



Office of the  
**SENIORS' ADVOCATE**  
Newfoundland and Labrador

**Submission to the Government  
of Newfoundland and Labrador  
on Budget 2024**

**February 12, 2024**

The Office of the Seniors' Advocate offers this submission to the Newfoundland and Labrador's public consultation process for budget 2024-2025.

This submission is informed by:

- The 25 recommendations to improve seniors programs and services outlined in **Long May Your Big Jib Draw** (Sept/19 <https://www.seniorsadvocatenl.ca/pdfs/LongMayYourBigJibDrawSettingSail2019.pdf>);
- The findings from the Office of the Seniors' Advocate's 2022 Engagement Process and subsequent **What We Heard** Report (Mar/23 <https://www.seniorsadvocatenl.ca/pdfs/WhatWeHeard-March27-2023.pdf>).
- National and international research, participation in national committees and reviews, and significant consultation with relevant community organizations; and
- Information and 12 recommendations from **What Golden Years?** (Nov/23 <https://www.seniorsadvocate.nl.ca/pdfs/OSARRecommendationsReportNov2023.pdf>).

The Office of the Seniors' Advocate is an independent statutory office of the Legislature. The **Seniors' Advocate Act** (the Act) established the Office to identify, analyze and address systemic issues impacting seniors. This Office may conduct interviews, surveys, consultations and make information requests. The legislation enables the Seniors' Advocate to make recommendations for improvements to seniors' services and programs provided to seniors living in Newfoundland and Labrador.

In November 2023, the provincial government launched its new three-year, phased, poverty reduction plan. The plan announced the implementation of a second targeted Basic Income Program for people aged 60-64 who currently receive Income Support and the Community Supports Program through the Department of Health and Community Services. The document stated that the work of the Cabinet Committee on Seniors is ongoing and anticipated further measures to be announced to help seniors manage the higher cost of living. It further noted that a targeted poverty reduction plan for seniors would be released in the coming months and it will be informed by further stakeholder conversations to acquire more data.

The Office of the Seniors' Advocate (and seniors and their supporters throughout the province) look forward to the release of this poverty reduction plan for Seniors which, we anticipate, will be government's blueprint on how it will address the many financial challenges seniors are struggling with. We recommend that the Poverty Reduction Plan for Seniors be released in the 2024/25 budget.

Canada, like many countries, has an aging population. Most recent statistics show Newfoundland and Labrador as having the highest proportion of seniors in Canada: 128,427: age 65+ (23.7% of the overall population) and 252,544: age 50+ (46.7% of overall population). Higher concentrations of seniors live in rural and suburban areas and Statistics Canada estimates that Newfoundland and Labrador, Nova Scotia and New Brunswick could have the highest proportions of people 85 years and older in the country by 2043.

With advancing years there is greater potential for increased health issues and the need for lifestyle adjustments. Seniors have been very clear to the Office of the Seniors' Advocate about the supports they need in order to be able to age in place for as long as they are able to do so comfortably and safely.

The cost of living remains high with no evidence of any significant decrease to come. The demand for affordable, safe housing is at a crisis level. Seniors' incomes and financial resources have not kept pace. Many seniors are feeling the strain; some are experiencing serious anxiety, and others are simply not coping.

The financial needs of seniors must be addressed as well as access to safe, affordable housing, sufficient and nutritious food, and good health care options. Until these issues are dealt with proactively and at a preventative level, seniors will continue to experience poor health outcomes; early admission to government-subsidized residential living arrangements, and reduced quality of life, which will be far more costly - on several levels - in the long term.

Almost half of the residents of this province are 50 years of age and older and many of this number identify as "seniors". This group is the largest of all of the province's other population subgroups i.e., young adults, children, middle-aged adults. It is imperative NL's aging demographics be given marked attention during this (and every) budgetary process. The aging population must be supported to live independently and to live as well as possible.

In March 2023, this Office released a **What We Heard** Report which details the findings of an extensive public engagement process which included a public survey with 1087 respondents (913 seniors, 135 caregivers, and 39 service providers) and public engagement sessions attended by approximately 390 seniors. The large, unprecedented sample size provides a 95 per cent confidence interval gives a very clear picture of the needs and concerns of NL seniors. The report showed several significant revelations, including the fact that health concerns and the challenges due to rising cost of living were the top two issues impacting seniors; tied at 39 per cent. As well, 32 per cent of survey respondents stated that their income – including pensions – are not on par with the rising cost of living. And this was a challenge noted across provincial regions.

The Office's November 2023 report, **What Golden Years?** was informed by the survey findings, research, input from seniors and their families, participation in national committees and reviews, and significant consultation with relevant community organizations. To address the impacts of the increased cost of living on seniors, the **What Golden Years?** report highlights five areas: insufficient pension benefits; costs for home support services; costs to access food; costs to access medical care; and the cost to prevent illness.

The Office of the Seniors' Advocate recommends that government address the recommendations in the **What Golden Years?** report (outlined below) through the 2024/25 budget process.

## Recommendation Summary

**Recommendation 1:** The Department of Finance annually index the NL Seniors' Benefit so it reflects increases in the cost of living. Further, the benefit amount must not decrease in the event the cost of living goes down.

**Recommendation 2:** The Department of Finance review both the current maximum net family income threshold of \$29,402 for full NL Seniors' Benefit eligibility and the 11.66 per cent phase out rate, and report publicly on the outcome of the review and any program changes.

**Recommendation 3:** The Department of Children, Seniors and Social Development work with its provincial-territorial counterparts to petition the federal government to change the current OAS and GIS monthly pension payment schedules to biweekly.

**Recommendation 4:** The Department of Finance in collaboration with all relevant departments, undertake measures to ensure that thresholds for all provincial benefits programs and services are adjusted to ensure that any increase to federal pension programs are realized by seniors and not lost through a "claw back" process.

**Recommendation 5:** The Department of Finance in collaboration with all relevant departments, ensure that any future one-time cost of living relief payouts by the provincial or federal governments, not impact seniors' eligibility for other benefits, programs and services.

**Recommendation 6:** The Department of Health and Community Services revise the Income Based Financial Assessment Policy Manual for Long Term Care & Community Support Services to reflect that seniors in receipt of GIS would be exempt from the financial assessment requirement for access to Home Support Services; they would automatically be financially eligible, and not have any client contribution.

**Recommendation 7:** The Department of Health and Community Services revise the Income Based Financial Assessment Policy Manual for Long Term Care & Community Support Services to reflect that households with a family net income of less than \$29,402, would be exempt from the financial assessment requirement to access Home Support Services; they would automatically be financially eligible, and not have any client contribution.

**Recommendation 8:** The Department of Health and Community Services review the Income Based Financial Assessment Policy Manual for Long Term Care & Community Support Services specifically for seniors whose family net income is between \$29,402 and \$42,404, recognizing that they are also in receipt of some portion of the NL Seniors' Benefit, and reduce the current assess rate of up to 18 per cent.

**Recommendation 9:** The Department of Health and Community Services review the annual exemption thresholds outlined in the Income Based Financial Assessment Policy Manual for Long Term Care & Community Support Services, related to the highest income thresholds (\$42,405 to \$150,000), considering the substantial income range as it relates to the percentage rate (18%) which income is assessed at.

**Recommendation 10:** The Department of Health and Community Services, in collaboration with the Department of Children, Seniors and Social Development, immediately implement recommendation 4a of the Rethinking Food Charity in Newfoundland and Labrador: Results, Reflections and Recommendations 2022-23 report to ensure that food banks can provide food delivery in circumstances they assess as necessary.

**Recommendation 11:** The Department of Labrador Affairs change the per kilometer allowance, which is currently set at 20 cents per kilometer, to make it in line with the travel policy offered to government employees (travel in employee owned vehicles), and extended frequently to volunteers members of government committees/working groups/councils; presently that reimbursement rate is 40.89 cents per kilometer. This recommended rate change should be effective immediately, irrespective of the status of the review of the Medical Transportation Assistance Program.

**Recommendation 12:** The Department of Health and Community Services publicly fund the high-dose influenza vaccine for all citizens aged 65 and older.