



B.C. Federation of Retired Union Members

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To Federal Department of Finance

RE: BC FORUM Federal pre budget consultation submission

The BC Federation of Retired Union Members – BC FORUM is pleased to make this pre Federal budget submission.

BC FORUM represents thousands of active and retired union members affiliated to the BC Federation of Labour. We are a registered non-profit society that is dedicated to representing the well being of our members, their families, and their communities.

We have nine (9) issues to raise as part of this pre budget consultation process.

1. We need a National Universal Comprehensive and Public Pharmacare Plan. Canada is falling behind, being the only high-income country that has a universal healthcare system, but does not include universal coverage of prescription drugs. The lack of coverage results in 1 in 5 Canadians being unable to afford the medication their doctors prescribe. This is particularly acute among seniors. Some of our members have prescription drug coverage from their former workplaces, others rely on a patchwork of programs, and many cannot afford to get their prescriptions filled or use the drugs as indicated. The Canadian Institute for Health Information found that in 2016 although seniors (those age 65 and older) make up only 17% of the Canadian population, they are estimated to account for roughly 40% of all spending on prescribed drugs. They noted that on average, seniors use more drugs than any other age group, in large part due to their predisposition to a higher number of chronic conditions. This is why a National Universal Comprehensive and Public Pharmacare Plan is so vital, and why BC FORUM is urging that it is included in the upcoming budget. We need a National Universal Pharmacare plan to ensure that people are able to access the medication they need.
2. We need significant and rapid improvements to Long Term Care in Canada. Like many others, BC FORUM was appalled and angered to learn about the situation in long term

care that has been exacerbated by the pandemic. We watched in horror as the number deaths in Long Term Care mounted. We are asking that in the upcoming budget the federal government take concrete steps to improve the situation in Long Term Care. This must include national enforceable standards, ongoing monitoring, and a plan to phase out the profit motive in long term care. As retirees we are also asking that the budget include more measures to allow us to age in place in our homes and communities. This must include funding more community and home care options.

3. We need improvements to the Old Age Security and the Guaranteed Income Supplement. We are pleased that the federal government has introduced gradual changes to improve the Canada Pension Plan. However, we know that the lowest income seniors are financially struggling. As a flat-rate benefit that isn't geared to income or earnings, OAS matters most to low-income seniors who have not been able to save for retirement during their working lives. Women are often most impacted. However, the OAS benefit is indexed to inflation rather than the average wage. Over time, the relative value of the OAS benefit is eroding relative to the incomes of Canadian workers. This means seniors have less and less money to support themselves. This is why BC FORUM is recommending that the OAS benefit rate should be indexed at a rate equal to the rate of growth in prices, plus a portion or all of the increase in real wages.

BC FORUM also wants the Guaranteed Income Supplement (GIS) to be reformed. This includes increasing the amount of GIS that a low income senior receives monthly.

4. We need a National Dental Plan. BC FORUM knows that many of our members cannot afford regular and/or emergency dental care. We know that many seniors have constant dental pain and others are so embarrassed by the state of their teeth that they socially withdraw. This has a negative health impact and ends up putting more pressure on our health care system. BC FORUM recognizes that dental health is one of the most important aspects of health for seniors, and are concerned that it remains outside of Canadian health coverage. For BC FORUM the omission of dental coverage from our universal health-care system is both a pressing public health concern and a social justice issue. This is why we want the upcoming federal budget to include a plan so we can have access to medically necessary dental care.
5. Affordable Seniors Subsidized Housing. The lack of affordable seniors subsidized housing is a crisis. Many seniors are living in inadequate or unsafe accommodations because that is all they can afford. Other seniors are paying far more than 30% of their income for housing and as a result are having to forgo spending on other items such as nutritious food or social outing. A program to immediately build thousands of units of affordable seniors subsidized housing needs to be part of the upcoming federal budget.
6. Core funding for non profit community based seniors centres. The COVID pandemic has shown how important community based non profit seniors centres are to maintain the physical, emotional, and social health of seniors. Most of these organizations do not

have core funding and spend time grant writing and fundraising instead of working with seniors. This is why BC FORUM is urging that the upcoming budget include core funding for non profit community based seniors centres.

7. We need pension protection. The pandemic has shone a spotlight on how important pensions are to the security of seniors. BC FORUM knows that our pensions need to be protected in case our employer goes bankrupt. We are proposing the following changes:
 - Changing bankruptcy and solvency laws so that workers and retirees have super-priority status and are first in line, not last, when it comes to paying creditors;
 - Working with the provinces and territories to create a mandatory, industry-financed pension insurance program to backstop benefits and rescue stranded pension plans; and
 - Enacting strict legislation and stronger powers for pension regulators to ensure that corporate executives can't sell off assets and squeeze money out of companies to pay themselves first, leaving workers and pensioners holding the bill.

8. Protecting Defined Benefit Pensions. Defined benefit pensions provide a predictable, set income in retirement, often indexed fully or partially against inflation. The BC FORUM members who have Defined Benefit Pensions rely on them for their retirement security. This is why we are advocating that the federal government must preserve defined benefit pension plans and enact policies and incentives to increase access.

9. Implement the commitment you made to increase CPP Survivor benefits which was promised for an implementation date of July 1, 2020

Thank you for taking the time to read this.

Yours truly,



Diane Wood
President,
BC Federation of Retired Union Members (BC FORUM)