

**Written Submission for the Pre-Budget Consultations  
in Advance of the 2019 Budget**

**Submitted By: CARP  
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# BC 2019 Budget Submission

## CARP's Recommendations

### Financial Security

**Recommendation 1:** That the government of BC bring pension protections in BC in line with other jurisdictions by supporting Pension Benefit Guarantee Funds for all pensioners.

**Recommendation 2:** That the government of BC improve investor protection by implementing a best interest standard that ensures financial advisors put the interests of investors ahead of their own.

### Abuse Prevention

**Recommendation 3:** That the B.C. government support a national 1-800 number for the reporting and tracking of elder abuse and to connect individuals with appropriate resources and supports.

**Recommendation 4:** That the government of BC take action to protect vulnerable seniors who are at risk of abuse or neglect by providing sufficient funding for the sustainable operations of the Public Guardian and Trustee, Seniors First BC and BC Community Response Networks.

### Caregiving and Housing Supports

**Recommendation 5:** That the government of BC take action to relieve the toll of informal caregiving by increasing support for respite care and adult day programs, and creating innovative solutions for care in community to support aging in place.

**Recommendation 6:** That the government of B.C. address the needs of newly homeless seniors and those at risk of homelessness by providing permanent housing solutions and expanding funding to programs such B.C. Seniors Society's Housing Navigator and SHINE programs to increase their reach throughout the Lower Mainland and the province.

### Exceptional Healthcare

**Recommendation 7:** That the government of B.C. demonstrate a commitment to preventative health care by fully funding the most effective shingles vaccine and the high dose flu vaccine for B.C. residents 65 and over.

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**Recommendation 8:** That the government of B.C. invest in infrastructure and fund sufficient healthcare professionals to meet established targets for hip and knee replacements, hip fracture repairs and cataract surgeries for BC residents.

**Recommendation 9:** That the government of B.C. support affordable and safer long-term care options by investing in and evaluating transformative dementia care in long-term care facilities.

**Recommendation 10:** That the government of B.C. make accessible end-of-life care a right by ensuring all BC residents have access to palliative care and ensuring medical assistance in dying is provided at publicly-funded institutions and available to Canadians regardless of where they live or receive care.

## Social Inclusion

**Recommendation 11:** That the government of B.C. reduce ageism by promoting respectful and age-friendly services across all sectors and promote full economic inclusion of older workers through age-positive workplaces.

**Recommendation 12:** That the government of B.C. support diversity and social inclusion for older adults by investing in resources and supports for people who are experiencing marginalization and social isolation.

## CARP PRE-BUDGET B.C. SUBMISSION – October 2018

CARP, formerly the Canadian Association of Retired Persons, is a non-profit, non-partisan advocacy organization with 300,000 members across Canada, including 75,000 in B.C. CARP has offices in Toronto, Ontario and Surrey, B.C. and has over 20 chapters from coast to coast, with five in B.C.

Our members are engaged. According to a recent member poll (September 2018) 98% of CARP members in Canada (99% in B.C.) voted in the last federal election and 98% of CARP members in Canada (99% in B.C.) intend to vote in the next federal election.

B.C. is home to 850,000 seniors and every year 50,000 more B.C. residents turn 65. Like Canada, B.C.'s population is aging. By 2061, there will be 12 million seniors -- and only eight million children -- in Canada. This demographic shift is driven by increased life expectancy and a declining birth rate, and is consistent across G7 countries. B.C. is not currently meeting the needs of this rapidly growing group and must take decisive and immediate

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action to respond and prepare for the future.

On October 9, 2018, CARP recently our national seniors' platform The [FACES of Canada's Seniors](#): Making Canada the best place to age<sup>1</sup>.

As many of our recommendations fall under provincial jurisdiction, we are pleased to submit the following recommendations to the B.C. government under the five elements of our FACES platform:

- Financial security
- Abuse prevention
- Caregiving and housing supports
- Exceptional healthcare
- Social inclusion

## 1. FINANCIAL SECURITY

### A. Protect pensioners from corporate defaults by creating a pension benefit guarantee fund in B.C.

1.3 million Canadians with corporate defined benefit pension plans are at risk of having their pensions slashed, many of those are resident in B.C.

Sears Canada's recent bankruptcy has resulted in a 30% pension reduction to all Sears Canada pensioners outside of Ontario (where residents have access to a Pension Benefit Guarantee Fund that provides "bottom-up" protection of \$1,000 in monthly pension income<sup>2</sup>).

Compared to other jurisdictions, B.C. and Canada lag in their protection of pensioners. In the UK, 90% or more of pensions up to at least \$57,000 annually are protected through a national pension benefit scheme<sup>3</sup>. In the U.S. the Pension Benefit Guaranty Corporation protects pensioners; in 2018 a 65 year old's pension is guaranteed up to U.S. \$71,431<sup>4</sup>.

Sears Canada left its pension plan unfunded even as it paid executive bonuses and

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<sup>1</sup> <http://www.carp.ca/2018/10/05/faces/>

<sup>2</sup> <https://www.fscg.gov.on.ca/en/pensions/pbgf/Pages/default.aspx>

<sup>3</sup> <https://www.pensionprotectionfund.org.uk/Pages/Compensation.aspx>

<sup>4</sup> <https://www.pbgc.gov/wr/benefits/guaranteed-benefits/maximum-guarantee>

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distributed dividends. Sears is not alone. The Canadian Centre for Policy Alternatives found that thirty-nine of the sixty companies listed on the S&P/TSX maintained defined-benefit pensions plans, but only nine of them were fully funded. At the same time, many of these companies have been increasing shareholder payouts substantially. The CCPA noted that in 2016, Canada's largest companies paid out four times more to shareholders than it would have cost to fully fund their pension plans<sup>5</sup>.

### **B. Create a best interest standard to improve protections for bank customers and investors**

A best interest standard ensures financial advisors put the interests of investors ahead of their own. A best interest standard or fiduciary duty either exists or is proposed for Australia, the U.K. and the EU.

According to a poll of 1900 members in 2017, 89 per cent of CARP members support a best interest standard (requiring that the interests of financial consumers be put at the forefront of all investment decisions).

## **2. ABUSE PREVENTION**

### **A. Support a national 1-800 number to report and track elder abuse**

CARP is calling for action to support and protect vulnerable seniors who are at risk of, or are experiencing, physical, financial, emotional or sexual abuse or neglect. One in ten older Canadians report being abused or neglected but due to significant under-reporting, particularly in long-term care facilities, and against persons with mental capacity issues, the abuse rates are much higher.

Responsibility for elder abuse is diffuse and depends on an individual's type of residence, geographic location and the nature of the abuse suffered. For this reason it is difficult to both address elder abuse and neglect, and to accurately estimate its scale.

CARP urges the B.C. government to support a national 1-800 number to report and track elder abuse and to connect Canadians with appropriate local services and supports. According to a September 2018 CARP member survey, 85% of B.C. CARP

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<sup>5</sup> <https://www.policyalternatives.ca/newsroom/news-releases/canada%E2%80%99s-largest-companies-prioritizing-shareholder-payouts-over-pension>

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members support a national 1-800 line for the reporting and tracking of elder abuse with 3% opposed (the balance were undecided or preferred not to say).

### **B. Provide sufficient funding for local and provincial organizations working to protect seniors**

The B.C. Public Guardian and Trustee plays a critical role in protecting vulnerable seniors from financial abuse. Seniors First BC provides front-line support to individuals who are experiencing abuse. Community Response Networks are in over 200 communities in B.C. where they support the individuals and organizations who support those suffering from elder abuse or neglect.

The fastest growing demographic in Canada is centenarians - those who are 100 or older. As our population ages, the demands on these organizations are increasing and it is critical that they have sufficient, long-term, secure funding to prevent elder abuse and neglect and intervene where they are present.

## **3. CAREGIVING AND HOUSING SUPPORTS**

### **A. Invest in programs to provide respite care to caregivers**

Informal unpaid caregivers provide significant savings to the healthcare system. Based on 2007 census data these savings were estimated to be \$26 billion<sup>6</sup> a year across the country. According to Dr. Janet Fast, Professor and Co-Director of the University of Alberta's Research on Aging, Policies and Practice this number is now \$66 billion annually.

Our September 2018 member poll revealed that 15% of CARP members in BC are caregivers. Of those individuals, 89% support or strongly support increased funding for respite care, adult day programs and care in community with 2% opposed (the balance being undecided or preferring not to say).

### **B. Support seniors who are homeless or at risk of homelessness**

Seniors who are hospitalized may not have supports in place to ensure their rent is paid or other bills are looked after. The individual may recover from the incident that required hospitalization only to find themselves homeless. In other cases, policies in place in long-term care homes or assisted living facilities may result in individuals who are hospitalized losing their housing.

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<sup>6</sup> Hollander, J.M., Guiping, L., Chappell, N.L.. (2009). Who cares and how much? Healthcare Quarterly, 12(2), 42-49.

CARP calls on the government of B.C. to provide protection for seniors in community, assisted living or long-term care facilities during periods of extended hospitalization to ensure they don't lose their housing.

According to Seniors Services Society, 23% of Metro Vancouver's homeless population are seniors<sup>7</sup>. CARP calls on the government of B.C. to develop housing supports for newly homeless seniors or those at risk of homelessness whose needs are not well met by traditional homeless shelters. Increase funding for expanded programs across BC such as Seniors Services Society's self-explanatory SHINE B.C. (Seniors Housing Information and Navigator Ease) program and their Seniors Temporary Housing Program which provides dignified temporary housing for seniors as an alternative to homeless shelters.

## 4. EXCEPTIONAL HEALTH CARE

While our health care needs change and often increase as we age, our right to exceptional health care does not. CARP is calling for an age-aware approach to policy-making, programs and funding that recognizes and supports the health and housing continuum of older B.C. residents.

### A. Demonstrate a Commitment to Preventative Health Care

CARP calls on the government of B.C. to fully fund Shingrix vaccinations for all residents 65 and older. 1 in 3 Canadians will get shingles in their lifetime, a painful and debilitating illness. Shingrix has an efficacy of 91-97% and at this time, only Ontario offers Shingrix at no cost to people over 65. The National Advisory Committee on Immunization (NACI) recommends program funding of Shingles for all adults 50 and older<sup>8</sup>.

CARP also calls on the government to fully fund Sanofi high-dose flu vaccinations for B.C. residents 65 and over. According to NACI, given the burden of influenza A(H3N2) disease and evidence of better efficacy in this population, high dose trivalent inactivated influenza vaccines should provide superior protection compared with the standard dose intramuscular vaccine<sup>9</sup>.

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<sup>7</sup> Per Seniors Services Society of BC request for funding, 2018.

<sup>8</sup> <https://www.canada.ca/en/services/health/publications/healthy-living/updated-recommendations-use-herpes-zoster-vaccines.html>

<sup>9</sup> <http://www.phac-aspc.gc.ca/naci-ccni/assets/pdf/flu-2016-grippe-eng.pdf>

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### **B. Provide funding to ensure B.C. meets its targets for hip and knee replacements, hip fracture repairs and cataract surgeries**

According to Canadian Institute for Health Information data for 2017, B.C. is not meeting its targets for waiting times for hip and knee replacements and surgeries and for cataract surgeries. CARP calls on the government of B.C. to increase infrastructure investment and funding for healthcare professionals to meet these targets.<sup>10</sup>

According to a September 2018 member poll, which included 628 B.C. respondents, when CARP members were asked to pick their top three (of eight) priorities for health care, B.C. members most frequently chose reducing wait times for surgery (66%) followed by reducing wait times for diagnostic tests (58%).

### **C. Invest in transformative dementia care in long-term care facilities**

According to Rising Tide, a report funded by Alzheimer Society of Canada, approximately 500,000 Canadians have dementia today. It is the most significant cause of disability among Canadians over the age of 65. The economic impact to Canada in 2018 is estimated to be \$37 billion<sup>11</sup>.

While the need for long-term care is rising, CARP members are not satisfied with long-term care.

There is evidence that a transformative model for long-term care can improve its quality by an order of magnitude. For example, the Butterfly Care model has not only improved the quality of care for those with dementia, it has also increased health and safety outcomes for seniors<sup>12</sup>. The [transformative experience](#) of a long-term care facility in Peel, Ontario is very compelling<sup>13</sup>.

CARP calls on the B.C. government to invest in programs that will transform long-term care facilities in this province from warehouses for the elderly to homes where people live out their lives with dignity and respect.

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<sup>10</sup> <http://waittimes.cihi.ca/BC>

<sup>11</sup> [http://alzheimer.ca/sites/default/files/files/national/advocacy/asc\\_rising\\_tide\\_exec\\_summary\\_e.pdf](http://alzheimer.ca/sites/default/files/files/national/advocacy/asc_rising_tide_exec_summary_e.pdf)

<sup>12</sup> <https://bccare.ca/2017/10/the-butterfly-effect-changing-dementia-care-in-british-columbia/>

<sup>13</sup> <http://projects.thestar.com/dementia-program/>



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### **D. Make accessible palliative care a right and ensure medical aid in dying is provided at all publicly funded institutions.**

The goals of our health care system should be both to fight for life and to ease death. To focus only on the former can result in avoidable and unwanted suffering. Providing palliative care doesn't mean giving up on a patient, it means treating, or palliating, their symptoms so individuals can live out their remaining days as well as possible.

The Universal Declaration of Human Rights and the Covenant on Economic Social and Cultural Rights both establish healthcare as a human right; both palliative care and medical aid in dying must be seen as human rights and provided accordingly.

CARP members support the rights of physicians to choose whether or not to participate in medical aid in dying, but they don't believe publicly funded institutions should have the right to deny access to MAID where there is an eligible patient who seeks it.

According to our 2016 survey, 78% of B.C. CARP members agreed or strongly agreed that medical assistance to die be provided in all publicly funded healthcare institutions, where publicly funded institutions included hospitals, hospices and long-term care homes.

## **4. SOCIAL INCLUSION**

### **A. Reduce ageism by promoting full economic inclusion of older workers through age-positive workplaces**

As our society ages, workplaces have an opportunity to embrace older workers as valued employees and significant contributors. Not all do so. The 696 B.C. CARP members who participated in a January 2017 poll had this to say about B.C. workplaces:

- 66% of believe it is harder for older workers to find a job;
- 14% were forced or encouraged to retire
- more than 1 in 4 would have stayed in the workplace if there were more supportive policies for older workers.

Notwithstanding the above results, 30% of B.C. CARP members polled returned to work after retirement.

Research by the Canadian Centre for Elder Law noted that there are many myths about older workers, including that they are more likely to leave early for retirement (in fact, research shows they are more loyal, staying longer in their jobs than younger ones) and that they do not work as quickly (while older workers don't perform rote tasks as quickly as younger ones, they tend to do better at solving complex problems)<sup>14</sup>.

The government of B.C. has an opportunity to both model age-positive workplaces and promote them throughout the province.

## **B. Support diversity and social inclusion for older adults**

According to recent research out of the U.K. loneliness has a similar impact on risk of death smoking and alcohol consumption and a higher one than physical inactivity or obesity<sup>15</sup>. The U.K. has recently taken action to address this issue by appointing a Minister for Loneliness.

CARP calls on the government to invest in resources and supports for people who are experiencing marginalization and social isolation including transportation, technology and community programs.

While self-driving cars may be decades in the future, technology is available now to help seniors retain their mobility and community connections.

Investments in accessible and safe transport and walkable communities with adequate lighting, welcoming green spaces, benches, public washrooms and safe crossing areas will not just make communities better for seniors but for all residents.

**Respectfully submitted.**

A handwritten signature in blue ink that reads 'Wanda Morris'.

Wanda Morris, CPA  
Chief Advocacy and Engagement Officer

A handwritten signature in black ink that reads 'Laura Tamblyn Watts'.

Laura Tamblyn Watts, LLB  
Chief Public Policy Officer

<sup>14</sup> <https://www.bcli.org/building-an-intergenerational-workplace-and-avoiding-age-discrimination>

<sup>15</sup> <https://journals.plos.org/plosmedicine/article?id=10.1371/journal.pmed.1000316>