

Seniors and Poverty

October 2011



UPFRONT
Mary MacLellan

As coordinator of Pictou County Seniors Outreach, I am aware of many of the issues facing today's seniors. The calls we get at the Pictou County Seniors Helpline vary from a simple enquiry to a serious problem that needs several community agencies to solve. We try to help seniors navigate through the system.

A growing number of calls come from seniors who are caregivers for a spouse or disabled adult child. Many of these seniors are experiencing burnout from their 24/7 responsibility for a loved one. We try to help with respite solutions or other supports, but sometimes the caller just wants a sympathetic ear.

This is also true of isolated seniors in the community. Some seniors contact us out of simple loneliness, and we try to match them up with people of like interest. In some cases, this has resulted in lasting friendships. Lack of transportation is often a big issue here - some seniors just don't have a way to get out to meet with friends or attend events.

I wouldn't say that poverty is the reason for most of our calls, but it's often the unexpected expenses that cause worry and hardship. Since Pharmacare does not cover dental work, glasses, or hearing aids, for example, many seniors put these items off

due to lack of funds. This certainly puts their health at risk. In a similar way seniors living in their own homes find it hard to cover the costs of snow removal, maintenance and keeping warm. Those who are looking to downsize to subsidized senior apartments find that the waiting list can be a year or more.

One of the realities in Nova Scotia is that children have often had to go "Out West" for work, leaving seniors without family nearby. Children and grandchildren aren't available for the tasks that traditionally have been supplied by extended family. Several years ago, I heard about a program in Blue Hills, Maine called "Neighbour Care". Nan Mackenzie and I made a special trip there to see visit the program and talk to Maggie Davis, one of its founders. This program uses a bank of volunteers in 13 small communities who help out with many of the small tasks that seniors need but can't afford, like home maintenance, snow removal, providing rides, etc. We are fortunate in Nova Scotia to have a caring community of potential volunteers where this model might be worth a try.

Mary Maclellan joined the Board of Community Links at our AGM in June 2011. She has been an active member of Pictou County Preventing Falls Together (now Ageing Well Together) Coalition for a number of years.



A New Look for Community Links

Over the summer, Community Links has made some changes to the way we work and to our logo. You may have noticed that the words under our logo now say “Ageing Well Together” The ageing well concept grew out of our Preventing Falls Together program, which was developed to increase the capacity of seniors and senior-serving organizations in both the volunteer and healthcare sector to help prevent falls at home and in the community.

Our regional coalitions are now known as Ageing Well Together Coalitions. They will continue to focus on falls prevention strategies, but will broaden their mandates to include other ageing well strategies that can be incorporated into the day-to-day work of their own organizations and their communities. With the support of Community Links Regional Coordinators, coalition members will carry out activities that promote awareness, action, and change with a focus on falls prevention, physical activity and other factors that help us age well. Regional Coordinators and their contact information are listed on the last page of this newsletter. To find out more or to get involved with a coalition, or to arrange a presentation for your group, contact the Regional Coordinator closest to you.

“Vital Signs” Nova Scotia-Test Your Knowledge

Answers on page 6

1. The poverty rate in 2009 for Nova Scotians aged 65 plus was:
 - a) The same as the rest of Canada
 - b) Double the national average
 - c) 3 times the national average
2. What percentage of Nova Scotians in 2010 said that they do not have a regular medical doctor?
 - a) 6.4%
 - b) 2.5%
 - c) 11.5%
3. What percentage of Nova Scotians water their lawns 3 or more times per week?
 - a) 15.4%
 - b) 3.5%
 - c) 25%
4. What county in Nova Scotia has the lowest rates of post-secondary education?
 - a) Inverness
 - b) Shelburne
 - c) Cumberland
5. Between 2009 and 2010, food bank usage in Nova Scotia:
 - a) Increased by 20%
 - b) Increased by 11%
 - c) Decreased by 2%
6. What percentage of Nova Scotians report that they have a strong or very strong sense of community belonging?
 - a) 71.6%
 - b) 49.8 %
 - c) 98.2%

Quiz based on information from the 2011 Report Nova Scotia’s Vital Signs, a product of the Community Foundation of Nova Scotia. See the report on line at www.novascotiasvitalsigns.ca

Single, female and senior: are we losing ground?

Canada has a very good record among its world peers in terms of poverty in the senior population. In many countries, it is children and the elderly who are most likely to be living in poverty. In Canada, our elderly fare much better than our children. A recent Conference Board of Canada Report found that poverty among Canadian seniors vastly improved between the 1970's and the mid 1990's, mostly due to the introduction of the Canada Pension Plan, Old Age Security (OAS) and the Guaranteed Income Supplement (GIS). In fact, Canada ranked second only to the Netherlands in providing seniors with adequate income security.

From the mid 1990's however, the poverty rate among seniors has been on the rise, along with a widening of the gap between rich and poor in Canada and many other countries. Among seniors, women living alone, especially those who have been separated or divorced, are the worst off. "Women who are divorced or separated have much lower retirement incomes than do single women and widows as most divorced women do not claim a portion of their former spouse's pension despite being entitled to it. Single women have likely invested in their career and therefore have higher retirement incomes. Many widows have inherited assets from their husbands and are entitled to a survivor's pension." (*Seniors on the Margins: National Advisory Council on Ageing*)

Some improvements have been made in recent years. The application process for OAS and GIS has been simplified, and reminders are sent out to those who don't submit a tax return. For the 2010 tax year, the province of Nova Scotia began to refund

provincial tax paid by Nova Scotia residents receiving GIS.

However, some government measures have made seniors relatively worse off. For example, federal income splitting for senior couples benefits higher income seniors more than lower, and does nothing to help single, widowed or divorced seniors. The Caledon Institute of Social Policy suggests that the income splitting program could be cancelled in favour of increasing the GIS for the poorest seniors, thus bringing many seniors above the Low Income Cutoff.

Policy change is needed in many areas in addition to the tax system. The Canadian Association of Retired persons (CARP) recommends a National Pharmacare program to lower the costs of prescription drugs, and the creation of a National Anti-Poverty Strategy.

Poverty facts and opinions

- The richest 10% of the world's population receive 42% of the world's income. (*Conference Board of Canada*)
- It is not healthcare that produces health. An equal society is a healthier society. (*Dr. Stephen Bezruchka*)
- Between 1997 and 2003, the average income of senior households increased by \$4,100 while the average income of other Canadian households increased by \$9,000. (*Conference Board of Canada*)
- "Individuals, families and groups in the population can be said to be in poverty when their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities." (*British Sociologist Peter Townsend*)

Income insecurity and “Above the Neck” Health in Nova Scotia

When it comes to your “above the neck” health in Nova Scotia, after the age of 65, you will learn that you are eligible for one routine eye examination every two years. If you need a hearing aid, there is no coverage. If you need a tooth extracted, there is no coverage.

Currently, this is what is provided for in the Nova Scotia Provincial Health Plan, and unless a senior has coverage through a private insurance plan, making healthy choices becomes difficult.

Cindy is a 67 year old and her income is minimal. She really needs dental care to help her eat more nutritiously. She has been shying away from fruits and vegetables and other food she finds difficult to chew properly. She drinks a lot of tea and eats soft foods which often don't have the fibre and nutrients that she needs. Her husband, Frank, is having difficulties hearing lately. He worked in heavy construction all his life and didn't always wear the protection he needed. Cindy finds he startles easily and he has become more withdrawn, not wanting to go places where he has to strain to hear. Cindy is not happy with this situation but she doesn't know where the money will come from to buy hearing aids. They both need new glasses and will have to scramble to find enough extra money to pay for the lenses and frames.

What Cindy and Frank are struggling with is their “above the neck” health which is being neglected because they don't have enough money to pay for new

glasses or a hearing aid, for example. Taking care of our eyes, ears and dental health is as important as ensuring that our heart, our bladder, our prostate are attended to in a timely matter.

Many seniors do not have private dental insurance. Without dental care, they are at risk for developing oral infections and a deterioration in their overall health status. Proper dental care often gets dropped off the list of priorities for a family struggling to make ends meet.

There is no hearing aid coverage available through the Nova Scotia Department of Health. Sometimes cost of hearing aids, batteries and ear molds can be covered through different programs and services including the Department of Community Services, if you are receiving income assistance, for example. The costs of hearing aids, batteries and ear molds are tax exempt.

To learn more about eye, ear and dental coverage for seniors in Nova Scotia, talk to your healthcare specialists in these areas.

You can also advocate for better senior health care by contacting your Regional Seniors' Council, your MLA, or write to the Nova Scotia Minister of Health and Wellness. The Group of IX is a Special Senior Advisory Council that brings seniors issues directly to the government of Nova Scotia and the Federal Government. Community Links is a member of this group as the Nova Scotia Division of Canadian Pensioners Concerned. Talk to us about your concerns and we will bring them to the attention of government.



Are Seniors Using Food Banks More Often?

By Cheryl MacQuarrie

According to Sandra MacPherson, coordinator for the Town House, Glace Bay Food Bank, there are many contributing factors to seniors finding themselves spending their golden years in poverty. “We see many clients in the 55 to 65 age range, women mostly, we see this age group a lot but, lately more so” Sandra feels that some of the major contributors to senior poverty in our communities are:

Lack of affordable housing: There are new senior housing complexes going up but they are just not affordable for many seniors.

Lack of social supports: Many food bank clients are struggling with undiagnosed or untreated mental illness and cognitive disabilities. Some seniors who need support find that family members have moved away for employment, so some of the traditional social supports and caregivers are not there to help.

Problems with navigating the system: Many people are not aware of what they are entitled or know how to access programs and services such as the guaranteed income supplement and survivor benefits.

Cost of living rising: The affordability of basic things like electricity and food has become a struggle for many seniors. As cost of living continues to rise and senior’s

income streams are not keeping pace, food bank staff expect to see their numbers continue to rise. “I don’t know if we can solve all the issues” said Sandra MacPherson “I just hope we can continue to be here.”

In August Cheryl MacQuarrie joined Community Links as Regional Coordinator for Cape Breton. Prior to joining our staff, Cheryl was an active member of the CBRM Preventing Falls Together (now renamed Ageing Well Together) Coalition

Know what you are entitled to:

Sometimes getting the support we need is a matter of knowing what services exist and finding out if we are eligible.

Following is a list of a few numbers to try:

Health link (24 Hour) talk to a nurse about any health matter 811
Nova Scotia Department of Seniors 1-800-670-0065
Home Care - Did you know that you can self refer to this program? 1-800-225-7225
Old Age Security and CPP plus GIS Information (press “0” to get through to an agent) 1-800-277-9914
Provincial Tax refund for GIS recipients: 1-800-670-4357
Income Tax Information (press* to get through to an agent) 1-800-959-8281
Seniors Pharmacare 1-800-544-6191
Service Nova Scotia Home Heating Rebate program, etc. 1-800-670-4357
Caregivers Info Line 1-877- 488-7390
NS Property Tax Rebate for Seniors program 1-800-670-4357
CMHC Home Adaptations for Seniors program 1-800-668-2642



On the Lighter Side – Money Saving Tips from a Master Miser

- Train your cat to use the toilet- you'll save a fortune on kitty litter.
- Unplug clocks in your house while sleeping.
- Tell nearly everyone that you are going out of town during Christmas and will not return until after New Year's Day. Then buy most of your gifts during the after-Christmas sales.
- Learn speed-reading so you can read books for free while in the aisle at the book store.
- Call people long-distance when you know they won't be home. Leave a message for them to call. That way, they pay for the long-distance call.
- To save money on an umbrella, go to the lost and found department of any public library. Tell them you lost a black umbrella. They will likely have several, from which you can pick the best one and claim it as your own.
- Skip that appointment – Haircuts, manicures, and massages; they all make us feel great, and happy to be alive – which is exactly why you shouldn't be spending your money so wastefully!

Source: the Internet

Answers to quiz page 2:

- | | |
|--------|--------|
| 1. (b) | 4. (b) |
| 2. (a) | 5. (b) |
| 3. (a) | 6. (a) |



The Best Things in Life are Free!

No cost or low cost ways to nurture yourself.

- Curl up with a good book
- Wander through an art gallery
- Borrow a movie from the library
- Phone a dear friend
- Give yourself a facial
- Watch any show that makes you laugh.
- Walk in a park
- Colour or sketch
- Have a bubble bath
- Do some star gazing
- Buy yourself flowers
- Have coffee with a friend
- Get a walking group together or join an existing one
- Give back to your community by volunteering. It's good for your body, mind and spirit. It can
 - Boost your zest and interest in life
 - Combat depression and loneliness
 - Reduce stress and help you stay well
 - Make you feel good inside



Notes and Notices

Atlantic Charities Learning Exchange
Boot Camp for Registered Charities
November 14 and 15 in Truro. Includes
lectures, guest speakers and networking
opportunities designed to help
charitable organizations with
fundraising, reporting and a host of
other topics. For more information or to
register on line, visit
www.atlanticcharities.ca or call
Community Links at 902-422-0914

**22nd Annual Provincial Alzheimers
Conference** November 7 and 8 at the
Holiday Inn Harbourview, Dartmouth. For
information and to register go to
<http://alzheimer.ns.ca> or call 1-800-611-6345

**4th Canadian Social Enterprise
Conference** November 20 to 22, 2011 at the
Lord Nelson Hotel in Halifax. Contact the
Atlantic Council for Community and Social
Enterprise. Visit <http://accse.ca> for
information or to register.

Does your group your community group know
about the **Wellness Funds** available through
most Community Health Boards in the
province? These funds are available to
community groups who have a project that
relates to one of the health promotion
priorities in the area. To find out about your
local Community Health Board and the
application process and deadlines for wellness
grants, go to:
<http://www.communityhealthboards.ns.ca/>
Or call the District Health Authority in your
region.



Clean, Green, and Cheaper Too!

Instead of using expensive cream
cleansers use a teaspoon of baking soda
on a damp cloth - it works just as well.

Or make your own cream cleanser with 3
parts baking soda and one part water.
Add 5-10 drops of essential oil in a scent
of your choice.

Vinegar is great for cleaning surfaces such
as glass that you want to be smear free -
if you have an old spray bottle fill it with
half vinegar and half water for a great
window and mirror cleaner.

Essential oils are great for general
cleaning too and very economical as you
need so little. A couple of drops of tea
tree oil on a damp cloth will disinfect
surfaces. Put a few drops in your laundry
as a disinfectant and pleasant scent.

Unless your clothes are very dirty try
using half the recommended amount of
washing powder - works a treat!

Use a spray bottle of rosewater as a
natural room freshener.

Source: Frugal Living UK

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