February 16, 2006 – Vancouver, British Columbia Summary of Presentations

The following information was received with great interest by the Council. This information will be integrated with input from the public, presentations at subsequent meetings, and background readings and research on the various topics, as the Council begins to develop recommendations for its final report.

The information presented here does not necessarily reflect the position of the Government of British Columbia or the Premier's Council on Aging and Seniors' Issues.

During their February 16 session in Vancouver, Council members were informed by a series of briefings that examined housing for seniors under several different topic clusters:

- Design and environment
- Tomorrow's seniors: looking into the future
- Roles and responsibilities: marketing housing, non-profit housing and governments

Overview presentation

Dr. Gloria Gutman, a Professor at <u>Simon Fraser University's Department of Gerontology</u> provided a framework for the day. She cautioned against viewing the coming wave of seniors as a housing crisis – but rather as a success and an opportunity to plan. Dr. Gutman pointed out that:

- At any given time, 85 per cent of seniors live in the community with the ability to do most of
 what they want most of the time, 5 percent are in complex residential care, and 10 per cent
 are at home needing some supports.
- While we clearly need social policy to assist those seniors who in live poverty, it is no longer
 accurate to say that poverty characterizes the senior years in Canada. The overwhelming
 majority of Canadian seniors are *not* poor: 94 per cent of senior couples live above the
 poverty line.
- The group most likely to be poor are unattached senior men and women, where a third of men and almost half of women in the unattached category are below the poverty line.

Dr. Gutman set out what she called "the six A's " – housing for seniors must be **a**ccessible, **a**ffordable, **a**ppropriate, **a**ttractive, **a**cceptable, and it must provide **a**lternatives matched to various needs.

Design and Environment

The Council heard two presentations on the need to design housing in a way that reduces the likelihood of falls, and that prolongs the "useful life" of housing by anticipating and accommodating to a gradual loss of physical abilities in later years as people age in place. The speakers included:

- Vicky Scott, Senior Advisor (Falls Prevention), BC Injury Research and Prevention Unit
- Patrick Simpson, Executive Director, SAFERhome Society

Some of the highlights of the discussion include:

- Falls in the home affect not only the individual who has fallen and the family, but also the health-care and seniors' care systems:
- Half of the seniors moving into long-term care are doing so because a fall has cost them their independence.
- Falls and the resulting secondary health problems are actually the sixth-leading cause of death amongst seniors.
- One in three people over age 65 falls at least once every year.

- In 1998 \$180 million was spent in BC by the health system treating falls.
- We need to change habits, not codes (e.g. removing door thresholds, lowering light switches, raising electrical outlets are matters of custom, not codes).
- Change is happening slowly, but we can push it forward by choice. These changes are easy
 and inexpensive if included in new construction, but much more expensive if having to be
 done as adaptations.

The good news in all this is that initiatives endorsed by the BC Falls Prevention Coalition are starting to lead to a decline in BC in deaths and hospitalizations due to falls. Initiatives to further improve this are underway – including an increase in seniors' fitness activities (to improve strength and balance), the development and early acceptance of voluntary home-design guidelines and an increased awareness of the issue.

- A six-month pilot program that trained elderly people to reduce fall-risky behaviour and to increase physical exercise (for strength and balance) was actually followed by an astonishing 44 per cent decrease in falls.
- In 2004 there were 166 different fall-prevention initiatives underway in British Columbia up from just 12 in 2004.
- SAFERhome has developed a 19-point checklist of home standards for people with mobility problems.
- The BC Falls Prevention Coalition has developed a set of 31 recommendations for preventing falls amongst the elderly.

Looking to the future for tomorrow's seniors: Where do we need to go?

The Council heard two presentations on future housing needs for seniors, and what we need to do to prepare for that future. The speakers included:

- Art Kube, First Vice-President, <u>Council of Senior Citizens' Organizations of BC</u>
- Val MacDonald, Executive Director, Seniors Housing Information Program

Some of the highlights of the panel discussion include:

- Val MacDonald cited data indicating that fully 93 percent of seniors will live in the community their entire life many with minimal supports. (Other speakers cited statistics that were similar, but not identical.)
- Both speakers emphasised the importance to individuals, couples and families of enabling seniors to stay in their own (family) home as long as possible. This may require public support for home modifications to accommodate declining health, and for home-support services. These investments are offset by reduced or delayed needs for much more expensive institutional care.
- A Danish experiment that enhanced publicly funded home-support services for seniors was so successful that apparently it has not been necessary to build any new public assistedliving facilities in Denmark for eight years.
- There was discussion about individuals with failing health "falling between the cracks" being
 not quite healthy enough to cope in Assisted Living, but not yet qualifying for complex
 residential care. Although this issue veered from the topic of "housing" into the topic of
 "residential care," Dr. Baird took advantage of the presence in the room of observer Susan
 Adams, the BC Government's Registrar of Assisted Living, and asked her to talk about
 current measures to help deal with this issue. This will be on the agenda for a future Council
 meeting relating to continuum of care.

Roles and responsibilities

The Council listened to two separate panels presenting information about the future of seniors housing and related issues. The first panel session included briefings from:

- Keith McBain, Leader, Assisted Living, <u>Fraser Health Authority</u>
- Shane Ramsay, CEO, <u>BC Housing</u>
- Tim Pringle, Executive Director, Real Estate Foundation of British Columbia

Some of the highlights of the panel discussion include:

- BC will require 150,000 apartment-style housing units over the next 30 years to accommodate anticipated growth in the population of seniors – especially growth in the number of senior couples.
- The health authorities have an interest in senior's housing because good housing is a factor in good health.
- 88 90 per cent of seniors will live out their lives in regular housing the remaining 10 12 per cent will require assisted living or complex care or both (in sequence). Most of this need occurs after the age of 75.
- BC Housing is working with health sector partners to provide 3,500 assisted living housing spaces.
- Health Authorities province-wide will need to budget an additional half-billion annually by 2020 to cover operating costs for complex care (\$50,000 annually/bed) and assisted living (\$25,000/bed).
- Fraser Health Authority just added \$16.5 million/year (equivalent to 68 new full-time employees) for home care to help keep people in their homes and out of assisted living places or complex care places.
- The aging population not only creates additional demand for intensive care, but also creates a shortage of trained, qualified people to provide the care.
- 46,000 subsidized BC Housing units across BC are occupied by seniors (standard housing, not assisted care or complex care).

A second "roles and responsibilities" panel looked at the development and management of housing from three distinct perspectives: market housing, non-profit housing and off-reserve First-Nations housing. The three presenters included:

- Carol Omstead, President, BC Retirement Communities Association
- Alice Sundberg, Executive Director, <u>BC Non-Profit Housing Association</u>
- Linda Ross, Acting CEO, Aboriginal Housing Management Association

Some of the highlights from these presentations include:

- There is segmentation by income between market housing and non-profit: private-sector market housing for seniors is targeted at those whose monthly housing budgets range from \$1,600 to over \$4,000.
- There are varied opinions about the extent to which income-poor/asset-rich seniors are eligible and should be eligible for housing subsidies without first spending down their assets.
- There is a marked shortage of non-profit housing relative to need:
 - non-profit housing societies appear to experience difficulty sourcing construction capital
 - provincial regulations do not allow gaming funds to go to non-profit housing societies
 - some government operating subsidies for non-profit housing ends when the mortgage is paid out

- The need for non-profit Aboriginal housing which is sensitive to culture and traditional customs was described.
- The panel repeated a point made several times by other presenters both at the February 16 technical briefings and at similar meetings in November, December and January: home support services need to be enhanced to allow seniors to keep living in their own homes as they age.