

Reducing the Effects of Poverty on Low Income Seniors:

Submission by SGSC to the Poverty Reduction Plan:

Thank you for the opportunity to express our position on a poverty reduction plan for British Columbia.

South Granville Seniors Centre is a non-profit society with approximately 400 members which operates an independent seniors centre in a neighbourhood which is increasingly difficult for our members to afford.

Thanks to the generosity of the City of Vancouver and the BC Gaming Commission we offer many programs and services to our members. We are also affiliated with the Alliance of Seniors Centres of BC, which encompasses most of the city of Vancouver and thousands of seniors.

Seniors account for more than 20% of the population in BC, the majority being women. As everyone realizes, the aging population here and globally will impact society significantly with the projected increase in seniors by the year 2050. "The 'grey tsunami' will be a defining feature of the 21st century."* Poverty is a serious problem for many seniors, both men and women, and as the BC Seniors Advocate points out many are faced with untenable choices: pay rent or buy food; buy food or buy medications; buy food or pay heat and hydro. Clearly a provincial poverty reduction plan will help reduce and alleviate the effects of poverty.

SGSC makes the following recommendations in the areas of Income security, housing, health, transportation, social isolation and legal aid:

1. Income Security: Since most seniors are no longer in the work force, the vast majority rely on pensions for their income. In many cases, pensions are very small. However, pensions have not kept up with the actual cost of living. We ask the provincial government to:

- increase the minimum wage to the level of a 'living wage' which will have the effect of increasing pensions payable from the Canada Pension Plan (CPP).
- work with the federal government to increase the Old Age Security (OAS), the Guaranteed Income Supplement (GIS) and the CPP.
- Do not claw back increases indexed in federal pensions. Presently seniors are having these increased amounts clawed back from provincial programs.
- increase the BC Seniors Supplement for low income seniors that is currently \$49.30 per month and has not increased since 1989.
- work with the federal government to abandon Bill C 27. This bill greatly threatens the income that seniors receive. A downward change in the way pensions are calculated will drastically affect seniors and put extreme pressure on social programs.

2.Housing: To alleviate the high cost of housing that has resulted in an increasing number of homeless or unsheltered seniors, we recommend the provincial government:

Renters:

a) provide much more subsidized housing where people pay no more than 30% of their gross income as rent. 20% of seniors are renters, and there is a shortage of affordable housing.

Note: 35% of senior renters (more than 60,000 seniors) have a household income less than \$20,000 annually and there is little accommodation where available rent is in the \$500 to \$600 per month range. Limits on rent increases ought to be fixed to the units being rented. Presently they are extinguished when the current renter leaves. Landlords only have to evict existing tenants, to vastly increase rents to new tenants.

b) match the SAFER grants to the amount of rent increases. Many seniors live in non-subsidized rental housing. And Although we applaud the government's commitment to increase the Shelter Allowance for Elderly Renters (SAFER) grant, we believe grants that match actual rent increases in different geographical locations in BC would provide more practical relief and may also relieve the pressure on subsidized housing units.

c) provide modular housing to anyone facing 'renovictions' (or outright evictions), in the same neighbourhood. Seniors need to stay in neighbourhoods that are familiar to them, where they have friends, family and contacts. Once the 'old' buildings are renovated or new buildings built, guarantee government protection and regulations so that the previous tenants can return to their units at the previous subsidized rent rates. See (e) below.

d) work with Municipalities to institute housing and zoning policies to require developers to include subsidized housing units in their new developments and in renovated buildings.

e) Owners: create plan to help with catastrophic repairs (roofs, furnaces, windows) for low income seniors. Many seniors live in homes they bought many years ago and wish to live out their days in those homes. This plan could be modelled on the property tax deferral plan, where low-income seniors could borrow money for repairs and pay it back upon sale of the home, or in affordable monthly installments. Prevent seniors from being forced out of their homes due to lack of cash flow.

f) increase the Housing Adaptations for Independence (HAFI) grant to cover the actual costs of home adaptations that would allow seniors to 'age in place'.

g) ensure that people being evicted from manufactured home sites, receive fair and equitable compensation for their units (many units cannot be moved due to the age of them).

3.Transportation: Many seniors continue to drive well into their 80s and 90s due partly to the lack of reliable and timely public transportation. On behalf of those seniors, we would like to applaud the government for the cancellation of the DriveAble program, a costly program and one that leaves many seniors upset and lacking in confidence about their ability to drive.

a) work with the BC medical Association to standardize the costs charged for check-ups and forms related to driving. There is a vast discrepancy in fees charged by doctors who complete the driving medical forms.

b) support public transit and expand the low-income bus pass (\$45 annually) to those seniors earning between \$18,000 and \$25,000, a group that does not qualify for the GIS (and thus the bus pass) but falls

below the poverty line in BC. Expansion of bus services throughout the province would positively impact seniors and allow them to move around in confidence and safety.

4. Health: Most seniors do not require acute care hospitalization, but rather have chronic health issues. Many do not need the services of acute care hospitals, but rather some combination of home support, community care, assisted living or residential care. We think the government should:

a) make home support and home care available free of charge to low income seniors. This program needs to be expanded.

b) move seniors out of acute care hospitals where many are being warehoused. This can be done by providing residential care facilities at affordable rates or home support for those who can go home, and which meet the level of care recommended by the Seniors Advocate. Do not allow foreign corporations to buy our care facilities or ensure that this sector is carefully regulated (and the regulations enforced) by the government.

c) work with the other provinces and the federal government on implementing a National Pharmacare program. We applaud the expansion of the BC Pharmacare program which eliminates deductibles for the lowest income people. Include new effective medications covered by Pharmacare.

d) establish extended health benefits to low income seniors who do not currently have access to such a plan to cover eye-glasses, hearing aids, dental care and mobility devices. Create an eye-wear and hearing aid plan, so that low-income seniors can actually purchase them.

e) Eliminate all MSP premiums. Although we are pleased to see a 50% reduction in the MSP premiums, the remainder is still a flat tax that affects lower and middle income British Columbians hardest. The costs need to be rolled into a progressive income tax system.

5. Social Isolation: Research shows that social isolation of seniors, results in poor health, higher mortality rates and more visits to hospital. Social isolation has many causes: some seniors don't want to leave their homes if they can't see or hear well enough to feel and be safe. Many are isolated because they cannot speak English. Many have nowhere to go when they venture out. It has been pointed out that ending isolation has innumerable health benefits and might relieve our health system of some foreseeable expense.

a) provide core funding for independent, community-based seniors centres. Often multi-cultural programs and regular events can create a welcoming place for new immigrants to socialize. Seniors centres provide a low cost or free place for socializing and obtaining nourishment, both emotional and physical.

b) provide subsidies for a regular meal program at these centres.

c) provide centres with the infrastructure and resources for Information and Referral programs so that seniors get help in navigating the myriad of paperwork required for access to programs and benefits.

d) Create a public awareness plan and help line where those who are aware of seniors having communication problems can be linked up to those who can help.

6. Legal Aid needs to be provided to seniors not able to obtain representation or capable of acting on their own behalf. Many who seek assistance for disputes concerning their pensions, estates of relatives, tenancy, insurance/injury, Public Trustee and health care matters are at risk of losing their

independence, homes, income, and along with it their dignity. Many lawyers perform pro bono work or take cases based on a contingent fee, but these older adults cannot obtain such representation for what might be a hearing, or a few hours of negotiations.

We have assisted in an initiative presented to both the federal government, Minister of Justice, and the provincial A.G.- B.C. which proposes that all disadvantaged people have increased access to legal representation on a pro bono basis, funded in part by a tax credit given to participating lawyers who perform up to 200 hours of work certified by Access Pro Bono, which organization would refer the work to a roster of lawyers and later certify the hours to be used to obtain the tax credit. Many lawyers would be added to the roster and more citizens would get access to justice for a reasonable cost to government.

Thank you for your time and consideration.

*Foreign Policy Jan-Feb 2017 p 34 . . .

By 2050 World population grows to 9.7 billion people

People aged 60 and over nearly double from 12.3% in 2015 to 21.5%

Les Blond, President SGSC

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