



## **B.C. Federation of Retired Union Members**

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The BC Federation of Retired Union Members (BC FORUM) is grateful for this opportunity to make a submission about BC Budget 2022 budget. We are going to focus on priorities for seniors.

The BC Federation of Retired Union Members (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.

The Budget 2022 Consultation preamble states “B.C.’s recovery won’t happen overnight, but by focusing on protecting the services people rely on, creating new opportunities for people and building a more affordable province, we can ensure an economic recovery that doesn’t leave anyone behind.” BC FORUM agrees with this principle and wants to focus on seniors’ issues and concerns.

We note in the “Budget Consultations 2022” document there was not a reference to seniors. We believe this is an unfortunate oversight as creating an economic recovery for all, means taking into account and addressing seniors’ needs.

### **1. Housing**

Our first issue is that the rent ceilings used in the calculation of SAFER (the Shelter Allowance For Elderly Renters) has not kept pace with the average rent in BC. This was reflected in the “2020 Monitoring Seniors Services Report” from the Office of the Seniors Advocate of British Columbia<sup>1</sup>.

In Vancouver the average 2019 average rent for a one bedroom apartment was \$1,382.00 but the SAFER maximum rate ceiling was just \$803. In Kelowna in the same year the average rent for a one bedroom apartment was \$1095.00 while the SAFER maximum rate ceiling was \$767.<sup>2</sup>

The Canadian Rental Housing Index shows that in BC (using the 2016 census) 54% of renters over 65 spent more than 30% on their income on rent and utilities and 21% of renters over 65 spent more than 50% of their income on rent and utilities.<sup>3</sup>

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<sup>1</sup> Office of the Seniors Advocate of British Columbia “2020 Monitoring Seniors Services Report” page 52

<sup>2</sup> Office of the Seniors Advocate of British Columbia “2020 Monitoring Seniors Services Report” page 53

<sup>3</sup> Canadian Rental Housing Index, “A snapshot of rental households by age category in BC” [Canadian Rental Housing Index](#)

This means that many seniors are paying more than 30% of their income in rent. Spending this much on rent results in seniors spending less on food, prescription medications etc. Increasing the rent ceilings for SAFER would improve the social determinants of health for many seniors.

Recommendation 1. That the 2022 BC Budget include a provision to increase the rent ceiling used in the calculation of SAFER to reflect the actual costs of rent in British Columbia.

Our second issue is the lack of affordable and subsidized housing for seniors in BC. BC FORUM knows there is a dire need for an increase of both affordable and seniors subsidized housing.

BC FORUM is pleased that the Government of BC is making some small strides in this area. We are aware of seniors housing being built in Kamloops, Port Alberni and other locations. However, BC FORUM needs to emphasize that much more needs to be done. Seniors desperately need both affordable and subsidized housing. We know that the need for subsidized housing for seniors is increasing and that the wait times for a senior to get a subsidized housing unit is on the average of 2.6 years.<sup>4</sup>

Recommendation 2. That the 2022 budget includes increases in order to build both affordable housing for seniors and seniors subsidized housing.

## **2. Public Transportation**

BC FORUM applauds the recent decision of the Provincial Government to provide free public transportation for children 12 and under. This is an important step.

BC FORUM is aware that many seniors still find the cost of public transportation is often too high for them. This results in many seniors being forced to cut back on some activities due to the simple reason they cannot afford public transportation.

BC FORUM is aware that seniors in BC receiving the Federal Guaranteed Income Supplement and some other low income seniors are able to access the BC Bus Pass Program for Low Income Seniors. This means they are entitled to receive a bus pass for \$45 per annum.

However, seniors who are low income but who do not receive the Guaranteed Income Supplement (GIS) are not eligible for this bus pass.

Therefore, BC FORUM is asking that BC Government provide better access to public transportation for seniors. This could be done by either increasing access to the Seniors bus pass program in a manner similar to how the provincial government used to provide premium assistance for the BC Medical Services Plan or by providing free transportation for seniors 65 and older.

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<sup>4</sup> Office of the Seniors Advocate of British Columbia “2020 Monitoring Seniors Services Report” page 56

Recommendation 3. That 2022 budget include provisions to provide better access to public transportation for seniors.

### **3. Dental care**

The BC Government already assists children of some low income parents, and some residents of BC who are entitled to general health supplements, or receive disability assistance or who qualify as a person with persistent multiple barriers with some form of very basic dental care. These programs are important and vital to people's health.

However, many seniors do not have access to dental care. In some cases they do not have post retirement extended health benefits from their employers, in other circumstances their extended health plans do not include dental coverage, and yet others cannot afford the costs of monthly premiums for dental care.

Dental care is important for seniors to maintain their health and their confidence. Lack of dental care can be linked to some serious health conditions in seniors and can erode self confidence. Lack of dental care can lead to increased use of medical/hospital services and to seniors social isolation. Both of these end up costing the health care system and the province of BC.

This is why BC FORUM is advocating that the provincial government cover basic dental health care services for seniors.

Recommendation 4 - That the 2022 budget include basic dental health care services for seniors.

### **4. Long term core funding for community based non profit senior serving organizations**

The preamble to the BC 2022 Consultation paper includes the following quote from the Honourable Selina Robinson, the Minister of Finance "We're looking to a future that leaves no one behind. These consultations are one of the ways we are connecting with people in the coming months to ensure the needs and priorities of British Columbians are reflected in government's focus as we move forward."

BC FORUM wants to ensure that seniors are not left behind in this budget. The pandemic emphasized the importance and need of community based non profit senior serving organizations in keeping seniors safe, connected, and healthy.

The need for services to seniors has not disappeared as the worst aspects of the pandemic have abated. Non profit community based seniors organizations provide a wide range of programs including active living, good nutrition, fitness, and social recreational and cognitive activities. Non profit community seniors organizations also assist seniors to navigate through complex systems to ensure they have the benefits to which they are entitled. Seniors organizations are critical to seniors being able to live and participate in their communities.

Recommendation 5. That the 2022 budget contains provisions for long term core funding for community based non profit senior serving organizations.

## **5. Pharmacare**

The BC Fair Pharmacare Program is critical to helping many seniors maintain their health and well being.

However, since the Fair Pharmacare Program does not cover the costs for much of the equipment and devices seniors need to be able to function in their homes and communities, it means that many seniors are still in need. This includes but is not limited to:

- Eye glasses
- Hearing aids
- Mobility Devices

Recommendation 6. That the 2022 budget contain provisions to allow seniors to access equipment and devices they need, including but not limited to glasses, hearing aid and mobility devices through the Fair Pharmacare program.

## **6. Long term care**

Like so many other people and organizations, BC FORUM was appalled to see the large number of deaths in long-term care facilities due to COVID 19.

We were pleased that the BC Government took action early on in the pandemic to protect the lives of people who both live and work in long term care.

BC FORUM knows that national enforceable standards are critical to ensuring that people who live in long term care are able to do so with dignity and that people who work in long term care are treated fairly.

As part of the Budget 2022 process we are asking you to champion national LTC standards in Ottawa. It is important that funding goes directly towards improving the quality of lives of LTC residents and the quality of work for staff. These standards should focus on a staffing program that will meet the care needs of residents. They should improve accountability mechanisms so the public can be informed about how funding is being used to improve quality, oversight, and access. And it should be used to reduce our dependence on private for-profit operators, not for creating profitable returns for investors.

Recommendation 7 - That as part of the 2022 budget process you champion national long term care standards and commit to applying those standards in BC.

## **7. Ageing in Place Gap**

Seniors are facing an aging-in-place gap as over three-quarters (78 per cent) of Canadians want to age in their current homes - but just 26 per cent predict they'll be able to do so according to a new national survey commissioned by March of Dimes Canada. Survey findings suggest home modifications such as building access ramps, installing assistive devices, lifts and smart home systems are a key solution to closing the gap, supporting seniors to remain in their own homes through all life stages. Home modifications are a solution to remaining independent in their homes. Also, a more cost-effective solution than living in a retirement home or long-term care facility. Tax credits are an incomplete solution to this growing challenge. Government-funded home modifications programs particularly for seniors with below average incomes provide immediate solutions. The COVID-19 pandemic has increased seniors' desire to avoid long-term care as they age.

Recommendation 8 - That the 2022 budget look at expanded and new program funding to provide support for seniors to "Age in Place".

Submitted by:

Diane Wood, President

BC Federation of Retired Union Members (BC FORUM)