



HOW OUR LIBERAL GOVERNMENT IS
**WORKING FOR
SENIORS**



IMPROVING OAS, GIS, AND CPP



ADDRESSING AFFORDABLE HOUSING



ENSURING ACCESS TO CARE



PRESCRIPTION AFFORDABILITY



PREVENTING FRAUD



SUPPORTING NEW HORIZONS FOR SENIORS



COVID-19 SUPPORTS FOR SENIORS

A Safe and Secure Retirement

Here in BC, the fastest-growing segment of our population is people over the age of 65. As your Member of Parliament for Burnaby North-Seymour, we continue to focus on ensuring that Canadians have the resources and support they need when it comes time to retire. To get a firm understanding of the challenges facing seniors here in our community, we have visited retirement residences across Burnaby and North Vancouver and have spoken with countless seniors in coffee shops, pharmacies, and out on the street. In this document, we have outlined some of the steps our Liberal Government has taken to address seniors' concerns.

Restoring **OAS** and **GIS Eligibility** to 65 | **PG. 5**

Solutions for **Affordable Housing** | **PG. 6**

Improving **Home Care** Options and Availability | **PG. 8**

The high cost of **Prescription Drugs** | **PG. 10**



Our top priority is being your voice in Ottawa. We will continue to ensure that we are connecting with you to receive your input and ideas for a better Canada.

After the last election, we were appointed to the position of Parliamentary Secretary to the Minister of Finance and the Deputy Prime Minister. In that position, we have been able to take your concerns into the budget creation process. That is why in Budget 2022 we have:

- Reversed the announced increase to the eligibility for OAS and GIS back to age 65 from 67.
- Approved a 10 percent increase to the OAS pension for seniors age 75 and over, which will provide additional benefits of over \$766 to full pensioners in the first year.
- Enacted a 10 percent increase to the maximum GIS benefit for single seniors over age 75.
- Invested \$5.3 billion to provide dental care for Canadians with family incomes of less than \$90,000 annually, starting with those under 12 years olds in 2022, and then expanding to under 18 years olds, seniors and persons living with a disability in 2023, with full implementation by 2025.
- Provide provinces and territories with an additional \$2 billion through a top-up to the Canada Health Transfer to address treatment and surgery backlogs.
- Allocated \$29.8 million over six years to Health Canada to advance the government's palliative care strategy and lay a better foundation for coordinated action on long-term and supportive care needs.

- Provided \$6 billion over ten years to provinces and territories for the delivery of home care services.
- Invested \$20 million over two years, beginning in 2022-23, for an expanded New Horizons for Seniors Program to support more projects that improve the quality of life for seniors and help them continue to participate fully in their communities.
- Doubled the qualifying expense limit of the Home Accessibility Tax Credit to \$20,000 for 2022 and subsequent tax years. This will mean a tax credit of up to \$3,000—an increase from the previous tax credit of up to \$1,500—for important accessibility renovations or alterations.
- Doubled the credit's annual limit to help make significant alterations and renovations more affordable, including purchasing and installing wheelchair ramps, walk-in bathtubs, non-slip floors, and widening doorways and hallways to allow for the passage of a wheelchair or walker.



A roundtable conversation with seniors at Seton Villa in Burnaby in 2018. We invited the then Minister of Seniors, Filomena Tassi, to join us and hear from our community.

We've focused on critical areas such increasing the Guaranteed Income Supplement, Old Age Security, and the Canada Pension Plan. We have made historic investments in affordable housing, mental health, home and palliative care, and significant measures to reduce the costs of prescription drugs. We've also taken steps to address other important concerns, from saving door-to-door mail delivery to simplifying filing income tax and benefit returns for Canadians earning low-incomes or fixed-incomes. During the COVID-19 pandemic, we have faced a new set of challenges, and we've developed a whole-of-government response to address concerns for all aspects of society - including seniors. Please see the updated information on our pandemic response near the end of this report.

How We Have Worked With Seniors in Our Community

During the 2015 election, we visited retirement residences across Burnaby and North Vancouver to identify what issues you wanted us to prioritize as your Member of Parliament. A question that people kept asking us was if we were elected, would we continue to come back to discuss ongoing issues important to seniors? We made a commitment to be the most open and accessible MP for our constituents, and since the election, we have regularly visited retirement residences. We have spoken with seniors at Parkgate Community Centre, Cedar Springs, Rideau Residence Retirement Centre, Confederation

Seniors Centre, and various other locations, including faith organizations and community members' homes. We also invited the then Minister of Seniors, Filomena Tassi, to come to our riding to hear what seniors in our community were concerned about. In 2018, we visited Seton Villa Retirement Centre in Burnaby to discuss everything from avoiding internet fraud to how those over the age of 65 can determine their eligibility for Guaranteed Income Supplement, Old Age Security, and the Canada Pension Plan. This work is important and has to continue. We are eager to visit you and your neighbours at your retirement residence, your faith institution, your local coffee shop, or your home. Let's connect to discuss the issues important to you.

Making Old Age Security, Guaranteed Income Supplement, and Canada Pension Plan More Robust

Around the time of the 2015 election, one thing we were consistently hearing from seniors, as well as organizations like the Canadian Association for Retired Persons (CARP), was that eligibility to receive Old Age Security (OAS) and Guaranteed Income Supplement (GIS) should be restored back to age 65. Our actions to move the age of eligibility back to 65, after the previous Conservative government's decision to raise it to 67, has put thousands of dollars back in the pockets of Canadians. We also made significant increases to GIS for the lowest-income seniors. Finally, under our Liberal Government, we reached an agreement to improve the Canada Pension Plan for the first time in over 20 years.

Restored the eligibility to receive
**Old Age Security & Guaranteed
Income Supplement** from

67 years of age **BACK TO** **65** years of age



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More of our work to enhance GIS, OAS, and CPP

- Implemented enhancements to the Canada Pension Plan (CPP), along with the provinces, to raise the maximum CPP retirement benefit by up to 50% over time. This translates into an increase in the current maximum retirement benefit of more than \$7,000.
- Enhanced the CPP to increase the maximum level of pension earnings to 14% as of 2025.
- Started targeted outreach to seniors, raising the uptake of OAS and GIS. This will ensure more Canadians receive the benefits to which they are entitled.
- Meeting the immediate needs of seniors who have faced economic challenges as they took on extra costs to stay safe during the pandemic by providing a one-time payment of \$500 in August 2021 to OAS pensioners who will be 75 or over as of June 2022.
- Introducing legislation to increase regular OAS payments for pensioners 75 and over by 10 percent on an ongoing basis as of July 2022. This will increase the benefits for approximately 3.3 million seniors, providing additional benefits of \$766 to full pensioners in the first year. This gives seniors more financial security later in life,

particularly when they face increased care expenses and a greater risk of running out of savings.

- Increased the GIS top-up by up to \$947, helping 900,000 low-income single seniors gain greater financial security.
- Expanded auto-enrollment to include GIS benefits, automatically ensuring more Canadians receive the benefits they deserve.
- Investing \$20 million in community-based projects that support Canadians living with dementia and their families.

Addressing the Affordable Housing Crisis for Seniors

One of the major challenges facing seniors in our community is access to suitable housing. Seniors need somewhere that is safe, affordable, and accessible. With rising rents and other high costs of living, this is increasingly becoming a concern. As the Canadian population ages, the need for affordable housing will rise with it. Our Liberal Government's new \$70+ billion National Housing Strategy (NHS), the first ever of its kind in Canada, will have a positive impact across the housing continuum. It will also prioritize the most vulnerable Canadians, including seniors. The National Housing Co-Investment Fund, an important element of the National Housing Strategy, will add to the 5,000 new affordable units for seniors. That means that there will now be 12,000 affordable units, specifically for seniors, on top of the

60,000 other new affordable units being created under the National Housing Co-Investment Fund. Under the NHS, housing projects must meet minimum accessibility standards and must be barrier-free or have a full universal design. Another aspect of the NHS that will positively impact seniors is the Canada Housing Benefit. This benefit will provide rental support to 300,000 households across Canada, in large part to aid low-income seniors. We estimate that the Canada Housing Benefit will deliver an average of \$2,500 per year to each recipient household. This will combat the real impact of high rents and will be positive for low-income and fixed-income seniors. Previously, we helped over 6,247 families get more affordable housing adapted to the needs of seniors through a \$200 million investment in Budget 2016.



Celebrating the official reopening of the North Burnaby Legion 148.

Ensuring Seniors Have Better Access to Home Care, Mental Health Care, and Palliative Care

A significant component of our plan to make life better for Canadian seniors is to continue improving in-home care, mental health care, and palliative care. Our commitment of \$11 billion in funding over 10 years reflects this as many seniors suffering from mental health issues will now have the support and care they need. Having better-funded, more robust home care options means seniors can stay independent longer and receive care in their homes. This plan includes the new Canada Caregiver Credit and Employment Insurance Caregiver Benefit, which gives eligible caregivers up to 15 weeks off work to care for a critically ill or injured family member. This may be combined with the Compassionate Care Benefits, which allow up to 26 weeks of benefits.

Investing in Home Care, Mental Health Care, and Palliative Care

- Supporting better home care and mental health care with \$11 billion in new targeted funding over the next 10 years.
- Supporting caregivers with the new Caregiver Credit and Employment Insurance caregiver benefits.
- Providing \$90 million over the next three years to launch the Age Well at Home initiative. Age Well at Home will assist community-based organizations in providing practical support that helps low-income and otherwise

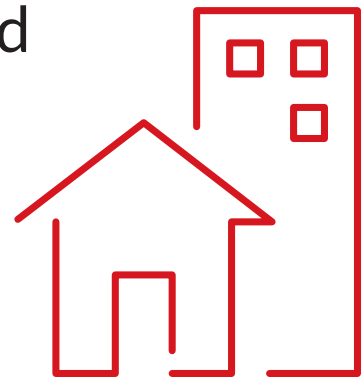
vulnerable seniors remain in their homes. This includes matching seniors with volunteers who can help with meal preparations, home maintenance, daily errands, yard work, and transportation.

- To provide Canadians, including those who live in long-term care and their families, with better palliative and end-of-life care, including 8 culturally sensitive care centres.
- \$29.8 million over six years to Health Canada to advance the government's palliative care strategy and lay a better foundation for coordinated action on long-term and supportive care needs, improving access to quality palliative care.
- \$6 billion over ten years to provinces and territories for delivery of home care services.

Supporting better **home care** and **mental health care** with



\$11 BILLION
of new funding
OVER THE NEXT 10 YEARS



Ensuring Appropriate Access and Safeguards for Medical Assistance in Dying

Medical assistance in dying (MAID) is a complex and deeply personal issue. MAID became law in Canada to provide relief, in certain cases, for those with reasonably foreseeable deaths. With the passage of Bill C-7 to expand access for those suffering intolerably, recent amendments to the law underscore the need to be responsive to the evolution of Canada's MAID framework. To ensure that Canada's medical assistance in the dying framework is implemented consistently and with all appropriate safeguards, we will provide \$13.2 million over five years, beginning in 2021-22, with \$2.6 million per year ongoing, to Health Canada. Funding will support training and the development of guidance materials for practitioners and support research to guide the evolution of medical assistance in dying in Canada.

Making Prescriptions More Affordable

When I speak with seniors in Burnaby and North Vancouver, we often discuss the high cost of prescription drugs. Taking steps to bring costs down is something our Liberal Government is committed to. We've already taken several steps to alleviate high costs, and there are other major initiatives we are actively exploring that will revolutionize how Canadians get access to pharmaceuticals. We've taken an approach to lower prescription drug costs nationwide by joining the provinces and territories as a member of the pan-Canadian



Joining the pan-Canadian Pharmaceutical Alliance

Working with the Provinces & Territories:

Increased buying power **together** = Better prices **for you**



COMPLETED

Our pCPA membership has increased public drug buying power and given us a better position to negotiate lower prices. As part of an \$11.5 billion, 10-year investment in in-home care, pharmaceuticals, and mental health, we are setting aside \$544 million over five years for targeted support initiatives to lower the cost of prescription drugs and increase healthcare innovation. As a long-term solution, we are on a path towards a National Pharmacare program, which will give all Canadians access to prescription drugs in the same way we have universal access to healthcare. In Budget 2018, we announced the creation of an Advisory Council on the Implementation of National Pharmacare with a mandate to study, evaluate, and provide recommendations on a path forward for a Pharmacare system that puts the needs of Canadians first. In Budget 2019, we outlined the next steps toward a National Pharmacare program and announced the creation of a Canadian Drug Agency. This agency will make medications more affordable by negotiating better drug prices. No one should have to choose between paying for prescriptions and putting food on the table.

Our Liberal Government understands this, and we are taking steps to make Pharmacare a reality.

Our work to Lower Prescription Drug Costs

- Joined the pan-Canadian Pharmaceutical Alliance (pCPA) to increase public drug buying power.
- To lower the cost of prescription drugs and increase healthcare innovation, we are investing \$544 million as part of our \$11.5 billion investment in home care, pharmaceuticals, and mental health care.
- Actively pursuing a National Pharmacare program, facilitating universal access to prescription drugs.
- Our Liberal Government is committed to working with provinces, territories and stakeholders to build on progressive work to establish a national universal pharmacare program. We've taken significant steps toward a universal national program goal, such as creating a national strategy on high-cost drugs for rare diseases. Building on this, our Liberal Government will provide ongoing funding of \$500 million for the program for high-cost drugs for rare diseases to maintain momentum. We will also directly engage with willing partners on national universal pharmacare, alongside other important health priorities, that can be advanced at the provincial and territorial levels. This will create \$3 billion in savings for Canadians over 5 years.

Educating Ourselves to Avoid Tax Scams, Romance Scams, and Internet Fraud

We must educate ourselves to avoid tax scams, romance scams, binary trading schemes, and other large-scale asset transfer schemes. The dangers of telephone and internet fraud have been a concern of mine for years. I've had people close to me experience the stress and anguish of losing their life savings. I've also had many community members come and talk to me about life-altering experiences. This is often an issue people don't like talking about, but it seems almost everyone has a personal story about themselves or their friends and family regarding fraud. When we raised this subject at our Burnaby North-Seymour Interfaith Council Meeting, everyone had stories from their churches, mosques, gurdwaras, or social circles about someone who had been affected.



Connecting with seniors at Seton Villa's Canada Day celebrations!

The same applies to my 2019 visit to Seton Villa with the previous Minister for Seniors, Filomena Tassi - once we started talking, many residents shared their stories. These global schemes are sophisticated and disproportionately affect our most vulnerable citizens, including seniors. Seniors are the fastest-growing segment of our population here in BC, and pretty soon, there will be 7 million seniors in Canada. This puts a level of urgency on ensuring that we take the time to get informed and learn the necessary steps to stay safe. Remember, if it doesn't feel right, don't take the risk. Federal departments like the Canada Revenue Agency will never ask for prepaid cards of any kind, threaten arrest or send police, or use aggressive language or tone. Educating ourselves, being open about our experiences, and being aware that scams exist are essential if we want to protect ourselves, our families, and our community.

Additional Resources

I encourage you to visit the Government of Canada's anti-fraud web resource at: canada.ca/en/revenue-agency/corporate/security/protect-yourself-against-fraud for information on how to recognize scams, how to protect yourself against identity theft, as well as samples of fraudulent emails, telephone calls, letters and more. And remember, to report scams, call the Canadian Anti-Fraud Centre at **1-888-495-8501**, or contact your local police service.

Continuing to Support the New Horizons for Seniors Program

The New Horizons for Seniors Program (NHSP) supports projects led by senior representative organizations that make a difference in the lives of people in their communities. The program funds projects that meet one or more of the following objectives: volunteering, mentoring, expanding awareness of elder abuse, social participation, or capital assistance. Every year, close to 2,000 projects across Canada receive funding, and here in Burnaby and North Vancouver, we've seen funding go to some outstanding initiatives. Some examples include the Building on Seniors' Strength project through the North Shore Schizophrenia Society, Baking Club at Seton Villa, and Fabulous First Fridays - Seniors Social Dance Program at Parkgate Community Centre. In Budget 2019, we increased funding for the NHSP by \$100 million over five years, with \$20 million-per-year ongoing.



Meeting with the Filipino Seniors Club of BC to learn more about their priorities and what our Liberal Government can do to support their efforts.

Details on the New Horizons for Seniors Program

We are supporting community programs that help seniors stay involved in their community through the New Horizons for Seniors Program. To date, 3,700 community-based projects and 50 pan-Canadian projects have been approved.

The objectives of the NHSP are:

- Promoting volunteerism among seniors.
- Engaging seniors in the community through the mentoring of others.
- Expanding awareness of elder abuse, including financial abuse.
- Supporting social participation and inclusion of seniors.
- Providing capital assistance for new and existing community projects and programs for seniors.



Further Reading

Since the pandemic began, we have implemented over 75 unique programs to support Canadians, many of which directly impact seniors in communities across the country. Please visit our website for our COVID-19 report and a comprehensive look at the measures we've taken at TerryBeech.ca/reports.

COVID-19 Supports for Seniors

Seniors are one of the most at-risk groups for COVID-19. Additionally, the economic situation can be harder to handle on a fixed income. Our Liberal Government is taking action, including through the \$1 billion Safe Longterm Care Fund, to ensure seniors and those who help them, are well protected and supported through the pandemic and for years to come.

- Budget 2021 included a \$3 billion investment over five years, starting in 2022-23, to support provinces and territories in applying LTC standards and make permanent changes.
- Providing up to \$3 billion in federal funding to support provinces and territories to increase the wages of low-income essential workers, which include front-line workers in hospitals and LTC homes. A \$1 billion investment was made in the 2020 Fall Economic Statement (FES) for LTC.
- One-time, tax-free payment of \$300 for seniors eligible for Old Age Security (OAS) pension and an additional \$200 for seniors eligible for the Guaranteed Income Supplement (GIS).
- Temporarily extended the Guaranteed Income Supplement and Allowance payments if seniors' 2019 income information has not been assessed.

- For low and modest-income seniors, we provide a GST credit supplementary payment worth almost \$400 per adult and \$600 per couple.
- We've contributed \$9 million through United Way Canada to help local organizations support you through the delivery of necessities, and personal outreach. This is performed by our local United Way. If you need their help, the phone number for the United Way Lower Mainland is (604) 294-8929.
- Invested an additional \$20 million in the New Horizons for Seniors Program, supporting local organizations across the country that reduce isolation, improve the quality of life of seniors, and help them maintain a social support network.
- Reduced minimum withdrawals for Registered Retirement Income Funds (RRIFs) by 25% for 2020.
- For low and modest-income seniors, we provide a GST credit supplementary payment worth almost \$400 per adult and \$600 per couple.
- Invested an additional \$20 million in the New Horizons for Seniors Program, supporting local organizations across the country that reduces isolation, improve the quality of life of seniors, and help them maintain a social support network.

In the fight against COVID-19, doctors and patients have deferred many procedures. Health care systems are facing substantial backlogs that require time and resources to clear. We are continuing our support for provinces and territories by providing them with \$4 billion through a one-time top-up to the Canada Health Transfer. This will help health systems ensure Canadians get the procedures and treatments they need to stay healthy and clear through the backlog of delayed procedures. The government has been clear that it will support provinces' increasing health care needs in the long term once we get through the COVID crisis.



In 2022, Prime Minister Trudeau and I visited the seniors' activity group at Parkgate Society to learn more from staff and seniors about how our investments have improved seniors' quality of life.

Conclusion

The last few years have been an extremely difficult period for seniors. Our Liberal Government continues to make historic investments in the health, care, and comfort of all seniors, but we need your continuing input to know your concerns and hear your ideas. Please feel free to contact our office, and we will be glad to provide you with additional information or set up a meeting.