



## **SENIORS FOR SOCIAL ACTION (ONTARIO)**

**Editorial – May 1, 2023**

### **OLDER ADULTS WITH LOW INCOMES ARE AT GREATER RISK OF HEALTH ISSUES AND INSTITUTIONALIZATION**

Low-income older adults in Ontario are receiving a small boost in GAINS payments this year, but it is not enough to keep the wolf from the door. GAINS will rise to \$166 per month for single elders and to \$332 a month for couples. A slight improvement – if you qualify. But not much when you consider the rise in inflation. Those trying to get by on fixed incomes right now have to choose between food, heating, and medications (CBC News, 2023). This increase is for one year and began in January, 2023 (Ontario government, 2023).

To qualify for GAINS you must be 65 years or older, have lived in Ontario for the previous 12 months or for a total of 20 years since turning 18; have been a Canadian resident for 10 years or more; receive the OAS pension and GIS payments; have an annual private income of up to \$1992 for single seniors, or up to \$3,984 for a senior couple (Government of Ontario, 2023). That still leaves out a lot of low-income elders.

#### ***Inflation is Hitting Elders Hard***

If you exclude food and energy, both high ticket items, prices rose 4.8% year over year in February, 2023, and this follows a 4.9% gain in January. The cost of all items, excluding mortgages rose 4.7% after an increase of 5.4% in January, 2023. Add to this the exorbitant rise in food prices – 10.6% year over year in February, “marking the seventh consecutive month of double-digit increases” and it is easy to see why so many older adults find themselves in dire financial straits (Statistics Canada, 2023).

#### ***What About Federal Benefits?***

OAS (Old Age Security) is evaluated every three months and is based on the consumer price index. The significantly rising costs of living are not currently reflected in the OAS indexation, and the 10% increase in OAS by the Federal government is only available to those over 75, leaving younger seniors behind (Sachdeva, 2022).

#### ***Elder Poverty is Worse in Urban Areas***

Toronto has one of the highest rates of elders living in poverty, with 17.4% living in low income households, compared to 14.% of elders across the province, and 14.5% across Canada. Indigenous, racialized, immigrant populations and women are most at risk of poverty. “18.9% of older women live in poverty compared to 15.5% of older men”. (Social Planning Toronto, Living Well House, 2020).

#### ***Elder Poverty is a Health and Institutionalization Risk***

So what does all of this have to do with the development of health issues and risk of institutionalization?

A poor diet – one high in refined carbohydrates which are cheapest to buy – bread, pasta, and rice have been found to contribute to diabetes, obesity, heart disease, and Alzheimer’s. A diet rich in fruits and vegetables – all very expensive items on today’s shopping lists, can help decrease risk factors for these conditions, and especially dementia – a major risk factor for institutionalization (National Institute on Aging, n.d.; Hunt, 2023). Chronic conditions increase risk of institutionalization (Nihtila et al, 2007).

### ***Some Elders Are At Risk of Homelessness***

Low fixed income combined with the rising cost of housing, and rising inflation also increases risk of homelessness (Dunn, 2022). The lack of affordable, accessible housing, especially in larger centres has also increased the risk of institutionalization. If housing is not accessible, there is a higher risk of falls, and self-care becomes more difficult.

If affordable housing is not available, elders are driven into very poor and sometimes dangerous housing options or to homelessness. Living on the street puts them at even more risk. Once older adults lose their homes, they are 60% more likely than the rest of the population to become chronically homeless (Dunn, 2022).

### ***The Solutions***

Ontario and Canada both need to address poverty in the elder population by re-examining their approach to income security for older adults.

Aside from including all elders age 65 in the increase to OAS rather than limiting it to those 75 and over, there are several other things governments can do to address elder poverty, including:

- Invest more heavily in affordable, accessible, and supportive housing;
- Provide a monthly food supplement benefit to address inflation;
- Provide housing supplement payments, especially rent subsidies, to offset the high cost of housing, especially in urban areas.

All of these would begin to address the increase in poverty affecting older adults in Ontario and Canada.

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