



B.C. Federation of Retired Union Members

200 - 5118 Joyce Street, Vancouver, B.C. V5R 4H1 • 604 688-4565 • 1-800-896-5678

Fax: 604 430-5917 • bcforum@bcfed.ca • www.bcforum.ca • facebook.com/BCRetiredUnionMembersForum

Poverty Reduction Strategy for Seniors --BC FORUM

On behalf of the BC Federation of Retired Union Members (BC FORUM) I want to thank you for giving us the opportunity to participate in the BC Government's consultation on poverty reduction.

BC FORUM – represents thousands of retired and active workers from unions affiliated to the BC Federation of Labour.

BC FORUM is a registered non-profit society for union members age 50 and up. We are dedicated to representing the well-being of members, their families and their spouses.

BC FORUM recognizes the urgent need for a comprehensive poverty reduction strategy in B.C.

BC FORUM understands that poverty is concentrated in specific populations including Indigenous people, persons with disabilities, recent immigrants and refugees, single parent households headed by women, queer and transgender individuals, and senior single women. For the purpose of our submission we are going to concentrate on poverty among senior single women.

According to Statistics Canada, CANSIM Table 206-0041 in 2014 the Market Basket Measure (MBM) overall rate of poverty in B.C. was 13.2%. For seniors over 65 it was 6.3%.¹ In part the lower poverty rate for seniors is because of federal programs such as Old Age Security and the Guaranteed Income Supplement (GIS). However, a 6.3% rate of poverty for seniors is too high.

But, among seniors poverty has a gendered lens. Far more senior women living alone are in poverty than senior men living alone. According to aforementioned Statistics Canada, CANSIM Table 206-0041, in 2014 and using the MBM measure the overall poverty rate in B.C. was 13.2%, for men 18 to 64 the poverty rate for women in the same category was 38.4%. For seniors living in families the MBM poverty rate plummets to 3.2%. However, for senior men

¹ Seth Klein, Igljka Ivanova and Andrew Leyland "Long Overdue: Why BC needs a poverty reduction plan" CCPA and the United Way of the Lower Mainland, January 2017 page 5

living along the MBM poverty rate is 15.3% and for senior women living alone the MBM poverty rate was 15.6%²

The difference in the MBM poverty rate between senior women and senior men seems small, until we realize that nearly three in ten senior women live alone. A 2016 Statistics Canada report "Senior Women" notes..." In total, 31.5% of senior women lived alone in a private household in 2011, compared with 16.0% of senior men... For senior women, 24.0% of those aged 65 to 69 lived alone. The proportion increased to 40.2% for women aged 80 to 84 and then declined to 36.6% at ages 85 and over as the proportion living in collective dwellings increased. For men, the proportion who lived alone was 14.4% at ages 65 to 69, increasing to 21.8% among those aged 85 and over"³ In other words almost twice as many senior women than senior men live alone.

It is for these reasons that BC FORUM advocates for the following specific poverty reduction strategies:

1. Raise the minimum wage to at least \$15.00 per hour. One of the reason that seniors are poor is that they earned the minimum wage or slightly above it. Since retirement benefits such as the Canada Pension Plan (CPP) are based, in part on people's earnings, this means that minimum wage earning seniors will have receive less monthly Canada Pension Plan. This leaves seniors in poverty.
2. Enact pro active pay equity legislation. British Columbia is one of the few provinces in Canada without formal pay equity legislation. In 2015 women in Canada made 87 cents for every dollar earned by men. This means that not only are these working women poorer throughout their lives, this inequality continues when they retire. A CCPA study found The CCPA BC study "Poverty and Inequality among British Columbia's seniors" noted that the median annual CPP benefit is \$8,200 for men and \$6,500 for women.⁴
3. Change the BC Labour Code to make it easier for employees to join unions and be covered by a collective agreement. We need to return to fair labour laws that do not discourage union organization. As retired union members, we witnessed a time in our lives when a much larger unionized workforce earned much better wages and benefits and made it less necessary for the working poor to rely on food banks and live in poverty. Society and the economy benefits from an organized workforce. We know

² Seth Klein, Iglia Ivanova and Andrew Leyland "Long Overdue: Why BC needs a poverty reduction plan" CCPA and the United Way of the Lower Mainland, January 2017 page 21

³ Tamara Hudon and Anne Milan "Senior Women" Statistics Canada, March 30, 2016

⁴ Ivanova Iglia "POVERTY AND INEQUALITY AMONG BRITISH COLUMBIA'S SENIORS" CCPA BC, April 2017, page 6

that being in a Union and covered by a collective agreement is one of the best ways to increase wages and therefore reduce poverty. Therefore changing labour law to make it easier to join a Union and improving the collective bargaining process has the effect of raising people out of poverty, According to the Canadian Labour Congress in BC in 2015 belonging to a Union and being covered by a collective agreement meant that unionized women workers earned \$6.49 an hour more because of their unions negotiated fair wages and benefits.⁵ In 2012 the BC Federation of Labour reported “On average, unionized workers earned **\$5.12/hour more** than non-union employees. That union advantage translated into **\$100 million more** every week paid into local economies to support local businesses and community services” They went on to state in 2012 the average hourly wage for workers with unions was \$27.10 per hour, and for workers without unions was \$21.98 per hour.”⁶ This is a significant difference.

4. Improve the Employment Standards Act. BC FORUM supports the recommendations outlined in the May 2017 brief from the BC Employment Standards Coalition “Workers’ Stories of Exploitation & Abuse: Why BC Employment Standards Need to Change” Summary Report.⁷

5. Immediately increase the Shelter Allowance for Elderly Renters (SAFER) rates. In the 2016 “Monitoring Seniors’ Services” report by Isobel Mackenzie, the Seniors Advocate for the Province of British Columbia it was noted that “Since 2005, the Shelter Aid for Elderly Renters (SAFER) maximum rent that qualifies for a subsidy has increased 9%, while rents have increased by 34%.”⁸

6. Build more Seniors Subsidized Housing (SSH). Seniors urgently need safe, affordable and appropriate housing. Seniors need housing where the rent is no more than 30% of their gross income. The need for Seniors Subsidized Housing is growing but there has not been a significant increase in the number of units. According to “Raise the Profile” “in 2011, 16% of B.C. seniors were in core housing need (including 42% of senior renters) – meaning they were in need of “adequate and suitable” housing that wouldn’t cost them more than 30% of their before-tax (gross) household income. Due to the ongoing housing crisis in many B.C. communities, this number is likely much higher today. Some of the other recent statistics support this prediction. For example, there has been a 38% increase in seniors applying for subsidized housing in Metro Vancouver (from 2012 to 2016). Despite this increased demand for subsidized housing, a 2017

⁵ Canadian Labour Congress “British Columbia’s union advantage for women” 2015, Canadian Labour Congress
⁶ B.C. Federation of Labour “Union Advantage in B.C.” August 28, 2013

⁷ BC Employment Standards Coalition “Workers’ Stories of Exploitation & Abuse: Why BC Employment Standards Need to Change” Summary Report, May 2017

⁸ Isobel Mackenzie “Monitoring Seniors’ Services” Province of British Columbia, December 13, 2016 page 4

Canadian Centre for Policy Alternatives report found that the number of subsidized housing units for seniors in B.C. has remained stagnant over the past 10 years.”⁹

7. Provide more protections for renovictions. Many seniors, particularly in the West End of Vancouver, and in Burnaby continue to face renovictions. It is difficult for anyone to be evicted from their home, but for seniors who have limited incomes this is even more difficult. It may involve the senior being forced to move away from her or his community, and social and medical supports.

8. Build more purpose built rental affordable rental housing. This would allow low income seniors to live in their communities. Many seniors are renters and they are having a difficult time securing and maintaining affordable rental housing. The BC Seniors Advocate published a report in May 2015, which noted that 20% of seniors in BC are renters.¹⁰

9. Work with municipal governments to develop inclusive zoning policies for more locations in B.C. This will give municipalities the ability to increase affordable housing units for lower to middle income households. Inclusive zoning has the potential of providing more affordable housing to seniors. Inclusive housing means municipalities will have the option to mandate that developers include a percentage of affordable housing in new residential developments.

10. Improve public transportation and address the cost of that transportation. Many seniors rely on public transportation and there are many complaints about overcrowded or missed buses. While seniors on GIS can get a bus pass for \$45.00 per year, many other seniors are forced to pay \$52.00 a month for bus passes. There should be a system, to subsidize public transportation for some lower income seniors, who do not qualify for GIS.

11. Improve health care for seniors. This involves many different items:

- Ending extra user fees in private clinics
- Providing better and less costly home care for seniors.
- Ensure that home and community care services, such as home support and residential care, are fully funded, well coordinated and accessible, they are a key part of care for people and reduce pressure on the more expensive primary and acute systems.
- Enhance community care for seniors. Provide clinics where a number of seniors needs can be met, including physical, cognitive, and psychological in one location.
- Provide more publically funded, publically operated and publically delivered residential care for seniors.

⁹ Raising the Profile “ About the Sector –Affordable Housing”

¹⁰ Office of the Seniors Advocate “ Seniors Housing in BC Affordable, Appropriate, Available” May 2015 page 3

- Ensure there are sufficient staffs in seniors residential care facilities to be able to treat seniors with respect and dignity. BC FORUM knows that little things like being able to have a bath or shower regularly are important to ones physical and mental health and enhance social inclusion.
12. Provide free or low cost dental care, hearing aid vision care for seniors. Some seniors cannot afford hearing aids or batteries for their hearing aids and this means they are severely hampered in participating in social events, discussions etc.
 13. Replace Medical Service Plan premiums in a fair and progressive way either through income taxes and business taxes or through general revenue.
 14. Increase the social assistance rates and provide for a better process for seniors transitioning from social assistance to Old Age Security and the Guaranteed Income Supplement.
 15. Improve Fair Pharmacare and make it easier for seniors to Access. Pay for medical interventions such as the Shingles vaccine which will greatly improve seniors' health, but is too expensive more many seniors to access. Works towards an National Pharmacare Program
 16. Provide information about various government programmes for seniors in easily accessible formats, in a number of languages, and develop a clear communication strategy in consultation with seniors. Develop ways in which seniors can apply for these benefits. Many seniors, including BC FORUM members, are unaware of BC Government programs such as SAFER, BC Medical Service Plan Premium Assistance, SAFER etc. This information would assist seniors and could increase their incomes. Many senior, especially lower income seniors do not have access to a computer and being required to apply on line is not possible. Moreover, waiting on hold for long periods of time in order to find out information about their benefits is difficult.
 17. Use BC income tax filings as a basis for determining seniors access to Fair Pharmacare, and the BC Medical Service Plan premium assistance. There should be no need for seniors to apply for these two programs when they could just check off a box in their income tax return saying that they are applying for them.
 18. Increase the BC supplement for low income seniors.
 19. According to Food Banks Canada "Hunger Count 2016" 6.7% of those who accessed food banks in British Columbia in 2016 were 65 or older.¹¹ This is shameful. In addition to all the above recommendations, BC Forum is suggesting that the BC Government immediately offer core funding to seniors centres, neighbourhood houses, community centres, etc, to offer low cost or free meal programs to seniors. We are also suggesting fund a wide range of nutritional support programs for seniors. According to

¹¹ Food Banks Canada "HungerCount 2016" 2016, Food BanksCanada, page 21

“Raise the Profile” “seniors are at particularly high risk of being malnourished. It is estimated that approximately 1/3 of senior Canadians are at nutritional risk (at risk of being malnourished), and the research shows that when a senior is malnourished, they are 50 percent more likely to be hospitalized. This creates significant health challenges for the senior and costs to the health care system – the Canadian Malnutrition Taskforce has estimated that a malnourished patient costs an additional \$1,500-\$2,000 due to longer stays, resulting in additional costs to the Canadian healthcare system of approximately \$1.56 to \$2.1 billion per year”¹²

20. Supporting community based specific health and wellness programs for seniors. This is important in terms of maintaining seniors’ health and reducing hospitalization costs.

21. Funding a wide number of community based physical activity programs for seniors. This is important in terms of maintaining seniors health and reducing hospitalization costs.

22. Providing core funding to community based seniors centres and programmes.

23. Providing \$10.00 a day child care. Many seniors are becoming full time care givers to their grand children because of the high cost and lack of availability of child care. If there was a \$10.00 a day child care program these seniors would be in a better position to look after their needs, rather than the needs of their grandchildren.

24. Increase the pool of money for the Housing Adaptations for Independence (HAFI) grant program. HAFI helps low income households pay for modifications for their homes. This is important to allow low income seniors to be able to stay in their homes as they age. Many seniors live in homes they purchased a number of years ago, and (while their house may have significantly increased in value) they do not have the money necessary to pay for modifications to make their home more accessible and secure. Aging in place reduces seniors social isolation and provides them with dignity

Thank you for taking the time to read this.

¹² Raise the Profile “Sector Profiles, Nutritional Supports”