



**Council of Senior Citizens' Organizations of BC**

Representing seniors in British Columbia since 1950

[www.coscobc.org](http://www.coscobc.org)

---

**Written Submission for the Pre-Budget Consultations in  
Advance of the 2025 Federal Budget**

**By:**

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

***"the voice of BC Seniors"***

**August 2, 2024**

## Summary of Recommendations for Budget 2025

**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 for social connectivity.

**Recommendation 3:** 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 4:** 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.

**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.

**Recommendation 6:** That the Government of Canada fund a tripartite national commission with the provinces and transit agencies to develop a more resilient and equitable funding model for public transit.

**Recommendation 7:** That the Government of Canada develop the proposed Safe Long-Term Care Act and continue to collaborate with and provide funding for provincial governments to support the implementation of the National Long-Term Care standards published January 2023.

**Recommendation 8:** That the Government of Canada enact Bill C-64 to establish a universal, publicly-funded, single-payer, national Pharmacare program, and fund its implementation through collaboration with provinces and the Canada Drug Agency with a view to expanding the program beyond contraceptives and diabetes medications, including sustainable funding to ensure appropriate medication use.

**Recommendation 9:** That the Government of Canada continue to develop the Canadian Dental Care Plan to include those with inadequate coverage through their existing plan, and that Dental Care be included within the public universal health care system as a medically necessary service.

**Recommendation 10:** 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.

## **Background to 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.

Canada has a long and treasured history of supporting international human rights initiatives. Rapid population ageing is a world wide trend, which must be addressed to ensure cohesive societies where the rights of all are respected in the face of the toxic effects of ageism around the globe. The May 2024 meeting at the United Nations of the Open-Ended Working Group on Ageing produced a document outlining a number of options to address the lack of rights for older persons, including the proposed Convention on the Rights of Older Persons. Many issues facing older adults in our country as well as elsewhere stem from insufficient protections in areas ranging from health care to housing to financial abuse to pension protection - all can best be addressed by the proposed Convention.

COSCO asks the federal government to support funding for civil society to participate in the international discussions aimed at developing a Convention on the Rights of Older Persons to provide a legal framework to protect the ability of older persons to fully participate in society.

**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 improved pensions, affordable housing, and transportation, along with ongoing progress in our health care system including Long-Term Care, and extended health benefits including pharmacare and dental care.

This strategy will enable the Federal Government to coordinate policies that 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 centres to reduce social isolation. Of the one million seniors in BC, half live on \$32,000 or less per year or between \$1,700 to \$2,700 per month.

A seniors' strategy will help seniors manage expenses. Unexpected health care or housing expenses may amount to thousands of dollars leaving many low-income seniors living in poorly heated and maintained dwellings with no phone or internet, and having to choose between buying food, medications, or, sadly, incontinence supplies. The ensuing social isolation leads to poor health, thereby creating further demands on our health care system. Affordable and accessible transportation together with seniors centres that provide access to information, programs and social connections are an important pieces to alleviate social isolation.

**Recommendation 3:** 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.

Fulfillment of this promise is long over due. Low-income seniors face impossible challenges in making ends meet. These increases of about \$40 per month for single seniors offer modest budget relief. Providing benefit increases through the OAS/GIS program ensures predictable coordination with other benefit programs that are stacked onto the GIS.

**Recommendation 4:** 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 5:** That the Government of Canada continue to provide funding and collaborate 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 must be a key part of a seniors strategy. Rents are generally the largest part of a senior renter's budget. Affordable rents contribute to overall economic security, reduce demands on the health and social services sector, and avert the tragic increase in homelessness among older adults. Social housing is needed with subsidized rents in the \$500 to \$750 range, amounts far below the median market rent reported for a one-bedroom apartment in British Columbia of \$1,558 (October 2023) or up to \$2,381 for Metro Vancouver in July 2024.

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 will still be much higher than rent-geared-to-income levels.

**Recommendation 6:** That the Government of Canada fund a tripartite national commission with the provinces and transit agencies to develop a more resilient and equitable funding model for public transit.

COSCO is increasingly aware of the need for integrated transportation networks to provide reliable, safe, environmentally responsible, accessible transportation to support ageing in place, together with the need for increased public funding to build and operate these essential services. Climate-friendly public transit is needed to enable older adults to shop, attend medical and other appointments and participate in community activities whether they live in urban or rural areas. This recommendation is supported by the BC 2023 Budget Consultation report and the May 2024 report entitled The End of the Line.

**Recommendation 7:** That the Government of Canada develop the proposed Safe Long-Term Care Act and continue to collaborate with and provide funding for provincial governments to support the implementation of the National Long-Term Care standards published January 2023.

COSCO is pleased to see the Ageing with Dignity Federal/Provincial Accords put in place over the past year to provide initial funding for this work. Standards on their own are a necessary first step to improve health outcomes for older adults in Long-Term Care and funding will be needed to fully implement them. Funding must be contingent upon effective monitoring of service delivery and health outcomes, together with requirements for regular inspections and enforcement. Development and enactment of the Safe Long-Term Care Act is needed to provide a sustainable framework for these initiatives.

**Recommendation 8:** That the Government of Canada enact Bill C-64 to establish a universal, publicly-funded, single-payer, national Pharmacare program, and fund its implementation through collaboration with provinces and the Canada Drug Agency with a view to expanding the program beyond contraceptives and diabetes medications, including sustainable funding to ensure appropriate medication use.

We applaud the ground-breaking progress towards a Pharmacare program in the past year along with the establishment of the Canada Drug Agency. Once Bill C-64 receives Royal Assent, priorities must shift to collaborate with provinces on funding at least the initial work on contraceptives and diabetes medications and devices. While these constitute a very important start, for older adults living on restricted budgets program funding should be expanded to include the costs of medications needed to manage other chronic conditions which can and do exceed the capacity of limited incomes to pay for them. Keep in mind that the rapidly rising costs of pharmaceuticals paid for by privately managed extended health plans upon which many seniors rely, 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. Sustainable funding is needed to continue the work of the Canadian Medication Appropriateness and Deprescribing Network.

**Recommendation 9:** That the Government of Canada continue to develop the Canadian Dental Care Plan to include those with inadequate coverage through their existing plan, and that Dental Care be included within the public universal health care system as a medically necessary service.

Older adults with good teeth will generally be healthier, require fewer services from other parts of our embattled health care system, be more socially connected and enjoy a higher quality of life.

COSCO applauds the implementation of the Canadian Dental Care Plan which responds to our more than twenty years of advocacy, and which will lead to better health for so many older adults with low to moderate incomes. One crucial gap has emerged with the current program in that many seniors who have access to limited or unaffordable coverage through their existing plans are unable to access the new benefits. We recommend that funding be provided to enable older adults to choose the program that works best for their situation. Funding should also be provided to develop the plan into one providing universal coverage

**Recommendation 10:** 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 rationale 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 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.

**Submitted by:**

Leslie Gaudette, President of the COSCO BC representing 80,000 members of our 77 affiliated organizations located in all parts of our province. Our motto: "plan with seniors, not for them".