



**411 Seniors Centre Society**

**Submission on Poverty Reduction Strategy for Seniors**

**February 2018**

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## Introduction

On behalf of the 411 Seniors Centre Society (411), we thank you for providing the opportunity to participate in the BC Government's consultation on poverty reduction.

411 is an inclusive, versatile, and dynamic drop-in centre for older adults. We provide information and referral assistance, programs, and activities that enable seniors who are 55 and older to participate and thrive in our community. The non-profit Centre is governed by a Board of volunteers and its many programs are provided by a large body of volunteers working together with a dedicated staff. The Society celebrated its 40<sup>th</sup> Anniversary in 2017.

Through the delivery of our programs and activities, we aim to further instil and promote social connections, independence, and self-esteem for individuals, while working towards the health and wellness of our community as a whole. We strive to meet the programming needs of our members by focusing on present concerns, immediate needs and future trends.

411 has a long standing commitment to diversity and inclusivity in service provision. Our focus includes: creating strong networks within the community, bridging connections between seniors from varied backgrounds, challenging stereotypes, thwarting intolerance, promoting multiculturalism, and empowering seniors.

The Seniors Centre strives to enhance the quality of life of seniors by adding a collective voice on seniors' issues such as affordable housing, income, and health services. 411 is one of the founding members of the Alliance of Seniors Centres of BC, along with the South Granville Seniors Centre and the West End Seniors Network.

411 runs a robust Information and Referral program that assists over 1,700 people each year, mainly low income seniors. Every year we run an income tax clinic which served over 1,800 low income seniors in 2017. Many of our members and volunteers are low income seniors and we know that fully 50% of seniors in British Columbia have annual incomes of \$26,000 or less<sup>1</sup>. The Seniors Advocate also reports that 35% of seniors have annual incomes of \$20,000 or less.

Our submission focuses on the experiences of our members, our Information and Referral volunteers, and the day to day experiences of our staff. We see and talk to poor seniors every day. We know how important it is to have a poverty reduction plan that reduces the barriers they face and meets their needs.

In our view, a comprehensive poverty reduction strategy for seniors is a necessary and specially focussed part of a larger poverty reduction initiative and must address both increasing income and helping reduce or manage costs. We recommend that there be a full review of all the

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<sup>1</sup>*Annual Report of the Seniors Advocate*, Office of the Seniors Advocate, July 2017, page 21

reports by the Seniors Advocate to identify the data and recommendations relevant to poverty among seniors. We will address the following:

- Income Supports
- Housing
- Health Supports
- Transportation
- Food Insecurity
- Supporting Community Based Seniors programs and Seniors Centres
- Miscellaneous Issues

## **Income Supports**

The principal sources of income for low income seniors are Old Age Security, the Canada Pension Plan, and the Guaranteed Income Supplement, all programs under the jurisdiction of the Federal Government. These income programs provide core income for many seniors, and are important to the 50% living with less than \$26,000 per annum and critically important to those with less than \$20,000 per annum.

In October 2017, some 49.5% of in-person visits to the 411 Information and Referral service were related to income programs<sup>2</sup>. We see many seniors who are on Income Assistance and who have received letters telling them to apply for Old Age Security, the Canada Pension Plan and the Guaranteed Income Supplement because they are turning 65 and will no longer be covered by BC Income Assistance. They are often bewildered about the process and unsure whether their income will fall, increase or stay the same. Anecdotally, we think that people fall through the cracks during this transition process. We have also encountered people who have faced long delays in having their applications for Old Age Security approved and this is a prerequisite for accessing the Guaranteed Income Supplement. We recommend:

- That the Government of British Columbia work with the Government of Canada to increase the baseline payments for Old Age Security, the Canada Pension Plan, and the Guaranteed Income Supplement and to ensure that the payments keep pace with inflation.
- That the Government of British Columbia increase social assistance rates generally and, notably, for people over the age of 55 who may be designated as able to work but who have difficulty finding jobs owing to the combination of age and reduced fitness.
- That the Government of British Columbia work with the Government of Canada to provide for an easier and more timely process for seniors transitioning from social assistance to Old Age Security and the Guaranteed Income Supplement. At the 411 Seniors Centre we see

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<sup>2</sup> Figures for telephone calls are not available.

immigrant seniors, who have been in Canada for ten years or more but do not have access to either OAS or the GIS. Their sponsorship arrangements may be over, but they are still not entitled to OAS or GIS. They can apply for social assistance but the on line process is either unavailable or extremely daunting for seniors, especially those for whom English is not their first language. This needs to be addressed by the Federal Government and we hope the Provincial Government will promote action on this.

- That the Government of BC increase in the minimum wage to \$15.00 per hour and consider future routine adjustments to reflect inflation<sup>3</sup>. This will benefit those seniors who continue to work in low wage occupations beyond retirement age and offer an opportunity for younger workers to contribute to CPP and, perhaps, other pensions in planning their futures.

## Housing

The costs associated with housing, whether rented or owned, are probably the highest single expenditure for many seniors. The current shortage of affordable rental accommodation and the spiraling value of property have created a situation where seniors are at risk of losing their housing as unaffordable or as a consequence of owners' decisions to renovate or redevelop properties. This is a crisis in Metro Vancouver. More and more seniors are faced with housing insecurity, the anxieties that accompany having to move. Moving to different and unfamiliar neighbourhoods alters senior's usual routines and disrupts their social connections, thus posing a health problem. The last count of homeless people in Vancouver reported that 23% were over the age of 55.

On a daily basis 411 staff and volunteers interact with low income seniors who are living in expensive and/or substandard housing. We encounter seniors who are living in insect and rodent infected places, and in housing situations that are unsafe and insecure for many different reasons. Seniors desperately need safe, affordable and appropriate housing. Over 28.4% of the issues our Information and Referral staff and volunteers dealt with in in-person visits in October 2017 were about housing<sup>4</sup>. We assist these seniors to fill out applications for BC Housing and give them the names of non-profit housing providers, but these do not address the immediate needs of poorly or inadequately housed seniors. Even if they are accepted for BC Housing there is a wait of at least 2-3 years, and up to 10 years, to get a place. Most seniors cannot wait that long. Their housing situation continues to deteriorate and that has an effect on their health and wellbeing.

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<sup>3</sup> We note that recent announcements set this as a goal but would hope for a faster timetable.

<sup>4</sup>Figures for telephone calls are not available.

At 411 we are seeing an ever increasing number of seniors asking for assistance. These seniors include the precariously housed, the newly homeless, and the episodically homeless. We have been asked for help by women who are sleeping in their cars or their storage lockers, and many men and women who are couch surfing. This is a terrible fate for anyone, and especially for a senior. The fear of having to move or of becoming homeless is terrifying.

Many shelters are designed to serve the chronically homeless and are not able to serve seniors needs. Seniors should not sleep on mats on the floor, and a vast majority are terrified at the thought of going to a harm reduction shelter. Most seniors are very intimidated at the thought of sharing sleeping accommodation with large numbers of others. We know from our experience that homelessness wreaks havoc on the mental health of seniors. The situation is so dire that the Board of the 411 Seniors Centre contemplated turning our Centre into an emergency homeless shelter for seniors, but this was not possible for a number of reasons. We do not want seniors' shelters to take the place of affordable seniors' housing. We see this as an interim but very necessary step.

We recommend:

- Review and implementation of recommendations made by the Seniors Advocate in 2015 regarding housing<sup>5</sup>.
- Further increasing the Shelter Allowance for Elderly Renters (SAFER) rates after annual review of changing rental costs. The recently announced increase is the first in a number of years, while rents, especially in Greater Vancouver, have skyrocketed. An increase was recommended by the Seniors Advocate in a 2015 report<sup>6</sup>.
- Building more Seniors Subsidized Housing (SSH) for low income seniors on an ongoing basis since the proportion of seniors in the population is forecast to increase.
- In addition, immediately funding emergency shelters for homeless seniors in Greater Vancouver. There is a pressing need for non-judgemental programs that will assist newly and episodically homeless seniors to deal with the issues that forced them into homelessness. This needs to be long term and receive core funding.
- Providing protection against renoventions for seniors: Evictions and renoventions are stressful for anyone. For seniors the loss of housing often means the loss of community. Renoventions displace seniors from being able to access the stores and services they have used for a number of years, and visiting nearby doctors and other medical service providers. For many seniors it is impossible to find a new place at a similar rent. Being forced to leave their housing and their community may result in negative health effects and lead to social

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<sup>5</sup>*Seniors' Housing in B.C.: Affordable, Appropriate, Available.* Office of the Seniors Advocate, May 2015.

<sup>6</sup>*Ibid, Pages 18-22.*

isolation and a loss of dignity. Often seniors are targeted for renovations due to their long-term tenancy because they are some of the last remaining tenants with affordable rents.

- Requiring that rent increases be tied to the unit, not the tenant, thus giving some seniors the hope that they will be able to find affordable rental housing.

## Transportation

For seniors, access to transportation is a critical need and, while there are some services to help people get to medical appointments and assist with shopping, there is no provision for assistance with accessing social activities and combatting isolation, known to be a factor in maintaining health. We estimate that over 90% of 411 members and volunteers access our centre by using public transportation. We hear numerous complaints about overcrowded buses and/or missed busses. Seniors receiving GIS can get a bus pass for \$45.00 per year but other seniors currently pay \$618.00 per year (\$53.00 a month) for bus passes. Other seniors have difficulty accessing our centre because they use mobility aids including scooters, wheelchairs, canes, and walkers. They complain that public transit that often has insufficient space for an additional wheelchair or scooter so they may have to wait for several buses to be able to board. Overcrowding means that it is sometimes difficult or impossible for people who use canes to find seats on transit. Many cannot afford to take taxis, even with the use of taxi savers. We recommend:

- Improving public transportation facilities and addressing the cost of that transportation. In particular, we recommend a sliding scale system to subsidize public transportation for lower income seniors who do not qualify for GIS because their annual income is slightly higher than the GIS cut-off.

## Health Care

It is well established that health care issues increase with age so seniors encounter increasing needs for access to the health system and for related affordable services and supports. It is also the case that helping seniors stay independent and actively involved with their families and communities helps delay or even eliminate their reliance on more expensive acute and chronic care<sup>7</sup>.

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<sup>7</sup> See, for instance <https://www.mcmasteroptimalaging.org/full-article/es/social-capital-interventions-improve-health-outcomes-older-individuals-1646> and <https://www.mcmasteroptimalaging.org/blog/detail/blog/2018/01/03/break-the-cycle-of-isolation-and-stay-healthy-get-involved-in-your-community!>

411 assists seniors who are unclear about services and entitlements or who struggle to pay for dental care, eye care, medications, etc. We recommend:

- Providing advance information on the availability of Medical Service Plan premium assistance, and more assistance for seniors in filling out the applications<sup>8</sup>. Since MSP data includes address and date of birth, it seems simple that a notice could be sent some months in advance of a 65<sup>th</sup> birthday. In the same way, people approaching retirement age in the middle of a tax year should receive advice on the availability and process for Temporary and Permanent Premium Assistance<sup>9</sup>.
- Consideration of using BC income tax filings as a basis for determining seniors access to Fair Pharmacare, and the MSP premium assistance. Since both require the filing of income tax information, the application process might be simplified if they could just check off a box in their income tax return saying that they are applying for them. The 411 Seniors Centre runs an annual income tax clinic for low income seniors so we know that we help seniors receive entitlements in this way -- and low income seniors are required to fill out income tax annually in order to maintain their Guaranteed Income Supplement payments.
- Providing free or low cost dental care for seniors. Many seniors come to 411 in need of emergency dental care. We refer them to clinics but often there are long waiting lists. In many instances, if the senior had been able to access regular dental care, they would not need emergency dental care.
- Providing free or low cost eye care and glasses for seniors. Seniors need to be able to see, but often cannot afford to pay for eye examinations and glasses. 411 refers people to a free eye clinic in the Downtown East Side but, this is very limited and a stopgap solution.
- Provide free or low cost hearing aids and hearing aid batteries to seniors. This would reduce social isolation.
- Providing assistance with the cost of ancillary health supports such as mobility aids (canes, crutches, etc.) and personal alarms to improve seniors' safety and promote independence.
- Undertaking a review of Medical Services Plan coverage for ophthalmology services and cataract surgery given that these are often associated with aging. The Province should seek to ensure that these services are readily available to all seniors without the imposition of fees that are beyond the reach of so many.
- Making it easier for seniors to access Fair Pharmacare<sup>10</sup>. Some low income seniors come to 411 because they cannot afford to pay for their medication<sup>11</sup>. They do not know about Fair

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<sup>8</sup> The first survey conducted by the Office of the Seniors Advocate discovered that almost 40% of seniors were unaware of programs and entitlements.

<sup>9</sup> MSP premiums will be abolished in 2020 so this is a recommendation for a temporary measure.

<sup>10</sup> The increase in the threshold for the Fair Pharmacare deductible is welcomed as a long overdue change.

Pharmacare. We can generally get them enrolled in Fair Pharmacare, but often it is after they have gone without necessary medication, or gone without food or heat in order to pay for prescriptions. Since the annual Fair Pharmacare deductible is based on family income, consideration should be given to creating a scheme that increases the threshold for low income couples.

- Paying for other medical interventions such as the Shingles vaccine which will greatly improve seniors' health, but is too expensive for many seniors to access, despite it being recommended by their doctors.
- Undertaking an urgent and major review and revision of the provision of home support services. The Seniors Advocate has repeatedly reported that the need has increased but the number of service hours provided has not<sup>12</sup>. Seniors with higher incomes may be able to purchase services but low income seniors rely on the Health Authorities and the Better at Home Program. The latter has waiting lists and may impose charges which, however modest, are beyond the reach of some.

## **Food Insecurity**

At the 411 Seniors Centre we are seeing an increased number of food insecure seniors. We have created a small free food pantry to address this need. We provide pasta, beans etc. This pantry is used almost daily. In addition we run an educational "Lunch and Learn" program. While the contents of the education are interesting, we know that a significant portion of the seniors who attend do so because they are hungry and want a meal. The 411 Seniors Centre is in the process of developing and moving into a new seniors centre on Fraser Street in Vancouver. The most common question we are asked is whether or not the new facility will have kitchen and dining facilities.

- The 411 Seniors Centre strongly recommends that the provincial government provide core and ongoing funding for a wide variety of nutritional support programs at community based seniors programs.

## **Supporting Seniors Centres and Community Based Programs for Seniors**

We know from the 411 experience that seniors centres and community based programs for seniors are a critical and vital component to ensure inclusion of seniors, especially low income seniors. 411 runs yoga, active aging, and other activity based programs. We host health and dental clinics (flu shots, blood pressure, etc.) and health related educational programs.

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<sup>11</sup> A recent study published in the journal of the Canadian Medical Association showed that about 8% of British Columbians fail to fill prescriptions and/or miss doses. A large proportion is women and poor so many will be seniors.

<sup>12</sup> *Monitoring Seniors' Services 2017*, Office of the Seniors Advocate, December 2017, pages 10-12



It is with this in mind that we have the following recommendations:

- Financially support community based specific health and wellness programs for seniors.
- Fund a wide number of community based physical activity programs for seniors. This reduces seniors' isolation. With core funding from the government, more of these programs would improve seniors' wellbeing and decrease their isolation.
- Fund a wide variety of community based social programs. At 411, we run book clubs, computer classes, creative writing, and acting groups, etc. This reduces the social isolation of seniors and increases their social inclusion. The government needs to core fund these programs as part of a poverty reduction strategy.
- Fund ways to improve social inclusion and reduce social isolation of all seniors, with a particular emphasis on frail seniors. At the 411 Seniors Centre we run a very small program where we regularly contact some isolated seniors by phone. But this is not enough. The program needs to be expanded and to include transportation to and from our centre, wellness and food programs, and other ways of communication.
- Provide core funding to community based seniors' centres and programs, such as the 411 Seniors Centre. 411 understands that social determinants of health are very important if we are to maintain and improve the wellbeing of seniors. The programs we offer reduce social isolation, increase social inclusion, and are a critical component of any anti-poverty strategy. If needed work with municipal governments, the federal government, various agencies, and health boards to implement such a funding model.

## **Miscellaneous**

There are other topics that might usefully be addressed so that seniors are not facing barriers to income or services.

Many of the seniors we see at the 411 are unaware of BC Government programs such as SAFER, Medical Service Plan Premium Assistance, etc. This information would assist seniors and could decrease the call on their incomes. Most of the seniors we see do not have computers and cannot access this information on line. Time and time again seniors tell us they are frustrated and often give up if they telephone but have to wait on hold for a long period of time.

At the 411 Seniors Centre we see a number of immigrant seniors whose name or birthdate on their landing or citizenship certificates are not the same as their name or birthdate on their Care Card or BC ID. Examples include: someone with one different initial; the first and middle names juxtaposed; or their birthdate recorded wrongly by less than a week. It is a very onerous and time consuming process to change records to ensure they are correct and congruent. Replacing or changing citizenship and/or landing certificates take both time and money that poor seniors cannot afford. Many seniors may have misplaced their landing and/or citizenship

certificates. Other seniors came to Canada when they were children, adolescents, or young adults and are being required to produce certification to apply for Federal income programs or renew their BC Care Card or BC ID. The people we see at 411 already have a BC Care Card. It does not make sense to require them to jump through additional hoops to renew it. It is costly to the senior and an unnecessary barrier.

We recommend:

- Wide dissemination of information about various government programs for seniors in easily accessible formats, in a number of languages, and developing a clear communication strategy in consultation with seniors and their service providers. Develop easier ways in which seniors can apply for these benefits.
- Collaborative work with the Federal Government to simplify the certification requirements and rules governing changes of name and birthdate required for income programs and the BC Care Card or BC ID card.

### **Concluding Remark**

At the 411 Seniors Centre we see seniors in poverty on a daily basis. Poverty has many faces, and many dimensions. In order to change this we need a comprehensive poverty reduction strategy. We are making these recommendations because we see the pressing needs.