



AGEING MATTERS

WHAT WE HEARD
FROM B.C. SENIORS



OFFICE OF THE
SENIORS ADVOCATE
BRITISH COLUMBIA

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MESSAGE FROM THE SENIORS ADVOCATE

JUNE 2024

As B.C.'s second Seniors Advocate, I came to this role with 30 years' experience mostly in leadership positions within the long-term care sector. In my work as a gerontologist, I travelled across Canada and internationally where one of the dominant themes I studied was innovative models in caring for seniors and healthy ageing. In this new role, I accept the responsibility, like my predecessor, to champion the rights of seniors and ensure that B.C. seniors can age with dignity.

My first priority was to travel throughout B.C. to meet with seniors and service providers and the key theme of caring for older people was prevalent in every community I visited. I saw support services being held up by the volunteers who are mostly seniors supporting other seniors. I was inspired by all the people I met who went beyond expectations to ensure meals are delivered to isolated seniors, seniors' centres are vibrant, transportation is less of a barrier accessing health care, and seniors can age in their communities and live meaningful lives.

Unfortunately, not all seniors are thriving. I heard firsthand of the challenges and realities of ageing in both urban and rural areas of the province. Seniors told me they need home support but cannot afford it, and those who receive it find the service inconsistent and unreliable. I spoke with a couple who travelled from the Interior to Vancouver for chemotherapy, spending \$20,000 in one year, only to find out that this scenario will repeat itself for the other spouse. I also heard frustrations from seniors about the lengthy wait times to access long-term care, adult children experiencing caregiver burnout, and older couples who live apart and struggle to pay for both long-term care and maintaining their home.

Despite these realities, the overwhelming issue for seniors in B.C. is affordability. They are simply unable to absorb increased costs for rent, groceries, transportation, property taxes, home support, personal care and other services needed as we age. Seniors in homeless shelters and food bank line ups now appear to be commonplace. Inflation has hit seniors on fixed incomes hard with the cost of living being unaffordable for many.

Without question, the most precarious group of seniors are the 1 in 5 who rent. The provincial government's Shelter Aid for Elderly Renters, or SAFER, rent subsidy program does not address the financial pressures

experienced by seniors who rent, especially when the average income of people who receive SAFER was just \$20,844 last year. While improvements to SAFER were announced in April, the increases fall far short of what is needed to address the affordability crisis faced by seniors who rent. For low-income seniors subject to 'renovictions', it can be catastrophic and trying to find a new place to live in today's rental market is incredibly challenging.

While there are successes in some areas of seniors care, there are clearly some unmet needs. I learned about the myriad of seniors supports and programs and how difficult and overwhelming they are to navigate. Many seniors and their loved ones don't know where to go for support when they need it or even where to start. The supports and programs for seniors are fragmented and uncoordinated, spread across several government ministries, health authorities and service providers.

We must continue to have the difficult conversations about how we support older people in British Columbia today and meet the needs of the significant increase in this demographic. The big question is – are we ready? The system is already under pressure and the cost to provide services for seniors will continue to worsen if we are not prepared. Government ministries must work together to develop a comprehensive plan prioritizing the needs of seniors to help ensure they get needed supports as they age.

I want to thank everyone who took the time to explain the challenges and potential solutions they are experiencing in communities large and small. Many people shared incredibly personal and difficult stories. Your input was invaluable and very much appreciated, and the information you provided has contributed to this report.

Going forward, the Office of the Seniors Advocate will work closely and collaboratively with service providers, continuing to champion the rights of older adults, and promote a province where every senior can enjoy the positive aspects of ageing. I am eager to face these issues head on in an effort to ensure government is aware of both emerging and persistent seniors' issues and work to ensure older people throughout British Columbia can enjoy a high quality of life.



Dan Levitt
DAN LEVITT

SENIORS ADVOCATE
PROVINCE OF B.C.



INTRODUCTION

Seniors are the fastest growing population group in B.C. It is estimated that around a quarter of British Columbians will be over 65 by 2036¹ and the oldest baby boomers will be 90 years old. We are living longer and more people will be 65 and older within the next decade than at any other time in our history.

Ageing today is vastly different than in the past due to advances in health and medicine which result in a better quality of life and increased life expectancy. Most B.C. seniors remain in relatively good health and will not need long-term care or develop dementia. However, the impacts of ageing on individual people varies widely as seniors are a diverse group with each person being shaped by their unique life experiences, needs, culture, health, language and abilities.

At some point in our lives, we will each be faced with the inevitable change of life circumstances that come with ageing – whether caring for an ailing spouse or parent, helping a senior at home, or figuring out how to support a senior while juggling your own family and work. Our greatest

challenge and opportunity is to ensure our health, social and financial support systems meet the needs and demands of not only our ageing population, but all British Columbians as they age both today and in the future.

Seniors overwhelmingly want to remain living independently in their own homes for as long as possible. We often hear the term ‘ageing in place’ which has been broadly defined as having the health and social supports needed to live safely and independently at home as we grow older. But how do we help seniors remain independent at home? Are seniors experiencing difficulties and barriers getting the help they need?

While the goal of ageing in place is to support a higher quality of life, there are major obstacles, such as fragmentation between the health care and social support systems, that make it difficult for many seniors to get the care and services they depend on as they age. Many seniors are also subjected to negative attitudes and beliefs about older people, including age discrimination and social exclusion, assuming that older adults

¹ Statistics Canada. Table 17-10-0057-01 Projected population, by projection scenario, age and sex, as of July 1 (x 1,000). <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710005701>. Cited April 25, 2024.

are incapable of making their own decisions. While the COVID-19 pandemic and the cost of living has had tremendous impact on services provided to seniors, we must focus on ways to close the gaps and ensure all seniors, regardless of where they live in the province, receive equitable supports in the communities they call home.

One of the first priorities of the new BC Seniors Advocate was to travel throughout the province to meet with seniors in both rural and urban communities and hear about their issues, concerns and challenges. He also met with community-based seniors service providers, volunteers and other stakeholders to learn about the gaps and barriers facing seniors as well as hear what is working well and suggestions for improvement. The Advocate visited 24 communities and met with many seniors and 60 service providers and stakeholders in April 2024.

This report summarizes what we heard from seniors, service providers and stakeholders about issues that matter to them. The findings will inform the Office of the Seniors Advocate's (OSA) strategic priorities and key actions, including identifying new, systemic issues the office will monitor as well as issues that remain unaddressed or partially addressed, and continue to grow.

ABOUT THE OFFICE OF THE SENIORS ADVOCATE

The Office of the Seniors Advocate (OSA) was created in 2014 under the authority of the Seniors Advocate Act. The OSA is mandated to address issues related to seniors aged 65 and older in the areas of health care, housing, transportation, income support and personal care. On January 26, 2024, B.C. appointed its second Seniors Advocate. Under Sections 3(1) and (2), the Act gives legislative duties and responsibilities for the Seniors Advocate to:

- Monitor the provision of seniors' services
- Identify and analyze systemic issues affecting seniors' well-being
- Advocate in the interests of seniors
- Make independent recommendations to government and service providers
- Collaborate with persons delivering seniors' services to improve the efficiency and effectiveness of service delivery
- Promote awareness of resources available to seniors and connect seniors with the information and services they need

Under Section 4(1) of the Act, the Seniors Advocate has a duty to advise, in an independent manner, the Minister, public officials and persons who deliver seniors' services on systemic challenges faced by seniors, policies and practices respecting those challenges and on any matter arising from the fulfillment of the responsibilities of the Seniors Advocate under the Act.

Section 4(2) of the Act, the Seniors Advocate may report to the public, in any manner, on any matter arising from the fulfillment of the responsibilities of the Seniors Advocate under the Act.

Under Section 6 of the Act, the Seniors Advocate may establish an advisory council to provide advice and insight into key issues affecting B.C. seniors.



WHAT WE HEARD

The Seniors Advocate met with many seniors, seniors service providers, volunteers and other stakeholders about the issues and challenges facing seniors and their families in urban and rural communities in British Columbia. Many seniors also shared what is working well and offered suggestions about ways for improvement. Seniors shared their life stories, aspirations, experiences and contributions to their communities, as well as stories of hardship, their day-to-day struggles and their worries about their retirement years. Every senior in B.C. will experience ageing differently. It is important to recognize seniors want to live independently at home for as long as they can, with dignity, autonomy and comfort - but not every senior can access the supports needed to remain safe and healthy.

During the tour, the Advocate learned that despite living in different communities, seniors shared similar insights, perspectives and concerns. However, seniors reported they felt ignored, overlooked and invisible by government. They want to be consulted and involved in

matters related to health care, services and supports that best meet their individual needs. This section summarizes the key issues and concerns that were consistently raised by seniors during the Seniors Advocate's tour of the province.

INCOME AND AFFORDABILITY

Overwhelmingly, the issue of affordability was one of the most prevailing concerns the Advocate heard about from seniors in every community. Due to the rising costs of living, many seniors report they cannot afford their rent, pay their bills, buy food, find money for home repairs or pay for over-the-counter medications and other health related expenses.

Many seniors worked their entire lives and feel strongly that pension incomes are not enough to meet their basic needs. Seniors and service providers are concerned that rising costs are pushing more older people, who are often on fixed incomes, into poverty and homelessness. The Advocate also heard from many service providers who stated the rising cost of living

has placed significant pressures on their organizations to stretch their funding to support seniors in their communities.

It is not surprising to hear the financial hardships experienced by low-income seniors, as 50% of B.C. seniors have incomes that are less than half of the incomes of the working age population. Government pension incomes for seniors have not kept pace with rising costs and in B.C., 31% of B.C. seniors receive the Guaranteed Income Supplement (GIS), a monthly federal benefit for seniors with low incomes. The number of seniors receiving GIS has increased more than 20% over the past five years, from 263,764 to 319,428 seniors. In B.C., if a senior receives the GIS, they may qualify for the BC Seniors Supplement (BCSS), a monthly provincial top-up income benefit for low-income seniors. In 2022, 91,539 seniors received the provincial BCSS.

The Ministry of Social Development and Poverty Reduction increased the BCSS in 2021 for the first time since 1987, from a maximum of \$49.30 to \$99.30 per month for single seniors. However, most single seniors receiving BCSS do not receive the maximum, and the BCSS is not indexed to inflation, whereas the OAS and GIS are indexed. The BCSS continues to be ranked the fourth lowest subsidy in Canada.

Service providers shared their concerns about seniors who say they are falling further



THE STORY OF CONNIE

Many seniors who never thought they would need assistance are now forced to do so as they cannot afford daily expenses and medical costs. When Connie spoke to the OSA, she was seeking general financial support. Her husband Raymond, a person with a disability and diabetes, had just been discharged from the hospital and although they were able to borrow the medical equipment he needed on a six month loan, she was very worried about how they would manage afterwards. Their car recently broke down and she had to spend savings to get it repaired. Their financial circumstance can just manage rent and food, and they receive some help from Better at Home, but unexpected costs such as medical supplies and car repairs are beyond their ability to pay.

1 IN 3 SENIORS DEPEND ON GIS

into poverty, especially when one in four seniors in B.C. live on incomes of less than \$23,000 per year. This is a significant cause for concern when B.C.'s poverty line threshold for a single senior is estimated at \$25,000. While many British Columbians struggle with income and affordability issues, low-income seniors face disproportionate barriers, especially single seniors living alone, because they often live on fixed incomes.

SENIORS FACING FOOD INSECURITY

Seniors shared their concerns about the impact of the high cost of groceries and having to choose between food, housing and uninsured, out-of-pocket medical expenses because of their limited financial resources. Inadequate or insecure access to food due to financial barriers is a significant public health issue that can negatively impact a person's physical and social well-being. For seniors, it often contributes to poor nutrition intake which can lead to malnutrition, chronic health conditions such as heart

disease, diabetes, hypertension, lower cognitive function, and greater risk of poor mental health.² Many seniors cope by stretching their budgets such as underusing medication (i.e., skip doses or take less medication at each dose) or foregoing needed medical care or foods required for a special diet.

According to Food Banks Canada, seniors represent 8% of Canadian food banks users with a rate of increase outpacing other age groups.³ They also reported more first time seniors at food banks which echoed what the Advocate heard from service providers (those operating food banks) who are also alarmed at this increasing trend. Service providers are seeing more seniors lining up at food banks and attending in-person hot meal programs in their communities. Seniors with difficulties accessing food felt relieved they can visit a food bank in their community, but also spoke about the stigma surrounding food banks and would prefer to feel more financially secure.

Community-based senior service providers who offer meal delivery and social meal programs spoke about the benefits of providing nutritious meals to vulnerable

"I need an OAS pension increase and cost of living increase for groceries, hydro and bill expenses."

- B.C. SENIOR

"I have trouble finding someone to help me on a limited income. Help with repairs around my home is costing me an arm and a leg."

- B.C. SENIOR

"I need to plan an exit from B.C. to be able to live in my senior years. I'll probably need to continue working into my 70s."

- B.C. SENIOR

² BC Centre for Disease Control. Priority Health Equity Indicators for British Columbia: Household Food Insecurity Update Report. [Online]. 2023-10-18. [HouseholdFoodInsecurityReport.pdf \(bccdc.ca\)](https://www.bccdc.ca/householdfoodinsecurityreport.pdf). October, 2023

³ Food Banks Canada. Hunger Count 2023: When is Enough? [Online]. [hungercount23-en.pdf \(fbcblobstorage.blob.core.windows.net\)](https://www.hungercount23-en.pdf). 2023.

seniors in the community. Social meals are drop-in programs that offer a hot meal at a location in the community or a volunteer drops off a meal to an isolated senior. Meal delivery programs like Meals on Wheels deliver hot and frozen meals to seniors at home or they can be picked up. Many non-profit and religious organizations offer meal programs with little to no government funding. Volunteer drivers typically receive some compensation for mileage and seniors pay a minimum fee to help cover the cost of the service. Many seniors experiencing food shortages commented on how valuable the meal programs are and greatly appreciate being able to participate in social meals either on site or at their homes, especially for seniors who struggle to cook their own meals or feel isolated and lonely.

HOUSING

Seniors want to live independently at home for as long as possible. About 80% of senior households in B.C. are homeowners and 20% are renters. Housing affordability was the top issue identified by seniors and senior service providers as many communities are faced with a shortage of affordable and below-market housing options. The shortage is a significant challenge for senior renters living on low incomes where most of their income is spent on housing. In B.C., 33% of senior renter households were in core housing need, nearly five times the incidence of senior homeowner households (7%).⁴

SENIOR RENTERS

Senior renters are concerned about rising rents, evictions/renovictions and redevelopment. Many are worried they may find themselves without an affordable place to live because of long waitlists for subsidized housing. Seniors reported they had significant difficulty navigating the subsidized housing system; further compounded for seniors who did not have access to a computer and/or internet or who did not speak English. Seniors felt relieved when they were connected with a community-based organization who helped them access information about affordable housing options and other resources, including assistance with completing and submitting online forms and applications.



**84% OF LOW-INCOME SENIORS
REPORT RUNNING OUT OF MONEY
TO BUY FOOD SOME OF THE TIME.**

⁴ Statistics Canada. Housing Indicators, 2021 Census. [Online]. <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/dv-vd/housing-logement/index-en.cfm>. Cited May 25, 2024.

BC HOUSING SHELTER AID FOR ELDERLY RENTERS (SAFER)

There is an urgent need for financial relief among the 1 in 5 B.C. seniors who rent. BC Housing administers the Shelter Aid for Elderly Renters (SAFER) program, a monthly subsidy to low-income senior renters who pay more than 30% of their income towards rent. Many seniors who receive the SAFER subsidy reported that it does not provide adequate support. On average, recipients pay over 50%* of their income towards rent, the rent ceiling does not reflect the current rental market, and the SAFER benefit is not tied to the regulated allowable rent increase or to inflation; when rents go up, there is no corresponding SAFER benefit increase for recipients. When a seniors' federal pension income goes up because its tied to inflation, the SAFER subsidy is reduced, leaving them no further ahead.

The OSA has long called on government to address the systemic issues of the SAFER program. In April 2024, the B.C. government announced changes to the SAFER program by:⁵

- providing a one-time benefit of \$430 to recipients
- expanded the income eligibility up to \$37,240
- increased the minimum benefit from \$25 to \$50
- raised the rent ceiling to \$931 or 65% of the average rent for a one-bedroom unit

Seniors told the Advocate the changes are not enough to make housing and the cost of living more affordable. For example, an existing client earning the average SAFER recipient income of \$20,844 will see about \$115 a month increase but will continue to pay over 40% of their income towards rent. Similarly, a senior earning the new income cap of \$37,240 with low market rent of \$1,100 will receive the minimum subsidy of \$50 a month but still pay over 30% of their income towards rent.

Service providers throughout B.C. told the Advocate many examples of the extreme difficulty of helping low-income seniors find an affordable rental unit when they are evicted from

the home they have lived in (rented) for many years. They said the new increase in the SAFER rent ceiling still does not reflect the current rental market or offer any significant relief for low-income senior renters as illustrated in the following example:

Alice, 76 years old, has an annual income of less than

CORE HOUSING NEED determines if a household can afford suitable and adequate housing in their community. A household is considered to be in core housing need if it meets two criteria:

- a household is below one or more of the adequacy, suitability and affordability standards
- the household spends 30% or more of its before-tax household income to access local housing that meets standards (i.e., adequate, suitable, affordable).

* Figure corrected from 60% to 50% following report release.

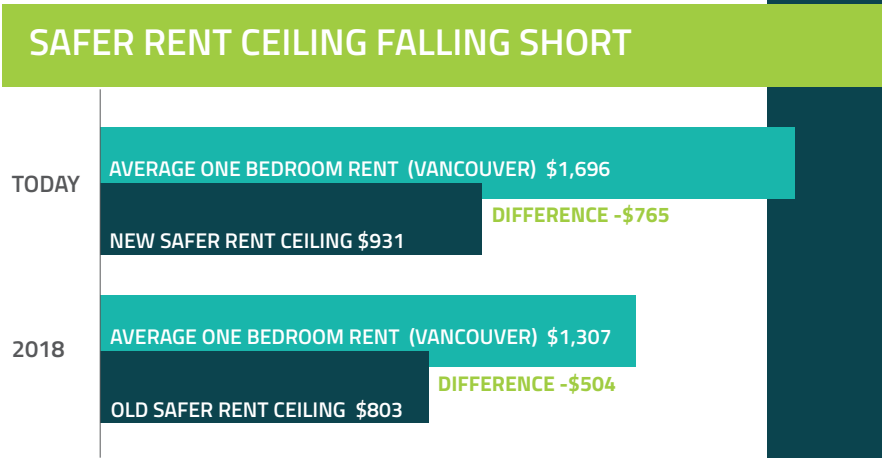
⁵ BC Ministry of Housing. News Release. SAFER improved, top-up benefit coming for people on rental assistance. [Online]. SAFER improved, top-up benefit coming for people on rental assistance | BC Gov News. April 9, 2024.

\$25,000 and lives in the Lower Mainland. She was evicted because her apartment building is being renovated. Alice is struggling to find affordable housing in Vancouver where the average 1 bedroom rent is \$1,696. Even with the new \$931 SAFER rent ceiling and SAFER subsidy, Alice is faced with paying 70% or more of her income towards rent. This leaves her with less than \$600 a month to pay for her other living expenses like food and utilities. In this scenario, Alice continues to live in poverty and may be at risk of becoming homeless.

While government’s recent changes are a step in the right direction, more needs to be done to ensure SAFER is providing adequate, ongoing relief for low-income senior renters in B.C. The new changes do not take effect until August 2024 and to date, government has not provided any details on the annual review process for the rent ceiling. The new rent ceiling is 40% below the average 1 bedroom in B.C. for the 200,000+ senior renters struggling with housing affordability. Additionally, SAFER should be tied to inflation or the regulated annual allowable rent increase to help ensure it provides meaningful support for recipients on an ongoing basis.

BC HOUSING SENIORS’ SUBSIDIZED HOUSING (SSH)

BC Housing also provides the Seniors’ Subsidized Housing (SSH) program, funded by the provincial government, that is



available to low-income seniors (55+) or people with a disability. Tenants pay 30% of their gross income towards housing. While the BC Housing SSH program can be an ideal support for many low-income seniors, the challenge is the growing waitlist and extensive wait times to access a SSH unit. In 2022/23, over 12,000 people applied for BC Housing Seniors’ Subsidized Housing, an almost 60% increase from 2018/19 (7,836). However, only about 7% of applicants have received units in each of the last five years. At the end of March 2023, there were 11,549 people waiting for a SSH unit, with more than 40% of applicants waiting for two years or more.

While many seniors service providers help clients apply for SSH, many are concerned there are not enough subsidized housing units available, and they fear seniors are at increased risk of homelessness due to the long wait times. Those concerns were echoed by seniors.

The OSA’s 2022 report “B.C. Seniors: Falling Further Behind” recommended

HOMELESSNESS IN B.C.

In 2023, the Ministry of Housing funded homeless counts for 20 communities in the province which showed an increase in the total number of people experiencing homelessness compared to the previous count in 2020/21.⁶ The proportion of seniors experiencing homelessness ranged from 3% to 31% in the province. The 2023 Homeless Count in Greater Vancouver⁷ reported 4,821 people (32% increase from 2020) were experiencing homelessness, 22% were seniors (55+), and 9% of seniors were experiencing homelessness for the first time. Overall, homeless people not having enough income was the most common cited reason for their housing loss.

that government redesign the SAFER program to better reflect the current reality of the B.C. rental market, ensure yearly rent increases are recognized, and increase the number of SSH units with priority in rural B.C. where the overall supply of rental accommodation for seniors is most challenging.

SENIORS HOMELESSNESS

Senior service providers talked about the growing number of older people at risk of becoming homeless or experiencing homelessness and seniors living in substandard or unsafe housing. They spoke about the pressures supporting seniors when there are limited or no housing options available or long waitlists for BC Housing units. While they make every effort to help, it is distressing for staff and volunteers when the waits are months or years. Seniors who find help in their communities spoke about the kindness and support they received such as food, meals

and other support services while they wait for housing.

SENIOR HOMEOWNERS

Senior homeowners, particularly seniors living on fixed incomes, shared their financial difficulties about increases in property taxes, utilities and home maintenance costs. They were also worried about costs for making a home more accessible when someone has physical limitations as well as downsizing and moving outside their neighborhood or community to access housing options to meet their ageing needs. Seniors also spoke about the costs of buying or renting a home in an urban community which was out of reach for many and others who live in rural or small communities are concerned about long waitlists to access few, local independent living, assisted living or long-term care units.

1 IN 2 LOW-INCOME SENIORS REPORT THEY ARE CONCERNED OR VERY CONCERNED ABOUT BEING ABLE TO STAY IN THEIR OWN HOME AS THEY AGE.

While the BC Rebate for Accessible Home Adaptations (BC RAHA) provides financial assistance for eligible low and moderate income

⁶ Government of BC. News Release: Homeless counts show more supports, services needed to help vulnerable people. [Online]. Homeless counts show more supports, services needed to help vulnerable people | BC Gov News. October 5, 2023.

⁷ Homelessness Services Association of BC. Point-in-Time Homeless Counts. [Online]. 2023 Homeless Counts - HSABC (hsa-bc.ca). 2023.

households, the OSA continues to hear from senior homeowners who can't access the program because they cannot afford to pay upfront for the costs of the work.

49% LOW-INCOME SENIOR HOMEOWNERS REPORT THEY CANNOT AFFORD NEEDED MAJOR REPAIRS FOR SAFETY OR ACCESSIBILITY.

Another option senior homeowners can take advantage of is the Property Tax Deferment (PTD) program to help with the rising costs of living. The PTD program allows eligible homeowners 55+, surviving spouses and persons with disabilities to defer paying their property taxes until the homeowner passes away or sells the property for a low, simple interest charge. Deferring property taxes could provide senior homeowners up to \$400 or more a month back in their pocket to help pay for their living and home maintenance expenses. More needs to be done to raise awareness about this program especially with rising property taxes and cost of living. The number of new PTD users was almost 13% less than five years ago, although the total number of seniors accessing PTD has grown 21% in that same time.

The OSA has also recommended to government to expand the Property Tax Deferment Program to allow senior homeowners to defer other costs such as hydro, municipal charges, strata fees and a program to assist low and moderate income seniors with major home repairs. No actions have been taken by the Province.

COMMUNITY SUPPORTS

Helping seniors age in place requires a wide range of social and personal supports, not just health care, to help maintain their quality





of life and independence, reduce hospital admissions and delay or prevent admission to a long-term care facility. Many seniors will need help with tasks they could once do themselves but find it difficult as they age, such as housecleaning, yardwork, preparing meals and home maintenance. Some seniors may have family, friends and neighbours to help, while others may not have someone close by to provide this needed support. There are a variety of community support services to help seniors so they can continue to live independently and opportunities for seniors to remain connected to their community through activities and volunteer programs.

COMMUNITY AND SENIORS CENTRES

There is an overwhelming need expressed by seniors to have more access to community and seniors centres that offer dedicated seniors' programs and services. Community and seniors centres in B.C. are usually operated by municipalities and/or not-for-profit organizations. These centres rely on funding from a range of sources including local, provincial and federal funding and grants, donations, membership and program fees, fundraising and facility rentals. There are stellar examples ranging from seniors centres in large urban areas

funded by municipalities, to community halls in rural areas operated by volunteers and funded by donations and various grants that are typically applied for annually.

The landscape of seniors centres is as diverse as the geography of the province, yet all seniors said these centres have a vital role in supporting their health and well-being and offer welcoming and inclusive spaces to find social connection and combat loneliness, social isolation and social exclusion. Staff and volunteers at these centres shared several capacity issues with the Advocate including the need to secure reliable operational funding, challenges with recruiting and retaining volunteers, and difficulty finding resources to support the complex needs of vulnerable seniors. More work is needed to ensure local governments have a consistent strategy to help seniors centres meet the needs of the community.

BETTER AT HOME

Most communities in B.C. have several organizations providing services to help seniors remain in their own homes. The largest program is the United Way's Better at Home program which is funded by the provincial government and available in many communities across

the province. The program is operated by not-for-profit organizations and offers non-medical supports such as light housekeeping, grocery shopping, friendly visits, transportation, snow shoveling and other services. Better at Home is designed to complement existing government home support services.

We heard from many seniors during the provincial tour that the services offered by Better at Home are helping them live safely, but there is an urgent need for greater access to these services. While seniors' needs appear to be met in some communities, seniors in many rural and small communities in particular are experiencing long waits for services or no services are available due to a lack of funding and available volunteers or staff. A prominent theme we heard was the need for more housekeeping, yard maintenance, medical transportation and home repairs. For example, Better at Home reported almost 2,000 seniors were waitlisted for light housekeeping services in 2022/23.

The Advocate heard from several agencies delivering Better at Home who continue to face challenges in attracting, hiring and retaining contractors and volunteers. This is a consistent trend in Canada in the non-profit sector that estimates 67% of organizations are struggling with a shortage of volunteers. Further review is needed to strengthen the program to meet the changing needs of seniors and ensure older people, no

matter where they live, have access to the Better at Home suite of services.

AGE-FRIENDLY COMMUNITIES

Another issue we heard was the need for communities to be more age-friendly so seniors are supported to live active, independent lives. Seniors said their perspectives must be better considered when planning communities. For example, the design of streets, sidewalks and pathways, outdoor seating, transportation and adapting structures and services must be accessible to seniors with varying needs and capabilities. To facilitate more age-friendly communities, seniors want more opportunities to inform community planning (i.e., Official Community Plans) and decision-making (i.e., participation on committees, advisory groups and boards), improved accessibility (i.e., transportation, services, housing), a wide range of home supports and care services, and make more concerted efforts and commitments to achieve age-friendly community designation that meets (or exceeds) the international guidelines set by the World Health Organization (WHO).

FINDING INFORMATION AND RESOURCES

Many seniors reported that navigating the system of supports available in their communities can be overwhelming. Often, service providers help seniors navigate

CLOSE TO 70% OF LOW-INCOME SENIORS REPORT THEY DO NOT FEEL CONFIDENT COMPLETING ONLINE FORMS OR APPLICATIONS.

⁸ Volunteer Canada. It's Time: Join the Movement to Create a National Volunteer Action Strategy. [Online]. English Volunteer Canada Case for Support.pdf. 2023.



**32% OF LOW-INCOME SENIORS
REPORT THEY DO NOT HAVE ACCESS
TO INTERNET AT HOME.**

and access resources locally and provide information about provincial and federal programs and benefits. Many older seniors do not use a computer, so having someone who is knowledgeable about what services are available and can help a senior access them is an invaluable service.

Seniors who received help navigating information and resources in their community shared positive experiences with OSA and found it very helpful to have a local, single point of contact they trusted and could ask for assistance without judgement.

Service providers, such as Community Navigators or Connectors, feel their assistance is a huge asset to the community because they can liaise with other agencies and programs which results in improved awareness and coordination among local organizations. Seniors service providers also commented navigation support should be available to people in every community to help seniors who are isolated and do not have access or knowledge of the internet and/or digital technology.

Seniors also expressed the need for more ongoing support once they are referred, similar to having a dedicated case manager, to help assist

and manage their needs and coordinate access to services and supports as they age and when their needs change.

SENIORS AND THE DIGITAL DIVIDE

Seniors shared several challenges and concerns about digital technology. While some older people are very comfortable using technology and can afford internet access and devices, many said the costs and lack of skills can be a barrier. Ben contacted the OSA and shared his concerns that seniors like himself were unable to access paper-based information as most services and information was moving online and he is not proficient using technology. For example, his local newspaper will no longer be printing copies and would only be available online; he felt that seniors will miss important community news and announcements including access to flyers.

Seniors who lack digital skills can feel isolated and are digitally excluded from receiving important communication and information and cannot participate in online services such as telehealth and online banking. Some seniors also expressed difficulty reaching a person on the telephone for assistance.

Many senior service providers help people access information about government and community programs and services online and provide assistance completing forms and applications. Organizations have stepped in to help promote seniors' digital literacy by providing technology training and support and teaching them how to use technology safely. Technology is increasingly integrated in everyday life, but some seniors who might have the opportunity to use digital technology may choose not to because of negative societal perceptions that older adults lack the competence needed. More work is needed to increase training, supports and access to technologies and the internet to help achieve digital equity for seniors.

EMERGENCY PREPAREDNESS

Emergency preparedness and response during disasters and major weather events was another issue raised by seniors wanting information and support to prepare and plan for emergencies, particularly for the upcoming wildfire season and during the summer months when temperatures start to rise.

Access to emergency support services during fire season was a significant health and safety issue raised by seniors living in the Interior who felt communication is an issue as not every older person has computers and the internet. Some seniors would like to have access to more resources to help plan for emergencies. The United Way recently released an emergency

preparedness guide for seniors that was developed in partnership with seniors serving organizations and people with lived experience that provides information and suggestions in emergency preparedness. In 2021, B.C. experienced an unprecedented heatwave that resulted in record temperatures across parts of the province that resulted in 619 lives lost. Tragically, many of the deaths (67%) were seniors 70 years of age or older who had chronic health conditions. The BC Coroners' Death Review Panel report that examined the heatwave and deaths recommended government: implement a provincial heat alert and response system; ensure that vulnerable populations most at risk of dying during extreme heat emergencies are identified and supported; and implement extreme heat prevention and long-term risk mitigation strategies.

The OSA participated in the BC Coroners' Death Review Panel and has issued public reminders during hot and dry weather months to urge seniors and caregivers to prepare for rising temperatures. The OSA continues to hear from seniors who are unsure about how to find local cooling centres, when they should leave their homes, what supports are available for transportation, how pets will be cared for during a heat event, and how they are assured all vulnerable seniors are notified, among other concerns.

In June 2023, the provincial government announced it was providing \$10 million for

BC Hydro to expand its Energy Conservation Assistance Program to include free, publicly-funded portable air conditioners (ACs) for people who have low incomes and are medically vulnerable to heat. The announcement stated that the investment was expected to provide 8,000 AC units over a three-year period. After the program launched, many seniors contacted OSA expressing concerns that their landlord or stratas won't allow the units to be used due to the extra electricity required to power them and their impact on the buildings power supply. Others told OSA that the income threshold to qualify for a free unit was prohibitive and many expressed frustration with the requirement to have a home health professional verify that a unit was a medical necessity for them in order to qualify for the program.

On May 31, 2024, the Province announced \$20 million to expand the AC program to reach another 19,000 households. The government also developed new policy clarifying that it is prohibited for landlords to ban AC units in rental agreements without a rational basis or safety concern.

TRANSPORTATION

Seniors cite transportation as being one of the most common barriers they experience, particularly in small and rural communities where access to public transportation may be limited. Seniors who can no longer drive, have difficulty walking, or do not have access to a vehicle need transportation, whether it is the grocery store, drugstore, medical appointments, community center or meet friends for coffee or lunch.

For many seniors, transportation is synonymous with driving, and relinquishing a driver's licence can be an emotional transition that comes with a loss of independence and autonomy. Some seniors reported having health and mobility challenges that make it difficult for them to access public transit, such as getting to the bus stop, getting on and off the bus without assistance, dealing with stairs or having no seat on the bus. We also heard from seniors about missing medical appointments and social outings because of limited or no transportation being available in their neighbourhoods.

Transportation for medical reasons is a particular concern for many seniors, especially for people living in smaller communities. Costs associated with travel for medical reasons include transportation, accommodation and meals. Seniors on low or fixed incomes often cannot afford these additional costs especially when they must make multiple trips for ongoing medical issues. There is some assistance available through the provincial government's Travel Assistance Program (TAP), health authority bus programs and non-profit organizations such as Hope Air, but many seniors continue to express concerns to OSA about the costs associated with medical transportation.

We also heard many positive experiences from seniors who had access to a community volunteer transportation program, such as in STARS (Seniors Transportation and Ride Service) in Chilliwack and Drive 4 U in Agassiz. They commented about the service being affordable, responsive to their needs, offering door-to-door pick up and drop off, and having kind and friendly

drivers. Seniors who use HandyDART, a door-to-door service provided by BC Transit and TransLink, overall, said they were generally satisfied with the service, however, less satisfied with the frequency of service and the routes in some communities.

The Seniors Advocate met with a number of seniors service providers offering transportation services and while these organizations play an important role in filling in the gap for seniors, many expressed they need core funding to ensure that services are reliable and consistent. Most organizations operate the program based on grant funding, donations and user fees to cover costs. Without stable funding, it is difficult to sustain or enhance the service and reliably cover the fuel and vehicle maintenance costs.

HEALTH CARE

A comprehensive continuum of health care services is required to support seniors in B.C., ranging from primary health care and specialist care, to home and community care (long-term care and assisted living), and hospital and palliative care. While health care should be equally accessible to all British Columbians, there are vulnerable populations facing systemic barriers to accessing the care they need, including seniors.

HOME SUPPORT

Publicly-subsidized home support provides assistance with activities of daily living needed to keep seniors safe. This assistance includes tasks such as bathing and dressing, lifts and transfers, toileting and medication management. These services are delivered by the five regional health authorities through Community Health Workers

**12.8% OF NEWLY
ADMITTED LONG-TERM CARE RESIDENTS
POTENTIALLY COULD HAVE BEEN CARED
FOR AT HOME IN B.C., COMPARED TO 6.5%
IN ALBERTA AND 5.7% IN ONTARIO**

**60% OF SENIORS ADMITTED TO
LONG-TERM CARE IN B.C. RECEIVED
NO HOME SUPPORT IN THE 90 DAYS
PRIOR TO ADMISSION**

program. While seniors are grateful for the service, they shared concerns about receiving less home support (i.e., fewer hours, less visits), inconsistency in staffing, and cancelled visits or no shows. Seniors also spoke about the financial costs for home support as a major concern.

In B.C., publicly-subsidized home support clients are charged a daily rate (or client fee) for the services they receive. For seniors receiving GIS, the daily rate is waived and there is no cost. However, for seniors not receiving GIS, the daily rate can be a significant cost burden. A senior with an annual pension income of \$30,000 will pay \$9,000 a year for one hour of daily home support. The cost of the client fee is a significant barrier for many B.C. seniors to remain at home. When we look at who is receiving home support, a person is five times more likely to use home support if they are not required to pay for it. The issue of home support client fees remains a significant concerns in terms of the ability of low to moderate income seniors to remain at home and has been the subject of reports and recommendations to government from the OSA over the past several years. No action has been taken by government.



OUT-OF-POCKET MEDICAL EXPENSES

Seniors have expressed frustration that no program exists to help with the cost of uninsured medical expenses and this is a significant barrier for low to moderate income seniors particularly during an affordability crisis in B.C. Most B.C. seniors do not have a private benefit plan and are required to pay out-of-pocket for the costs of uninsured medical expenses such as vision care, dental care, hearing aids, mobility aids, physiotherapy, incontinence products and nutritional supplements. The B.C. government provides subsidies for some of these medical expenses, but they do not meet the health care needs of most seniors.

Seniors service providers often hear from low-income seniors who struggle to pay for eyeglasses, nutritional supplements (i.e., vitamins and Boost) and incontinence products – all items that have a significant impact on daily living. Overall, B.C. is behind other provinces in providing uninsured medical supports to seniors. The

OSA recommended government provide an extended health benefit for seniors to help ease the financial burden of out-of-pocket medical expenses. No action has been taken by government.

CANADIAN DENTAL CARE PROGRAM (CDCP)

On December 11, 2023, the federal government announced the new Canadian Dental Care Program (CDCP) to help ease financial barriers to accessing oral health care for eligible uninsured Canadian residents with an annual family income of less than \$90,000. Seniors were eligible to enroll in the CDCP through a gradual roll out process starting with seniors aged 87 and above, followed by four age groups with seniors 65 and over by the end of May 2024. The CDCP will help cover the cost of various oral health services that will benefit seniors including preventative services, root canals and dentures through oral health providers who enroll, on a voluntary basis, in the CDCP.

The new federal dental program brings good news particularly for seniors who have not been able to access dental care because they could not afford it and often went without seeing a dentist. Seniors who are eligible for the program have shared some initial concerns with the Advocate. Seniors are worried about the CDCP fee schedule for services and whether they would still need to pay some amount out-of-pocket for dental services. Seniors in small and rural communities are concerned if their dentist does not enroll, they may need to change dentists or travel to another community

where a dentist has enrolled or they may not be able to access the program at all. Due to these concerns, the federal government announced that as of July 2024, CDCP clients can now see any oral health provider of their choice, as long as the provider agrees to direct bill Sun Life (who manages the CDCP for the federal government). OSA will continue to monitor the CDCP as it rolls out in the coming months to ensure it is accessible and affordable for B.C. seniors.

SHINGLES VACCINE

Nearly 1 in 3 Canadians develop shingles in their lifetime, a disease that causes neuropathic pain and painful rashes on the face or body. Shingles is a painful and debilitating illness and people over age 50 are particularly susceptible to both contracting it and suffering from some of the long-term side effects such as postherpetic neuralgia (PHN). The current National Advisory Committee on Immunization in Canada (NACI)⁹ guidelines recommend individuals 50 and older receive the shingles vaccine.

The shingles vaccine was approved in Canada in 2008, but B.C. does not have a publicly-funded shingles vaccine program. However, the shingles vaccine is publicly-funded in six provinces and territories (Ontario, Yukon, Northwest Territories, Prince Edward Island, and some coverage in Alberta and Quebec). As of September 2023, the shingles vaccine is available at no cost for First Nations Elders 60 years and older in B.C.

⁹ Canada's National Advisory Committee on Immunizations (NACI) issues recommendations to provinces and territories and the public on the use of authorized vaccines and reports to the Public Health Agency of Canada (PHAC).

The OSA routinely hears from seniors calling for the government to provide free shingles vaccines and these concerns were also raised during the Advocate's provincial tour. The shingles vaccine can be purchased at most pharmacies and travel clinics at an out-of-pocket cost (it may be covered by some private health insurance plans). The lack of provincial coverage can be a financial barrier for low-income seniors as most do not have extended health benefits to cover the costs of about \$160 for each of the two doses.

Due to the shortage in primary care providers, the provincial government announced the expansion in the scope of practice of B.C. pharmacists to administer injections and provide prescriptions for 21 minor ailments and contraceptives. In 2022, the shingles vaccine was one of the top three drugs administered by B.C. pharmacists where PharmaCare covered the cost of the drug administration fee (\$11.41). Between June and November 2023, 10% of pharmacist ailment assessments resulted in a referral to a doctor or nurse practitioner – shingles was one of the top 5 minor ailment referrals.¹⁰

ACCESS TO ASSISTED LIVING AND LONG-TERM CARE

Seniors and caregivers expressed frustration to the Advocate about access to publicly-subsidized assisted living units and long-term care beds and the lengthy wait times for placement, particularly in small and rural communities in the province. Caregivers shared their concerns about their loved ones having to wait over a year or more for assisted living and/or a long-term care bed and the challenges in providing supports at home; they shared stories about their frustrations when

contacting the health authority for updates, at times receiving conflicting information or having to escalate concerns to the Patient Care Quality Office. Seniors living in rural communities have fewer options to access assisted living and long-term care, and in many cases, make the difficult decision to move to another community where they do not have close family or friends nearby.

Seniors and their families have shared concerns to OSA about accepting interim placement for a publicly-subsidized long-term care bed and being told by the health authority they will lose their position on the waitlist for their preferred home if they accept the interim bed; this is contrary to the Province's bed access policy. The policy came into effect in 2019 and is intended to provide seniors with greater choice in where they live and have a more fair and consistent process. However, the OSA continues to hear from seniors and caregivers about their frustrations with the lack of transparency of the waitlists for long-term care beds and inconsistent application of the policy. One caregiver felt that 'nobody can seem to tell them what's going on' when asked about the waitlist and when her mom would be admitted.

A common theme shared by seniors was not being able to live where they want and having to move out of their communities because of a lack of housing options, such as independent living, assisted living and/or long-term care. Many senior couples contact the OSA about their frustrations when the care needs of one spouse differs and results in couples living apart, such as one spouse living in a care home outside their community while the other spouse remains living

¹⁰ BC Ministry of Health. Pharmaceutical, Laboratory & Blood Services Division. BC Pharmacare Newsletter. Edition 20-001. [Online]. PharmaCare Newsletter January 2024 (gov.bc.ca). January, 2024.

at home. This separation can place stressors for spouses to participate in their loved one's care and financial hardships due to separate living arrangements and expenses.

There are more than 6,000 people waitlisted for publicly-subsidized assisted living (1,055) and long-term care (5,175) in B.C.; the waitlist has increased more than 21% for assisted living and more than doubled for long-term care since 2019.

In 2022/23, there were 4,338 publicly-subsidized assisted living units, a decrease by almost 1% and 28,064 publicly-subsidized long-term care beds, an increase of 3% since 2019. Overall, the rate of publicly-subsidized assisted living unit and long-term care beds are not keeping pace with the growing seniors' population. Without significant investments in both new assisted living units and long-term care beds, the challenge with access and growing waitlists will get worse.

During the provincial tour, the Seniors Advocate heard stories of people who need to access long-term care but experience long wait times and not receiving updates about wait times, the lack of long-term care beds in rural and



THE STORY OF LOUISE

The Advocate met Louise, who shared her story about her spouse, Bill, who was placed in an interim care bed in a publicly-subsidized long-term care home, 40 minutes away from their community. The couple agreed to accept the interim care bed after being told it would only be short-term; they were informed by the health authority it would not impact her spouse's position on the waitlist for his preferred facility which was much closer to their home. The separation was difficult for the couple, but Louise drove each way, three times a week, to spend time with Bill and ensure his care needs were being met. Visiting her husband was costing a tank of gas a week, which was manageable for the first few months, but was starting to take a financial toll as Louise did not anticipate that her husband's 'short-term' arrangement would continue for nearly one and a half years. She would not have agreed to accept the interim placement if she knew it would take as long as it did. Louise expressed her concerns to the health authority but felt her issue was not being addressed and raised her situation with the Patient Care Quality Office, the Patient Care Quality Review Board and the Ombudsperson.



THE STORY OF ELIZABETH

Elizabeth contacted the OSA with concerns about her husband who was currently in the hospital awaiting placement in LTC. She shared that they have been informed that he must accept an interim care bed up to 65 km from where they currently reside. Elizabeth was recovering from heart surgery and was very concerned about how she would be able to travel so far to visit her husband. She also expressed concerns about how she will manage financially if 80% of her husband's income goes towards his LTC costs. Many of the women that OSA hears from did not work outside of the home for most of their lives and as a result have limited personal pensions and rely on their spouses pension to cover costs of living such as mortgage, bills, and other expenses. When a higher earning spouse enters LTC it can cause significant financial hardship for the spouse remaining in the home. OSA provided information to Elizabeth on how she can escalate her concerns about her husband's LTC placement and about what she can do to try to alleviate some of the financial hardship she may endure. OSA suggested that she could apply to Service Canada to have her GIS re-assessed at the single rate and request the health authority for a temporary rate reduction.

small communities, stories of people who need to move from their community to access long-term care and stories of the financial hardships on couples who live apart when one spouse needs long-term care. For these reasons, the Seniors Advocate will undertake a systemic review on access to publicly-subsidized long-term care.

This review will examine:

- wait times and waitlist information
- availability of publicly-subsidized long-term care beds
- funding
- acute care hospitalizations and alternate level of care
- bed access policy and other relevant policies, guidelines and legislations
- supports in the community for seniors and caregivers
- workforce/staffing challenges
- interRAI assessments



MOVING FORWARD

Over ten years ago, the Office of the Seniors Advocate, the first in Canada, was created to monitor seniors' services, promote awareness and work collaboratively with seniors, families and service providers to identify systemic issues and make recommendations to government to improve the quality of life and care for seniors in British Columbia. During this time, the OSA has raised a number of significant concerns and issues that still need to be addressed, including reducing long-term care admission wait times, ensuring residents in long-term care are receiving enough direct care hours to meet their needs, eliminating the financial barriers to accessing publicly-subsidized home support, redesigning the SAFER program to better meet the needs of senior renters, and ensuring tenancy protections are in place for residents in congregate living.

The OSA has advocated to government for system-wide improvements and while we have seen progress in some areas, a number of services and supports for seniors are struggling to meet the needs and demands of this continually growing population. Additionally, new challenges and issues are emerging that have disproportionate impacts on seniors such as a lack of affordable, appropriate housing, rising cost of living for necessities like food and medical supplies to support healthy ageing and increasing reliance on technology that leaves some older people behind.

The OSA has entered its tenth year of operation and most of the issues and challenges the Advocate heard during this tour have been reviewed by OSA in the last decade. We heard from hundreds of seniors and community-based seniors service providers who are working hard every day to care for seniors, but more must be done at all levels of government to ensure a much stronger, coordinated and comprehensive approach to services and supports for older British Columbians.



We must address the ongoing, persistent, systemic issues present in the system of supports with the goal of ensuring equitable access to programs and services to help seniors age in place, no matter where they live. It is recommended that government take the following immediate actions:

1. REDESIGNING THE SHELTER AID FOR ELDERLY RENTERS PROGRAM

Provide immediate financial relief for low-income senior renters by redesigning the Shelter Aid for Elderly Renters program to ensure seniors pay 30% or less of their income for rent and the rent ceilings are indexed to inflation and adjusted to reflect the current reality of the rental market. The current SAFER subsidies are inadequate to make housing affordable for seniors.

2. INCREASE THE AMOUNT OF BC SENIORS SUPPLEMENT (BCSS)

Increase the amount of the BCSS and index the supplement to inflation consistent with other federal government income supports for seniors like CPP, OAS and GIS. This provincial subsidy remains the fourth lowest in Canada and most single seniors do not receive the full monthly subsidy amount of \$99.30. In fact, only 30% of single seniors receive the full subsidy each month. More seniors are experiencing hardships due to the rising costs of living in B.C., and more financial supports are urgently needed.

3. ELIMINATE THE DAILY RATE CHARGE FOR HOME SUPPORT

The daily rate charge for home support places a financial barrier for seniors to get the help they need to live independently in their homes for as long as possible. The daily rate is cost prohibitive for a large portion of the B.C. seniors' population. This will help reduce seniors moving into long-term care prematurely because of economic circumstances and provide relief for caregivers.

4. PROVIDE THE SHINGLES VACCINE AT NO COST TO B.C. SENIORS

The National Advisory Committee on Immunization (NACI) recommends the provision of the shingles vaccine for individuals 50+. Seniors are more likely to get shingles and many low and moderate income seniors and seniors who do not have extended health benefits can face financial barriers to pay out-of-pocket for the costs of the vaccine. The Province should provide a shingles vaccine program at no cost to B.C. seniors.

5. DEVELOP AND IMPLEMENT A CROSS-MINISTRY SENIORS SERVICES STRATEGY AND ACTION PLAN

Led by the Ministry of Health, develop and implement a cross-ministry strategy and action plan to strengthen the system of supports and services for seniors in B.C. with key targets and measures and annual public reporting on performance. With the rapid growth in the seniors' population, sectors such as health care and housing are largely unprepared for an ageing population and this growth will present significant challenges for all British Columbians in the years to come. Seniors services in B.C. must be better coordinated amongst ministries who must work together to ensure older British Columbians are getting the support they need as they age. It is imperative that the Province demonstrates this leadership to prioritize the needs of seniors.

We all share a responsibility in shaping how seniors live and age in B.C. The lived experience of seniors and people who support them shared in this report are a reminder that while some areas of seniors care are doing well, there are many areas of concern that persist and now is the time for immediate action. The OSA is committed to building on the learnings over the past ten years and will continue to use data and information to publicly report on how public programs and services are meeting the needs of seniors and their families and make recommendations to governments and service providers for improvement.

APPENDIX 1: SOURCES

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