



The Council of Senior Citizens' Organizations of BC

Website: www.coscobc.ca

Submission

Date: March 6, 2018

To: The Minister's Advisory Forum for the Poverty Reduction Strategy

From: Gudrun Langolf , President - COSCO

Re: Reducing the Effects of Poverty on Low Income Seniors

Who we are

The Council of Senior Citizens' Organizations of BC (COSCO) represents 85 seniors' organizations of seniors throughout the province. These in turn represent over 100,000 seniors.

We are a volunteer operated and run, non-profit organization. We work to secure fair treatment for all seniors in the province. Specifically we work in the areas of health care (including home support and Pharmacare), housing, transportation and income security.

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

Introduction

More than one fifth of the population in BC is comprised of seniors - the majority being women. Women are twice as likely as men to live alone. Poverty is a serious problem for many seniors, both men and women, and as the BC Seniors Advocate, points out many face untenable choices: pay rent or buy food; buy food or buy medications; buy food or pay heat and hydro, get dental work done or pay the rent, etc. Social isolation, a result of poverty, has a devastating impact on health. A provincial poverty reduction plan must include measures that reduce and help alleviate the effects of poverty on seniors.

COSCO makes the following recommendations in the areas of Income security, Housing, Health, and Transportation.

INCOME SECURITY

Since most seniors are no longer in the work force, the vast majority rely on pensions for their income. Generally, pensions are very small. Pensions have not kept up with the actual cost of living.

COSCO RECOMMENDS:

- a) Increase the minimum wage to the level of a 'living wage', which will increase pensions payable from the Canada Pension Plan (CPP).
- b) Work with the federal government to increase the Old Age Security (OAS), the Guaranteed Income Supplement (GIS) and update CPP.
- c) Adjust provincial social program criteria upward to take in account indexes to federal pensions. [Presently seniors are having these increased amounts clawed back from provincial programs.]
- d) Increase the BC Seniors Supplement for low-income seniors [still \$49.30 per month since 1989!]
- e) Work with the federal government to abandon Bill C 27 - An Act to amend the Pension Benefits Standards Act, 1985. [A real threat to seniors pension benefits].

HOUSING

More than 60,000 seniors have a household income less than \$20,000 annually. There is little rental accommodation available and where it is, the range is way beyond \$500 to \$600 per month. One fifth of seniors are renters, and there is a shortage of affordable housing.

There is an alarming rise in numbers of seniors among homeless or unsheltered.

COSCO RECOMMENDS:

Renters:

- a) Provide much more subsidized housing where people pay no more than one third of their gross income as rent.
- b) Attach rent increases to the rental units. [Landlords only have to evict existing tenants charging vastly increased rents to new/or old tenants.]
- c) Match the SAFER grants and eligibility to the amount of rent increases as well as the maximum qualifying rent. Many seniors live in non-subsidized rental housing. We applaud the government's commitment to increase the Shelter Allowance for Elderly Renters (SAFER) grant.
- d) Extend SAFER to include housing charges [rents] in non-profit Co-operative housing.
- e) Provide 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 regulatory protection and policy so that the previous tenants can return to comparable/or same units at the previous subsidized rent rates.

- f) Work with cities, municipalities and regional districts to institute housing and zoning policies to require developers to include subsidized housing units in new developments and in renovated buildings.

Owners (houses & condominiums):

- g) Create plans to help with major repairs (roofs, furnaces, windows) for low-income seniors. [could be modelled on the property tax deferral plan]
- h) Increase the Housing Adaptations for Independence (HAFI) grant to cover the actual costs of home adaptations that would allow seniors to safely “age-in-place”.
- i) 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 the building]

TRANSPORTATION

Many seniors continue to drive well into their 80s and beyond. We applaud the government for the cancellation of the DriveAble program, a costly program and one that left many seniors upset. Many seniors who were required to do that computer test, reported significant loss of confidence about their ability to drive.

Public, accessible, convenient and affordable public transit is not available in much of BC. Therefore, there is not a feasible alternative for seniors, or anyone else for that matter, to stop using their vehicles.

COSCO RECOMMENDS:

- a) Work with the Doctors of BC, formerly the BC Medical Association, to standardize the costs charged for check-ups and forms related to driving.
- b) Work with and support communities to get public transit where none exists so that seniors can move around with confidence and in safety.
- c) Strengthen and support existing public transit as appropriate for each community and establish links to near/adjacent population centres.
- d) Support public transit to 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]
- e) Implement and enforce “Vision Zero” universally. They are measures to ensure seniors/pedestrian safety on our roads.

HEALTH

Many seniors do not need the services of acute care hospitals, but rather some combination of home support, community care, assisted living or residential care and simple monitoring of chronic conditions.

There is substantial evidence that social isolation of seniors, results in poor health, higher mortality rates and more hospital visits. Social isolation has many causes: some seniors do not 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.

COSCO RECOMMENDS:

- a) Expand home support and home care programs, free of charge to low-income seniors.
- b) Move seniors out of acute care hospitals to appropriate alternative care.
- c) Provide residential care facilities at affordable rates or/and home support for those who can go home safely. At minimum, meet the level of care provided as recommended by the BC Seniors Advocate.
- f) Work with the other provinces and the federal government to implement a National, Universal Pharmacare program. [We applaud the expansion of the BC Pharmacare program that eliminates deductibles for the lowest income people.]
- g) Include effective, new additional medications to be covered by Pharmacare.

- h) Establish extended health benefits plan for low-income seniors who do not currently have access to such a plan to cover eyeglasses, hearing aids, dental care and mobility devices.
- i) Eliminate Medical Services Plan premiums entirely. [We are pleased to see an initial 50% reduction in the MSP premiums].
- j) Provide core funding for independent, community-based seniors centres that offer multi-cultural programs. [addresses social isolation]
- k) Provide subsidies for a regular meal program at these centres.
- l) Provide community-based centres with resources for information and referral programs to assist seniors to access to governmental programs and benefits.

Conclusion

We would be pleased to share have more detail and rationale for our suggestions. COSCO is ready to assist with initiatives that serve our seniors' population. We insist that **any planning about seniors must be with seniors** not for them.

As well, we applaud many of the governments initiatives heralded in the 2018 Provincial Budget and are looking forward to steady progress to create a fairer and more equitable province where the vulnerable are given serious consideration.

Again, thank you for the opportunity to state the seniors' perspective on some of our vexing reality.

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