



For Immediate Release
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B.C. Seniors Advocate underscores need for all seniors to file taxes

Victoria – B.C. Seniors Advocate is reinforcing the need for seniors in the province to file tax returns, even if they think they do not make enough income to file.

“There are many subsidies available to seniors that are based on income tax information,” said Isobel Mackenzie. “If seniors don’t file their taxes, low-income seniors in particular may be giving up opportunities to access subsidies which can make significant differences to their lives.”

The importance of filing taxes was highlighted in a recent case where the Federal Government found that 83,000 Canadian seniors, 13,000 of them in B.C., did not receive Guaranteed Income Supplement (GIS) payments for up to seven years because they did not file income tax for one or more years. The Federal Government is now fixing the problem and making retro-active payments to these low-income seniors. “GIS is a key support for the lowest income seniors,” said Mackenzie. “These are seniors living on \$17,300 annually or less, however to receive this GIS, you must file an income tax return.”

In British Columbia, the median income of those over 65 is \$24,000 and \$22,000 for those over 75. Roughly one-quarter of senior homeowners have household incomes of less than \$30,000. Approximately 35 percent of seniors who rent, have household incomes of less than \$20,000. There are 54,000 seniors living on \$17,000 or less annually. “Clearly there are many seniors in this province who are facing very challenging financial situations,” said Mackenzie. “For these people, any financial support can result in life-changing outcomes, the ability to pay for a hearing aid, or uninsured dental care, or basic living expenses such as covering monthly rent.”

Mackenzie stresses it is important for seniors to know that there is help available to prepare income tax returns and it is free of charge for low-income seniors. Throughout the province there are Volunteer Income Tax clinics hosted by local community agencies. Volunteers, many of whom are retired accountants, receive training from the Canada Revenue Agency and are aware of all recent changes and relevant tax issues affecting seniors. Each year over 10,000 tax returns are prepared through this program.

Financial subsidies available to seniors that rely on tax returns for eligibility include:

- Guaranteed Income Supplement (GIS) – a monthly benefit for seniors receiving Old Age Security who are on a low-income, \$17,300 or less
- Shelter Aid for Elderly Renters (SAFER) – provides a subsidy directly to those aged 60 or older who live in a private market rental unit and are on a moderate to low income
- BC Bus Pass Program – offers subsidized annual bus passes (\$45 annually) to low-income seniors receiving GIS

- BC Seniors Supplement – a monthly top-up of \$49.30 to the federal OAS/GIS or federal allowance payments
- Medical Services Plan (MSP) Premium Assistance – offers reduced monthly premiums on a sliding scale to low-income individuals
- Fair PharmaCare – subsidizes the cost of prescription drugs
- Home Adaptation for Independence (HAFI) grant – provides financial assistance to help eligible low-income seniors make renovations necessary to continue to live at home
- Publicly funded residential care and assisted living – client portions are calculated based on after tax income
- All co-payments for home support are waived for seniors in receipt of GIS

A full list of free income tax services available in all communities in B.C. is available on the Canada Revenue Agency's website: <http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html> or by calling the Office of the Seniors Advocate at 1.877.952.3181.

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