

Keeping the Promise

STANDING SENATE COMMITTEE ON SOCIAL AFFAIRS, SCIENCE AND TECHNOLOGY
SUBMISSION ON BILL C-12, AN ACT TO AMEND THE OLD AGE SECURITY ACT
(GUARANTEED INCOME SUPPLEMENT)

"The government unleashed a toxic storm upon the most at-risk seniors. It has taken an unconscionable length of time for it to attempt to address the damage. There must be no further delay."

Submitted by Kathleen Finlay

On behalf of

Zero Harm Now Advocacy

and

The Center for Patient Protection

February 28, 2022

This submission:

- Details and documents examples of the human costs of the GIS clawback never before revealed, including a hospital death and a death by suicide that are directly attributed to the cancellation of these benefits;
- Calls on the Committee to make it clear, in the strongest voice, that actions like this, that summarily deprive the most vulnerable of life-sustaining benefits, should never happen again;
- Urges clear statements from the government as to who is eligible for compensatory payments in March and April, when precisely those payments will be processed, what criteria are being used to determine and identify which seniors will receive the earliest payment, and what, if any, steps need to be taken by affected seniors to ensure they will receive the earliest payment to which they are entitled;
- Calls on the Committee to affirm that compassion, and the requisite safeguards to ensure its delivery, must be a guiding principle in the actions of the government of Canada. This submission urges the Committee to recommend to the full Senate creation of a Senate inquiry on Canada's most vulnerable, with a view to inspiring a national action plan to allow at-risk Canadians to live in dignity and with the financial security they deserve.

The Chair and Members
Standing Senate Committee on Social Affairs, Science and Technology
The Senate of Canada
Ottawa, Ontario K1A 0A4

Madam Chair and Members,

In the many years I have been advocating for the well-being and compassionate care of the most vulnerable in our society, I have never encountered so many heart-breaking stories from Canadians facing what is without a doubt the most desperate time of their lives. We are talking about an unfathomable maelstrom of harm, including life-ending consequences, in real time, day-in and day-out. Bill C-12 may be an attempt, however belated, to address the underlying issues that gave rise to this crisis. But it does so only in part. The human cost of these clawbacks needs to be understood in order to prevent such harm from ever recurring.

I have spent literally hundreds of hours working with and advocating on behalf of vulnerable seniors who have contacted me about this issue through my advocacy clinics at ZeroHarmNow and The Center for Patient Protection. I have repeatedly reached out to MPs and cabinet ministers, written numerous op-eds, spoken through several national news media interviews and dedicated pages on my advocacy clinic websites -- all in an effort to focus attention on the dire conditions and risks to well-being created by the GIS clawback. The response by the ministers who have had carriage of this issue from the beginning has been thunderous in its silence.

Simply put, the compassion that governments and public leaders have so often asserted is essential to seeing us through this pandemic has been shamefully denied to the poorest, oldest and least resilient in our society. The lessons of this experience should be taken as a cautionary tale about what happens when

what I call “compassion guardrails” are ignored in the development of public policy - or were never there in the first place.

Having their GIS benefits reduced or even eliminated altogether has left tens of thousands of affected seniors with only a few hundred dollars to live on each month since August 2021. The results have been reflected in evictions, in cutting back or foregoing prescription medications, in substandard and inadequate nutrition, in dire health conditions and in life-altering emotional trauma. The government was made well aware by seniors, by advocates and by others last summer of the harm the clawback was causing.

It is truly beyond comprehension that the government would have allowed this situation to reach the point it has, with so much physical and emotional trauma occurring to so many, month after month after month. The government unleashed a toxic storm upon the most at-risk seniors. It has taken an unconscionable length of time for it to attempt to address the damage. There must be no further delay.

The tragic story of a life lost amid the clawback harms

The Committee may have heard about the death by suicide of an elderly senior whose GIS was clawed back. I am the source of that information.

In December, I made a number of MPs and cabinet ministers, including Deputy Prime Minister Freeland, Seniors Minister Khra and Minister of Mental Health and Addictions Bennett, aware of the tragic story of Eddy. He had reached out to one of my advocacy clinics in the fall, and I had a number of conversations with him over ensuing weeks. He desperately needed to have his GIS benefits restored and had looked everywhere for help before he contacted me. He could never understand why no one at the federal level responded to his inquiries. I

trust the Committee will agree that silence is never the right response when a Canadian facing a desperate situation is seeking information from his or her government.

He told me he thought he was supposed to apply for CERB benefits because of the pandemic, but could never get through to anyone who could clarify the eligibility requirements and the consequences of receiving CERB payments before he applied. He clearly regretted that this lack of information led him to make a poor decision that would ultimately result in his GIS benefits being eliminated. He never knew that would occur, and nobody ever told him it would.

Eddy had a number of underlying medical conditions and was terribly afraid of contracting the virus. It took a toll on him. When his GIS benefits were eliminated, he didn't have enough money for basic necessities, let alone the items we have all been urged to use to protect ourselves from the virus. When he needed emergency dental care, he couldn't afford it and there was no financial assistance available to him. He was in constant, debilitating pain as a result.

Every time we talked, Eddy's voice seemed weaker than the previous conversation. He told me one of the saddest things he had to do was to sell his late wife's wedding ring, along with his own, in order to get a bit of money. It went very fast after he paid off the short-term loan he managed to get at a staggering annual interest rate of 54 percent. In every conversation, he was unfailingly well-spoken, and more concerned about others than himself. He ended each conversation with a blessing to me, and said that maybe tomorrow would be his good news day. Sadly, that day never arrived.

After he lost the dwelling where he had been living, Eddy had to move from place to place for what amounted to just a bed. He was eating poorly and was always hungry. Then the cold set in. One of the final straws came when his cell phone and data service were disconnected because he could not keep up the payments. That was when I lost contact with Eddy.

Parenthetically, some Committee members may be aware that I have long been publicly advocating for a federal moratorium on telecom disconnections during the pandemic. Once that lifeline is cut, the sense of emotional isolation and abandonment can quickly lead to a cascade of horrific outcomes. It is my hope that future hearings will focus on that issue because there have been so many harmed this way.

Returning to Eddy's story, I learned in December from one of his friends that when he was told his GIS benefits would not be restored in time for Christmas - - and in fact that it would be several more months before the government took any action to compensate people like him for the benefits they had been denied -- he lost all will to carry on. After I posted some information about his story, being careful as always not to reveal any personal information, Eddy's death was briefly reported in the media. That coverage amounted to little more than a minor footnote of a few brief words that woefully minimized the significance of this loss of life and the reasons behind it.

I can't tell you how helpless I felt because I was not able to do more for Eddy. That regret will remain with me for a very long time.

I fear Eddy's is not the only tragedy of its kind. I know of many seniors who have just dropped out of sight and have not been heard from.

Every day is a struggle for the seniors who have had their GIS benefits taken from them. And every day presents a new crisis of survival – financially, physically and emotionally. Some, like Eddy, have taken out loans at exorbitant interest rates just to buy food. Others have had to give up their pets, creating a further level of isolation, emotional distress and trauma. All this is occurring at a time of galloping inflation unseen in generations and additional household and personal costs associated with public health restrictions resulting from the coronavirus pandemic, thereby making the financial and emotional harm caused by the GIS clawback that much worse.

Guaranteed Income Supplement considered a sacred trust

Seniors who have reached out to me have said they believed this income security benefit was called the *Guaranteed* Income Supplement for a reason. It has always been viewed as a sacred commitment from the government to ensure that the poorest seniors would have a basic income each month that was stable and reliable. Indeed, the GIS program exists because society has recognized that the Old Age Security pension alone does not provide older Canadians anything even approaching a liveable monthly income. The seniors who have been forced to live without their GIS benefits since August 2021 never imagined that the government would eliminate this benefit knowing that they had no other source of income.

Ripple effects of losing GIS benefits

And, of course, it's not just the GIS that affected seniors have had taken from them. The GIS clawback is causing a ripple effect of further lost benefits throughout the income security system that is supposed to exist to support the most vulnerable seniors. Every benefit offered by the provinces that requires GIS eligibility has been eliminated for those affected by the clawback. In Ontario, for example, this means seniors who have lost their GIS benefits have also lost the monthly Guaranteed Annual Income System (GAINS) supplement, prescription drug co-payment coverage, and basic dental care they previously received.

Life-ending medical outcome tied to GIS cut

The damage to the well-being and physical health of affected seniors cannot be overstated. I have previously documented the story of the senior who had been living with diabetes for many years. I am using the gender-neutral pronoun to protect personal information.

When they lost their coverage for drug co-payment costs, they had to stop filling their prescriptions because they could not afford the co-payments. Compounding the damage, they had not been able to afford to eat regular,

nutritious meals. Medical attention became necessary on an urgent basis. After a short period in a Toronto-area ICU, the patient passed away. Their doctor told me that she attributed the decline in her patient's condition and ultimate death to being left in a state of abject poverty for months because of the GIS clawback.

The fierce urgency of immediate restoration and repayment

The urgency of restoring these benefits, and of immediately providing full compensation for all GIS benefits clawed back since July 2021, cannot be emphasized enough.

In the circumstances, the federal government has an incontestable obligation to act without further delay. However, even at this late date, confusion persists as to how the most vulnerable of seniors who have suffered the greatest financial loss will be able to receive the lump sum payment, which the Minister has promised will be sent out in March. What are the criteria for determining who receives the earliest tranche of compensation? Do seniors need to apply? Is it an automatic process? The Committee should insist upon clarification so that affected seniors will know precisely what steps, if any, they need to take.

A few final words. Had there been a seniors' advocate or ombudsman at the federal level, as there is in British Columbia and Newfoundland and Labrador, for instance, it is doubtful that this breakdown in remedial action by the government would ever have occurred. It is unclear to me whether this is within the purview of this committee or not, but some body very soon needs to look at how exactly it was possible for so many ministers and senior officials to ignore the outreach from so many seniors and advocates for so long, and do nothing.

Surely the moral imperative that rests upon all governments to ensure that there are sufficient compassion safeguards in place to prevent this kind of human tragedy from ever occurring again speaks for itself in very loud words. I plead with the Committee to echo them in its report.

Apropos of the foregoing: This cascade of harm caused by the GIS clawback is a chronicle of the catastrophe that has befallen just one at-risk group in our society. There are many others in Canada. Too many others.

The Committee is urged to consider recommending to the full Senate the creation of a Senate Inquiry on the most vulnerable, along the lines of the Senate Committee on Poverty headed by the late Senator David Croll and the Senate Inquiry into the Mass Media, headed by the late Senator Keith Davey.

Both inquiries reported in the early 1970s and produced a national conversation that was needed at the time. The purpose of the inquiry recommended now would be to inspire a national action plan to ensure that the most vulnerable can live in dignity and with the financial security to which all Canadians are entitled. It would provide a timely point to revisit Senator Croll's flagship recommendation -- made now half-a-century ago -- that Canada establish a guaranteed annual income.

I have attached links to some of my recent op-ed columns and media interviews on the GIS clawback.

May I respectfully request that, in recognition of his tragic loss, Committee members say Eddy's name quietly to themselves. May his memory be a blessing.

Respectfully submitted,

Kathleen Finlay, Founder
The ZeroHarmNow Advocacy
- and -
The Center for Patient Protection
February 28, 2022

Related op-ed columns and interviews

I would be happy to provide links to these articles and interviews separately on request. They are not transferrable using the PDF format.

Op-ed: Why the City of Toronto needs a compassion czar

The need for compassion is the unmistakable echo of the pandemic – and an inflection point for reocusing on the values humanity demands

BY KATHLEEN FINLAY Feb 18, 2022



Feb 5, 2022 By Kathleen Finlay
Making compassion the new normal

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Here's another supply-chain challenge created by the coronavirus: the delivery of more compassion by our governments and public institutions. Every day of the pandemic, we see the consequences when compassion never gets added to the people who need it most.

When I use the word compassion, I don't mean the typical "we're with you" and "you're not alone" platitudes politicians are quick to come up. The compassion I'm talking for is basic: it's practical, makes it about calling harm to the floor plate, provides demonstrable healing when it occurs and leads to answer society's wider caring calls.

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Kathleen Finlay is CEO of [The Center for Public Dialogue](#) and founder of [Zero Harm Now](#), which advocates for compassion-based decision-making.

OPINION

Why compassion needs to be the new normal in public policy

By KATHLEEN FINLAY DECEMBER 15, 2021

The repeated failure of policy-makers to address known risks to residents of long-term care homes and deal with the real causes of an epidemic of opioid overdoses, are symptoms of a systemic collapse in the duty of governments to protect the most vulnerable. These are landmarks in institutional betrayal.



For the thousands and thousands of people who have died from overdoses, the failure to address the real causes of an epidemic of opioid overdoses, are symptoms of a systemic collapse in the duty of governments to protect the most vulnerable. These are landmarks in institutional betrayal.



COMPASSION CARE FOR CANADA'S SENIORS
Anxious call to help seniors who received CERB but are now struggling
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Apr 16, 2021 By Kathleen Finlay

Building a caring Canada after the pandemic

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The coronavirus pandemic has revealed just how dependent we are on one another. If we don't work together to defend the values we hold dear, we will all pay a terrible price. But not enough is being said about the huge gaps in our safety nets that have allowed so many to slip through the cracks.

Suicides and attempted suicides have increased among Canadians from every walk of life. [Health care workers are facing unprecedented stress](#) and fractures like never before. Crisis lines have reported a huge spike in calls, just the tip of a very dark iceberg of distress and danger that is abiding across Canada.

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Kathleen Finlay is CEO of [The Center for Public Dialogue](#), which advocates for improved delivery of mental health services and patient safety in health-care settings.

Guaranteed income supplement cuts for seniors reveal shortcomings in fed's compassion commitment

By KATHLEEN FINLAY NOVEMBER 17, 2021

Opposition parties should demand an emergency debate to help seniors who accepted the Canada emergency response benefit, but are now struggling.



Kathleen Finlay, pictured June 17, 2021, joined cabinet in October when she was named seniors minister. The new Liberal government seems more than ready to the human calamity it has created by cutting the guaranteed income supplement for seniors who received the Canada emergency response benefit, writes Kathleen Finlay. [The Hill Times](#) photograph by Sam Garcia

A Call for Compassion

Opposition parties should demand an emergency debate to help seniors who accepted the Canada emergency response benefit, but are now struggling. — Kathleen Finlay's latest in the Hill Times. [Read the full article.](#)

Kathleen Finlay advocates for victims of institutional harm and systemic vulnerability and champions policy innovations and legislative changes in healthcare, mental health services and in combating gender-related violence and sexual harassment in the workplace. She advises governments, universities and healthcare providers on building compassion capacity and more robust caring delivery for the post-pandemic era. Kathleen is a prolific writer and much-quoted commentator on these subjects. Previously, she held a senior position in Canadian capital markets regulation.