

Stella Palmer and the Power of Seniors

ON APRIL 19, 2022, STELLA PALMER* felt relieved. Her garden was resplendent with many flowers, but this annual horticultural marvel leaves Stella happy, not relieved. Rather, the source of Stella's relief was a deposit from Service Canada into her bank account.

Stella is one of the many seniors in Canada who receives Old Age Security (OAS). Since her annual income was less than \$19,248, Stella also received the Guaranteed Income Supplement (GIS). The GIS is a monthly payment available to low-income seniors who also receive the OAS. Both the OAS and GIS are non-contributory payments that are part of our tax dollars.

Stella Palmer used her monthly GIS payments to help her with rent and to help buy food. But Stella was still financially struggling so she began working several days a month at a nearby big box store. Under the OAS and GIS rules this was perfectly acceptable.

By Marion Pollack

Then, in early 2020, the pandemic came. Stella's store closed and she was without that income. So, like many other people from coast to coast to coast, Stella applied for and received financial pandemic relief in the form of the CERB (Canada Emergency Response Benefit). In the CERB application there was no indication that receiving the CERB or the CRB (Canada Recovery Benefit) would have any impact on her GIS income.

So Stella was astounded when she received a letter in July 2021 informing her that her GIS payment would be reduced by \$98.57 per month, leaving her a paltry \$39.05 monthly GIS payment. The reason for this dramatic cutback was that Stella had received the CERB. And the CERB was seen as income. Since the GIS is entirely determined by income, the fact that Stella received the CERB increased her income and as a result reduced the amount of her GIS.

This reduction meant that Stella was forced to buy more ramen noodles and less fresh fruit and fewer vegetables.

This issue of the CRB and CERB being seen as income had some other unforeseen consequences. For example, seniors who live in non-profit or social housing found that their rent had increased as a result of receiving these monies. At the same time their GIS was decreased for the same reason. So they ended up paying more rent with less monthly income.

Stella was not alone. Across Canada almost 90,000 seniors saw their GIS being reduced or eliminated for the same reasons. Stella and seniors everywhere contacted their MPs about this and went to their community based non-profit seniors' organizations to get help.

In Vancouver, one of the organizations that tried to address this issue was the 411 Seniors Centre. Staff and volunteers contacted Service Canada, spoke to MPs, chatted with other seniors' groups and much more. What they learned highlighted the ridiculousness of this federal government decision. People were told that if they had received the CRB from Service Canada they could go through a long, complex, difficult and confusing appeal process to get their GIS reinstated. But if they had received the CERB from Canada Revenue Agency there was no appeal process and their GIS would not be reinstated.

Undeterred seniors, NDP and BLOC MPs, and seniors' groups continued to organize for the reinstatement of the GIS for people in this situation. Seniors



ILLUSTRATION: BARBARA BAILEY

spoke to their MPs, signed petitions, spoke at press conferences and contacted everyone they knew.

Many Liberal MP constituency offices were inundated with seniors seeking assistance to get their GIS reinstated, and with seniors angry about the whole situation.

When the Canadian Labour Congress held their virtual lobby of MPs, this was one of the issues raised.

This pressure worked. In the November 2021 Fall Economic Update, the federal government committed to a one-time emergency payment for seniors who had had their GIS reduced or eliminated. In December 2021, the Federal Mandate letter from Prime Minister Trudeau to the new minister of seniors, the Honourable Kamal Khara, stated that one of her responsibilities was to "Ensure seniors' eligibility for the Guaranteed Income Supplement is not negatively impacted by receipt of the Canada Emergency Response Benefit (CERB) and the Canada Recovery Benefit (CRB)." These were steps forward, but with no timeline and no details. Stella Palmer's monthly GIS was still \$98.57 less than what it should have been. Stella was still eating too many noodles and not enough apples.

In mid-February 2022, Rachel Blaney, NDP critic for seniors, veterans and rural economic development, raised this issue in question period. The

response from the Federal Minister of Seniors was that people in this circumstance would receive a one-time payment on April 19, 2022. This payment would be individual to each senior. The payment would also be for the full year. So Stella Palmer would get \$1,182.84 and other seniors would receive differing amounts.

Stella was able to purchase some apples, and oranges, and even pears.

But this story is more than a feel-good saga. It highlights the importance of not staying quiet, and the need to organize in order to make change. It reminds us that seniors are more than people to be cared for or looked in on. We are people who can and will fight back when wronged. Seniors need allies in our work for fairness, and we are allies to others.

Seniors are organizing against old-growth logging, as allies in the struggle for Indigenous rights — indeed Indigenous Elders are leading that struggle — and in support of working people's struggles. They are also organizing for justice and dignity for themselves. We need to remember that.

Marion Pollack is a board member of the 411 Seniors Centre.

* Stella Palmer is a composite character whose story is an amalgamation of the stories of several seniors.

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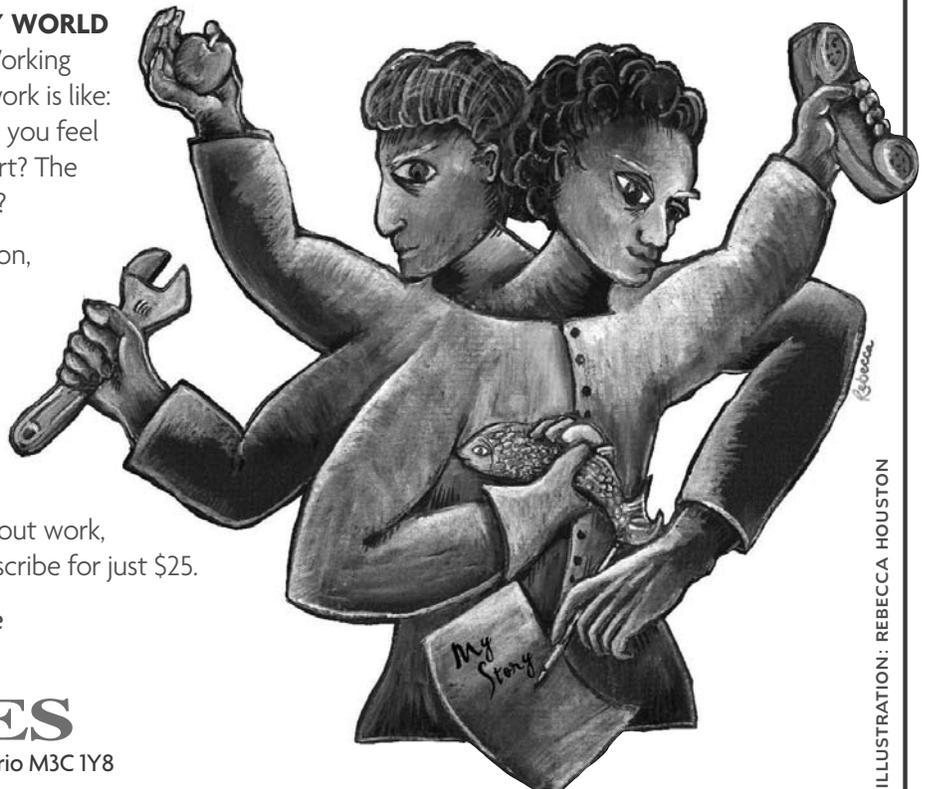


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