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Submission to the Consultation: Developing a New Poverty Reduction Strategy for Ontario

The Senior Pride Network (Toronto) welcomes this opportunity to provide input into the consultation on Ontario's poverty reduction strategy. Founded in 2002, The Senior Pride Network (Toronto) is an association of individuals and organizations committed to promoting appropriate services and a positive, caring environment for elders, seniors and older persons who identify as 2 Spirit, lesbian, gay, bisexual, transgender, transsexual, queer, intersex and other (2SLGBTQI+). Our membership is composed of long-term care homes, health and home care providers, and agencies primarily serving seniors, as well as seniors who identify as 2SLGBTQI+, and other supportive individuals. We envision a series of communities of 2SLGBTQI+ seniors that are affirming, respectful, supportive and healthy. We believe in and advocate for the rights of 2SLGBTQI+ seniors, including the right to access programs and services that are responsive to and designed for our needs. We assert and advocate for the human, economic, social and cultural rights of 2SLGBTQI+ elders, seniors and older persons.

2SLGBTQI+ Elders, Seniors and Older Persons and Ontario's Poverty Reduction Strategy

2SLGBTQI+ elders, seniors and older persons face a number of issues that have impacted their lived experiences and may have negatively affected their mental or physical health, their financial and housing circumstances and their overall social well-being. Gaining an understanding of those issues and positively addressing them are necessary to developing and implementing an inclusive and effective Ontario poverty reduction strategy. To that end, The Senior Pride Network (Toronto) presents this submission and our recommendations to the Ontario Government focusing on providing 2SLGBTQI+ elders, seniors and older persons with the right supports and services, lowering the cost of living and making life more affordable.

2SLGBTQI+ elders, seniors and older persons are an exceptionally diverse group. The life and aging experiences of 2SLGBTQI+ elders, seniors and older persons vary significantly because of their race, gender, sex and other identities. Many 2SLGBTQI+ seniors have experienced prolonged poverty or financial insecurity, especially lesbians, bisexual and trans women, 2 Spirit Indigenous persons and LGBTQI+ people of colour. Many 2SLGBTQI+ elders, seniors and older persons have experienced homelessness and lack of affordable, accessible housing.



Like many other seniors generally, 2SLGBTQI+ seniors often live with financial insecurity, struggling to survive on OAS, and possibly also GIS and Ontario Guaranteed Income Systems benefits. Many 2SLGBTQI+ elders, seniors and older persons have experienced a lifetime of precarious or low-income employment, or prolonged or multiple periods of unemployment and, as a result, have only small CPP pensions and/or small private pensions, or do not have private pensions or retirement savings of any kind.

Recent studies and surveys have found that significant numbers of 2SLGBTQI+ seniors, elders and older persons in Canada currently have or have had throughout their lifetimes, incomes that are or were below the recognized poverty levels in Canada. One study found that 24 percent of 2SLGBTQI+ respondent seniors had annual income of less than \$40,000, of which 8 percent had annual income of less than \$20,000. This contrasts sharply with the 2018-base Market Basket Measurement (MBM) review of low income which found that 5.6 per cent of persons 65 years of age and older in Ontario are in poverty. Another study on Canada's 2SLGBTQI+ population reported that 49 percent of transgender persons in Canada earn less than \$15,000 annually. The same study reported that 34 per cent of transgender adults in Ontario live below the Low-Income Cut-Off. By comparison, 11.6 percent of people in Ontario are living in poverty, according to the 2018-base MBM review report.

Unfortunately, the already severe financial insecurity of low-income 2SLGBTQI+ elders, seniors and older persons is made even worse by some policies or requirements of Ontario and federal government benefits and pension programs that are seemingly intended to improve the financial well-being of seniors. For example, low income 2SLGBTQI+ elders, seniors and older persons, like other seniors in Ontario, may suffer loss of benefits under the Ontario Disability Support Program (ODSP) when qualifying under federal OAS and GIS pension benefits, as the receipt of the GIS benefits may put their total income over the income limit for eligibility for ODSP benefits. To cite another example, the limits set for paying a percentage of the costs of some assistive devices under the Ontario Assistive Devices Program have not been increased in several years, resulting in low-income benefit recipients having to pay disproportionately higher amounts of the total costs of the devices given the increase in costs of the devices over time (e.g. the limit for hearing aids remains at only \$500). Federally, disability benefits under the Canada Pension Plan are discontinued at age 65, adding to the financial hardship faced by low-income seniors with disabilities.

Historically, the indicators or measurements established for low-income and poverty levels for eligibility for various benefits, such as the Low-Income Cut-off (LICO) and the Low Income Measure (LIM), have been far too low, especially taking into account the high cost of living measured by ever-increasing costs for food, transportation, clothing, accommodation and other necessities. In particular, accommodation costs in Toronto and other Canadian cities dealing with critical shortages of affordable, accessible housing can alarmingly exceed the amount of the established low-income cut-offs, causing severe housing insecurity and the prospect of homelessness for elders, seniors and older persons. The 2018-base Market Basket Measurement (MBM) as proposed in the December 6, 2019 discussion paper, *Towards an update of the Market Basket*, and issued by Statistics Canada, takes into account the costs of food, transportation, shelter, clothing and other necessities, by geographic location, and is a much more equitable measurement of low-income. The disposable income thresholds proposed



in the 2018-base MBM should be adopted by the Ontario Government as the minimum level of annual income under the Ontario Guaranteed Annual Income Systems (GAINS).

Senior Pride Network (Toronto) Recommendations for Ontario's Poverty Reduction Strategy

The Senior Pride Network (Toronto) calls for specific inclusion of measures to address the particular needs of 2SLGBTQI+ elders, seniors and older persons within Ontario's poverty reduction strategy as an urgent priority and to provide them and all low-income seniors in Ontario with the right supports and services, lower the cost of living and making life more affordable. Our recommendations to the Ontario Government in that regard are:

That the Ontario government will provide targeted financial supports which respond to the individual needs of low-income 2SLGBTQI+ elders, seniors and older persons.

That provincial ministries and bodies providing funding for healthcare and social services delivery will establish standards of equitable distribution of funding that include agencies and organizations that provide services to low-income 2SLGBTQI+ elders, seniors and older persons.

That the Ontario government will provide for affordable, accessible housing, in respectful, welcoming and safe environments, for low-income 2SLGBTQI+ elders, seniors and older persons.

That the Ontario government will develop and implement 2SLGBTQI+ inclusive policies and practices, including providing 2SLGBTQI+ inclusion and cultural competency training for staff within provincial ministries and agencies that provide or fund programs and services for low-income persons or seniors in poverty, and which recognize and address the diversity of 2SLGBTQI+ persons and their particular needs and concerns.

That the Ontario government will provide enhanced funding for legal aid and community legal clinics as a necessary support and to ensure access to justice for low-income 2SLGBTQI+ elders, seniors and older persons.

That the Ontario government will advocate with the Government of Canada to extend disability benefits coverage under the Canada Pension Plan to continue past the age of 65 for 2SLGBTQI+ elders, seniors and older persons who do not have pensions or other income supports beyond the CPP and Guaranteed Income Supplement.

That the Ontario Government will amend the regulations and policies pertaining to the low-income limits under the Ontario Disability Support Program to ensure that low-income seniors in Ontario do not incur loss of their benefits, in whole or in part, under the ODSP when qualifying for federal OAS and GIS pension benefits.

That the Ontario Government will review and increase the limits set for the Government's paying a portion of the costs of assistive devices under the Ontario Assistive Devices Program to reflect the increase in costs of the devices over time and



so that low-income benefit recipients are not required to pay a disproportionately higher percentage of the total costs of the devices.

That the Ontario Government will adopt the disposable income thresholds proposed in the 2018-base Market Basket Measurement (Canada's Official Poverty Line) as the minimum levels of annual income for eligibility under the Ontario Guaranteed Annual Income Systems (GAINS).