

Transitioning to 60+

A toolkit meant to help Autistic adults as they transition to life after 60



Autism Society Alberta does not support, endorse or recommend any method, treatment, product, remedial centre, program, service or professional for individuals with autism or disabilities. It will, however, endeavour to provide impartial information.

Information is current as of January 2025

Challenges of Aging

For Autistic individuals, aging may be more challenging for many reasons:

- **Increasing sensitivity to sensory issues** can lead to avoidance of activities that may otherwise be enriching. Be ready with strategies to lessen sensory discomfort, or find alternative opportunities.
- Less mental flexibility regarding **changes** can make events like starting a new schedule or changing homes very distressing. Proactive planning is key here.
- They may have **less patience** with expected social skills and decreasing energy to mask autistic traits. This may result in evading social outings and increasing isolation.
- Difficulty communicating may mean that **disclosing health-related issues** is difficult. This could result in delayed treatment for loss of abilities, pain, illness, or injury.
- Some may not recognize their body is **gradually aging**, and then be suddenly fearful when something abruptly makes them notice. Changes like they can't hear, see, or move as well as they used to, or are experiencing pain.
- Although all older adults are likely to experience an **increased need for access to medical services**, some who are Autistic may have trouble waiting their turn, and navigating our complex medical system. Those with intellectual delay may not always understand why they have so many appointments.
- Those on the spectrum can become very attached to items regarding their special interests. The idea of **downsizing** and giving

up these objects, which they consider essential, could cause extreme distress and meltdowns.

- **Scams and con artists** are a huge problem for everyone. They can happen in person, through the mail, by phone, or via computer (online). Older adults are particularly vulnerable, especially if they live alone. Autistic older adults can be even more susceptible, because of social communication challenges, which are common to autism.

Strategies for Aging

As you become an older adult, or support your Autistic loved one at this stage, being proactive might be your number one strategy. Here are some ideas:

- Before any big changes are made, think about **planning** what you want your later years to look like. Consider where it makes sense to live, what support you may need, your financial situation, which people you want to spend time with, and what activities might bring you happiness in your daily life. If planning for a loved one, involve them as much as possible, keeping in mind the mantra ‘nothing about us without us.’
- **Schedule regular checkups.** Reviewing where you’re at both physically and mentally is especially important for those who struggle with communicating or describing declining health or abilities. If supporting an older individual, ensure consistent monitoring of their health at regular intervals, and be attentive to any signs or expressions of discomfort.
- Knowing what your days will look like can be reassuring. Take time to make a daily **schedule** for yourself; or help your family member do so, ensuring their input takes the lead. This should include

grooming and hygiene, taking medication, meals, fitness, and any other regular activities. Make sure it's changeable, to adapt to events, medical appointments, holidays, and cancellations.

- Make it a habit to **check the weather** before going outside. This can affect clothing, transportation, and even the timing of the outing. You can also look at the forecast for the coming days when scheduling activities.
- To combat isolation, **schedule visits and outings** with family and friends as regular, periodic events. Leaving it to 'see you soon' may mean that it happens too seldom, or causes stress because the individual doesn't know when these connections may occur.
- If there are new physical or mental health facilities you (or your loved one) will be starting to visit, do your **homework before you have an appointment** with the doctor. If it's a bigger centre, check out the parking, the building layout, potential sensory problems and solutions, and maybe meet a few of the staff. Can't go in person? Check their website to glean what details and photos you can find. Then follow up with a phone call to ask any questions you may have, and to express any accommodations you will need.

Financial Benefits

Federal:

- **At age 60:** may start withdrawing from **RDSP** without penalty - <https://www.canada.ca/en/employment-social-development/programs/disability/savings/withdraw.html>
 - Annual withdrawals, or Lifetime Disability Assistance Payments (LDAPs), begin by the end of the year in which the beneficiary

turns 60. These annual payments will then continue for the life of the beneficiary. (Courtesy of TD)

- **At age 64: Transition from **CPP-D to Canada Pension Plan (CPP)****

<https://www.canada.ca/en/services/benefits/publicpensions/cpp.html>

- Before age 65 you may have already been receiving Canada Pension Plan - Disability (CPP-D)

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.htm>

- Here are some tips for applying for CPP-D -

<https://vadsociety.ca/wp-content/uploads/2022/03/CPD-TIPS.pdf>

- **At age 65: Old Age Security (OAS) pension -**

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html>

- They may send you a letter to let you know that you will receive the Old Age Security (OAS) pension.
 - AISH will generally send a letter out 11 months before either the AISH recipient turns 65 or their spouse turns 65
- You will need to apply for the Old Age Security pension if:
 - you get a letter from us asking you to apply
 - information in the letter we send you is incorrect
 - If you did not receive any letter about the Old Age Security pension the month after you turned 64, contact us to find out if you need to apply.

- In addition to your Old Age Security pension, you and/or your spouse/common-law partner may be eligible for extra benefits and payments such as the Guaranteed Income Supplement
- **At age 65: Guaranteed Income Supplement (GIS) -**
<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html>
 - In many cases, they will let you know by letter when you could start receiving the first payment. They will send you this letter the month after you turn 64. In other cases, you may have to apply.
 - You may have to apply for the Guaranteed Income Supplement if:
 - They do not have enough information to enroll you automatically
 - you are already receiving your Old Age Security pension and never applied for the Guaranteed Income Supplement

Note About Spouses

- When the AISH recipient turns 65, if their spouse is between the ages of 60-64, they may qualify for the Guaranteed Income Supplement: Allowance -
<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance.html>
 - The Allowance is a non-taxable payment you can get if:
 - you are aged 60 to 64



- you live in Canada
- your spouse or common-law partner is eligible to receive the Guaranteed Income Supplement (GIS)
- your combined annual income is less than the maximum annual income threshold for the Allowance.
- You should apply for the Allowance 6 to 11 months before you turn 60. If you are already 60 to 64 years old you should apply as soon as possible.
- If you were in receipt of the Allowance and your spouse or common-law partner has passed away, you will be automatically converted to the Allowance for the Survivor.

Provincial:

- **Alberta Seniors Benefit -**

<https://www.alberta.ca/alberta-seniors-benefit>

- To be eligible for the Alberta Seniors Benefit you must:
 - be 65 years of age or older (benefits may start the month of your 65th birthday)
 - have lived in Alberta for at least 3 months immediately before applying
 - be a Canadian citizen or permanent resident
 - receive the Old Age Security pension from the Government of Canada
 - meet financial eligibility criteria



- Note: If you or your spouse or partner have chosen to defer or delay receipt of Old Age Security (OAS), you are not eligible for senior financial assistance programs.
- **Special Needs Assistance for Seniors (GOA) -**
<https://www.alberta.ca/seniors-special-needs-assistance>
 - To be eligible for this program you must:
 - be 65 years of age or older
 - be an Alberta resident
 - be a Canadian citizen or have been lawfully admitted to Canada for permanent residence
 - meet financial eligibility criteria
 - have provided a Seniors Financial Assistance application - <https://www.alberta.ca/seniors-financial-assistance>
 - Read the information booklet here - <https://open.alberta.ca/publications/6756730>

If you or your spouse, or both, have deferred receiving the Old Age Security pension, you are not eligible for Special Needs Assistance for Seniors.



Funding spreadsheet

This table breaks down the types of financial assistance each government program provides for qualifying seniors. Please speak to each program for more specific information. Other supports may be available in your area.

Organization	Income	Appliances & Furniture	Health Supports & Supplies	Housekeeping/ Yard Maintenance	Personal Supports
<u>Alberta Aids to Daily Living</u>			✓		
<u>Alberta Seniors Benefit</u>	✓				
<u>Canada Pension Plan</u>	✓				
<u>Canada Pension Plan Disability Benefits</u>	✓				
<u>Guaranteed Income Supplement (GOC)</u>	✓				
<u>Old Age Security (GOC)</u>	✓				
<u>Special Needs Assistance for Seniors (GOA)</u>		✓	✓	✓	✓

Housing

Where you live as an older adult is one important component of your happiness and wellness. If you can live relatively independently and can afford to do so, you may be able to stay in your own home or rent an apartment. If you need assistance (financial or otherwise), you may start to look into housing that has additional support.

At this stage in life, as parents or guardians also age, they may need to look into arrangements with appropriate support for their older adult child. This could include living options such as:

- adult residential care homes
- staying in their own home with in-home care
- a retirement community or apartment
- living with other family members or friends
- a retirement home with meals and care provided

The Government of Alberta offers two “Affordable Housing Programs” for adults 65 years of age or older. See the summary below. To learn more and to apply, go to - <https://www.alberta.ca/affordable-housing-programs>

1. Seniors Apartments

- The Seniors Self-contained Housing program provides apartment-style housing to seniors who are able to live independently.
- Applicants must be 65 years of age or older. In addition, applicants must be functionally independent, with or without the assistance of community-based services.

- A tenant's rent, which includes heat, water and sewer expenses, is based on 30% of a household's adjusted income. Rent does not include electricity, phone, TV and any additional services such as parking.

2. Seniors Lodge

- The Seniors Lodge program provides rooms, meals, housekeeping services and recreational opportunities for independent seniors. Community-based services may help offer these amenities and opportunities.
- A seniors lodge may be appropriate for those who do not require care in a specialized healthcare facility.
- Applicants must be 65 years of age or older. Exceptions may be made for applicants with special circumstances. In addition, applicants must be functionally independent, with or without the assistance of community-based services.
- Each local housing provider sets their own lodge rates and these rates vary between regions. Regardless of the monthly lodge rate, each resident must be left with at least \$357 in monthly disposable income.

Resources

Online Resources and Articles About Older Autistic Adults

- **AIDE Canada** and partners have a wealth of resources around the topic of aging in autism for you to look through. Here is an overview, including webinars, toolkits and infographics on topics ranging from bone health, healthy aging, and Preventing Age-Related Ailments.



<https://aidecanada.ca/resources/learn/community-inclusion/aging-collection>

- **Am I Too Old for an Autism Diagnosis?** – By Claire Jack Ph.D.
<https://www.psychologytoday.com/ca/blog/women-with-autism-spectrum-disorder/202312/am-i-too-old-for-an-autism-diagnosis>
- Video from Autism Calgary – **Autism & Seniors**. *Note: Most resources are available in Calgary only.*
<https://youtu.be/0lcjubc0FqY>
- Autism Calgary – **The Aging Caregivers Guide to Resources**. *Note: Most resources are available in Calgary only*
<https://autismcalgary.com/information/aging-caregivers-guide/>
- Autism Calgary - **Senior Supports**. *Note: Most resources are available in Calgary only*
<https://autismcalgary.com/senior-supports/>
- **A Day in the Life of an Older Adult with Sensory Integration Difficulties** – A pictorial example, by Sensory Integration Education.
[https://files.cdn.thinkific.com/file_uploads/472793/attachment_s/e77/503/78f/A Day in the Life of an Older Adult with Sensory Integration Difficulties.pdf](https://files.cdn.thinkific.com/file_uploads/472793/attachment_s/e77/503/78f/A%20Day%20in%20the%20Life%20of%20an%20Older%20Adult%20with%20Sensory%20Integration%20Difficulties.pdf)

Older Adults in General

- **CORE Alberta** (Collaborative Online Resources & Education) – <https://corealberta.ca/> The knowledge hub connecting organizations that support and advance independent living for older Albertans.



- **Unison Online** – <https://kerbycentre23.wildapricot.org/Online>
- **Government of Canada Programs & Services for Seniors** –
<https://www.canada.ca/en/employment-social-development/campaigns/seniors.html> Information on services such as financial assistance provided by the Government of Canada.
- **Government of Alberta: Seniors** –
<https://www.alberta.ca/senior-supports> Financial assistance and other supports for seniors, caregivers and service providers. Available through the Government of Alberta.
- **Turning 65 in Alberta** –
<https://open.alberta.ca/publications/scs1071>
- **Alberta Seniors Housing Directory** –
<https://housingdirectory.ascha.com/> Provided by the Alberta Seniors & Community Housing Association.
- **Alberta Council on Aging** – <https://acaging.ca/> For over 55 years the Alberta Council on Aging has been a voice for Seniors in Alberta. We are a non-profit charitable organization, committed to working towards improving the quality of life for all older Albertans through advocacy, education, and inclusion.
- **Benefits Wayfinder** – can help an individual navigate what benefits they may qualify for and what is available in their area - <https://benefitswayfinder.org/>
- **Seniors' Centre Without Walls** – This program is open to older adults aged 55+ living anywhere in Alberta, is a free, phone-based program that offers a variety of interactive health and well-being information sessions, recreational activities, and friendly conversations.
<https://www.edmontonsouthsidepcn.ca/scww/>



- **Elder abuse – Alberta –**

<https://www.alberta.ca/get-help-elder-abuse>

Regional Resources (alphabetically by city):

Calgary

- Calgary Seniors' Resource Society - <https://www.calgaryseniors.org/>
- Calgary Chinese Elderly Citizens' Association - <https://www.cceca.ca/>
- City of Calgary - Older Adult and Age-Friendly Resources - <https://www.calgary.ca/social-services/seniors.html>
- Unison at Kerby Centre - <https://unisonalberta.com/services?location=calgary>

Edmonton

- City of Edmonton - For Seniors - https://www.edmonton.ca/programs_services/for-seniors
- Sage Seniors Association - <https://www.mysage.ca/>
- Strathcona Place Society - <https://strathconaplace.com/>
- Westend Seniors Activity Centre: Social Worker - https://weseniors.ca/whats_new/wsac-social-worker/

Fort McMurray

- Golden Years Society - <https://www.goldenyearsociety.ca/>
- St. Aidan's Society - <https://staidanssociety.ca/seniors-programs>

Grande Prairie

- Golden Age Centre - <https://cityofgp.com/parks-recreation/facilities-venues/golden-age-centre>
- Seniors Outreach - <https://gpcouncilonaging.com/sohome.html>

Lethbridge

- Lethbridge Senior Citizens Organization - <https://lethseniors.com/>



- Nord-Bridge Seniors Centre - <https://nordbridgeseniors.com/>
- Seniors Supports Navigators - <https://www.lethbridgeica.ca/senior>

Medicine Hat

- Unison at Veiner Centre - <https://veinercentre.wildapricot.org/Active-Aging>
- Social Worker in the Library - <https://mhpl.shortgrass.ca/services/social-worker-in-the-library>

Red Deer

- Family Services of Central Alberta - Seniors - <https://fsca.ca/seniors/>
- Golden Circle Senior Resource Centre - <https://goldencircle.ca/>
- Seniors Mental Health Program Community Services - <https://www.albertahealthservices.ca/findhealth/service.aspx?source=ma&id=1000877&facilityid=1025052>