

B.C. Seniors Survey

Bridging the Gaps



Office of the
Seniors Advocate

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Seniors Advocate Survey Results

Introduction

Section 7 of the *Seniors Advocate Act* grants the Advocate the power to gather information, including section (a), conducting research, including conducting interviews and surveys. The Office of the Seniors Advocate conducted its first survey of seniors in late 2014.

British Columbia is in a unique situation when it comes to seniors in Canada. Our province has the fastest growing seniors' population in the country. The 820,000 seniors in this province make up 17 per cent of the population. That number is projected to nearly double in the next twenty years. Coupled with this increase, projections show that the growth rate in the population of older seniors will be faster than the overall rate of seniors' population growth. The responses in this survey are helping us prioritize the issues we address in the Office of the Seniors Advocate. Some answers we expected, but a number were surprising. All of the input continues to underscore that there are serious issues for seniors that need to be addressed.

Survey Purpose and Research Questions

In November and December of 2014, the Office of the Seniors Advocate in conjunction with HealthLinkBC and BC Stats, developed and conducted a survey asking British Columbia seniors a series of questions on a range of issues. We wanted to know about seniors' housing situations. We asked them about how much knowledge they have about the services and supports in place to assist them as they age. We were curious about their mobility and transportation options in their communities. Finally we wanted to find out more about their current health status. The seniors' survey was designed to help the Advocate in her monitoring and advocacy work by assessing seniors' awareness of, and usage of, various programs currently in place.

The survey explored questions such as:

- Are seniors aware of existing programs to help them financially and to help them age in place?
- Are these programs being optimally used by those who are eligible for them and who could benefit from them?
- Are there age differences, geographic differences, or socio-economic differences in program awareness and usage?
- What are the factors that seniors feel could impact their decision to move from their home or community?



Survey Method and Participants

The survey was conducted through telephone interviews and was given to a sample of British Columbia seniors. The objective of the survey sampling process was to hear from seniors living in all five provincial Health Authorities (HAs), and from seniors of a variety of ages¹; 506 of the 1,451 respondents were 65 years or older. Of the 506 respondents, contacted as part of a larger set of HealthLink BC surveys, approximately 53 per cent were female. 60 per cent of the

¹ Responses were sought and received from approximately 100 seniors from each HA; this overrepresented responses from the seniors' population in some areas (particularly the Northern HA) where the population is smaller, and underrepresented it in others (particularly the Fraser HA) where populations are larger. In order to correct for these imbalances, the responses from each HA were weighted after the survey, to match provincial demographics and to allow the results of the survey to be generalized to the population of B.C.

seniors were aged 65 to 74, with the remainder over the age of 75. These demographic groupings are reasonably similar to those found in the province.

Three quarters of the seniors surveyed lived in urban communities. Respondents reported long tenures in their homes and their communities: three quarters have lived in their local community for 10 years or more, and 58 per cent have lived in their current home for 10 years or more.

Results and Analysis - key indicators

1. Awareness and Utilization of Existing Financial Programs

There are several financial programs that seniors can access in British Columbia that can help them.

For seniors who rent, a provincial grant called SAFER (Shelter Aid for Elderly Renters) helps make rents affordable for those with low to moderate incomes by providing monthly cash payments to eligible B.C. seniors. Currently, around 17,500 seniors use the SAFER program, which is about one in five senior renters.



Senior renters reported fairly high awareness of the SAFER program, with slightly more younger seniors than older seniors having knowledge of it (50 per cent versus 42 per cent, respectively) but of those, slightly more older seniors than younger seniors receiving the grant (38 per cent versus 22 per cent, respectively). Geographically, awareness of SAFER was highest in the Vancouver Coastal Health Authority (the VCHA, comprising Vancouver and Squamish) where rents are highest, and SAFER grant usage was greatest in the Interior Health authority (IHA), where household incomes are lower than average; in that HA, half of the senior renters surveyed received the grant. Seniors in the Northern Health Authority (NHA) reported both lower awareness (22 per cent) and usage (21 per cent) of the program, suggesting that information about SAFER may not be reaching those in the northernmost regions of the province.

The provincial government's Property Tax Deferment (PTD) Program is a loan program that allows eligible seniors to defer the annual property taxes on their home for as long as they own and live in the home and continue to qualify for the program. The deferred taxes must be fully repaid, along with a lower than prime rate of interest, when the home is sold or upon the death of the homeowner.

The senior homeowners who participated in this survey reported high overall awareness, though low usage, of the PTD program: 61 per cent were aware of the program and, of those, just less than a quarter (23 per cent) had used it. The survey found that younger senior homeowners (those in the 65-74 age category) were more likely to be aware of the PTD program, but less likely to have used it. However, these younger seniors were twice as likely to think they might use the program in future. Seniors in the more urban VCHA were far more likely to be aware of and have deferred their property taxes, with the lowest awareness and usage rates in the NHA.



Perhaps the most surprising (and troubling) survey finding related to the PTD was that senior homeowners with household incomes below \$30,000 were by far the least



likely to be aware of the PTD program: only 40 per cent of homeowners in this income bracket were aware of the program, compared with 75 per cent of homeowners with incomes greater than \$60,000. These low-income senior households are the ones that could potentially benefit the most from a tax deferral program, yet are the least aware of its existence.

Three quarters of seniors who participated in the survey were aware of the federal Guaranteed Income Supplement (GIS) for

low-income seniors, and approximately one in five of those respondents received the supplement. A single senior qualifies for GIS if they receive Old Age Security (OAS) and their income is less than \$17,088 per year. A single senior's GIS allowance per month is \$764.40. A couple qualifies for GIS allowance if they receive OAS and if they have an income of less than \$31,584. They receive \$1013.72 total per month. Regarding this program as well, rates of awareness seemed to be higher among younger seniors, although a greater proportion of older seniors reported receiving the GIS.

Medical Services Plan (MSP) premium assistance and Fair Pharmacare program are income-based provincial programs providing assistance with medical costs to eligible low-income individuals and families. Each requires application to or registration with the program.

Overall, awareness of the MSP premium assistance program was low among survey respondents (39 per cent), but was higher for Fair Pharmacare (62 per cent). The survey results showed that awareness of both the MSP and Fair Pharmacare program was higher among the younger respondents, especially regarding MSP premium assistance: half of the 65-74 year old seniors were aware of the program, compared to only a quarter of seniors 75 and over. As well, awareness of the MSP premium assistance program was as low among those in the bottom income group (40 per cent) as among those in higher income brackets; although one would expect and hope that all seniors with incomes below \$30,000 would be aware of this program, this was not found to be the case.

Finally, questions in the survey focused on their health benefits and coverage for things like dental care, vision aids, and hearing aids. Overall, about half of the respondents indicated they had such medical coverage, with similar rates among younger and older seniors and throughout the five health authorities. However, lower-income seniors were less likely to enjoy such health plan benefits; while approximately 62 per cent of higher-income seniors had extended health benefit plans, that proportion dropped to just 35 per cent in the lowest income bracket.

2. Awareness and Utilization of Programs to Support Aging in Place

A senior's ability to age in place relies to a great degree on the affordability, appropriateness and accessibility of their accommodation as well as the availability of supports to assist them as they age. The survey asked seniors several questions about their awareness and usage of programs designed to provide support for aging.

There are a number of provincial and federal programs in place that help seniors to afford the costs of home adaptations to increase





accessibility. One example is the provincial Home Adaptations for Independence (HAFI) program. Overall, few seniors responding to the survey reported awareness of such programs (31 per cent). Though the survey did not track usage rates, and only one in ten seniors had made any adaptations to their homes either with or without financial assistance, younger seniors were almost twice as likely to know of the existence of such assistance programs than older seniors.

The provision of personal care or home support can also help a senior age in place. However, the seniors responding to the survey reported a low incidence of receiving help or care from others for problems relating to aging in the past year: overall, only 14 per cent reported receiving such care, with half of those seniors reporting receiving fewer than two hours of care in an average week. Not surprisingly, older seniors who were surveyed are in receipt this type of care almost three times more frequently, but do not tend to have more hours of help. The seniors surveyed in the Northern Health Authority were the least likely to receive help or care from others, while the seniors in the Interior Health Authority tended to receive more intense care; they were three times more likely to have seven or more hours of care per week than those in any other health authorities.

3. Seniors' Perceptions of their Health and Future Care Needs

The seniors responding to the survey were generally positive about their current health and optimistic about their future needs. 85 per cent of the seniors rated their health as "excellent", "very good", or "good" -- despite the fact that one in five had been admitted to a hospital emergency room within the past 12 months. Less than 3 per cent of the seniors considered themselves to be in poor health.

However, seniors in the Northern Health Authority were much less likely to rate their health as "excellent" or "good" and were more than three times as likely as seniors in the other Health Authorities to consider their health as "poor". Income level was also found to have a dramatic effect on reported health. Seniors in the higher income brackets, with household incomes of more than \$60,000, were almost twice as likely to rate their health as "excellent" or "very good" as those with household incomes of less than \$30,000. Indeed, a full 29 per cent of low-income seniors rated their health as "fair" or "poor", compared to only 7 per cent of higher income seniors.



The survey asked seniors to look ahead to their future housing and health care needs. When asked whether they thought they may need to move at some time in the future, the seniors surveyed were split, with just over half saying "yes", a third saying "no", and the remainder stating that they didn't know. Interestingly, older seniors were less likely to believe they would need to move, and seniors in the Northern Health Authority, residing in the most remote parts of the province, were also less likely to hold that belief.

Health care needs were one of the main reasons seniors felt they may need to move as they age. About half of the seniors surveyed indicated that a move could be prompted by future health care needs, and almost a third felt that

their current home would have accessibility issues. A quarter felt that financial barriers would prevent their staying in their current homes. Transportation barriers and the distance from family members and other support systems were also concerns for seniors. Among the lower-income seniors surveyed, future health care needs and housing affordability were bigger concerns than among higher income groups, which is in keeping with both their financial status and the poorer health they reported.

Conclusions

Through the survey, seniors across B.C. reported on their knowledge and awareness of provincial and federal programs in place to help them as they age, and looked ahead to their future housing and health care needs. The results of the survey yielded some surprises.

Overall, the seniors surveyed reported low levels of awareness of some of the key programs currently in place to support them, indicating that important information is not getting to those who need it most. It is particularly worrying that those least aware were in the oldest age bracket, and indicated the lowest incomes, as these are the seniors most vulnerable and in need of services to support and care for them. The GIS, MSP Premium Assistance, SAFER rent subsidy, home adaptation grants and PharmaCare are long standing programs aimed directly at low-income seniors, and yet the survey would appear to indicate these benefits are not always reaching their intended target. This is a reminder that it is not sufficient to provide supports; we must also connect seniors directly to those programs and services.

It was troubling to learn how many seniors believe they will need to move because of affordability. Of the respondents with incomes of less than \$30,000, 36 per cent of seniors reported they felt they will have to move in the future because they will no longer be able to afford their current living arrangements.

Also critically important, is the number of low-income seniors who are not covered by a benefits program to assist with health needs such as dental care, vision aids, and hearing aids. The survey indicated 65 per cent of low-income respondents reported no coverage for these ancillary health care needs.

These facts help to highlight challenges faced by low-income seniors in B.C., and set the stage to improve supports where they are needed most. The Office of the Seniors Advocate will continue to reach out and survey B.C. seniors on issues and trends and provide public updates of the findings.