

## Low Income and Social Isolation

Canadians with a lower income feel less connected to their communities. Because of this, they're at a greater risk of social isolation than Canadians who have steadier or larger incomes.

Seniors experience events and life transitions that strain an already limited income. A decline in physical abilities or the death of a spouse increases the risk of social isolation or loss of income benefits. Such conditions often force seniors to choose between medication, healthy food, or opportunities for participation.

Finances can be hard to talk about. Seniors may feel ashamed to ask for help, or may be unaware of the resources available to them. Learning the impacts of poverty and how to connect to resources can help friends, family, and caretakers support their senior in having these necessary discussions.

One in four seniors over the age of 75 in the Metro Vancouver area live below the poverty line.

### Living as a senior with lower income

**Canadian pensions have not kept up with the rising cost of living in the Lower Mainland.** This includes rental costs and inflation. The Guaranteed Income Supplement (GIS), which helps lower-income seniors, has not increased since 1991.

**Even if seniors sell their homes, they may not be able to find a new place to live.** Housing in Metro Vancouver is at an all-time low. As of 2016, 3,516 seniors were waiting for subsidized housing in Vancouver.

**Seniors, particularly those who don't speak English as a first language, are vulnerable to housing discrimination.** Landlords often perceive seniors as high-risk tenants and don't want to rent to them.

### The link between low income and health

**Those living with poverty experience greater health difficulties.** The poorest 20% of British Columbians have a 60% greater chance of developing two or more chronic health conditions, like diabetes or cancer, than the 20% richest British Columbians.

**Poverty makes it difficult to access transportation.** If a senior is no longer able to drive, the effort and feelings of stigma associated with taking public transit (as a senior or as someone with a disability) can cause further isolation.

**Low income affects the ability of family members to provide care.** Metro Vancouver has the second-highest working poverty rate in Canada.

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# Social isolation and income benefits

**Social isolation can put a senior's benefits at risk.** If a senior is experiencing social isolation, they may fall behind on or neglect certain tasks, such as filing their income tax returns. Benefits like the GIS, rent subsidies, bus passes, and other benefits are income-based and require a notice of assessment from the previous year's tax return.

**Seniors who fail to file an income tax return will either lose their benefit (e.g., GIS) or their subsidy (e.g., Pharmacare).** It can take up to four months once the tax return has been filed to restore a lost benefit.

**It's important to help seniors follow through on maintaining their benefits.** This can be done by reminding them or assisting them with filing their returns.

For seniors who need assistance with filing, check for a community income tax clinic for seniors in your community. **Google community volunteer income tax program.**



printout (summary of your income tax return and notice of assessment).

## Ministry of Social Development and Social Innovation (Income Assistance)

Vancouver & North Shore: 1-866-866-0800

(press #7)

Burnaby, New Westminister and Tri-Cities call 604-664-0135 (press #3)

## BC Bus Pass Program

1-866-866-0800 (press 4, then press 3)

## Pharmacare

604-683-7151

## Medical Services Plan

604-683-7151

## SAFER (Shelter Aid for Elderly Renters)

Download SAFER application form [www.bchousing.org](http://www.bchousing.org), or request a hard copy of the application form by calling 604-433-2218.

## Frequently used resources

### Service Canada (CPP, CPP-D, OAS or GIS)

Phone: 1 800-622-6232

[www.esdc.gc.ca/eng/home.shtml](http://www.esdc.gc.ca/eng/home.shtml)

### Canada Revenue Agency (CRA)

<http://www.cra-arc.gc.ca/menu-eng.html>

1-800-959-8281 Press 1, Press \*

If you're unable to find income tax Return or notice of assessment, call 1-800-959-8281 or 1-800-959-2221 to request an "Option C"

