



Council of Senior Citizens' Organizations of BC

Representing seniors in British Columbia since 1950

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**Written Submission for the Pre-Budget Consultations in
Advance of the 2024 Federal Budget**

By:

**The Council of Senior Citizens' Organizations of BC
(COSCO BC)**

August 4, 2023

List of Recommendations:

Recommendation 1: That the Government of Canada provide funding for and continue to support international and national initiatives to develop the proposed UN Convention on the Rights of Older Persons.

Recommendation 2: That the Government of Canada develop and implement a Seniors Strategy to address ageism and the needs of an aging population. Specific aspects of this strategy are highlighted in separate recommendations for pharmacare, dental care, extended health benefits, social housing, improved pensions and transportation.

Recommendation 3: That the Government of Canada implement legislation to provide funding to establish a universal, single-payer, public National Pharmacare program to control overall costs of drugs and to ensure appropriate medication use.

Recommendation 4: That the Government of Canada continue to develop the dental plan so that Dental Care is included within the public universal health care systems as a medically necessary service.

Recommendation 5: That the Government of Canada continue to provide funding and work with provinces and municipalities to build more social housing, with affordable housing defined as rents geared to no more than 30% of gross income.

Recommendation 6: That the Government of Canada provide funding to implement the promised increases to the Guaranteed Income Supplement of at least \$500 for single seniors and \$750 for couples, starting at age 65.

Recommendation 7: That the Government of Canada provide funding to further assist seniors to balance their budgets by implementing programs to cover expenses for health care needs and supplies including eye care, hearing aids, and mobility devices.

Recommendation 8: That the Government of Canada continue to work with provincial and territorial governments to implement the proposed increase of 25% for the Canada Pension Plan (CPP) and Quebec Pension Plan Survivor benefits.

Recommendation 9: That the Government of Canada provide funding to support the implementation of National Long-Term Care standards published in early 2023 and collaborate with provincial and territorial governments to ensure these standards are implemented.

Recommendation 10: That the Government of Canada provide funding to launch a tri-partite national commission with the provinces and transit agencies to develop a more resilient and equitable funding model for public transit.

Recommendation 1: That the Government of Canada provide funding for and continue to support international and national initiatives to develop the proposed UN Convention on the Rights of Older Persons.

This Convention will provide a legal framework for dealing with the scourge of elder abuse. By working together with other countries towards this convention, Canada will benefit from taking a leadership role internationally, as has been the case with previous conventions. Many of the issues facing older adults in our country as well as elsewhere stem from insufficient protections in areas ranging from health care to financial abuse to pension protection all of which will be addressed by this Convention. We appreciate the significant start with the Minister of Seniors taking a leading role in the Open-Ended Working Group Against Ageism at the United Nations in April 2023 strongly supported by the Canadian Coalition Against Ageism.

Recommendation 2: That the Government of Canada develop and implement a Seniors Strategy to address ageism and the needs of an aging population for social connections. Specific aspects of this strategy are highlighted in separate recommendations for pharmacare, dental care, extended health benefits, social housing, improved pensions and transportation.

This strategy will help governments coordinate policies to address health care, housing, transportation and income security needs of older adults and support their implementation through age- and dementia-friendly communities which include seniors centre to reduce social isolation. Of the one million seniors in BC, half live on \$31,000 or less per year or between \$1,700 to \$2,500 per month. As we age, our ability to earn extra money through work declines. Pensions may not be indexed, with little flexibility for income growth to meet ever increasing expenses.

A seniors' strategy will help seniors manage expenses. Unexpected health care or housing expenses may amount to thousands, of dollars leaving our lowest-income seniors living in poorly heated and maintained properties, without phone or internet, and further having to choose between buying proper food or needed medications, or, sadly, incontinence supplies. Such living conditions result in social isolation and a downward spiral into poor health, thereby creating further demands on our health care system. Seniors centres are an important piece to provide information, programs and social connections for older adults

The strategy must also incorporate affordable and accessible transportation: as we reach the age of 75 years, older adults gradually start giving up our drivers' licenses and thus need alternative methods to visit health care and other business and services in our communities. A strategy involving well-designed communities along with coordinated health and social services would work to balance the books for both government and seniors.

Recommendation 3: That the Government of Canada implement legislation to provide funding to establish a universal, single-payer, public National Pharmacare program to control overall costs of drugs and to ensure appropriate medication use.

Older adults live on restricted budgets. Access to medications in communities should equal the access provided in hospitals to ensure seniors may obtain needed medications. The costs of medications to manage the multiple chronic conditions that become prevalent as we age, can

and do exceed the capacity of limited incomes to pay for them. Further the rapidly rising costs of pharmaceuticals paid for by extended health plans which many seniors rely upon, are leading to concerns that the plans may become unsustainable.

Inappropriate medication use is of concern to seniors. Undermedication due to inability to pay may result in inadequately treated illness and ultimately increased costs to the health care system. Overmedication may lead to brain fog, dizziness, falls and other adverse consequences and again lead to poor health outcomes and increased health care costs.

National pharmacare which is universal, single payer and publicly funded offers the greatest cost savings of billions of dollars for governments.

Recommendation 4: That the Government of Canada continue to develop the dental plan so that Dental Care is included within the public universal health care system as a medically necessary service.

COSCO has advocated for over twenty years for a dental care program for seniors, and we applaud the announcement in Budget 2023 of significant funding to provide dental care to seniors, among other groups. While this program will provide considerable support, its fill-in-the gaps model will be costly to administrate. The concept of universality is important to Canadians. Thus, we recommend that funding be provided to develop the plan into one providing universal coverage with simpler administrative requirements.

Poor dental care leads to social isolation, inadequate nutrition and gum disease which in turn contribute to chronic diseases and poor health due to cardiovascular disease, dementia, diabetes and so on. Older adults with good teeth will generally be healthier, require fewer services from other parts of our embattled health care system, and enjoy a higher quality of life.

Recommendation 5: That the Government of Canada continue to provide funding and work with provinces and municipalities to ensure more social housing is built, with affordable housing defined as rents geared to no more than 30% of gross income.

Affordable, accessible housing is a key part of a seniors strategy. Rents generally account for the largest part of a senior renter's budget - affordable rents thus contribute to overall economic security and will reduce demands on other parts of the social services sector, as well as avert the increasing rates of homelessness among older adults. Social housing with subsidized rents offers a financially stable environment for persons living on low to moderate incomes. An income of \$2500 per month would qualify for a rent of \$750, an amount far below the median market rent for a one-bedroom apartment of \$1500 in Metro Vancouver, as of October 2022.

The extraordinarily high costs of land in major urban centres such as Metro Vancouver, make it impossible for the private or non-profit sectors to build affordable housing. Even with donated land (eg, churches), and municipal waivers of development fees, rents for the resulting housing units built, although at or below market rent, will still be much higher than rent-geared-to-income levels.

We at COSCO are deeply concerned about the financialization of the housing. REITS (real estate investment trusts) are buying up any and all housing (or perhaps the land the houses sit on) which then increases both the cost of buying a house as well as rents for tenants who essentially

pay off the mortgage for the owner. We call for the National Housing Strategy to be funded to provide substantial financial support for non-profit or public ownership of purpose built affordable rental housing.

Recommendation 6: That the Government of Canada provide funding to implement the promised increases to the Guaranteed Income Supplement of at least \$500 for single seniors and \$750 for couples starting at age 65.

Low-income seniors face very difficult, if not impossible challenges in making ends meet. These increases represent around a 2% increase in annual incomes or about \$40 per month for single seniors thereby providing some modest budget relief. Providing benefit increases through the OAS/GIS program ensures predictable coordination with other benefit programs that are stacked on the GIS.

Recommendation 7: That the Government of Canada provide funding to further assist seniors to balance their budgets by implementing programs to cover expenses for health care needs and supplies including eye care, hearing aids and mobility aids.

Similarly to the recommendations for pharmacare and dental care, social isolation and adverse health outcomes increase when older adults can't see, can't hear and can't get around. Funding a program for extended health benefits to ensure seniors may access to these critical needs would greatly enhance the ability of seniors to stay connected with their friends and their communities and thereby reduce costs in other parts of the health care system.

Recommendation 8: That the Government of Canada work with provinces and territories to implement the increases of 25% for the Canada Pension Plan (CPP) and Quebec Pension Plan Survivor benefit.

According to the Liberal Party platform in 2021, this increase would provide more than 1.3 million widows and widowers with up to \$2,200 per year. The majority of those benefiting would be older single women whose incomes will usually decline substantially following the death of their spouse.

Recommendation 9: That the Government of Canada provide funding to support the implementation of the National Long-Term Care standards published January 2023, and collaborate with provincial governments to ensure these standards are implemented across Canada.

Standards on their own are a necessary first step to improve health outcomes for older adults in Long-Term Care. Appropriate implementation at the provincial level is also needed which will require funding. Funding should be contingent upon effective monitoring of service delivery and health outcomes, together with requirements for regular inspections and enforcement.

Recommendation 10: That the Government of Canada provide funding to launch a tri-partite national commission with the provinces and transit agencies to develop a more resilient and equitable funding model for public transit.

Seniors who are aging in place and among other low-income groups require transit both within and between their communities. For those who can no longer drive, or cannot afford a car, climate-friendly public transit is needed to enable older adults to shop, attend medical and other appointments and participate in community activities.

The BC 2023 Budget Consultation brought forward the need to advocate for a national commission in part to provide a framework to work collaboratively with provinces to establish public, high quality, affordable, reliable and accessible inter-provincial and inter-community transit services to connect all communities in Canada.

Submitted by:

Leslie Gaudette, President of the COSCO-BC representing 80,000 members of our 74 affiliated organizations located in all parts of our province. Our motto: "plan with seniors, not for them".