

Current Issues for B.C. Seniors

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Feb. 6, 2023

Sechelt, B.C.



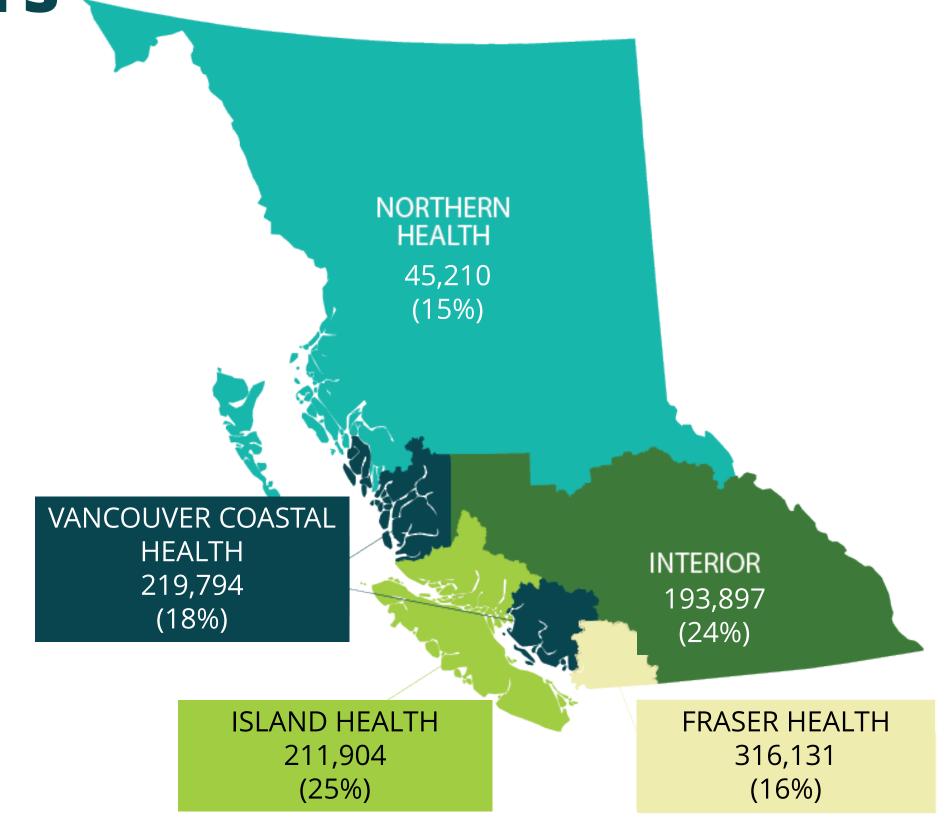
Snapshot of B.C. Seniors

2022

1,016,365 seniors in B.C.

20% of the population

5,000,880 total population



Snapshot of B.C. Seniors



95% aged 65+ live independently

o **77% at** 85+



24% aged 65+ live alone

o **39%** at 85+



9% aged 85+ live in assisted living

13% aged 85+ live in long-term care



88% have driver's license at age 65

- 58% at age 85
- 40% at 85+



80% aged 65+ are homeowners



\$30,750 median income (\$51,170 avg.)

Income Supports



Federal supports:

- Canada Pension Plan (CPP)
- Old Age Security (OAS)
- Guaranteed Income Supplement (GIS)
- Disability Tax Credit
- Health Expenses Deduction

Provincial supports:

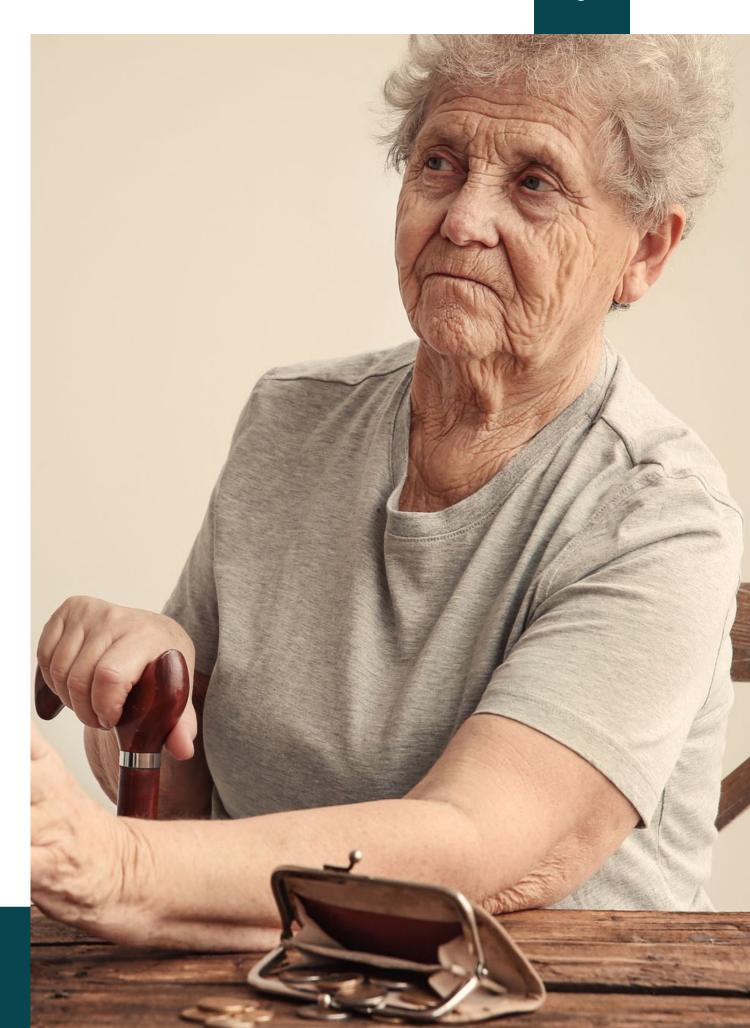
- B.C. Seniors Supplement
- Fair PharmaCare

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
 - o 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 **4**th **lowest** in Canada
- **30%** of single seniors receive the maximum monthly subsidy (\$99.30)
- 24% receive less than \$50 monthly subsidy rate

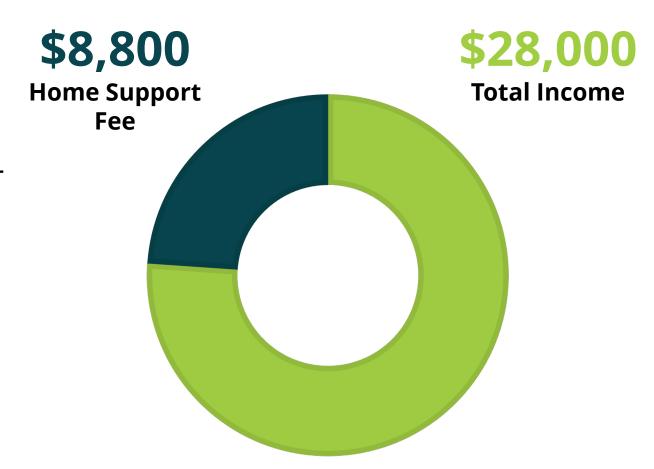


Cost of Aging

- 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





Supports for Renters

Shelter Aid for Elderly Renters (SAFER)

AVERAGE RENT \$1,434

SAFER MAXIMUM \$803

DIFFERENCE -\$631

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

	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



Challenges to Healthy Aging



- Lack of suitable housing
- Aging in place supports, coordination, and costs, caregiver support
- Isolation and loneliness
- Fragmented systems i.e. transportation
- Ageism rights of autonomy, right to live at risk



Contact

Toll-free: **1-877-952-3181**

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