



OFFICE OF THE  
**SENIORS** ADVOCATE  
BRITISH COLUMBIA

## Priorities for B.C. Seniors

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Submitted by: Office of the Seniors Advocate, Council of Advisors

## About the Office of the Seniors Advocate and the Council of Advisors

In April 2014, British Columbia established the first Office of the Seniors Advocate (OSA) under the leadership of Canada's first Seniors Advocate, Isobel Mackenzie. The Seniors Advocate is a Statutory Officer of Government created through the Seniors Advocate Act. Under legislation, the Advocate has responsibility to monitor seniors' services, analyze systemic issues that affect seniors and their family members, provide information and referral to seniors and their caregivers, and report to the public on any issues arising from the discharge of these duties. Reporting to the Minister responsible for seniors, currently the Minister of Health, the Advocate addresses issues across health care, transportation, housing, income supports and personal care.

Section 6 of British Columbia's *Seniors Advocate Act* provides legislative authority for the Seniors Advocate to establish an advisory council for the purpose of providing advice to the Seniors Advocate respecting the priorities and fulfillment of the responsibilities of the Seniors Advocate under the Act.

In exercising this prerogative, the Seniors Advocate of BC sought applications from all British Columbia seniors interested in serving on an advisory council and members were announced in February 2015. From over 300 applications, 30 men and women were chosen who collectively represent the diversity of geography, culture, gender and socioeconomic status that makes up BC's 850,000 seniors. Known as the Council of Advisors (COA), the group meets twice a year with the Seniors Advocate to provide feedback and advice on the work of the Office of the Seniors Advocate. Working together for a year under the mandate of the *Seniors Advocate Act* of BC, the Council has been involved in helping to build the first Office of the Seniors Advocate in Canada. This has included involvement in shaping reports and research in response to systemic issues affecting seniors. In addition, COA members provide outreach to their respective communities and serve as a bridge to the OSA. A complete list of the members of COA is attached.

## About this Submission

The Federal Government is a significant partner for British Columbia in supporting the health and well-being of seniors. Given the importance of this relationship, the COA, with the support of the Seniors Advocate, offers this submission in support of enhancing federal understanding of the issues facing BC seniors, many of which will resonate with seniors across the country.

In developing this submission, the Council designated a small working group to review the mandate letters for all Cabinet Ministers, cross-referenced this with research and work undertaken by the OSA, and developed associated recommendations. This paper focuses on

issues and policies that are relevant to federal jurisdiction particularly in the areas of housing, health care, income and transportation.

## Support Affordable Housing for Seniors

Concerns about affordable, accessible and available housing are paramount to seniors as they age. In BC, over 93% of seniors live independently; 80% are homeowners and 20% are renters. Of those who own their own home, 78% have no debt against the home. However, the income of seniors is low relative to other home owners; a full 25% of senior homeowners have a household income of less than \$30,000, while 35% of senior renters have an annual household income less than \$20,000. Unlike younger generations that have issues with the affordability of becoming a homeowner, seniors concerns for affordability relate to rental costs, maintenance of housing they own, and the availability of accessible housing to meet their needs as they age. Work by the Office of the Seniors Advocate has identified the need to help low-income homeowners as well as renters.

In addition to the goals outlined in the mandate letters of Ministers Duclos, Foote and Sohi, and in recognition of priorities contained in Budget 2016, we recommend the Federal Government work with the provinces on four specific issues:

1. Increase assistance to seniors who are currently renting, recognizing barriers to the affordability of rental stock in major metropolitan centres and resource industry communities, and addressing concerns around lack of availability of rental accommodation in more rural areas. Resources directed to seniors' housing initiatives must not only encourage new rental builds, but also ensure existing units are accessible and appropriate to the unique needs of seniors, as well as affordable.
2. Create a program that will allow seniors to access the equity in their home to support the rising of costs of remaining in their home as they age. While seniors in British Columbia are able to defer property taxes through a provincial deferment program, additional household expenses such as major repairs, monthly utility bills and home insurance, may preclude some seniors from staying in their homes. Therefore, the OSA is recommending a home owner expense deferment-type system. This type of program was referenced in the election platform of the Liberal Party of Canada in 2006.
3. Mitigate the impact on low-income seniors who are living in cooperative housing environments where long-term operating agreements are coming up for renewal, help maintain rent-geared-to-income subsidies and allocate resources to the renovation/maintenance of existing co-ops and the creation of new housing co-ops. Policies must account for those living in manufactured home parks which provide low cost housing along with socially connected communities.

4. View seniors who are homeless as a discrete population within the general homeless community. The challenges for seniors who are homeless differ from those of younger homeless people. This is not always recognized in the access rules related to funding for homeless initiatives, which also need to support assistance being provided to seniors at risk of becoming homeless.

## Enhance Health Care/Home Care for Seniors

In addition to the health care priorities brought to the Federal Government's attention through national campaigns such as the Canadian Medical Association's *Demand a Plan for Seniors Health Care* initiative, of particular concern to seniors is the issue of access to integrated home and community care services. This includes not just professional services and home support but also adult day programs and respite care, providing critically-needed support for caregivers. These programs are fundamental to supporting caregivers, as well as seniors receiving direct care services. While Budget 2016 did not specifically reference the allocation of home care resources as outlined in the Liberal Platform, thoughtful consideration of how best to integrate home and community care into the overall health care system through a renegotiated Health Accord must be given. In addition to the goals outlined in the mandate letter for Minister Philpott, the OSA Council of Advisors requests that the Federal Government consider:

1. Specific reference to the value of, and need for, enhanced home support services and community-based rehabilitative therapies as home and community care is fully integrated into the health care system. Evidence corroborates the need for frail seniors to receive more support in increasing and maintaining their mobility. With home care, the focus is often on either specific personal care *or* nursing tasks, but not both in the same visit. Enhanced home care must not only incorporate increases to existing services, but also expand the scope of services provided.
2. Federal leadership to address polypharmacy. While there is a great need to increase access to necessary prescription medications, there is also documented evidence of over-prescribing for many seniors. British Columbia, for example, continues to have a higher percentage of individuals in residential care who are taking anti-psychotic medications without a diagnosis of psychosis relative to other provinces. Similarly, rates of prescriptions for anti-depressants do not correlate with the rates of seniors' diagnosed with depression.
3. Federal leadership/advocacy to provide ancillary health care needs. While some provinces, such as Alberta, provide some coverage for health care needs such as dental, vision and mobility aids, the vast majority of BC seniors do not receive coverage for these critical needs, which contribute to overall health and well-being and to social connectedness, a key determinant of health. National leadership on a palliative care strategy is also key.

## Strengthen Retirement Security

The Office of the Seniors Advocate's Federal Working Group joins many other organizations in reiterating the importance of maintaining the financial security of seniors. Median retirement income, according to the 2011 federal census, is \$20,100 for women and \$30,100 for men. It is important to note, unlike younger Canadians, these incomes do not normally rise, leaving many seniors largely dependent on the Canada Pension Plan, Old Age Security and the Guaranteed Income Supplement. While Budget 2016 did make improvements by increasing the GIS and the commitment to move eligibility for OAS back from age 67 to 65, the OSA Council of Advisors also encourages the Federal Government to consider the following:

1. Index OAS and GIS payments to keep up with the true cost of living and more fully explore the idea of a new price index for seniors.
2. Work closely with the Province to ensure seniors are filing tax returns, including awareness campaigns and targeted tax package delivery, and ensure that seniors are aware of all Federal subsidies they may be eligible for.
3. Streamline and simplify application processes for benefits such as the GIS and the Disability Tax Credit and make this specific credit refundable.
4. Include a diverse cross-section of seniors' organizations, including the Office of the Seniors Advocate, in upcoming consultations regarding enhancements to the Canada Pension Plan and affirm the Federal Government's commitment to honour the promise of maintaining defined benefit pensions.

## Improve Affordability and Access to Transportation for Seniors

Access to adequate transportation is a fundamental need for seniors - whether it involves getting to medical appointments, visiting loved ones, or participating in community and social events. While many seniors drive – 76% of all B.C. seniors maintain an active driver's license – others must rely on public transportation, taxis or other modes of transportation. By the age of 85, the proportion of seniors with an active drivers' license drops to 34%. Rural areas face particular issues when it comes to transportation. Hospitals or clinics can be hundreds of kilometers away and public transit may be minimal or non-existent, leaving seniors in often challenging circumstances. When public transit is available, schedules and routes can be highly inconvenient for seniors and fares can be out of reach for some low-income seniors. For example in British Columbia, very low-income seniors are eligible for a \$45 a year bus pass, however those with slightly higher, but still low incomes, are required to pay full fares. The Council of Advisors supports Minister of Transportation Marc Garneau's Infrastructure Strategy that commits to investments to public transit infrastructure and recommends the following inclusions:

1. Support aligning provincial projects with federal priorities including opportunities to develop public transit in both major metropolitan areas and under-served rural/remote areas.
2. Prioritize transportation initiatives as part of Age-Friendly Communities initiatives.
3. Ensure transportation initiatives are supported at the municipal level.
4. Road infrastructure priorities should include exhaustive pedestrian safety enhancements.

## Needs of Ethno-cultural and Indigenous Seniors in Canada

Canada is a country characterized by the foundational richness of its indigenous peoples and by the ethno-cultural diversity of the backgrounds of the population as a whole. This is reflected across the age spectrum and includes seniors. It is incumbent on all levels of government to develop public policies that recognize and support ethnic diversity across the spectrum of seniors' services, particularly in the home and community care system. To this end, the Council of Advisors recommends the following:

1. ***Culturally-sensitive care provision:*** Through its mandate on multiculturalism, the Federal government should consider explicit expectations, in this area, in its provision of Federal transfer payments to provinces. Initiatives include supporting the training of care providers in relation to different cultural norms, attitudes, beliefs and values. Governments must also work together to ensure that culturally appropriate patient-centred care, whether in assisted living, residential care, hospitals, or home and continuing care in the community, is the norm. Culturally sensitive care must consider food, religion, customs and cultural traditions that will improve patient well-being that, in turn, will lead to faster healing times and more optimal use of health care resources.

## Conclusion

The needs of seniors are diverse and complex and this submission touches on but a few issues. It is the Office of the Seniors Advocate's Council of Advisors' hope that concerns raised will serve to add further insight into priorities for seniors not only in British Columbia, but the rest of Canada as well. Moving forward, the Council looks forward to the continued progress of the recommendations outlined.