

Appendix I

TTARP Budget Proposal/Recommendations for 2011/2012

MINISTRY OF FINANCE

Proposals/Recommendations

Rationale

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| a. The NIS pension should be separate to the Senior Citizens Pension. | <i>Workers contribute to NIS from wages/salaries. NIS is therefore an individual entitlement. Full benefits based on accrued contributions should be paid.</i> |
| b. The NIS pension should be \$3,000.00 and <u>NOT</u> less than the Senior Citizens Pension. | <i>The high cost of living is making normal life very difficult for many senior citizens and government retirees.</i> |
| c. Life Certificates for National Insurance Scheme (NIS) and Government Pensioners should be amalgamated and submissions should be twice yearly. Revenue Offices should be engaged in this service. | <i>Technology has improved to the extent that this policy can be rationalized; whereby information can be shared between stakeholders thus ensuring that senior citizens do not have to produce the same document four times at two different institutions.</i> |
| d. Introduction of a Funeral Grant of \$10,000 for senior citizens grant recipients and NIS pensioners. | <i>The escalating cost of Funerals has created economic hardship for senior citizens.</i> |
| e. Upgrade of Survivors Benefit to one thousand (\$1,000.00) per month to widow/widower. Monthly payment to children should be increased to five hundred (\$500.00) dollars per month. | <i>This payment has been reviewed for a number of years. The Government has recognized the impact of rising inflation rates on disposable income and has adjusted the pension grant accordingly. The same should be done with this benefit.</i> |
| f. Legislation should be put in place to establish an independent “Pension Reform Working Group”. | <i>To review all aspects of Pensions and Welfare Grants.</i> |
| g. TTARP should be represented on the proposed “Pension Reform Working Group”. | <i>TTARP is the largest representative of Retirees and stakeholder group in Trinidad and Tobago.</i> |
| h. Government pensions should be indexed to cost of living using the Index of Retail Prices as a base and increased once each fiscal year. | <i>To alleviate the hardships incurred as a result of the rising inflation rates and to avoid disadvantages. Government Pensioners who worked and contributed tremendously to the development of the country express a feeling of betrayal as Senior Citizens Pension recipients who have not worked, are receiving more benefits than they do.</i> |

Proposals/Recommendations

Rationale

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| i. | Legislation should be enacted to provide that whenever Pension Plan surpluses are being distributed, they should be equitably shared by all parties, including current pensioners. | <i>All pensioners contribute to surpluses as former members and are entitled to share in surpluses.</i> |
| j. | The qualifying age for receipt of the Senior Citizens Pension be reduced to sixty (60) years, and apply to all such citizens (no income restrictions). | <i>This should be on par with the NIS.</i> |
| k. | Pensioners should receive a tax free allowance of \$75,000.00 on their annual emoluments. | <i>Existing limit of \$60,000 is inadequate; as pensioners should not require to pay income taxes.</i> |
| l. | The Senior Citizens Pension should be increased to three thousand dollars (\$3,000.00) per month and should be separate from NIS payments. | <i>The high cost of living is making normal life very difficult for many senior citizens.</i> |
| m. | Arrangement should be made for all gratuities etc. to be paid to all Government employees <u>immediately</u> upon retirement. | <i>This is a major source of complaint by all pensioners.</i> |
| n. | All pensions should be paid by the 15 th of each month to avoid congestion with the monthly and fortnightly paid employees. | <i>This will help to prevent the long lines experienced during the months' end period which is a major inconvenience to senior citizens.</i> |
| o. | Re-Introduction of Tax incentive on Interest Mortgages for Home owners. | <i>Encouraging home ownership.</i> |
| p. | Amendments to regulations should be made to Credit Union and Financial Institutions Legislation. | <i>These legislations are outdated as evidenced by current developments.</i> |
| q. | Inclusion of tax allowances for those financially supporting their dependant relative age 60 and over. | <i>This encourages the family to be close knit.</i> |
| r. | Reintroduction of Tax Incentives for Credit Union Savings. | <i>This is to encourage National Savings.</i> |
| s. | Provide for the removal of VAT on all Bills for services for owner-occupied property of persons sixty (60) years and over (e.g. WASA, TSTT, T&TEC) | <i>Due to the high rise in cost of these services and the need to assist senior citizens.</i> |

Proposals/Recommendations

Rationale

- t. Seniors of owner occupied property should NOT have Property Tax Liabilities Deferred to their inheritors. *Seniors believe that it is depressing to burden their inheritors with debt.*
- u. **Public Servant Pensions should be pegged to the salaries at which the public servant retired and should not be a flat amount of three thousand (\$3,000.00) dollars.** *Salaries we based on experience and qualification and as such public servant were graded.*

MINISTRY OF HEALTH

Proposals/Recommendations

Rationale

- a. The Chronic Disease Assistance Plan (C-DAP) be expanded to include Optical and Dental coverage and to extend the range of pharmaceuticals and ensure availability to eligible persons. *This is due to the high cost of Optical and Dental services.*
- b. A non-taxable annual medical allowance of up to fifty thousand dollars (\$50,000.00), subject to satisfactory documentation, to be granted to persons sixty (60) years and over. *To offset the rapidly rising cost of medical care.*
- c. The National Health Scheme be implemented as a matter of urgency. *Due to the rapid rise in senior citizens population who live on fixed incomes.*
- d. Health Surcharge should be allocated directly to the health sector for the exclusive use of that sector. *This was the original intention of this Taxation.*
- e. Make available to all citizens fifty (50) years and over free Cancer Screening, Prostate Tests, Flu Shots, Dialysis Treatment, Vision Testing and Mammograms Testing to all out-patient services. *Due to the rapid rising cost of medical care and the increasing senior citizens population.*
- f. All health institutions should be opened on a 24 hour basis and district nurses and medical social workers be reintroduced in all communities with special emphasis on the rural areas e.g. Visiting Medical Mobile Units. *(a) As above; and
(b) This will reduce the overload at the general hospital and other health facilities.*

Proposals/Recommendations

Rationale

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| g. | To ease the frustrating level of service at public health institutions, preferential treatment re: attention and dispensing of drugs at these institutions should be given to Senior Citizens. | <i>Due to age and health related issues, specialist medical attention is sadly lacking.</i> |
| h. | A “National Geriatric Hospital” is urgently required and should be established for both teaching and patient care. | <i>Specialist medical attention is sadly lacking. Increase in ageing population also a factor.</i> |
| i. | A Diabetic Institute is urgently needed with emphasis on outpatient care and preventative medicine. | <i>Due to the alarming increase in Diabetes in the country, a separate institution is vitally needed.</i> |
| j. | Hospitals and Health Facilities should have visiting Chiropodist (Podiatrist) | <i>Due to the high rate of amputation of lower limbs due to Diabetes.</i> |
| k. | Due to the high rates of Heart Attacks and Diabetes, registered NGO’s should be given assistance to perform Blood Pressure, Glucose and Cholesterol Testing. | <i>Seniors waiting time at Hospitals and Health Centres are very long. Private Institutions are too costly for specialist medical attention.</i> |
| l. | As a matter of urgency, Government should embark on a continuing programme of graduating Health Practitioners at Specialist and Post Graduate level. | <i>This is to address the problems experienced by senior citizens who are most susceptible to chronic disease and who seek help care at Public Institutions due to their fixed income.</i> |

MINISTRY OF TRANSPORT

Proposals/Recommendations		Rationale
a.	Tax to be removed on the purchase of one private motor vehicle every five years for persons sixty (60) years and over.	<i>This is due to the high cost of transport and the non-availability of public transport in certain areas.</i>
b.	Senior citizens be permitted to renew their driving permits every three (3) years.	<i>The current system is very inconvenient and costly. This was already agreed upon but never implemented.</i>
c.	Include Water Taxi passes in the senior citizens provisions for buses and the ferry.	<i>This is the same benefit as the bus and ferry passes and should be granted to all senior citizens.</i>
d.	One card/pass should be introduced to be used by senior citizens to access the bus, ferry and the water taxi.	<i>Ease of use, manageability and accountability for both senior citizens and the government.</i>

MINISTRY OF NATIONAL SECURITY/ MINISTRY OF JUSTICE

Proposals/Recommendations

Rationale

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| a. Government should provide tax concessions for companies making donations for Crime Prevention programmes. | <i>This will encourage companies to come forward in the fight against crime.</i> |
| b. Government should introduce radar activated speed detection devices, road surveillance cameras, parking meters, increased highway patrols etc. as a matter of urgency. | <i>This will reduce the level of traffic offences and road accidents.</i> |
| c. Defensive driving courses should be made mandatory for all new licensed drivers prior to the issuing of their driver's permit and also for frequent driving offences. | <i>As measure to reduce the high incidence of traffic violation and road accidents.</i> |
| d. Introduce effective consultations with persons convicted of criminal offences so as to encourage rehabilitation and re acceptance into society. | <i>This will reduce the incidence of criminal offences.</i> |
| e. More Community police are needed and should be sensitised to the concerns (needs and fears) of senior citizens within their community. | <i>As a measure to reduce the high incidence of traffic violation and road accidents.</i> |
| f. Accelerate the introduction of DNA testing in criminal matters. | <i>This will improve crime detection at a faster rate.</i> |
| g. Review the bail laws with the view of revising them. | <i>So that repeated offenders do not easily access bail.</i> |
| h. Introduce "Petty Criminal Courts | <i>To ease the backlog of matters pending before the court.</i> |
| i. Substantial penalties should be applied to vehicle drivers who are in breach of any road regulations and laws. | <i>This will reduce the incidence of road accidents.</i> |
| j. To develop "Transition Centres" for returning deportees. (See (e) of Proposal to Ministry of Social Services). | <i>The issue of deportees needs to be managed.</i> |
| k. Special days twice per month should be set aside for the processing of passports for senior citizens at all Immigration Offices. | <i>Health and age related factors of senior citizens.</i> |

MINISTRY OF COMMUNITY DEVELOPMENT

Proposals/Recommendations

- a. TTARP, through its' Senior Citizens Bureau and Skills Bank should be used, to assist the youths, CEPEP, the unemployed and unemployable.
- b. Training be provided to communities to enhance economic activity in such areas as farming, cottage industries, small industries and professional sports.
- c. Cultural Activities such as Drama, Song and Dance should be staged at Communities in conjunction with Senior Activity Centres.

Rationale

- This programme will assist the youths to be marketable and employable.*
- This will reduce the unemployment rate.*
- This will encourage the transfer of skill from Seniors to the Young as well as forge Camaraderie among the age groups.*

MINISTRY OF THE PEOPLE AND SOCIAL DEVELOPMENT

Proposals/Recommendations

- a. The Government should give more funding and incentives to Non-Governmental Organizations (NGO's).
- b. Dedicated trained staff at all Government offices/institutions to treat with Senior Citizens.
- c. Properly equipped "walk in" centres should be set up to accommodate the homeless.
- d. Special consideration should be given to "centenarians" being made wards of the state.
- e. To develop "Transition Centres" for returning deportees. *(See (k) of Proposal to Ministry of National Security).*
- f. **Special incentives be given for development of Communities/Home for the Aged. All homes must be licensed and registered along defined guidelines and monitored on a regular basis by the government in accordance with legislation. The license should be revoke able. The homes should be subject to evaluation prior to opening.**

Rationale

- NGO's, FBO's and CBO's play a significant role in the National Community.*
- This is to provide dignified treatment of seniors.*
- This will reduce the vagrancy problems.*
- This will allow them to maintain a suitable standard of living.*
- The issue of deportees needs to be managed.*
- This is to provide for the dignity of senior citizens and provide better management of these legal homes.*

Proposals/Recommendations

- g. All Homes for the Aged that are registered should be monitored on a regular basis by the appropriate government authorities or agencies appointed by the government in accordance with legislation.
- h. **The government make available housing for disabled persons and senior citizens of age 60 and over with all the relevant infrastructure.**
- i. Ensure that all the Central Government, City and Regional Corporations, provide facilities for the easy entry of disabled persons to and from public buildings and for access to curb-ways.
- j. As a matter of public policy, direct all public institutions to make appropriate provisions for the employment of suitably qualified disabled persons.
- k. Government to provide incentives to private organizations, to facilitate the employment of suitable qualified disabled persons.
- l. P.T.S.C. buses should be made “user friendly” for all.

Rationale

- This is to provide for the dignity of senior citizens and provide better management of these legal homes.*
- This is to provide for the dignity of senior citizens.*
- To make life easier for disabled persons.*
- This is a right established by the International Community.*
- As above.*
- As above.*

MINISTRY OF HOUSING AND THE ENVIRONMENT

Proposals/Recommendations

- a. **A National Environment Policy must be established and implemented to include Forest and Land Conservation, Drainage and Revised Building Code.**
- b. **Senior Citizens Housing within Communities should be specially constructed with the necessary infrastructure and amenities**
- c. **Separate and apart from Government Housing the development of Senior Citizens Communities.**

Rationale

- As an island nation it is important to practice proper environment and conservation.*
- Increasing longevity of Senior Citizens*
- Increasing longevity of Senior Citizens*

MINISTRY OF PUBLIC ADMINISTRATION

Proposals/Recommendations

- a. The Ministry should ensure that all ministries provide better service to Senior Citizens on particular days at various areas of the country.
- b. All Ministries should make it mandatory that all pre-retirees be exposed to Retirement Seminars from age forty (40).

Rationale

To assist senior Citizens in obtaining Essential Services.

To assist retirees to overcome the negative aspects of Retirement such as Income adjustment, loneliness, depression and the sense of alienation after retirement. TTARP and the Division of Ageing should be involved in making seniors retirement - otium cum dignitate (leisure with dignity) positive.

MINISTRY OF CONSUMER AND LEGAL AFFAIRS

Proposals/Recommendations

- a. **Legal Aid offices should be established throughout the country to provide Legal Aid to Senior Citizens.**

Rationale

Due to difficulties in travelling and Fixed Incomes of Seniors.