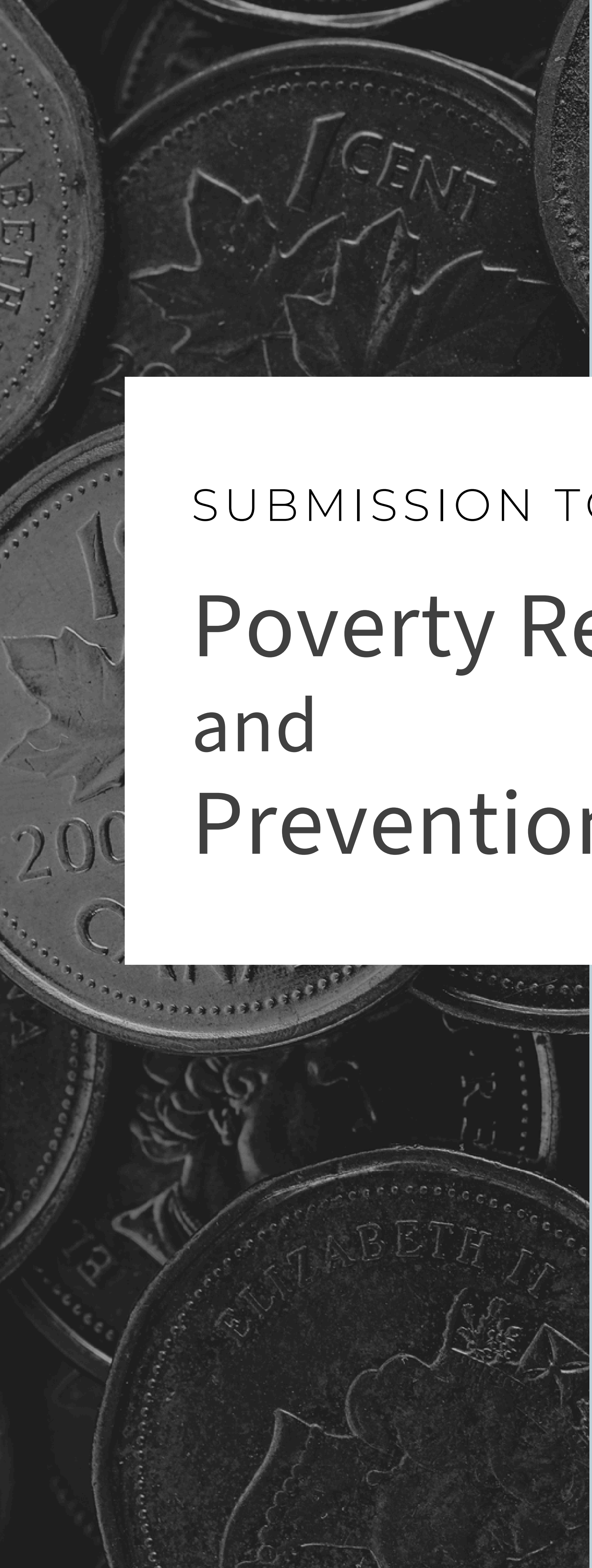


Office of the
SENIORS' ADVOCATE
Newfoundland and Labrador

SUBMISSION TO THE

Poverty Reduction and Prevention Strategy

SEPTEMBER, 2026

Office of the
SENIORS' ADVOCATE
Newfoundland and Labrador

Introduction

In response to the Department of Social Supports and Well-Being's public call for submissions, the Office of the Seniors' Advocate Newfoundland and Labrador (OSA) welcomes the opportunity to provide input into the development of a Poverty Reduction and Prevention Strategy for Newfoundland and Labrador.

Senior poverty must be a central and explicit consideration in this strategy. There is a persistent perception that seniors are protected from poverty because they receive public pensions and other government benefits. To be clear: **this perception is simply not supported by the evidence.**

The indicators of poverty amongst seniors can be obscure. It can look like declining to engage in social activities, delaying a necessary home repair, rationing heat, choosing between a prescription or another household expense, relying on food banks, going without needed home care supports, or living in an unsafe or unsuitable home. These experiences may not fit the stereotypical image of poverty but – make no mistake – this is poverty.

At 33 per cent, seniors in Newfoundland and Labrador have the highest dependency on income transfers among seniors in Canada, including Old Age Security (OAS), and the Guaranteed Income Supplement (GIS). This reliance is even more pronounced in rural Newfoundland and Labrador, where seniors face additional barriers related to housing, transportation, access to services, and employment opportunities.

The **Seniors' Report 2025** notes that the median income for seniors in Newfoundland and Labrador was just $29,710, the **lowest median senior income of any province or territory** in Canada. This is not evidence that seniors are protected from poverty; it is evidence of how heavily many seniors rely on government income supports. Even with those supports, the income is often insufficient to meet the rising cost of basic needs. It also fails to capture seniors who receive little or no financial support because their income falls just above eligibility or poverty thresholds, leaving them technically above the line but still struggling to afford the essentials.

The OSA's 2023 **What We Heard** report found that 32 per cent of Newfoundland and Labrador seniors did not have enough income to meet their financial needs. Among these seniors, 40 per cent reported that they could not afford food or to eat healthy, 26 per cent could not afford things in general, 22 per cent could not afford utilities, 13 per cent had limited ability to attend social events, 10 per cent could not afford health care, 7 per cent had to choose which bills to pay, and 7 per cent could not afford accommodations. These are not abstract statistics. They describe the choices seniors are making every day because their income does not keep pace with the cost of living.

The Provincial Government announced in November 2023 that it would develop a targeted poverty reduction plan for seniors. In July 2024, the **Seniors' Health and Well-Being Plan** was released. While the Plan contains important initiatives, **it is not a poverty reduction plan.** It does not provide a comprehensive analysis of the root causes of senior poverty or establish a coordinated set of measures to prevent and reduce it.

Senior poverty must be understood as more complex than an income problem. It is a question of whether seniors have the resources, housing, services, supports and opportunities necessary to live safely, independently, participate in their communities, and maintain their dignity.

We must stop equating access to government benefits with financial security. They are not the same thing. For too many seniors, government benefits represent a financial floor, not financial comfort or security. A meaningful poverty reduction strategy must recognize this reality and address both sides of the equation: increasing income where possible and reducing the unavoidable costs that consume seniors' limited incomes.

Understanding Senior Poverty

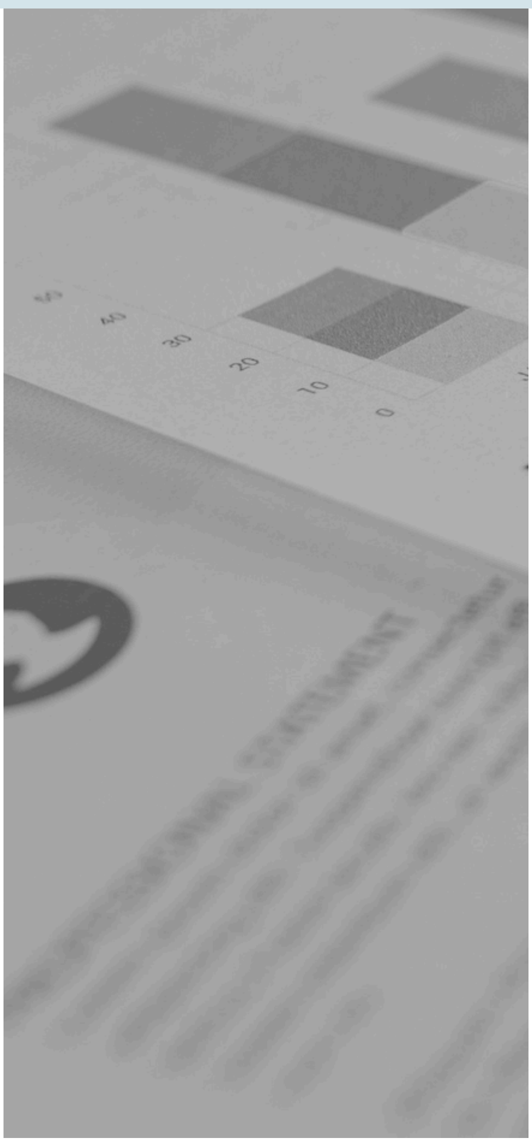
Poverty among seniors is shaped by a combination of interconnected pressures. Unlike working-age adults, many seniors have limited ability to increase their income when costs rise. When seniors decide to exit the workforce, many rely on fixed or largely fixed sources of income. Others may have limited employment opportunities because of health, disability, caregiving responsibilities or a lack of suitable work. At the same time, the costs associated with aging can increase substantially. Housing, food, electricity, heating, transportation, medications, health-related expenses, home repairs, accessibility modifications and home support can consume an increasingly large share of a senior's income. For seniors living in rural and remote communities, these pressures can be compounded by longer travel distances, limited service availability and higher transportation costs.

This situation creates a particular vulnerability: a relatively small increase in an essential expense can have a significant impact when there is little or no income left to absorb it. A senior who is already spending most of their income on housing and food cannot easily accommodate a major home repair, a transportation expense, costs associated with acquiring a disability or an increase in the cost of utilities.

Senior poverty challenges the traditional assumptions about what poverty looks like. A senior may own their home but be unable to fix the leaky roof. They may have food but be unable to afford nutritious food. They may have a prescription but be unable to afford transportation to the pharmacy. They may live independently but are going without needed home supports.

The way poverty is measured must therefore also be examined. Standardized poverty measures do not fully capture the circumstances of older adults in Newfoundland and Labrador. Most do not adequately capture the additional costs associated with aging, including medications, health-related expenses, transportation, home repairs and modifications, home support, accessibility, and the costs of maintaining independence in rural and remote communities.

Two seniors with identical incomes may have completely different levels of financial security. One may live in an urban area with accessible transportation and nearby services; another may live in a rural community where every medical appointment or grocery trip requires a lengthy and expensive drive. One may own a home with few immediate needs; another may face thousands of dollars in necessary repairs or accessibility modifications.



A broader definition and measurement framework for senior poverty is needed. One that considers whether seniors can actually afford the necessities required to live safely and with dignity. This should include adequate housing, nutritious food, heat and utilities, transportation, certain health-related expenses and medications, home repairs and modifications, home support, communication and digital access, and the ability to participate in community life.

The provincial strategy must also recognize that poverty prevention is not simply about ensuring seniors remain above a predetermined income threshold. It is about ensuring that seniors have sufficient resources to meet the actual costs of living and aging in Newfoundland and Labrador.

System Gaps and Barriers

ELIGIBILITY THRESHOLDS

One of the most significant concerns is that eligibility thresholds and benefit levels have not consistently kept pace with the cost of living. A senior may technically have an income above the eligibility threshold to qualify for a particular program yet still be unable to afford the service or expense that program is intended to address. This creates a poverty gap in which a person's income is too high to qualify for assistance, even by a few dollars, but their income is too low to pay for the service. This is particularly problematic for seniors whose ability to supplement their income is limited.

The majority of provincial programs and services were established years ago, and eligibility criteria have not consistently kept pace with inflation or the cost of living. The provincial government recognized this problem more than four years ago when it began a review of program eligibility and services. While the OSA supports this work, the review has now been ongoing for well over three years. Our most recent correspondence from government states that the Income Tested Program review has not been completed. This work must move from review to action.

HOUSING/HOMELESSNESS

Housing is another critical gap that must be addressed in any meaningful poverty reduction strategy. Seniors need housing that is affordable, safe, accessible, suitable, and stable, and this province is falling short on each of these fronts. In Newfoundland and Labrador, 6.1 per cent of seniors are in core housing need, rising to 30 per cent among seniors who rent and live alone. These figures demonstrate that housing insecurity is not a marginal issue for older adults; it is a significant contributor to financial insecurity and poverty, particularly for seniors living on low incomes.

The current income eligibility threshold for social housing administered by the Newfoundland and Labrador Housing Corporation (NLHC), including seniors' cottages, must be raised to reflect current income levels and cost-of-living realities. Seniors should not be excluded from social housing simply because their income is marginally above an outdated threshold while they remain unable to afford safe and appropriate housing in the private market. Increasing the supply of social housing with rents geared to income must also be a central part of the response to seniors' housing insecurity. Rent geared to income provides seniors with greater predictability and financial stability by ensuring that housing costs remain proportionate to what they can actually afford.

At the same time, stronger protections are needed for seniors who rent in the private market. Considerations must include safeguards related to no-fault evictions and annual rent increases. Government should also set aggressive targets for the creation of new affordable community and social housing units and address zoning and other barriers contributing to the current housing bottleneck. Increasing the supply of housing must be accompanied by measures that ensure it remains genuinely affordable and accessible to the seniors who need it most.

When seniors cannot access or maintain affordable housing, the consequences can be severe, including housing instability and homelessness. Homelessness among older adults requires greater recognition and a specialized response. In St. John's, 22 per cent of people experiencing homelessness are seniors, and 9 per cent of people experiencing homelessness report that they **experienced homelessness for the first time after turning 55.** These figures directly challenge the misconception that homelessness is primarily a problem affecting younger adults.

Seniors can, and do, become homeless, often later in life and as a result of circumstances such as rising housing costs, inadequate income, eviction, or changes in health and support needs. Responses must therefore include appropriate housing, accessibility, health and social supports, and pathways that allow older adults to regain and maintain housing stability. Investment in affordable housing is therefore not simply a housing measure; it is a preventative investment that can reduce pressure on health, social, and emergency systems while providing seniors with the security and dignity they deserve.

PERSONAL CARE HOMES & HOME SUPPORT

The same principle of housing security should extend to seniors whose care needs increase. The Personal Care Home (PCH) sector should be considered within this broader housing framework, particularly for seniors who can no longer live independently but do not require long term care. In the interest of providing greater financial security, a PCH model should include a reasonable affordability period for rental rates, provide eviction protection, and maintain an appropriate comfort allowance so seniors retain more income for personal needs. A senior's need for additional care should not result in the loss of housing security or push them deeper into poverty. Housing and care must be treated as interconnected components of seniors' well being, with policies designed to ensure that older adults can remain safely housed and financially secure as they age and as their needs change.

Home support is another example of how system gaps can deepen poverty and undermine independence. Home support should be provided free of charge to seniors who need it. The OSA has previously recommended that seniors receiving GIS automatically qualify for home support services without a financial assessment and without client contribution. More broadly, home support should be recognized as an essential component of the health care continuum, not a discretionary, out-of-pocket expense forcing seniors to choose between care needs and other necessities. Expanding accessible, publicly funded home and community-based care is essential to reducing waitlists for long term care, particularly for seniors with low or moderate care needs.

Seven other Canadian provinces provide home support services free of charge, demonstrating that this approach is both possible and consistent with recognizing home care as an essential health service. With appropriate community supports, many individuals waiting for long term care could safely remain at home, often at a lower cost to government than facility-based care. Home support can also reduce hospital and emergency room use, relieve pressure on personal care and long term care homes, and allow seniors to remain safely and independently in their homes for longer. To realize these benefits, Newfoundland and Labrador must invest in the infrastructure, workforce, and service capacity needed to provide free, timely, and equitable home support, including in rural and remote communities.

Prevention & Solutions

PREVENTION

Preventing senior poverty requires addressing the circumstances that cause financial insecurity before they become crises. This means recognizing that poverty in later life differs from poverty at other stages of life. Seniors are more likely to live on fixed incomes and have fewer opportunities to increase their income when costs rise. At the same time, the expenses associated with aging can increase significantly, particularly when a senior experiences changes in health, mobility or independence.

Aging well at home must be recognized as a poverty-prevention strategy. Approximately 75 per cent of Newfoundland and Labrador seniors aged 85 and older live independently. Supporting seniors to remain safely in their own homes must be a priority, not only because it reflects what many seniors want, but because it can prevent more costly and disruptive outcomes later. Preventing health-related issues is also important, including reducing the risk of falls and preventing vaccine-preventable and screen-detectable diseases. The province should strengthen the continuum of supports available to seniors in their homes and communities. This includes expanding access to home support and ensuring that seniors can access a broader range of services than personal care and respite alone. Access to allied health services should not depend solely on whether a senior has reached a point of crisis. These community supports are equally important. Seniors should not have to leave their communities because they require a modest amount of additional assistance. Investments in age-friendly and dementia-friendly communities, accessible community infrastructure, transportation programs, social and recreational opportunities, and local support services can help seniors remain connected, independent and engaged.

SOLUTIONS

Poverty reduction strategies tend to focus appropriately on increasing income. However, for seniors, it may not always be possible to put more money into their pockets. Many seniors are retired and dependent on fixed government pensions and benefits. Others may have limited opportunities to increase their employment income because of health, disability or caregiving responsibilities. For this reason, poverty reduction for seniors must include a second, equally important approach: **keep the cost of living as low as possible and eliminate unnecessary financial burdens.**

Government can reduce poverty not only by increasing benefits, but by ensuring that seniors do not have to spend their limited income on costs that could reasonably be reduced or eliminated. This means reviewing fees, co-payments, eligibility thresholds and other charges across government programs through a senior poverty lens. Home support is a clear example. A senior who requires assistance to remain safely at home should never be in a position where the cost of that support itself creates financial hardship. The current client contribution structure, including assessments of up to 18 per cent, can be a barrier to accessing necessary services. Reducing or eliminating home support co-payments for lower-income seniors would put money back into their pockets by allowing them to retain more of the income they already have or receive the care they need when they cannot afford it. The OSA has previously made a recommendation to address this issue and continues to advocate for its implementation.

Housing affordability must be treated with the same urgency. The province should increase investment in affordable and accessible housing for seniors, with rents geared to income and predictable over time. Social housing eligibility thresholds should be raised to reflect current cost-of-living realities so that seniors are not excluded because their income is marginally above an outdated threshold while they remain unable to afford appropriate housing in the private market. The same principle should apply to personal care homes. Moving into a personal care home should not create financial uncertainty for seniors. Rates should be predictable and protected from excessive increases, and residents should retain an adequate comfort allowance that enables them to meet personal expenses, remain connected to their communities, and retain their dignity.

The OSA has heard directly from rural seniors about the financial pressures created by the current OAS and GIS payment schedule. Seniors have reported concerns that some grocery stores appear to increase the price of fresh produce, for example, to coincide with the issuance of cheques. Conversely, costs may go down when people are less likely to have money to spend. Whether through pricing practices, increased demand or simply the timing of household expenses, the concentration of income into one monthly payment can leave seniors particularly vulnerable. The OSA has previously identified the need for greater flexibility in how federal seniors' benefits are paid. The OSA's **What Golden Years?** report included a recommendation that called on the provincial government to "work with its provincial-territorial counterparts to petition the federal government to change the current OAS and GIS monthly pension payment schedules to biweekly." The Minister responsible subsequently wrote to the federal government regarding this recommendation; however, to date, there have been no changes to the payment schedule. The OSA therefore encourages the province to continue to work with the federal government to advocate for changes to OAS and GIS payment schedules so that seniors can receive benefits on a biweekly basis. A biweekly payment schedule could help seniors manage cash flow and household expenses more consistently.

Food insecurity among seniors also requires action beyond traditional food bank responses. The province should support initiatives that make appropriate food more accessible and affordable, including ensuring that food banks can provide delivery when they determine it is necessary for seniors who cannot safely or practically access a food bank.

Ultimately, the most effective poverty reduction strategy for seniors will combine adequate income with lower costs, accessible services and strong community supports. The province should pursue opportunities to increase seniors' incomes where possible, but it should also recognize that every dollar a senior does not have to spend on an unnecessary fee, an unaffordable co-payment, inaccessible transportation or an avoidable service gap, is effectively a dollar that remains available for food, housing, heat, health-related expenses and other necessities.

Effective poverty reduction must be based on this approach: **increase income, eliminate costs where possible, and reduce unavoidable costs wherever possible.**

This mindset is also an investment in prevention. Keeping seniors safely housed, healthy and independent is less disruptive for seniors and can reduce pressure on hospitals, emergency shelters, long term care and other high-cost systems. Supporting seniors to age well at home and remain connected to their communities should therefore be viewed not as an optional service enhancement, but as a fundamental component of poverty prevention in Newfoundland and Labrador.

Key Considerations

Government need not start from scratch. A number of initiatives already introduced or announced including indexing the Seniors' Benefit, improving access to home repair and modification programs, providing publicly funded shingles vaccination, and existing grants available to seniors, can contribute to reducing senior poverty. The Aging Well at Home Grant is one example of an existing program that is a good concept but in need of strengthening. While it goes without saying that increasing the grant amount would be a welcome idea, streamlining access, improving awareness, and increasing the income eligibility threshold would also help ensure that more seniors can benefit from supports that enable them to remain safely and independently in their homes.

The opportunity now is to bring these measures together within a coordinated poverty reduction approach that **explicitly recognizes the unique circumstances and needs of seniors.** Government should establish clear outcomes, identify remaining gaps and measure whether these initiatives are collectively improving seniors' financial security.

For consideration, the OSA offers the following improvement opportunities:

- **Income:** Increase seniors' financial security through adequate and indexed benefits and updated eligibility thresholds, while continuing to encourage the federal government to consider biweekly OAS/GIS payments.
- **Housing:** Increase the supply of affordable, accessible housing with rents geared to income; raise social housing eligibility thresholds; strengthen renter protections; and address senior homelessness.
- **Home Support:** Provide free home support to seniors who need it and expand access to home and community-based services.
- **Aging Well at Home:** Continue to invest in and enhance home repair and accessibility modification programs, while improving access to transportation, allied health services, and local supports, and investing in age-friendly and dementia-friendly communities.
- **Personal Care Homes:** Enhance a model for PCHs that provides rent stability, eviction protection and a more appropriate comfort allowance.
- **Food Security:** Improve access to affordable, adequate food and ensure seniors who cannot safely access food banks can receive delivery.
- **Measurement:** Develop a senior-specific poverty measurement framework that reflects the actual costs of aging and the different realities of rural and urban seniors.
- **Prevention:** Shift from responding to crises to investing in prevention, early intervention, and timely supports that address needs before they become major crises.

Conclusion

Newfoundland and Labrador cannot develop an effective Poverty Reduction and Prevention Strategy without recognizing the realities of poverty among seniors. The evidence is clear: **seniors in this province have the lowest median income in Canada, the highest reliance on income transfers, and significant levels of financial and food insecurity.**

Yet senior poverty remains easy to overlook because it does not always resemble the traditional image of poverty. A senior may receive a pension and still be food insecure. They may own their home but be unable to afford necessary repairs or adequate heat. They may live independently but be unable to afford the home support required to remain safely at home. They may be housed but socially isolated because they cannot afford transportation or participation in community activities. These experiences may not always appear in conventional measures of poverty, but they are financial insecurity and they are the reality for too many seniors in Newfoundland and Labrador.

The province must therefore broaden both how it measures poverty and how it responds to it. A meaningful strategy must address not only income, but also the costs seniors face and the supports they need to remain independent.

- A senior should **not** have to choose between heating their home and buying groceries.
- A senior should **not** have to choose between a prescription and paying a utility bill.
- A senior should **not** be forced to remain in an unsafe home because they cannot afford a grab bar, ramp or necessary repair.
- A senior should **not** lose their housing stability because their income changes when they enter a personal care home.
- And a senior should **not** be considered financially secure simply because they receive a pension.

Newfoundland and Labrador has an opportunity to develop a Poverty Reduction and Prevention Strategy that recognizes senior poverty for what it is, measures it appropriately, prevents it before it becomes a crisis, and builds on the initiatives already underway. The OSA urges government to make seniors a clear and measurable priority within the provincial strategy and to ensure that poverty reduction means more than surviving on a fixed income, it means having the resources and supports to age safely, independently and with dignity.

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