COSCO News

COSCO BC

Council of Senior Citizens' Organizations of B.C.

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Municipal Election P. 7-10

Update from the President

On May 26, it was my honour to experience the culmination of connections made at the COSCO BC conference in October 2025 and join together at the Senate of Canada with Canadian Senators, MPs and leaders of major Canadian seniors' organizations at a Forum **Leadership in Uncertainty:** *A Discussion on Human Rights and the Role of the United Nations in Old Age*. Compelling speeches from BC Senator Margo Greenwood, Secretary of State for Seniors, Stephanie MacLean, former Canadian Ambassador to the UN, Bob Rae, ILC President Margaret Gillis, HelpAge CEO Kahir Lalji, and international experts led directly to a crucial shift in Canada's position to support work on the UN Convention which is currently underway at the UN Human Rights Council in Geneva through the Intergovernmental Working Group (IBWG) on older persons – *see Canada's statement later in this newsletter.* Through the work of COSCO's Human Rights Working Group led by Kathleen Jamieson, COSCO BC is coordinating activities with GAROP, the Global Alliance for the Rights of Older Persons, and the Canadian Coalition Against Ageism, and will be participating in the October meeting of the IGWG in Geneva.

COSCO BC is calling on the provincial government to reverse the increases in interest rates for Property Tax Deferment. This has put us in the news including an OpEd which appeared in the Vancouver Sun (*see reprint elsewhere in this issue)*. Thanks to all of you who've phoned and emailed your concerns and for the support of the BC Retired Teachers' Association for sending letters to the provincial government.

We continue to promote intergenerational collaboration and are grateful to John Stapleton for his thoughtful blog posts. In this issue he points that inequality revolves more around assets and wealth, rather than income. COSCO Executive members continue to meet with MPs and MLAs at various events throughout the summer and with BC Seniors Advocate Dan Levitt. We've submitted our requests to both the federal and provincial government budget consultations and have seen some movement on the issues of home support and property tax deferment. Events are moving quickly on many fronts, so please keep up to date by visiting our website and following our Facebook and LinkedIn pages.

Finally, please prepare yourself to meet with municipal candidates during the October elections and ensure the needs of seniors are met in our communities. Information and potential questions are included.

Submitted by Leslie Gaudette, COSCO president

Council of Senior Citizens' Organizations of BC (COSCO)

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

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COSCO BC

Council of Senior Citizens' Organizations of BC

Representng Seniors Since 1950

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About COSCO

COSCO is an umbrella organization that brings together older adults to work on common issues. We now have 75 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*

Canada Shows Support for Rights of Older Persons

COSCO is part of the Global Alliance on the Rights of Older Persons, along with the International Longevity Centre of Canada and the Canadian Coalition Against Ageism. Our purpose for doing this work is to provide seniors with the same human rights and freedoms as others and the protections a United Nations Convention carries with it. It allows us to hold our government accountable for correcting violations against seniors.

In July, Canada attended the Intergovernmental Working Group on the Rights of Older Persons and issued the following statement. “We are encouraged by the February meeting, and by the active and constructive engagement of States, older persons, civil society and national human rights institutions to date.

“As discussions progress, Canada supports an approach grounded firmly in international human rights law and in the recognition that older persons are rights-holders entitled to the full and equal enjoyment of all human rights and fundamental freedoms. The outcome of the work of this Working Group should build on existing human rights obligations, while clarifying how those rights apply in older age to address persistent gaps in protection and implementation.

“In doing so Canada places particular emphasis on the full, meaningful, and effective participation of older persons themselves, in all their diversity, including Indigenous Peoples, as well as civil society organizations.

“Canada also supports an intersectional approach. We recognize that older persons are not a homogenous group, and that experiences of ageing are shaped by factors such as race, gender, social class, ethnicity, disability, and other factors. Such an approach is essential to understanding and addressing the multiple and intersecting forms of discrimination that older persons may face.

“We firmly believe that discussions should affirm principles of dignity, equality and non-discrimination, autonomy and independence, accessibility, inclusion, participation, and accountability.

“Canada would also welcome further discussion on areas where older persons continue to encounter barriers; these include access to health care and support services, long-term care, housing, work, protection from violence, abuse and neglect, digital inclusion, and emergency preparedness. We know that recent experiences, including the COVID-19 pandemic and climate-related disasters, have underscored the need for rights-based approaches that ensure older persons are not left behind.

“As the Working Group begins its reflection, Canada welcomes the opportunity to exchange views on what implementation and monitoring mechanisms could look like.

“With respect to the programme of work, Canada encourages the Working Group to adopt a clear, realistic calendar and effective working methods. In doing so, we encourage drawing upon the substantial body of work and agreed outcomes developed through the Open-ended Working Group on Ageing.

“Canada looks forward to working constructively with all delegations, older persons, Indigenous Peoples, and civil society, as this important process moves forward.”

Published by: Global Affairs Canada, July 13, 2026

Margaret Young, Diane Wood, De Whalen, and Leslie Gaudette meeting with Don Davies to discuss UN Convention on Rights of Older Persons

THE VANCOUVER SUN

Property Tax Deferral Changes

The following is the COSCO response to the Op-Ed of July 2, 2026, and appeared in the Vancouver Sun on 23 July 2026.

An opinion article in the Vancouver Sun on July 2 called advocacy by the Council of Senior Citizens' Organizations of B.C. “tone-deaf,” described the campaign to reverse B.C.'s property tax deferment changes as “socially and economically repugnant,” and closed by urging us to stop. We wish, respectfully, to object.

COSCO B.C. is a volunteer-driven umbrella organization representing over 85,000 older adults located in all parts of the province. We are honour-bound to the members of our 75-plus affiliate groups to advocate on issues that will allow seniors to age with dignity in their communities.

COSCO B.C. members and allies across this province want the public to know that the brunt of the impact of the increased interest rates on deferred property taxes will be on the backs of people living on fixed incomes — seniors, families and persons with disabilities.

Before it was reformed, the program allowed any homeowner over 55 years old to defer their property taxes until sale of their house, at two per cent below prime rates — with no compounded interest — and offered deferral to families with children at prime rates.

Approximately 500,000 seniors in this province are living on less than $3,000 per month, of which 250,000 are living on less than $2,000 per month. The $300 to $400 per month not spent on property tax is incredibly helpful to pay bills for everything from food to uncovered medical expenses, home support, and ongoing home repairs and maintenance. It is abundantly clear many older people are struggling, with reports of increasing numbers of seniors using the food bank.

The Op-Ed's central assertion was that the program was “reformed in February to charge a market rate of interest.” It was not. The market rate for a loan secured against a home, a home equity line of credit (HELOC), is currently about 4.95 per cent. Mortgage rates are typically under five per cent. The former property tax deferral interest rate was prime minus two per cent. The new deferment rate is prime plus two per cent, compounded monthly, for an effective rate of about 6.64 per cent. That is about 1.7 percentage points above the HELOC rate and substantially higher than market rate. In addition, when investors borrow privately to invest, the interest is tax-deductible. Property tax deferral interest is not.

A high-income investor using a HELOC at 4.95 per cent for investment purposes could have an after-tax borrowing cost of approximately 2.3 per cent. In other words, for the investor, private borrowing would already have been cheaper after tax than the former deferment rate.

The op-ed stated that the average household using the program “was worth $3.4 million” which does not describe the households of many users of this program.

Ministry of Finance data released in May 2026 show that half of all participant households defer less than $3,800. This corresponds to a home assessed at about $821,000 in Victoria, about $635,000 in Nanaimo, and around $488,000 in Prince George. In other words, the typical participant household is far more likely to be a widowed 80-year old in a Nanaimo bungalow.

An October 2025 Vancouver Sun article about mansion owners in Vancouver deferring their property taxes asserted that owners of “dozens of mansions ranging from $11 million to $43 million” were taking advantage of the system. Some may well be, but even so, how does that justify gutting a program that serves 78,000 households?

As discussed, the wealthy have many options to borrow money at lower rates. They do not need the program. Yet seniors, families, and people with disabilities with no options now bear the burden because the government chose to impose a blanket rate increase on all 78,000 households.

That's why the province's budget projections matter. Although the province states the property tax deferment change is about costs and fairness, its own projections estimate additional program revenues of $11 million next year, $23 million the year after, and $34 million the year after that. These revenues will be taken from many of those least likely to afford it and put more onus on the entire system to pick up the pieces.

Finally, the generational framing. COSCO B.C. agrees that young British Columbians face a housing crisis, high costs, and diminished prospects. Our members are their parents and grandparents. No one worries more about younger people's futures than the generation who raised them, housed them, and are still quietly helping them. The policy change does nothing for those young people. Not one young family will be housed by the government charging a widow above-market interest.

We are urging the B.C. government to reverse this change. We invite the Ministry of Finance to consult with COSCO, B.C.'s seniors advocate, other seniors' organizations, and financial professionals to remove the target from the backs of seniors, families, and persons with disabilities.

That is not "tone-deaf." That is what listening entails. We were urged to stop.

Submitted by Leslie Gaudette, President of COSCO

* * *

Meeting with senators, May 2026

L to R, Alyssa Brierley, NIA; Yongjie Yon, WHO; Leslie Gaudette, COSCO BC; Andreanne Larouche, Bloc Québecois Seniors Critic; Trish McAuliffe, NPF; Margaret Gillis, ILC Canada; Satya Brink, ILC Canada; and Margaret Young, AgeKnowble.

COSCO Meets MP

Taleeb Noormohamed, MP for Vancouver Granville with Barb Mikulec and Leslie Gaudette at community event

National Pensioners Federation

75 YEARS NPF

Fédération Nationale des Retraités

Supporting the Development of a Canadian Ageing Action Plan: An Opportunity for Our Collective Voice to Be Heard

The National Pensioners Federation (NPF) has welcomed the opportunity to participate with the National Institute on Ageing's (NIA) Pan-Canadian Advisory Committee to support the development of a new Canadian Ageing Action Plan.

This initiative presents an opportunity to bring organizations across the ageing sector together around shared priorities. It will strengthen collaboration and develop a more coordinated national voice on issues affecting older Canadians.

Building on the NIA's previous National Seniors Strategy, the new initiative will bring together the perspectives of older adults, sector organizations, policy experts, and other stakeholders to develop clear, practical recommendations for the federal government. The process will draw on lived experience, national research and consultation, with the goal of strengthening both public policy and collaborative advocacy across the ageing sector.

The NPF and our affiliated organizations can contribute by sharing policy priorities and experiences, encouraging older adults to participate in consultations, and helping bring regional perspectives into the national discussion. While organizations may have individual priorities, there are many issues on which we share common concerns. Working collaboratively can help amplify those concerns and increase our ability to influence policies that improve the lives of older Canadians.

I encourage our affiliated organizations and leaders to consider how they might support this initiative in their respective regions. If your organization is interested in participating, helping with regional engagement, connecting with local older adults, or contributing your knowledge and expertise, **please contact me at Trish.mcauliffe@npf.ca**

I wish to extend my gratitude to all of you at COSCO BC, all affiliated organizations and volunteers across beautiful British Columbia - thank you for the passion, insight, and steadfast support you bring to the NPF. Together, we continue to strengthen our national voice for seniors and build a future rooted in fairness, dignity, and equity in ageing. It's your dedication that fuels our progress and keeps the NPF moving forward with purpose.

Trish McAuliffe, NPF President, August 2026

Why VOTE? Local Elections 2026

Municipal and Regional Governments make decisions that directly affect you. They provide services and infrastructure that directly affects our lives. It is the right and responsibility of all citizens to elect local Governments that have the best interests of their local communities in mind when they make decisions. Your vote can make a difference, but only if you cast a ballot.

What Local Governments Do

In BC, Municipal and Regional Governments are responsible for managing the affairs of their local communities. Services within municipal boundaries are managed by the local elected Council/Board, and Regional Districts coordinate services across multiple cities and/or rural areas. In general, the 161 Municipalities in BC are responsible for managing local police and fire protection, and Municipal Governments establish land use, zoning and building codes, as well as the installation and maintenance of most roads, sidewalks and cycle routes. Municipal governments also have the responsibility to provide local services such as safe drinking water, sewage treatment and garbage collection, as well as parks and other recreation facilities.

There are 27 Regional Districts in BC, covering large unincorporated rural areas with small populations as well as areas with large cities and populations, such as Metro Vancouver. Regional District Boards act as the local government for rural areas that do not have a Municipal Council, including rural land planning and, zoning and building permits. Issues that cross Municipal boundaries, such as air quality and emergency programs are the responsibility of Regional Districts. In some cases, particularly in regional areas with many municipalities and large populations like Metro Vancouver, the responsibility for many of these services is delegated to the Regional District Board in order to ensure operational efficiencies and consistent application of regulations between municipalities and rural areas.

Responsibilities of Municipal Councils and Regional District Boards:

- Police and Fire protection
- Land use (including housing and business), zoning and enforcement of building codes
- Installation and maintenance of most roads, sidewalks and cycle routes
- Provision of safe drinking water, sewage treatment and garbage collection, as well as parks and other recreation facilities (including community and seniors centres, libraries)
- Business and permits

As part of the responsibilities outlined above, Local Governments should be encouraged to provide infrastructure and services that will benefit their citizens, including seniors. This can start with something as simple as getting a firm commitment by the local Council/Board to be an "Age Friendly" community, and then working with the Local Government to ensure the commitment is realized. The provision and location of bus stops, the timing of traffic signals and the design and maintenance of sidewalks are all things that need to be considered by local Governments in determining whether they are actually an "Age Friendly" community.

While the provision of safe, accessible and affordable (30% of income) housing for seniors is not the direct responsibility of Local Governments, they are heavily involved. Local Governments must be urged to work with other levels of Government, service or faith-based groups, and/or not-for-profit groups or agencies to provide this type of infrastructure.

To vote by mail, call 604-432-6200 before October 1st to request a ballot.

Ask your candidates

Here are some questions you can pose to your candidates in the upcoming municipal election on October 17, 2026. You can do this at all-candidates' meetings, or in person wherever you encounter a candidate. Pull out this centerfold and keep it with you.

Health and Community

1. Background: Seniors experiencing social isolation and loneliness are at increased risk of a range of health issues that can lead to unnecessary decline. Seniors' Centres and Neighbourhood Houses offer a variety of programs and activities including fitness programs, recreational activities, food services, and opportunities for social interaction that support the well-being of older adults but often struggle due to lack of sustainable funding.

   Question: Would you support ongoing, operating, sustainable funding for senior centres and neighbourhood houses in our community?

2. Background: Collaborative partnerships between municipal governments, health authorities, and community agencies are key to finding innovative solutions to better support the health needs of seniors.

   Question: What actions would you take to partner with other agencies to support the health and well-being of seniors?

3. Background: Primary Health Care providers including Family Physicians and Nurse Practitioners struggle to meet demand. The province is funding Primary Care Networks in collaboration with health authorities and local Divisions of Family Practice to work with input from community to provide team-based coordinated care. Primary Care Networks aim to address the care needs for those with chronic conditions and enable seniors to age in place.

   Question: If elected, how would you approach working with community groups and the Primary Care Network to ensure team-based care is provided? What do you see as important at a local level to ensure seniors may access the health services they need?

Transportation

1. Background: Over the last few years there has been a marked increase in foreign owned, for-profit operators in transit and HandyDart across the province. In these operations profit is pursued over service. They have replaced local and non-profit society operators and have poor employee relations, leading to increased labour disputes and related service interruptions. Profits these companies earn see our tax dollars being deposited into foreign bank accounts.

   Question: If elected, will you advocate for your community's transit system to be operated by a non-profit entity?

2. Background: Seniors are encouraged to be active, to walk to the bus, to services, for health appointments and for enjoyment. Sidewalks should be safe, but many times people trip and fall on uneven or un-repaired sidewalks.

   Question: How would you go about Improving safety and walkability for seniors and people with disabilities?

3. Background: In areas that have multi-lane intersections, many seniors and others have a hard time crossing the road in the seconds allotted. They find themselves crossing a final lane once the light has turned red. This is dangerous and discourages people from walking.

   Question: How would you ensure that seniors and others have enough time to safely cross at these intersections?

Affordable, Accessible, Appropriate Housing

1. Background: British Columbia is facing a housing crisis that makes the cost of living more expensive for everyone. But municipal zoning restricts the supply of new affordable housing for seniors. Examples are single-family zoning and the lack of inclusionary zoning for non-market housing.

   Question: What would you do in local government to increase housing supply and improve housing affordability for seniors and others?

2. Background: It is well known that ensuring our vulnerable populations have adequate, appropriate, and affordable housing, is cheaper and more effective than putting more money into emergency supports, meagre supplements, and homeless shelters. Affordable housing is defined as 30% of net income, and for seniors this is between $500-$800/ month.

   Question: How would you ensure there is affordable, accessible and appropriate housing for our most vulnerable populations including seniors and people with disabilities?

Food Security

1. Background: Dan Levitt, BC Seniors Advocate, has been vocal about the challenges seniors face including food insecurity. The number of seniors who are food insecure is rising sharply. Seniors on a fixed income are most likely to suffer from a lack of good quality and nutritious food as the cost of groceries is growing.- Many seniors face the decision of paying rent and buying medication or buying food. Municipal governments can take several actions:
   - Invest in community gardens, urban farming and food production initiatives to ensure food access and availability.
   - Support community food programs such as community kitchens and food banks.
   - Develop and implement food security planning strategies.
   - Encourage practices that minimize food waste.

   Question: What specific measures would you make to reduce the need for seniors to go to food banks?

Community Services

1. Background: Seniors and marginalized populations are doubly impacted in accessing government services, especially in systems that are technology-based. Increasingly, social services are being downloaded to local non-profit service agencies, which are struggling with funding, staffing and resources.

   Question: How will you support local non-profit service agencies to ensure service continuity so they can be responsive to community needs?

Plan for population growth

1. Background: Communities are already challenged to handle the infrastructure needs without planning for an increase in population growth. About 60% of infrastructure is the municipal responsibility. Added to that, approximately 14% of waste, water and transportation are already in poor condition.

   Question: How do you meet this challenge and plan for housing that is safe and affordable for a growing population?

Governance - Bylaws

1. Background: In 2021, the B.C. Coroners Service reported 619 heat-related deaths during a five-day heat event. Those who lived alone and those who didn't have access to cooling places or air conditioning were the hardest hit. In response, the city of New Westminster passed a maximum temperature bylaw that caps the allowable indoor temperature in rental suites at 26 C. The bylaw also says landlords cannot deny renters the right to install an air conditioner in their unit. The bylaw requires landlords to maintain safe temperatures in at least one room of a tenant's apartment.

   Question: Would you support a local bylaw that specifies landlords must maintain temperatures at a maximum of 26 C and provide access to renters to cooling places or air conditioners.

The next municipal elections will be held on October 17, 2026

You can vote as a resident elector if you:

- Are **18 or older** on the day you register or on Election Day.
- Are a **Canadian citizen**.
- Have lived in **British Columbia for at least 6 months** immediately before registering.
- **Live in the municipality** on the day you register. No minimum number of days required.
- Are **not disqualified by law** from voting
- Bring **photo ID** with you (a BC ID card or BC driver's license)

General local elections can include elections for:

- mayors and municipal councillors
- regional district directors
- school boards trustees
- specified parks boards
- local community commissions, and
- the Islands Trust

To vote by mail, call 604-432-6200 before October 1st to request a ballot.
For information on legislative questions regarding general elections contact LGGovernance@gov.bc.ca or call Toll free 1-800-663-7867
Or website https://elections.bc.ca/local-elections/2026-general-local-elections/

Report from the Office of the Seniors Advocate (OSA)

The 2025/26 Annual Report of the Seniors Advocate has just been released. OSA was created under the Seniors Advocate Act (BC) of 2014 and since then has produced a wealth of information on seniors' topics and issues. Our Seniors Advocate is Dan Levitt who took on this role in March 2024. The main areas of concern are health care, housing, income, transportation and personal care. The Seniors Advocate also has the ability to advocate for seniors at the highest levels of the provincial government.

This year's report is broken into 4 parts: Outreach and community engagement; Information and Referral; Monitoring Senior Services; Initiatives and Progress to date. Many programs and contacts are counted, and the report notes good use in social media facebook, LinkedIn, and 'X'. The OSA website is well-used.

The OSA puts together the BC Seniors Guide and has distributed it throughout the province in many languages. It is used by individuals and organizations to find information on services and programs. It is a reliable resource used for and by seniors. This year however, the Ministry of Health (the OSA sits in that Ministry) has decided to discontinue production of the hard, physical copy. It will be published only online.

The Annual Report also notes some systemic reviews that it has done. It notes that there is a crisis in Long Term Care due to lack of facilities. There is an urgent need to expand, to create new facilities. In terms of Affordability, the Advocate states, "Despite having some of the highest living costs in the country, BC Seniors receive less overall support than those in other provinces". He notes that the Adult Day program (that gives support to both caregivers and participants) has barriers to access. The reason: most people are unaware of the program; the spaces are limited and there are waitlists. Home support (for personal help) fees are most expensive in BC. However there has been a bump in funding for the non-personal home support.

The OSA states that even with the changes to the Property Tax Deferral program in terms of cost to borrow and compounding monthly interest, the program allows seniors to use the (loaned) money to pay for other life-sustaining services and equipment. The SAFER (rent support for low-income seniors) has systemic issues and needs to be properly financed to meet the 30% of income going to rent target.

Noteworthy is the fact that the OSA operating budget was cut by more than 20% in 2025.
[Editor's note: Each year, the number of seniors in the province is increasing, but programs and services are not. We are seeing services decrease and waitlists increase for all types of seniors housing. At the same time, we are seeing costs increase for food, medical supplies, gas, etc. While prices are endlessly increasing, our pensions are not.]

The Annual Report is available at www.seniorsadvocatebc.ca/monitoring-seniors-services. It is clear and easy to follow.

Seniors Advocate Dan Levitt meeting in person and on zoom with COSCO executive (June 2026)

National Institute on Ageing:
Report of Survey on Older Women in Canada

[The following is an exert from the conclusion and policies of this report – editor]

Women continue to live longer than men on average in Canada, yet inequalities persist. Older Canadian women, especially those with inadequate incomes and those who are racialized, face systemic barriers. These barriers demand responses that are targeted for them, that cut across boundaries and that provide policy responses that are evidence based.

Women experience financial inequalities across their life's course. The inequalities are seen in pay gaps, pension gaps and financial penalties associated with caregiving duties. The Survey shows stark disparities in financial security, with higher rates of inadequate income, and material deprivation. Women are more likely to be renters and less able to afford to retire than men. This greater financial risk affects the wellbeing of women. Women with lower incomes have worse health and mental health outcomes, are more likely to experience loneliness and have more negative ideas about ageing. They are more likely to be socially isolated, experience loneliness and less often participate in social and recreational activities. Cost and transportation are their greatest barriers. For racialized women, additional constraints linked to family-centred roles, racism, and navigation of barriers further limit time and opportunity for community engagement.

Ageing well also requires equitable rights to health care, home care, and community support services. Older women with inadequate income report worse physical and mental health, less timely access to needed care, and higher rates of cost as a barrier. This is the same for racialized women except that they also are less likely to have a primary care doctor, more barriers accessing needed services and report more eligibility barriers in home and community care.

Older women in general also report more forms of everyday ageism. Especially those with inadequate income. This overt discrimination coupled with the distinct differences of financial security, well-being and health, points to the clear need to address gaps in the protection and promotion of human rights of older women.

Action Required

To address these gaps, all levels of government in Canada should prioritize income security across the life course and especially in later life. The earlier this problem is addressed, the more likely women will not severely face these problems as they age.

Policy measures should focus on ensuring seamless access to health care services, reducing or eliminating user fees and out-of-pocket costs for home and community care supports. As well, racialized women need the barriers reduced to accessing home and community eligibility.

There is currently no comprehensive, legally binding instrument that protects the rights of older adults specifically. Canada has the opportunity to show leadership in advancing a UN Convention on the Rights of Older Persons.

Finally, the report points out the need for more investigation. To better understand the particularities of how older, racialized women experience ageing and ageism, additional research is needed. We need to understand the complexities of how race, disability, sexuality, geography, immigration and Indigenous identity impact their/our experience. All older women need to age with dignity, and in the right place. Programs, support services and policies will help in lessening those gaps.

Summarized and quoted from, Experiences of Older Women in Canada: Findings from the NIA's 2025 Ageing in Canada Survey, contributors, E.E. Smith, A Qureshi, T. Bronstein. Go to the NIA website: niageing.ca.

Home Support Campaign is Ramping Up

The **Health Care Needs Home Care** campaign is calling for the provincial government to eliminate co-pays for home support. In other provinces home support is considered part of our universal health care system and provided free of charge without consideration of income. The Jewish Seniors Alliance of BC is spear-heading this campaign, along with six other non-profit organizations – see photo below.

You can support this campaign by visiting healthcareneedshomecare.ca to learn more and to send an email message to your MLA along with the Health Minister and other key MLAs. Your organization may also apply to join as an affiliate member. Already 1200 messages have been sent to MLAs. The campaign also aims to raise public awareness of the importance of accessible and affordable home support. The Coalition has received good media coverage with interviews with JSA BC's Jeff Moss and COSCO President Leslie Gaudette – all these are included in the website.

The campaign is making headway as seen in the BC Finance Committee's Budget 2027 consultation report. The report recommends that the province expand access to publicly subsidized home support and prioritize a home health model that allows seniors to stay safe at home.

Please visit healthcareneedshomecare.ca to keep up-to-date on campaign activities.
Information taken from healthcareneedshomecare.ca website.

Health Care Needs Home Care Launch at 411 Seniors Centre, June 2, 2026.
L-R: Dorna Fathinejad, Barbara Kirby Lisa Dawson, Mary Polak, Danny Birch, Margot Beauchamp, Jeff Moss, Leslie Gaudette, Barb MacLean, Marie-Noel Campbell, Cherie Payne

When Identity Politics Meets Intergenerational Equity

One of the great ironies of modern public policy is that many of the people who criticize identity politics seem to have adopted one of its central assumptions.

The assumption is simple: if we know which group someone belongs to, we know something important about their interests. For years we have heard politics discussed through the lenses of race, gender, ethnicity, religion, geography, and culture. Increasingly, however, another identity has entered the conversation and that is generations: young people – millennials – boomers -seniors.

Generation Squeeze has been enormously successful in drawing attention to the challenges facing younger Canadians. Housing affordability, student debt, precarious work, and the rising cost of raising children, are real issues. They deserve serious attention. But there is a growing risk that the policy discussion is beginning to mistake age for advantage. This is where identity politics enters the picture.

The argument increasingly sounds like this: older people have done well. Younger people are struggling. Therefore, resources should be shifted from one group to the other. At first glance this seems reasonable. The problem is that age is a poor proxy for economic security. Not all seniors are wealthy. Not all young people are struggling. Some seniors rely entirely on modest pensions and government benefits. Others face extraordinary medical expenses, caregiving responsibilities, and long-term care costs. Many seniors live one unexpected event away from serious financial hardship. On the other hand, some younger Canadians already own homes, possess significant family wealth, or stand to inherit substantial assets.

The dividing line is not age. It is **wealth**. This distinction matters because the policy prescriptions change dramatically depending on which diagnosis correct. If age is the problem, then reducing Old Age Security (OAS) for some seniors may appear sensible. If wealth is the problem, then reducing OAS accomplishes very little. A senior can lose part of the OAS and still own a mortgage-free home worth $2 million. A senior can lose part of their OAS and still transfer substantial investment assets to their children. A senior can lose part of their OAS and still leave an inheritance that fundamentally changes the life trajectory of the next generation. The wealth remains. The advantage remains. Only the income support changes. This is why so many proposals aimed at intergenerational equity feel oddly disconnected from the problem they claim to solve. Canada increasingly debates income, but inequality revolves more and more around assets.

We argue about OAS while ignoring inheritances. We discuss claw-backs while ignoring housing wealth. We focus on retirement income while avoiding conversations about tax treatment of large intergenerational transfers. The result is a peculiar form of identity politics. We begin treating seniors as a privileged class simply because they are seniors. Yet the category 'seniors' contains enormous variation.

The retired widow renting in the private market receiving the Guaranteed Income Security (GIS- for the lowest income seniors) bears little resemblance to the owner of multiple investment properties. The senior paying thousands of dollars each month for dementia care bears little resemblance to the retiree sitting on a large investment portfolio without family obligations. Grouping them together because they are over 65 can be as misleading as grouping all young adults together because they are under 40. Identity categories often obscure as much as they reveal.

Reprinted with permission by author John Stapleton. This article is in National Pensioners Federation Newsletter, Summer 2026. Or go to https://openpolicyontario.com for the full article.

Getting an Annual BC Bus Pass

The Bus Pass is for individuals (age 65+) who receive any amount of Guaranteed Income Supplement (GIS) once they do their taxes. It is also for people 60-64 who receive Income Assistance from the Province of BC. It supports spouses (60 years and older) of someone who has the Persons With Disabilities designation and receives assistance from the Province of BC. It also supports someone who is 65 and would qualify for the GIS but does not meet the 10-year residency requirement. And if you are someone 60-64 who lives on a First Nations reserve and receives financial assistance from your band office, you can apply directly at your band office. The Bus Pass costs $45 a year, so it is helpful.

You will need to have the following documents: Social insurance Number (SIN), Last Name, First Name, date of birth, phone number, how you prefer to be contacted and your address.

1. Go to Translink.ca
2. Click on Pricing and fare zones
3. Click on More Information
4. Click on BC Bus Pass and follow the instructions.

Or call Translink at 1-866-866-0800 and they will do a phone interview with you. You can have a friend or family member help you with the phone interview. The phone method may be preferable for many people, because the Bus Pass information is difficult to find on the website.

Once Translink has your application, it will take up to a few weeks to process your application. If all is well, you will receive an invoice from Translink. You take that to your bank or credit union (CU). You will have to pay $45 and your bank or CU will send it off to Translink. Once the $45 is paid, you will wait a week and then receive your new RED bus pass. It will have a 9-digit number on it that is only for you. The Bus Pass is good from January 1st to December 31st. Every year in November you will receive notice to renew your Bus pass. You will take that form to the bank or CU and pay $45 and it will be renewed.

When you use your card for the first time or in January (for renewals), you will need to hold it on the card reader for 5 seconds. That is how it is activated.

This program is for transit users in communities served by Translink or BC Transit. If your community does not have a card reader you will have to get a transit sticker to put on your red card. These are sent to you when you apply or re-new your bus pass.

Questions? Call the number above with any questions or concerns you have about your pass.

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Leslie Gaudette & Linda Forsythe listen as Terri Van Steinburg speaks at the BC Forum AGM

Downsizing in Retirement: Costs and Trade-offs

Selling your home in retirement has some positive and negative aspects. On the positive side you will be able to free up the equity you have in your home. The price you get for it will not take into account the costs of selling it. However, you will likely reduce your maintenance costs in a smaller and newer home.

You will need to consider where you want to live and whether the move would save you money. You could look at a smaller house, a townhouse, a multi-story condo (apartment) or become a renter.

You should also consider the emotional attachment you have for your home and how that underpins your relationship with your family, friends and neighbours. You may also enjoy the community you live in, and the services you receive (like doctor, dentist, pharmacy, community centre). The question is, 'what does our home do for us at this stage in our lives?'

Maintenance can be overwhelming at this stage. If the home is 40, 50 or 60 years old, you may be faced with the cost of a new roof, new windows, furnace, re-wiring, and flooring. These costs could be huge. At our age accessibility costs could also be high. Think outside ramps, chair-lifts if your home has more than one storey, and railings and grab bars. You may need to hire someone for outside yard work like lawns and gardens, and snow-shovelling.

You do have some choices. You could stay in your present home and adapt it. You could downsize locally so you keep all the benefits of your community. Or you could rent. Some may opt for a retirement community or independent living where meals, some cleaning, activities and perhaps other services are provided. And in moving, you would be faced with new neighbours and maybe a new neighbourhood, but less stress and physical costs.

A note of caution: try not to move when you are in a crisis – especially a health one- or when things become unmanageable.

Information summarized from the Money Architect. Find the more detailed version at moneyarchitect.ca/downsizing-in-retirement-things-to-consider

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COSCO Travel and Insurance Plans

This is exclusively for COSCO members and their families. When you call to get a quote, tell them you are a COSCO (not the store) member.