



**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  
for the 2026 Federal Budget**

**by:**

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

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

**May 21, 2026**

## Summary of Recommendations

**Recommendation 1:** That the Government of Canada fund national and international initiatives and fund participation by older persons to develop the proposed UN Convention on the Rights of Older Persons.

**Recommendation 2:** That the Government of Canada appoint a Minister of Seniors with an appropriate budget to develop and implement a Seniors Strategy with targets and timelines.

**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 address wealth inequality and raise revenue by more effective taxation of high-end wealth and capital income.

**Recommendation 5:** 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 6:** That the Government of Canada develop a resilient, equitable model to fund public transit and intercity passenger transportation including rail.

**Recommendation 7:** 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 8:** That the Government of Canada follow through on their commitment to develop a National Caregiver Strategy and adopt the approach proposed by the Canadian Centre for Caregiving Excellence.

**Recommendation 9:** That the Government of Canada respond to the National Seniors Council recommendation to enact legislation on Home Care .

**Recommendation 10:** That the Government of Canada continue to implement and expand universal, publicly-funded, single-payer, national Pharmacare as enacted through Bill C-64.

**Recommendation 11:** That the Government of Canada complete implementation of the Canadian Dental Care Plan as a medically necessary service, and work to include those with inadequate coverage through their existing plan.

**Recommendation 12:** That the Government of Canada provide funding to implement programs to cover expenses for health care needs and supplies including eye care, hearing aids, medical supplies and mobility aids.

## **BACKGROUND**

**Recommendation 1:** That the Government of Canada fund national and international initiatives and fund participation by older persons 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 legal protection in areas ranging from health care to housing to financial abuse to pensions.

The UN Human Rights Council in Geneva has now passed a landmark resolution and created a new Intergovernmental Working Group to draft an international legally binding instrument (such as a UN convention) on the human rights of older persons. The aim is to develop a well-structured document that will provide a legal framework to ensure older persons can participate fully in society.

COSCO BC urges the federal government to fund older persons from civil society to participate in the international work underway at the Human Rights Council in Geneva and thereby ensure the voices of older persons are heard.

**Recommendation 2:** That the Government of Canada appoint a Minister of Seniors with an appropriate budget to develop and implement a Seniors Strategy with targets and timelines.

A Seniors Strategy will enable the Federal Government to coordinate policies that address the continuum of community services, including the health care, housing, transportation and income security needs of older adults so we may thrive in age- and dementia- friendly communities.

Seniors centres are an essential hub for social connection to deliver programs, nutrition, activities and access to information. New sustainable funding models are needed for seniors centres to deliver their programs. New Horizons does support smaller projects, and while we welcome the increase to \$50,000 per project, we also ask that evaluation criteria be accountable and transparent.

Over 500,000, or one-half of BC seniors in BC, live on \$37,000 or less per year or between \$1,700 to \$3,000 per month. 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.

Healthy older adults contribute through paid or voluntary work to the strength of our families and communities and reduce demand on the health care system. The following recommendations outline key facets of a seniors strategy.

**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.

This analysis should include federal key pillars of Canada's income security system programs, namely OAS/GIS, CPP, RRSPs, RRIFs and TFSAs.

Low-income seniors, with women's incomes on average \$10,000 per year less than men's, face impossible challenges in making ends meet. Promised increases to the Guaranteed Income Supplement (GIS) of \$500 for single seniors and \$750 for couples starting at age 65 have not occurred.

COSCO further asks that the proposed reduction in CPP remittances by employers and employees be rescinded. Rather benefits can be enhanced, such as raising the death benefit to reflect current funeral costs and implementing promises to increase the Canada Pension Plan (CPP) and Quebec Pension Plan Survivor benefit by 25%, which would provide more than 1.3 million widowed persons with up to \$2,200 per year.

COSCO BC supports Bill C-261 to amend the *Old Age Security Act* to increase the amount of the full pension to which all pensioners aged 65 or older are entitled by 10% and for the GIS program to raise the exemption for a person's employment income or self-employed earnings from \$5,000 to \$6,500.

**Recommendation 4:** That the Government of Canada address wealth inequality and raise revenue by more effective taxation of high-end wealth and capital income.

Income inequality is increasing in Canada for all generations, with wealth increasingly concentrated in those at the top. Inequality not only weakens democratic decision-making which is increasingly impacted by lobbying from the wealthiest, but is also associated with worse social and economic performance, including lower happiness and economic growth.

**Recommendation 5:** 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.

Rents are the largest part of a senior renter's budget. Deeply affordable non-profit housing is needed with rents in the \$500 to \$750 range. Affordable rents contribute to overall economic security, reduce demands on the health and social services sector, and avert the tragically increasing rates of homelessness among older adults.

Purchasing land is often the largest cost of building housing. Donations of public land should be maintained in public hands and used for affordable non-market housing including co-ops.

**Recommendation 6:** That the Government of Canada develop a resilient, equitable model to fund public transit and intercity passenger transportation including rail.

Funded transportation networks are essential to implement reliable, safe, environmentally responsible, accessible and affordable transportation to support ageing-in-place. Public transit and intercity bus service will enable older adults to shop, attend medical and other appointments and participate in community activities. Funding is needed to enable VIA Rail Canada to fulfill its mandate to ensure rail transportation is provided to rural and remote areas on existing lines. Budget 2027 should commit the federal government to establishing a national high speed passenger rail system as a true nation building project.

**Recommendation 7:** 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. 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 seniors care. Standards and the funding to implement them, are necessary to improve health outcomes for older adults in Long-Term Care. Funding must be contingent upon effective monitoring of service delivery and health outcomes, together with requirements for regular inspections and enforcement.

**Recommendation 8:** That the Government of Canada follow through on their commitment to develop a National Caregiver Strategy and adopt the approach proposed by the Canadian Centre for Caregiving Excellence.

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

The National Caregiver Strategy identifies five key areas of action: improve supports and services for caregivers; support caregivers in the workforce; support care recipients; build a sustainable care provider workforce; and leadership and recognition. Its implementation would improve supports and services for the caregivers. 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 9:** That the Government of Canada respond to the National Seniors Council recommendation to enact legislation on Home Care.

Improving Home Care and Home Support will enable older adults to age at home and reduce demand for long-term care. Legislation is needed to set criteria and conditions for federal transfers to provinces and territories for Home Care and thereby give it a similar status to insured health services in the Canada Health Act. Legislation would also set guidelines to implement national quality standards for home care.

**Recommendation 10:** That the Government of Canada continue to implement and expand universal, publicly-funded, single-payer, national Pharmacare as enacted through Bill C-64.

Budget must be provided for the federal government to complete agreements with all provinces and territories for funding of contraceptives and diabetes medications and devices and to also work further with the Canada Drug Agency to expand coverage of medications for management of other chronic conditions. Seniors remain concerned that the privately managed extended health plans upon which they rely may become unsustainable due to rapidly rising costs of pharmaceuticals.

Undermedication due to inability to pay may result in inadequately treated illness and increased costs for other parts of the health care system. Older adults may also be over-medicated. Sustainable funding is needed to continue the work of the Canadian Medication Appropriateness and Deprescribing Network.

**Recommendation 11:** That the Government of Canada complete implementation of the Canadian Dental Care Plan as a medically necessary service and include those with inadequate coverage through their existing plan.

COSCO applauds the implementation of the Canadian Dental Care Plan but gaps are emerging. Income thresholds used to establish eligibility and determine co-payment must be indexed annually to reflect inflation. Many seniors with limited, unaffordable or lapsed coverage through their existing plans are excluded from receiving Dental Plan benefits. Plan eligibility should be expanded to enable older adults to choose the program that works best for their situation. Finally, the annual renewal process should be streamlined

**Recommendation 12:** That the Government of Canada provide funding to implement programs to cover expenses for health care needs and supplies including eye care, hearing aids, medical supplies and mobility aids.

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 thereby reduce costly demands in other parts of the health care system.

**Submitted by:** Leslie Gaudette, President of the COSCO BC representing 85,000 members of our 70 affiliated organizations located in all parts of our province. Our motto: "plan with seniors, not for them".