



BC Seniors: Falling Further Behind

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BC Seniors Advocate



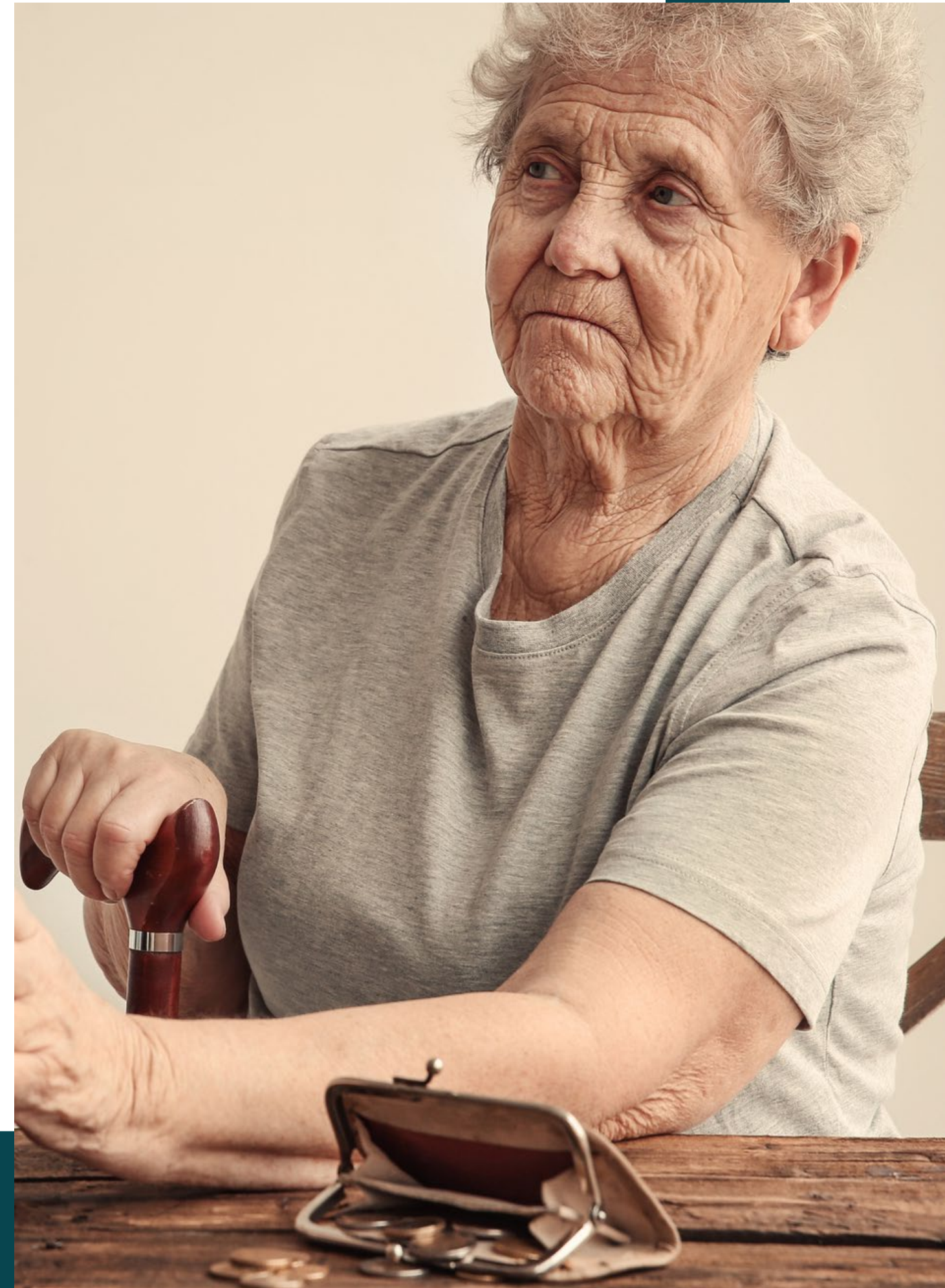
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Income Gap

- Median seniors income is **\$30,750**
 - **25%** of seniors live on less than **\$20,000**
- **45%** of seniors live on less than minimum wage
 - **6%** of the labour force earns minimum wage

Over the last 5 years:

- Minimum wage **40%** ↑
- Pension incomes **14%** ↑



Income Gap

Federal and Provincial Pension Amounts

OAS max	\$8,002
CPP avg	\$8,731 +
Total	\$16,733
GIS	\$5,916 +
Total	\$22,649

BC Seniors Supplement

- Doubled last year (currently \$100/month)
- Still the **4th lowest** in Canada
- **30%** of single seniors receive the maximum monthly subsidy (\$99.30)
- **24%** receive less than \$50 monthly subsidy rate



Cost of Aging

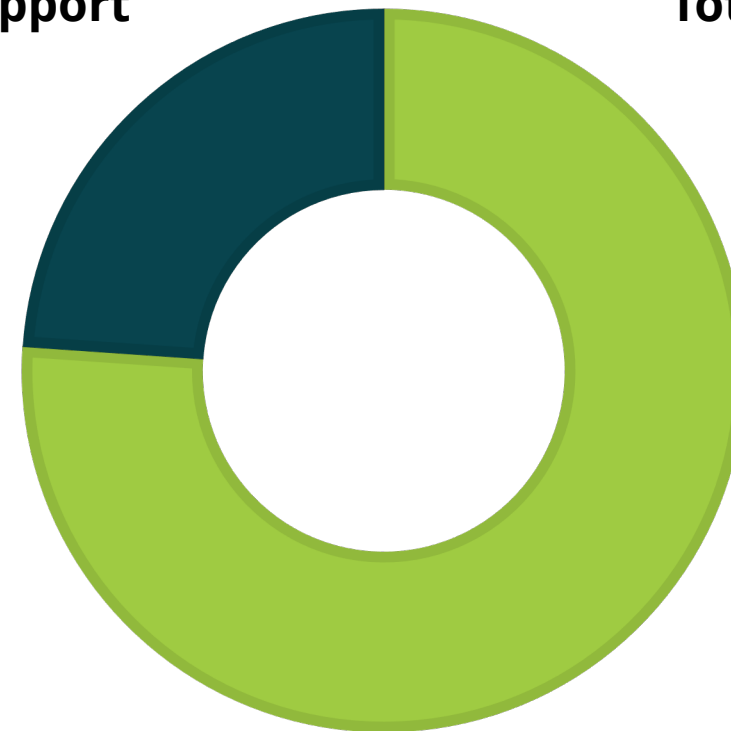
- Most seniors **do not** have a private extended health plan
- **No comprehensive provincial programs exist** to provide dental care, eyeglasses, hearing aids, or medical equipment

Home Support

- Seniors with an annual income of **\$28,000** charged **\$8,800** a year for a 45-min daily visit of publicly subsidized home support

\$8,800
Home Support
Fee

\$28,000
Total Income



Renters

Over 10 Years

Market Rents



50%

Allowable Rent
Increases



34%

Pension
Incomes



25%



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Supports for Renters

Shelter Aid for Elderly Renters (SAFER)

VANCOUVER

AVERAGE RENT \$1,434

SAFER MAXIMUM \$803

DIFFERENCE -\$631

- **24,000** SAFER recipients
- **95%** live alone
- **81%** have incomes between \$15,000 - \$25,000

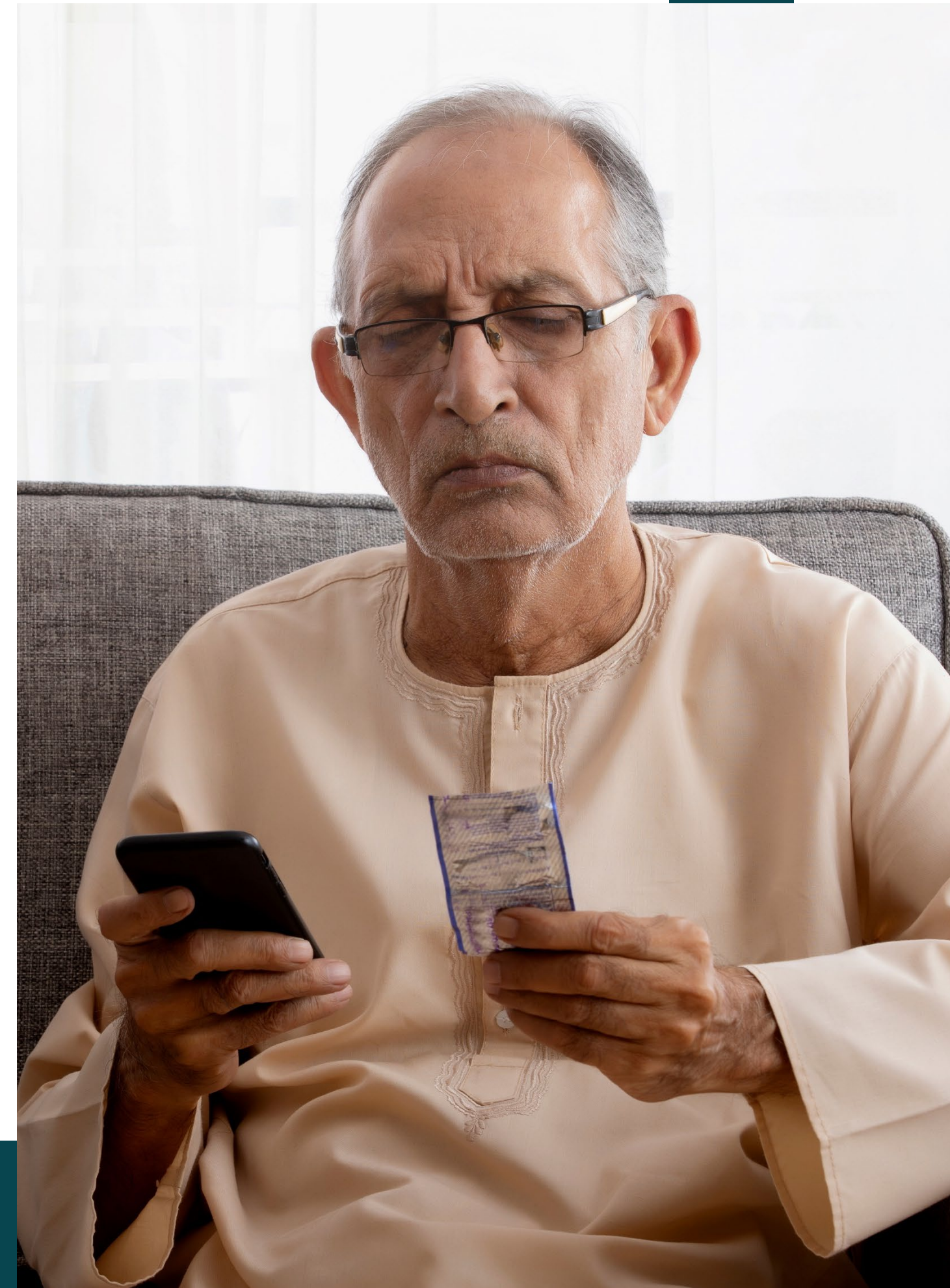


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Supports for Renters

Shelter Aid for Elderly Renters (SAFER)

	BEFORE	AFTER	CHANGE
Annual Income	\$24,000	\$24,360	1.5%
Monthly Rent	\$1,100	\$1,139	3.5%
SAFER Subsidy	\$139	\$130	-7.0%
Funds Remaining	\$1,039	\$1,021	



Supports for Renters

BC Housing Seniors Subsidized Housing (SSH)

- **67%** have an income between \$15,000 and \$25,000
- **Nearly 3-year** avg. wait time
- **17% (1,600)** seniors waiting 5+ years
- **8%** of the waiting list was placed last year
- SSH units per 1,000 of the target population 55+ **14%** ↓ in the last 5 years
- **73%** SSH renters are seniors
- **31,901** units



Homeowners

- **No programs exist** to subsidize expenses of major home repairs
- **49%** of low-income senior homeowners report they cannot afford major repairs needed

Property Tax Deferral Program

- **16%** of eligible homeowners access the program
- **Major costs** such as hydro, strata fees and other municipal costs **not covered**
- **Not accessible** to co-ops



Other Challenges

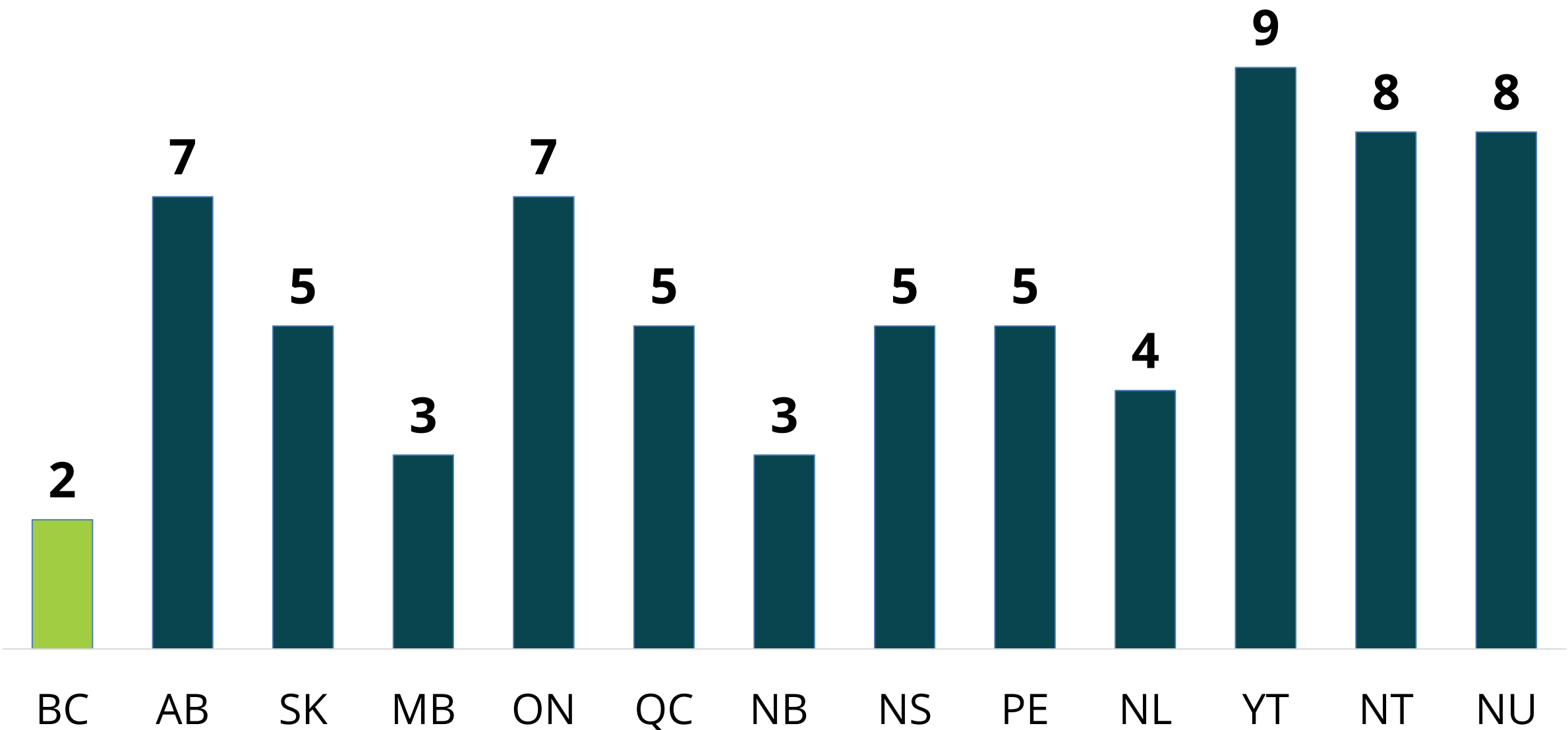
In a survey of low-income seniors:

- **1 out of 2** are concerned or very concerned about being able to stay in their own homes as they age
- **84%** report running out of money to buy food some of the time
- **78%** increase in use of foodbanks by seniors in the last 5 years
- **6 out of 10** report they cannot afford needed dental care
- **70%** reported they are not confident completing online forms or applications
- **32%** do not have access to internet at home
- **50%** do not have an email address they check regularly



Comparison by Province/Territory

Number of Services Covered



Services
1. Home Support
2. Eye Exam
3. Eyeglasses
4. Dental
5. Hearing Aids
6. Monthly Income Supplement \$100+
7. Home Repair
8. Home Adaptation
9. Rent Program \$31,000+ Income Limit



Recommendations

1. Index the BC Seniors Supplement to inflation consistent with other income supports such as GIS/OAS and CPP.
2. Redesign Shelter Aid for Elderly Renters (SAFER) program to reflect the current reality of the B.C. rental market and ensure that yearly rent increases are recognized.
3. Increase number of Seniors Subsidized Housing Units, especially in rural B.C.
4. Increase awareness of the Property Tax Deferral Program and examine an expansion of the program for low- and modest-income seniors to defer other housing-related costs. Examine how seniors living in co-operative housing might be able to take advantage of the program.
5. Develop a program to assist low- and modest-income seniors with major home repairs.
6. Eliminate home support daily rate for seniors.
7. Provide extended health benefit for seniors that includes eyeglasses, hearing aids, mobility aids and necessary medical equipment.
8. Work with Federal Government to ensure dental coverage for seniors with co-payments and deductibles based on income or include in an overall extended benefit plan.
9. Provide annual province-wide bus pass for all seniors that includes HandyDART.
10. Develop comprehensive plan to build capacity of seniors' centres across B.C. to better support social engagement and help older people access the supports and services they need.



Contact

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