policy with a proposed Access policy, enables City staff to increase its revenue generation on a fee-for-value basis, and utilizes these funds in a controlled and targeted way to address the needs of low-income and vulnerable populations, best utilizing scarce resources. With a large boomer population retiring over the next 5-10 years, the City needs to be positioned to meet the expectations and demand for high quality services and programs. The potential to tap into this group for leadership and volunteer support would build community capacity and create new opportunities to serve the aging population experiencing limited mobility and at risk of independent community-based living. As well, this younger older adult population who immigrated to Canada, can be of enormous assistance in providing support for a diverse population of recent immigrants.

Utilizing a direct programming and community development approach through existing Older Adult Centres, and targeted Community Centres/Facilities based on communities with the highest older adult populations, the City can successfully address the gaps and barriers identified through the Older Adult Project.

