

OPINION-EDITORIAL

Stereotyping seniors as wealthy does not reflect the reality for many B.C. seniors

**By Isobel Mackenzie
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VICTORIA – Ageism can take many forms, however like any discrimination it has, at its core, a desire to stereotype an entire group of people. On Oct. 1, 2014, we celebrated the United Nations International Day of the Older Person. This year’s theme “Leaving No One Behind: Promoting a Society for All” should be a reminder to practice inclusion by resisting the temptation to stereotype anyone, including seniors.

To this end, there has been much discussion in the media recently about the increased and relative affluence of seniors. Some, such as Maclean’s Magazine have baited divisiveness with the headline “Old. Rich. Spoiled”. Throughout the various articles and headlines of late, I have struggled to find the voice of actual seniors reflected. What I have found instead is incomplete information that has resulted in a mis-representation of the economic plight of many seniors.

Statistics Canada pegs the 2011 median income for those over 65 at \$23,700. This means that 50% of seniors in Canada are living on less than \$23,700 per year, with the majority living alone. Compare this to the median income for 35-44 year olds at \$43,300 with the overwhelming majority living in a two-person household sharing costs that are often borne by the single senior. Here in British Columbia alone, we have over 52,000 seniors who are living on \$16,300 per year or less.

While it is true that some low-income seniors live in a home with no mortgage, they still face property tax, insurance and maintenance and repair costs all on a fixed income that is often not guaranteed to keep pace with inflation. Their equity in some cases has either been borrowed against, or is an insurance policy for future care costs. Additionally, let’s not forget the 20% of senior households that are rented and face annual increases against an often stagnant income. Seniors face health-care costs related to drugs, mobility aids, dental care, eyeglasses and hearing aids with no workplace benefit plans to defray costs.

Homeowners today are enjoying record low interest rates. While this is a boon for some homeowners, it can be a hardship for the overwhelming majority of seniors who do not receive a defined benefit pension plan and must produce an adequate retirement income from savings and investments. It is important to remember that, whatever wealth seniors might have (outside of their primary residence) they are usually required to produce an income from it, unlike people who receive their income from employment and can allow their wealth to compound.

The issue of the low income and poverty of some seniors is only one part of the picture. Seniors also make significant contributions to our communities and our health-care system. We know that the greatest amount of volunteering is done by seniors. More significantly perhaps is the millions of hours of care that is provided every year in this country by seniors to their spouses, and in some cases, their parents. If seniors didn't step up each and every day to the needs of their community, the cost to all levels of government would be staggering. The contribution of unpaid caregivers over 65, alone is an estimated four billion dollar savings to the Canadian health care system.

In addition to their contributions of unpaid labour, seniors also contribute to the costs of their care. In B.C., seniors pay: 80% of their income toward the cost of residential care to a maximum of \$3092.66; 70% of their income toward the cost of government subsidized assisted living with a maximum that varies according to local market conditions; and they co-pay the costs of their home support on a sliding scale based on income. While it may be fair to question whether a minority of higher income seniors should benefit from the caps, it is also very evident that the majority of seniors are surrendering significant amounts of their income to subsidize their care needs.

The seniors of today, like the seniors of tomorrow, are unique individuals. Some have money, some do not. Some have good health, some do not. Some contribute to their community, others less so. Some need our help, others do not. What is most important is that we value the uniqueness of seniors just as we do those who are not yet 65 and in so doing, ensure we leave no one behind and create a society for all.

Isobel Mackenzie was appointed as Seniors Advocate for B.C. in March 2014. Prior to this role, Isobel spent two decades working with seniors in home care, licensed dementia care, assisted living and volunteer and community services. Isobel also served with the Canadian Home Care Association, BC Care Providers and the Medical Services Commission of BC.

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