



COSCO News

Council of Senior Citizens' Organizations of B.C.

Number 135



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March 2026

Rally on the Hill for Health Care

In mid-February, more than 200 health care workers and advocates from across Canada descended on Parliament Hill in Ottawa for the Canadian Health Coalition's annual public health care lobby. Over three days, we met face-to-face with Members of Parliament and Senators to defend public health care. It was the largest lobby in Canadian Health Coalition history.

Our lobby volunteers held 100 meetings with MPs and Senators from every political party, pressing them on four key issues: protecting health care funding and jobs, upholding the *Canada Health Act* to stop privatization, expanding pharmacare nationwide, and supporting health care workers. We met with parliamentarians from Conservatives to NDP, Liberals to Bloc Québécois members, and even the Green Party. We sat across the table from Parliamentarians and made the case for a stronger, public health care system.

Members of COSCO were unable to attend this year. However, we sent a letter to the Health Coalition to be read out or spoken about as they met with the government representatives.



Participants in the Canadian Health Coalition's 2026 Parliament Hill Lobby. Photo by John Major.

Posting taken from Canadian Health Coalition, Feb. 19, 2026.

Council of Senior Citizens' Organizations of BC (COSCO)

Visit us at www.coscobc.org &
<https://www.facebook.com/COSCOBC/>

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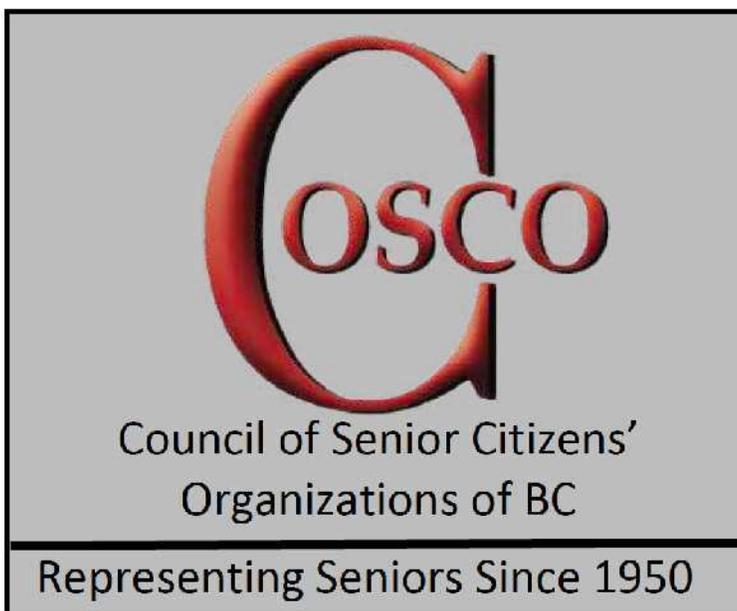
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About COSCO

COSCO is an umbrella organization that brings together older adults to work on common issues. We now have 65 affiliate groups, representing over 85,000 seniors.

COSCO is affiliated with the 1,000,000-member National Pensioners Federation (NPF) which promotes these issues at the national level.

COSCO is a registered non-profit society. To join, contact
membership@coscobc.org

Send your letters to the editor or other contributions to:
cosconews.editor@coscobc.org

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From the President's Desk: Struggling Seniors Need a Strategy



Seniors in British Columbia are struggling, with increasing costs and lack of any cohesive plan for what comes next. Many older adults remain active and fully engaged in society, but when we look at options for the next phase in our lives we realize

there is just not enough care available in our communities ranging all the way from home support to long-term care. We want to stay in our own homes, to maintain our autonomy and independence and contribute to our communities.

COSCO BC has long called for a Seniors Strategy to coordinate the siloed planning that now occurs in the many ministries of the provincial government providing programs and services to older adults. The budget analysis is grim (*see article elsewhere in this issue*). A comprehensive strategy would address the needs of older adults within age-friendly communities and ensure that health care, housing and transportation are integrated together with seniors centres, team-based primary health care and home support. This plan would optimize the use of scarce resources, increase social connections and reduce use of Emergency Rooms, Alternative Level of Care hospital beds and Long-Term Care.

To develop our voices, we need a strong foundation. COSCO's Strategic Plan aims to achieve this. First, membership renewal is underway, we are welcoming many new and diverse affiliate member groups. Some are former branches of the BC Old Age Pensioners' Organization, which has sadly disbanded as of December 31, 2025. Second, we are taking a

deep dive into our Infrastructure and Governance to ensure we are operating as effectively as possible. Third, we continue to find ways to coordinate with our Seniors Health and Wellness Institute to provide quality education to older adults. Finally, we will continue to strengthen community leadership and advocacy presence across all levels of government by convening a committee for Municipal Elections, meeting with provincial governments representatives, working toward the UN Convention on the Rights of Older Persons, and understanding the impact of climate change.

At our February AGM, we welcomed new members to the COSCO Executive, including Renee Poley elected as Treasurer, Lesley Burke-O'Flynn appointed as Secretary to complete the second year of the term, and Randy Dillon elected as Member-at-Large. We thanked Jerry Gosling for his many years of service on the COSCO Executive, and in turn welcomed De Whalen as the incoming Chair of the Income Security committee. Persons re-elected to two-year terms include Leslie Gaudette as President, Terri Van Steinburg as Second Vice-President, and Agnes Jackman and Marion Hartley as Members-at-Large.

Finally, COSCO BC is a proud member of the Council to Reduce Elder Abuse (*see article*). We learned at their recent conference CONNECT, that frauds and scams are the most common forms of elder abuse and that abuse is most common perpetrated by younger family members. Social connection in communities is key to preventing abuse. Start planning for June 15th as World Elder Abuse Awareness Day. Let's work together to make the theme colour of purple predominate in our communities!

Leslie Gaudette, President

BC Budget 2026

BC Budget 2026 is hailed as a status quo budget which would preserve front-line services. Modest tax increases were proposed to help lift provincial revenues. But don't be lulled into thinking all will be well. As we dive deeper into the meaning of 'status quo', we find several items that will affect older adults.

Let's look at what COSCO asked for and what we received:

First, we **called for a Seniors Strategy** to ensure government programs and services for seniors are coordinated. Not addressed so the siloed planning will continue.

- We asked for **core sustainable funding for seniors' centres**: But we have learned that United Way funding is frozen which greatly impedes the ability of seniors' centres to maintain programming let alone meet the needs of the increasing number of older adults seeking the services they provide.

Second, we asked for four measures to improve the **economic security of low-income seniors**. Overall, these took a step backward:

- No change to the **BC Seniors Supplement**, which remains among the lowest in Canada at \$99.30 per month.
- Changes to **SAFER** implemented in 2025 are passed off as changes for this year. Yet, the BC Society for Policy Solutions reports on "[recent research](#) which finds that 43.7% of senior renters live in unaffordable housing (costing over 30% of income) and one-third of senior renter households are in core housing need. Yet there are no new increases to Shelter Aid for Elderly Residents (SAFER)"
- Disturbingly, our call for increased funding for desperately needed **Seniors Subsidized Housing Units** was met with an astounding reversal: CCPA reports "BC is pulling back from new capital funding in support of non-market housing development and is cancelling a planned funding competition

for which non-profits have already paid out time and money".

- No mention in the budget of our call for **Temporary Modular Housing** as a way to keep seniors from becoming homeless.

Third we urged the government to **fund improvements to publicly funded community health care**. While we note that there is continued investment in health care, and health care is prioritized, in fact there are still many challenges.

- Primary health centres and community health centres: According to the BC Society for Policy Solutions, "[Absent from the budget is a clear shift towards the evidence-based team-based model in primary care that could reduce costs across the health care system through a more effective use of health care workers and a focus on prevention.](#)"
- Extended health benefits for eye care, vision care, hearing care, medical devices, medications and mobility aids: **not addressed**
- **Home support**: funding will remain the same, meaning that due to inflation some service cuts appear inevitable.
- **Long-term care**: Construction of 7 facilities will be postponed, despite the current and project shortage of much-needed spaces. Combined with the lack of increase in home support, this means even more stress for family members providing care to loved ones at home or that older adults will be occupying much more expensive hospital beds. An encouraging trend is that some health authorities are looking at converting existing homes into long-term care homes to house 12 residents – an option that is more practical in rural areas.

Finally in a valiant effort to improve provincial revenues, some tax increases are proposed which initially appear small but collectively will disproportionately hurt seniors on low and moderate incomes.

1. Income tax increases will increase slightly on the lowest bracket up to about \$50,000 per year under which the great majority of older adults will fall. The increase will be offset by an increase in BC's tax credit. Persons in higher tax brackets will only have the tax increase applied to their lowest bracket, and the maximum amount of \$201 will only be paid by those in the top brackets
2. Income tax brackets will be frozen from 2027 to 2030, which will affect those whose income rises to the next bracket, which are about \$100K, \$115K, \$117K and \$140K.
3. Property tax rates will increase on residential properties valued between \$3 and \$4 million from 0.2 to 0.3% and above \$4 million from 0.4% to 0.6%.
4. PST (provincial sales tax) of 7% will now apply on a range of professional services previously excluded. These will apply to all income levels and will affect among other things home phones and cable TV.

5. For homeowners aged 55+, the cost of deferring property tax is increasing. Those who deferred taxes in 2025 and earlier, borrowed the money from the BC government at an interest rate of Prime minus 2% of simple interest. The new change will mean that money borrowed will cost Prime plus 2% with compound interest.
6. According to the BC Society for Policy Solutions, one in eight people in BC live below the poverty line and Food Bank use has surged 79% since 2019, including a shocking rise among people who work. In a province as wealthy as ours this is not only a disgrace but also extremely expensive. We all pay for poverty and homelessness in higher healthcare costs, lower school success, higher policing and criminal justice costs and lost productivity.

In conclusion, there is little for older adults to cheer about in this budget. The results reflect a lack of clear planning for the real needs of low-income seniors. COSCO BC will advocate hard in the coming year to bring more attention to these needs.

Leslie Gaudette, President COSCO



Congratulations!

SFU Gerontology Research Centre gave leadership awards to Shannon Woykin (left) from Langley Meals on Wheels and Sylvia Helmer (second from right) from COSCO's Health and Wellness Institute. Barb Mikulec and Leslie Gaudette were nominators.

Perspectives on Growing Older in Canada

The following is part of the extensive report on the findings by The National Institute on Ageing (NIA) called [Perspectives on Growing Older in Canada: The 2025 NIA Ageing in Canada Survey](#). It shows a growing disconnect between how older Canadians want to age and the systems and structures available to support their desires.

Many older Canadians continue to face serious challenges as they age. Many feel lonely or isolated, especially if they have health problems or don't have enough money. As well, being lonely can make people sick or depressed, so we need to find ways to help them stay connected with friends, family and community. About 59% feel lonely, and 43% are at risk of being socially isolated. The largest barrier to participation in activities is affordability. Many older adults want to keep living in their own homes, but their homes might not be safe or comfortable enough for aging. They haven't made enough plans or improvements to support ageing in place, which means they might face problems later. We need policies that help make homes safer and more accessible so seniors can stay independent. About 20% of seniors are living in conditions that are below any acceptable standard, especially renters, single women and those in poor health.

Another big issue is money. Many older Canadians worry about rising costs of living and not having enough money to retire. Some have very little savings or pensions,

making it hard for them to cover health care and supports, or emergencies. We need better retirement programs and ways to support low-income seniors. While those with more savings or pensions are more confident about retiring, the numbers show that we aren't confident about retirement at the time we hoped. From 2022 to 2025, lack of confidence rose from 37% in 2022 to 43% in 2025. But older adults have seen some policy changes that are hopeful: like the Canadian Dental Care Plan, the small increase in home and community supports and the attempt by governments to provide primary care doctors.

Ageism is also a concern. Older people often hear jokes, comments or behaviours that make them feel useless, a burden or invisible. We need to raise awareness and change attitudes, so everyone respects older adults and values what they contribute. About 70% have faced some form of ageism, which can hurt their confidence and wellbeing.

Overall, the report shows that our society needs to do more to support older adults. We should create policies that help us stay healthy, connected, and able to live in our own homes. We need community programs, better health care, affordable housing, and respect for seniors.



This article is taken from the CURC news January 20, 2026 and from [Perspectives on Growing Older in Canada: the 2025 NIA Ageing in Canada Survey](#). The NIA report is exhaustive at nearly 100 pages, but is worth your time.

Elder Abuse in BC



The Council to Reduce Elder Abuse (CREA) drives prevention in British Columbia. Reducing elder abuse requires more than just awareness. It calls for a coordinated, well-resourced effort rooted in community knowledge, cultural sensitivity, and sustained support. For years, local advocates, service providers, and concerned citizens across British Columbia have worked to address adult abuse, neglect, and self-neglect. With that in mind the multi-sector BC Council to Reduce Elder Abuse (CREA) fills that gap. By investing in community-led innovation, CREA focuses on long-term, systemic, and coordinated change so that adults can live free from abuse, and more British Columbians will know how to recognize and respond when something isn't right.

CREA was established in 2013 in response to a clear need for a multi-sector, strategic-level approach to addressing the many types of elder abuse. Members including the Council of Senior Citizens' Organizations of BC represent diverse sectors including health, justice, legal, financial, policing, service providing organizations, and Indigenous and ethno-cultural populations. Their collective aim: to build awareness about elder abuse, establish prevention measures, and, when and where appropriate, train staff to recognize and respond to suspected abuse and neglect.

If you'd like to learn more about CREA, and how you can contribute to reducing elder abuse, please visit ReduceElderAbuseBC.ca.

What CREA Funds and Why It Matters

CREA funds projects and research that deliver measurable impacts to reduce elder abuse. Grants support grassroots initiatives, community outreach programs, and educational projects. All grants are designed to empower communities and vulnerable adults.

Projects typically funded by CREA include:

- **Community awareness campaigns** to help the public identify and respond to signs of elder abuse
- **Training programs** that equip frontline workers, volunteers, and community members with the knowledge to detect elder abuse and respond effectively
- **Research initiatives** aimed at understanding the roots of elder abuse and identifying evidence-based prevention strategies
- **Innovative pilot projects** designed to test new approaches in elder abuse prevention that could be scaled province-wide

CREA's conference, took place on February 2026, brought together key organizations dedicated to the prevention of elder abuse in B.C. Presenters highlighted provincial and community-based elder abuse action projects, shared and built on knowledge and resources they have produced and identified new areas for action.

Generation Squeeze:

It's time to end divisive arguments and work together

I thought “OK boomer” was gone, but it’s back and it’s bad. Now Generation Squeeze is devoted to pursuing “intergenerational fairness” claiming that Gen X, millennials and Gen Z are paying a disproportionate amount in taxes to support boomers.

Generation Squeeze is arguing that preferential treatment of boomers is the cause of our challenges with housing, deficit spending and health care. One strategy they claim would help remedy the situation would be to reduce Old Age Supplement (OAS) payments to affluent seniors.

The portrayal of seniors as comfortable, wealthy people is an ageist theme that is promoted by Generation Squeeze. The Seniors Advocate points out that the wealthy senior is one of several myths surrounding older adults. The Advocate’s research has shown that 25% of seniors live on annual incomes of less than \$23,000. Older adults are showing up at food banks in record numbers, and are one of the fastest-growing segments of the homeless population in B.C.

According to research by BC Policy Solutions, seniors’ poverty rates have steadily climbed after bottoming out in the mid-90’s. It now sits higher than any other age group at 15.5%. Single senior women living alone have a rate of 35% which is higher than the rate for single mother families. At the other end of the income scale, the 65+ group is only 6.6% of those with an income of over \$100,000, while 12.8% the 25-65 group fits the same class.

It is often overlooked that older adults also pay tax on their retirement income. [Open Policy Ontario](#) has pointed out that seniors pay tax on every source of retirement income including CPP, OAS, GIS, employer pensions and RRIF withdrawals. When all federal and provincial tax income is aggregated it is estimated that \$65 billion

is collected annually from seniors’ retirement income, and this does not include sales taxes or property taxes.

Older adults are often portrayed as being comfortable in their valuable, mortgage free homes. Many older adult homeowners did get into home ownership when prices were reasonable, but the purchase was made not so much as an investment, but so that the family could enjoy the security of home ownership. The financialization of housing happened later, after the federal government got out of the business of affordable housing which supported cooperatives and other non-profit building delivery models.

In abandoning the not-for-profit model, the federal government concluded, mistakenly, that private industry could provide the housing required for an affordable price. For-profit development, combined with the federal government’s creation of Real Estate Investment Trusts and opening of the country to offshore ownership, resulted in housing becoming financialized. Throughout all the housing market explosion, Canada’s banks have made obscene profits financing the overheated market.

Rather than finding older adults living in a comfortable home, it is becoming more common to see them in unsuitable housing or unhoused. In our province right now, one in ten older adults are homeless or on the verge of homelessness. An older adult who loses their partner and becomes suddenly single, may end up on the road to homelessness.

Rather than beating the “generation fairness” drum, anybody advocating for improving the living situation of members of our community should start by supporting two basic changes.

Income inequality is increasing in our country. The [Canadians for Tax Fairness](#) submission to government on the last budget pointed out that the income gap between the richest 40% of Canadian households and the poorest 40% of Canadian households has reached a record high. They have outlined many recommendations to increase tax fairness including, ending the use of tax havens, effective taxation of foreign multinationals, a new top tax bracket on personal income over \$1 million, a wealth tax on the top 1%, a tax on corporate book profits, an end of public financing of the fossil fuel industry and more. The increased tax revenue could provide more dollars for healthcare, income equity programs and low-income housing. It would also reduce the tax burden on working people

Providing housing is the other urgent change required. Many renters have no choice but to rent overpriced, substandard housing. More people of all ages are unhoused and living rough.

Providing adequate, safe housing for those who need it is a task that cannot be entrusted to private industry. Their profit motive will always run counter to finding a workable solution for housing low-income people. Senior governments need to work with communities to build rental housing with units available on a rent-geared to income at 30%. Suitable civically owned properties should be identified for housing development and made available on a long-term lease basis.

Income inequality and adequate, affordable housing are not issues that preoccupy the top 10%. It's time for the 90% to mobilize and change that. We have been subjected to a lot of talk about nation building, so vital first steps in this effort should be a reduction in income inequity and the construction of affordable housing.

Please don't let Generation Squeeze continue to spread half-truths and divide us

Tim Larsen, COSCO Transportation Chair
from the rest of the population.

Voices of Burnaby Seniors (VOBSS)



VOBSS is a Burnaby based group that has been around since 2007. The group works to improve the lives of seniors through access to information, raising awareness about seniors' needs, increasing connections between seniors and service providers and mitigating isolation. The goal is to support seniors to be healthy, independent and connected members of society. Although based in Burnaby, seniors from all parts are welcome to join. Meetings are held monthly with workshops or presentations.

COSCO became involved with VOBSS early on, at the request of VOBSS leadership. With that connection, VOBSS has joined in on advocacy letters around issues important to all seniors. Presently we have a social meal program that provides a nutritious lunch after one of our presentations. We use the skills of COSCO's Health and Wellness Institute for presentations on Personal Planning, Safety and Driving after 80. Our concern now is that we must rent space in the City of Burnaby facilities. For years it was given to us. For more information, visit the website <https://www.vobss.ca/>

Tazul Ali, President, VOBSS

Carrefour 50+

The mission of Carrefour 50+ is to enhance the well-being of francophone seniors (over 50). More than 40,000 people in BC consider French their first language. 'Carrefour' means crossroads. And the age of 50 is a crossroads, where people decide they want to connect more regularly with their cultural roots and their first language. They also begin to reflect more about their upcoming retirement, life changes, including mobility and health restrictions.

While COSCO engages in advocacy, Carrefour 50+ focuses primarily on coordinating services and overall support to francophone seniors through 15+ regional francophone organizations. Carrefour 50+ is currently pursuing 5 major senior-oriented projects: online support, support for cultural events, connecting seniors with services that help them stay in their own homes, supporting people who want to return to the workforce and supporting francophone migrants.



Carrefour 50+ is a member of the Francophone Federation of BC. It also collaborates with provincial francophone organizations as well as the National Federation for Francophone Seniors.

Pierre Soucy, Carrefour's delegate to COSCO and President of the Carrefour Board of Administration.

Check out the website: carrefour50cb.ca

Harambee Alliance Walks with Elders



During Black History month Harambee Alliance for Health, Wellness & Aging Society (HAHWAS) of Vancouver held an event entitled 'Elders on the Margins: Black & Aging Symposium & Expo'. Some excellent speakers spoke of difficulties they have trying to get good health care that considers their physical and cultural differences. We hope in the future to have more detailed information on the speakers and their thoughts. For now, their website statement says the following: 'HAHWAS walks with elders, not in front of them, not speaking over them. We stand beside them as advocates, partners, and amplifiers, ensuring that healthcare providers, governments, and service agencies deliver care that is equitable, dignified, and culturally informed. Because Black seniors deserve to age well with joy, belonging, and support.'

Check out the website, it's worth your time.

<https://www.harambeehealthandwellness.ca/>

National Pharmacare Comes to BC



Access BC announced the beginning of National Pharmacare in BC with the coverage of eligible diabetes and Menopausal hormone therapy, beginning March 1, 2026.

Federal Retirement Hub

The federal government has created a site that holds all its programs for seniors in one place. It's aimed at people planning to retire but also helps those already retired. You can apply directly from the hub. Here is a list of what's on offer.

Planning for retirement is the key. If you are now retired, you might want to look at what else Ottawa covers.

Pensions: There are 2 types.

First, the public pension plans. **Old Age Security (OAS)** gives every person over 65 a monthly amount if your income is less than \$100,000. After that a percentage is clawed back. You can apply online at the website.

Attached to the OAS is the **Guaranteed Income Supplement (GIS)**. It is for very low-income seniors (with an income less than \$23,000). This benefit will bring your total annual income up to the \$23,000 mark. You can apply online or wait for Canada Revenue Agency (CRA) to notify the GIS program.

The **Canada Pension Plan (CPP)**, or the **Quebec Pension Plan (QPP)** is one you pay into while you are working. The amount you receive is based on the number of years worked and the annual pay you earned. Also, you can apply for a *Survivors Benefit* if your partner has died. And you can apply for the *Death Benefit*, which still sits at \$2500. If you are between 60 and 65 years, and disabled, there is a *Disability Benefit*. You can apply online at the website.

Second are **Employment Pensions**. These are plans that many workers (along with their employer) pay into while they are working. You will have to apply to this pension plan before you retire, to ensure that it is available when you need it.

It's worth noting that you also can use the Hub to make any changes to your pensions (e.g. if your marital status, your address, or your banking institution change). You can also appoint a representative to help you with your pensions. A representative can a) make decisions for you or b) communicate with Services Canada on your behalf.

Other income sources to consider during retirement are your personal savings and investments. **Registered Retirement Savings Plans**, (RRSP) convert to Registered Income Fund (RIF) at age 71, when you must start cashing it out. **Tax Free Savings Accounts** (TFSA) allow you to save money without paying taxes on the interest. For many it is another source of income. Your personal investments will have to be looked at with your banking institution.

One other benefit is the **Canadian Dental Plan** which you can apply to online at the Hub site. People who earn less than \$90,000 annually and have no access to a dental plan, can apply.

The website is: Canada.ca/en/services/life-events/retirement.html





Seniors SHINE

SHINE (Seniors Housing Information and Navigation Ease) is a program funded by the BC Ministry of Health to help seniors throughout BC find and keep safe, stable housing. It works on a model of using partnerships to deliver services. The Senior Services Society of BC is the lead organization. It started in 2019 and since that time has helped 16,590 seniors. The program runs in the lower mainland, on Vancouver Island (Nanaimo and Sydney), the interior (Kelowna and Penticton) and the north (Prince George and Terrace).

The model has 4 main components: Seniors **Housing Navigators** help with housing options and identify barriers to accessing and/or maintaining stable housing. **Community Connectors** refer seniors to local organizations that provide the social services necessary to reduce isolation. **Improving Access** refers to Seniors Mental Health & Wellness Provincial Resource online directory and the Provincial Seniors Housing Directory to increase accessibility. And **Building Capacity and Collaboration** for the organization by contributing to research, developing new initiatives, building networks of service providers, advocating for positive change and building skills.

The actual program has 5 main components: **Knowledge for staff** of how the system works. **Housing Services for Seniors** is done through information and referral and housing navigators who provide outreach services, a rapid access unit (for those facing immediate loss of their home), and a Temporary Housing Program. Options include independent housing, supportive

housing and home shares. The third component is **Support Services**, like Better at Home, and form completion and tax filing. The fourth is **Bridging Services** which includes financial assistance programs, counselling services and referrals, legal assistance referrals, government agency referrals to Ministry of Social Development and Poverty Reduction, Canada Review Agency, or Service Canada. Other referrals go to the health authority, where a person can get a home health assessment. And finally, the fifth is Sustainable Pathways where a senior can look at employment referrals or volunteering programs. It is truly comprehensive as suitable and sustainable housing involves many other parts of a person's life.

The Prince George CITIZEN News reported out on the program in that city and in Terrace, where housing rental prices are starting to look like those in the south. The Terrace SHINE coordinator, Troy Peters had this to say, "Housing for seniors is so important. It really upsets me that people who have contributed most of the lives reach a point where they ...get left out. I think that as a country, we need to do better for people who are struggling and not able to navigate the system." The CITIZEN gives a hearty thumbs up to the SHINE program.

Information taken from Senior Services Society, SHINE program. Phone number is 604-520-6621; online:

<https://www.seniorservicesociety.ca> and from the Prince George Citizen January 16, 2026; online:

<https://www.princegeorgecitizen.com>

Keeping Seniors Housed in Richmond

As part of their 2025 project “*Keeping Seniors Housed – Preventing Seniors’ Homelessness*”, the Richmond Poverty Reduction Coalition has released two reports which are meant to be read in conjunction with each other. The following are excerpts from the reports.

Keeping Seniors Housed in Richmond

<https://tinyurl.com/Seniors-Housing-Richmond>

Keeping Seniors Housed in Richmond examines the supports and resources available to seniors at risk of displacement or homelessness in Richmond and reports on survey responses from seniors engaged through the Richmond Poverty Reduction Coalition’s member organizations. With a focus on poverty reduction and prevention, this project draws on Richmond’s Seniors Strategy, current policy trends, and preliminary research to identify gaps and opportunities for improvement.

This project concludes with recommendations to explore immediate responses to emergency and social housing needs in Richmond, while community-building initiatives focus on fostering connection and belonging for Richmond residents who wish to age in place.

Research indicates that comprehensive attention to various stages of becoming homeless or street entrenched is crucial for achieving a stable and safe outcome for aging populations. Understanding how to prevent first-time homelessness among at-risk seniors, by addressing crisis situations and strengthening emergency supports, will prevent repeat homelessness to achieve systemic transformation.

A Review and Report on Best Practices in Housing for Low-Income Seniors

<https://tinyurl.com/Report-on-Seniors-Housing>



While it is clear that no one country has all the answers, examples from Hong Kong, Singapore, the United Kingdom, the Netherlands, Germany, Sweden, Finland, and Norway provide us with key recommendations that can assist with housing development for low-income seniors in Richmond. Partnership is key in providing social housing for seniors, although there is not one set partnership that works best. Provincial and or Municipal governments play an important role. Many examples show governments act as an information resource on subsidies and supports for seniors. In some cases, governments can be the primary property owner or the manager of the social housing component.

The Richmond Poverty Reduction Coalition is a coalition of residents and agencies working together to reduce poverty and the impacts of poverty with research, projects and public education.

<https://www.richmondprc.org/>

Janis Kaleta, Chair of COSCO’s Housing Committee

Discover the True Performer in You!



Volunteer to be a workshop presenter for seniors in BC. The Seniors' Health and Wellness Institute, a branch of the Council of Senior Citizens Organizations COSCO, is always seeking to recruit and train new presenters for its core of 47 workshops. Each workshop can be presented, free of charge, by one of our presenters to any group of ten or more seniors.

The message of each presentation is fully prepared and loaded onto your laptop or iPad computer and then you can project the slide show - we supply the projector - for the audience at the host location or you can wire the show directly into the host's TV there. Our presentations are also available online via Zoom. Which method appeals to you, online or in person? You can do either or both.

Potential hosts looking for a workshop can go online, download our brochure and select a topic, establish a date, time, and place and submit a request for a presenter. You, as a

presenter, can review the list of requests and choose to do one. Or two.

The Seniors' Health and Wellness topics include Advocacy for Seniors, Diseases that Target Seniors, Personal Planning, Safety, and Legal Issues. Two topics that are always in demand are *Memory and Aging* and *Falls Prevention*. As a presenter you do not have to be an expert on any of these topics. The slide shows are very clear and there are Speaker's Notes for each topic. Our training program can team you up with an experienced presenter, so you can observe a presentation in person or online. Our mentors are very good at guiding you in the right direction.

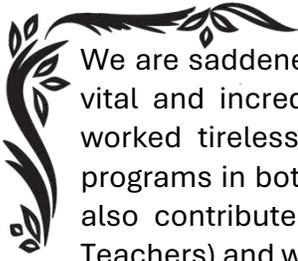
Do you have an interest in being a presenter? Our presenters find it to be a satisfying job with a sense of accomplishment. The audiences are always appreciative, saying the presentations were "valuable", "worthwhile", "informative". While we don't handle individual cases, the audiences leave with a good understanding of the issue and can ask their medical or legal contacts more specific questions.

So, are you willing? Want to pack up your computer and projector, put a smile on your face, and make a difference? Apply at president@seniorshelpingseniors.ca

Doug Edgar, Presenter, SHWI

Canada Groceries & Essentials Benefit

The Government of Canada will increase the Canada Groceries and Essentials Benefit (formerly the GST/HST credit) by 25% for five years starting in July 2026. In addition, a one-time top-up payment equal to 50% of the 2025-26 value will be issued to eligible and entitled recipients of the January 2026 payment of the GST/HST credit no later than June 2026.



We are saddened to learn of the death of Annette O'Connor. Annette was a vital and incredibly hard-working member of the COSCO executive. She worked tirelessly as secretary, and on our conferences and educational programs in both COSCO and in our Health and Wellness Institute. Annette also contributed hugely to her member organization, the BCRTA (Retired Teachers) and was a Lifetime member of COSCO.



Learn more about Single Seniors for Tax Fairness (SSTF)



SSTF is a nationwide movement devoted to lobbying for revisions to the Income Tax Act to provide fairness and equity for single seniors. This includes lifetime single, widowed, divorced or separated seniors aged 65 and over.

We have two areas of concern: the unfair income taxation of single or solo seniors, and the inability for a single senior, upon death, to transfer RRSP/RRIF assets to a beneficiary of choice without significant taxation. We don't want to take away any benefits that senior couples receive. Rather, we are focused on greater equality for single seniors. Do you know that single seniors pay from 2 to almost 10

more in income taxes than couples with the same combined taxable income.

In addition, because they can't split their pension incomes, single seniors are more likely to exceed the thresholds for the claw back of the non-refundable age amount tax credit and Old Age Security and therefore see reductions in these benefits.

To learn more about the SSTF, visit their website at www.singleseniorsfortaxfairness.com

Elizabeth Brown, President SSTF

Reprinted from National Pensioners Federation, Newsletter, Winter 2025

HandyDART Gets a Small Improvement



Following last year's service review, some improvements were made to TransLink's HandyDART service in Metro Vancouver. As of January, of this year, service was extended to 2 AM. This will facilitate riders going out in the evening and make it easier for people traveling to dialysis treatments. Next year a new app will allow riders to book rides themselves.

COSCO BC is a member of the Save Our HandyDART Coalition which worked very hard to have the operations of HandyDART brought in house. The service is presently operated by the for profit, France based company Transdev. In the December meeting of the board, the decision was made to stay with Transdev. For the life of the new HandyDART agreement, taxpayer dollars will continue to find their way into offshore bank accounts. And the Save Our HandyDART Coalition will continue to hold TransLink's feet to the fire.

Tim Larson, COSCO Transportation chair



Mom and daughter watch humpback whales at Rath Trevor Beach in Parksville.



COSCO Associate Membership

Name: _____

Address: _____ Town: _____

Postal Code: _____ Phone: _____ E-mail: _____

Date: _____ Signature: _____

COSCO does not share mailing lists with third parties unless we are required by law to do so.

Associate Membership is \$25 a year. Join on the COSCO website: <https://coscobc.org/> or make cheques payable to **COSCO** and mail with this application form to: Membership Secretary, Box 228, Mountainview Plaza, #505-8840 210 St. Langley, BC V1M 2Y2 For information about **Affiliate (organizational) Membership**, please contact the Membership Secretary at membership@coscobc.org

