



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 Fall 2025 Federal Budget**

By:

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

"the voice of BC Seniors"

July 31, 2025

Summary of Recommendations – August 2025

Recommendation 1: That the Government of Canada fund national and international 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 ensure older adults can age in place in age-friendly communities.

Recommendation 3: That the Government of Canada follow the recommendation of the Auditor-General to conduct policy analysis to determine the actual level of financial support seniors require to meet their economic needs.

Recommendation 4: That the Government of Canada continue to fund and collaborate with provinces, territories and municipalities to ensure more deeply affordable non-profit housing is built, with rents geared to no more than 30% of gross income.

Recommendation 5: That the Government of Canada fund development of a resilient, equitable model to fund public transit.

Recommendation 6: That the Government of Canada develop the Safe Long-Term Care Act and fund implementation of the National Long-Term Care standards published January 2023.

Recommendation 7: That the Government of Canada follow through on their Budget 2024 commitment to develop a National Caregiver Strategy and adopt the approach proposed by the Canadian Centre for Caregiving Excellence.

Recommendation 8: That the Government of Canada respond to the National Seniors Council recommendation to enact legislation on Home Care.

Recommendation 9: That the Government of Canada continue to implement and expand universal, publicly-funded, single-payer, national Pharmacare as enacted through Bill C-64

Recommendation 10: That the Government of Canada continue to develop the Canadian Dental Care Plan as a medically necessary service, and work to include those with inadequate coverage through their existing plan.

Recommendation 11: That the Government of Canada provide funding to implement programs to cover expenses for health care needs and supplies including eye care, hearing aids and mobility aids.

Background

Recommendation 1: That the Government of Canada fund national and international 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. Rapid world-wide population ageing 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. Many issues facing older adults in Canada and around the world stem from insufficient protections in areas ranging from health care to housing to financial abuse to pensions.

The United Nations General Assembly endorsed the decision document agreed to at the May 2024 meeting at the United Nations of the Open-Ended Working Group on Ageing and then referred the work to the UN Human Rights Council in Geneva. The Council has now passed a landmark resolution to create a new intergovernmental working group to draft an international legally binding instrument (UN convention) on the human rights of older persons.

COSCO BC 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 that will 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 ensure older adults can age in place in age-friendly communities.

A Seniors Strategy will enable the Federal Government to coordinate policies that address the continuum of community health care services, including health care, housing, transportation and income security needs of older adults so we may live in age- and dementia-friendly communities. Affordable, accessible transportation together with seniors centres' that provide access to information, programs and social connections all work together to alleviate the social isolation that results in poor health.

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 or medications. An increasing number become homeless.

A healthy population can contribute through paid or voluntary work to the strength of our families and communities and reduce demand on the health care system. Specific aspects of this strategy are outlined in the following recommendations.

Recommendation 3: That the Government of Canada follow the recommendation of the Auditor-General to conduct policy analysis to determine the actual level of financial support seniors require to meet their economic needs

Low-income seniors face impossible challenges in making ends meet. Promises have been made to fund increases to the Guaranteed Income Supplement of at least \$500 for single seniors and \$750 for couples starting at age 65. These increases of about \$40 per month for single seniors would offer modest budget relief.

Other promises have been made to increase the Canada Pension Plan (CPP) and Quebec Pension Plan Survivor benefit by 25%, which would provide more than 1.3 million widows and widowers with up to about \$2,200 per year. The majority of those benefiting will be older single women whose incomes usually decline substantially following the death of their spouse.

Strong, in-depth analyses are needed to ensure that programs for seniors are effectively meeting their social and economic needs.

Recommendation 4: That the Government of Canada continue to fund and collaborate with provinces, territories and municipalities to ensure more deeply affordable non-profit housing is built, with rents geared to no more than 30% of gross income.

Affordable, accessible housing is a key component 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. Deeply affordable non-profit housing is needed with rents in the \$500 to \$750 range.

The extraordinarily high cost of land in major urban centres make it impossible for the private or non-profit sectors to build affordable housing, even with donated land.

Recommendation 5: That the Government of Canada fund development of a resilient, equitable model to fund public transit .

Integrated transportation networks are essential to provide reliable, safe, environmentally responsible, accessible transportation to support ageing-in-place, and funding is needed to fully implement them. Climate-friendly public transit and inter-city bus service 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. We ask for the federal government to work with VIA Rail Canada to fulfill its mandate to ensure rail transportation is provided to rural and remote areas on existing lines, for example, between North Vancouver and Prince George. We ask for a national tripartite commission including provinces, territories and transit agencies to develop this model.

Recommendation 6: That the Government of Canada develop the Safe Long-Term Care Act and fund implementation of the National Long-Term Care standards published January 2023.

COSCO is pleased to see the Ageing with Dignity Funding Agreements put in place with provinces and territories over the past two years to provide initial funding for this work. Standards are a necessary first step to improve health outcomes for older adults in Long-Term Care and funding is 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. Continued collaboration with and funding for provincial and territorial governments to develop, enact and fund the Safe Long-Term Care Act is needed to provide a sustainable framework for these initiatives.

Recommendation 7: That the Government of Canada follow through on their Budget 2024 commitment to develop a National Caregiver Strategy and adopt the approach proposed by the Canadian Centre for Caregiving Excellence.

Caregivers in Canada experience emotional, financial, and physical stress and require assistance to provide this vital support. Paid caregivers that Canada depends on deserve protection from abuse, adequate pay, and better working conditions to fulfill their responsibilities.

The National Caregiver Strategy focuses on five key areas of action: Improving supports and services for caregivers; supporting caregivers in the workforce; supporting care recipients; building a sustainable care provider workforce; and leadership and recognition. Its implementation would improve supports and services for caregivers, who are people caring for their family members, friends, and neighbours, and upon whom our social and health care systems rely.

Canadians will be better served by such a strategy to prioritize and coordinate a national approach to supporting care recipients, caregivers, and paid caregivers across the country.

Recommendation 8: That the Government of Canada respond to the National Seniors Council recommendation to enact legislation on Home Care.

Improving Home Care service would better support the needs of older persons ageing at home and reduce demand for long-term care. Legislation would set criteria and conditions for federal transfers to provinces and territories for Home Care and give it a status similar to insured health services in the Canada Health Act. The legislation could set guidelines for the implementation of national quality standards for home care.

Recommendation 9: That the Government of Canada continue to implement and expand universal, publicly-funded, single-payer, national Pharmacare as enacted through Bill C-64.

With Bill C-64 receiving Royal Assent, the federal government must continue to negotiate agreements with provinces and territories that have not signed on to fund contraceptives and diabetes medications and devices. We ask that the federal government collaborate with provinces, territories and the Canada Drug Agency to expand funding required to cover the costs of medications needed to manage other chronic conditions and enable seniors with limited incomes to pay for them.

Undermedication due to the inability to pay may result in inadequately treated illness and ultimately increased costs to the health care system. Older adults also have concerns with inappropriate medication use. Sustainable funding is further needed to continue the work of the Canadian Medication Appropriateness and Deprescribing Network. The rapidly rising costs of pharmaceuticals paid for by privately managed extended health plans upon which many seniors rely, are concerning in that the plans may become unsustainable.

Recommendation 10: That the Government of Canada continue to develop the Canadian Dental Care Plan as a medically necessary service, and work to include those with inadequate coverage through their existing plan.

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. While COSCO applauds the implementation of the Canadian Dental Care Plan which responds to our more than twenty years of advocacy, further work is needed.

Income thresholds used to establish eligibility and determine co-payment should be indexed annually to reflect inflation. Many seniors with only limited, unaffordable or lapsed coverage through their existing plans are unable to access the new Dental Plan benefits. We ask for funding to enable older adults to choose the program that works best for their situation.

Recommendation 11: That the Government of Canada provide funding to implement 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 balance their budgets and stay connected with family, friends and 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 70 affiliated organizations located in all parts of our province. Our motto: "plan with seniors, not for them".