



**Written Submission for the Pre-Budget Consultations in  
Advance of the Fall 2026 Federal Budget**

**By: National Pensioners Federation**

*“Securing a life of dignity, independence  
and financial security for seniors.”*

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For: Department of Finance Canada

**Summary of Recommendations as Adopted at the NPF Fall 2025 AGM**

1. **Enhance Seniors Pension Income Programs.** Poverty can affect Canadians of any age but among those most negatively affected are low-income seniors and especially women seniors. Poverty in elder age for women is a life course challenge that impacts many in retirement earnings and savings. A comprehensive review of retirement government benefits is necessary to ensure the dignity and welfare of Canadians is met.
2. **Create Affordable Housing for Seniors and End Homelessness.** The lack of affordable seniors subsidized housing has reached crisis proportions and as a result more seniors are becoming homeless or at risk of living in unsuitable and unsafe housing. Statistics show other seniors pay far more than the recommended 30% of their gross income for housing and as a result must curtail spending on other items such as medications or nutritious food. A National Housing Strategy for building thousands of affordable, community, co-operative living models for seniors as subsidized housing must be implemented immediately.
3. **National Long-Term Care Reforms.** Legislate national standards for long-term care as the previous Liberal Government had promised. Provide federal funding with strong accountability measures to ensure provinces and territories meet or exceed these standards. Consult with seniors in a major re-imagining of how care for vulnerable older adults is designed, delivered, and monitored in Canada.
4. **A National Universal Pharmacare Plan.** Canada urgently needs to continue the implementation of a public, universal prescription drug program that would include a comprehensive, evidence-based national formulary.
5. **Core funding for non-profit community-based seniors centres.** The NPF urges the provision of core funding supports for non-profit community-based seniors' centres be included in the budget.
6. **Vaccine Investments & Access.** NPF urges the provision of core funding supports for vaccine investments and vaccine access for seniors across all Provinces and Territories.

The National Pensioners Federation (NPF) would like to thank the Department of Finance Canada for the opportunity to provide you with our views on how Budget 2026 can support Canadians through the post pandemic economy so that all segments of Canadian society benefit equally and no-one is left behind.

As a non-partisan umbrella organization representing one million seniors across Canada, we at NPF believe we are uniquely qualified to comment on the impacts that COVID-19 has had on seniors and their families across Canada and to make recommendations for lasting change that will provide employment for many Canadians willing and able to get involved in improving and enhancing the lives of current and future seniors.

### **Recommendations:**

- 1. Seniors Retirement Income Programs.** Poverty can affect Canadians of any age but among those most negatively affected are low-income seniors and especially women seniors.

The National Pensioners Federation reaffirms its position that;

- The Old Age Security pension (OAS) is a lifeline for low-income seniors who have not been able to save for retirement during their working lives but it has not kept pace with inflation and must be improved.
- The promise made in the 2020 Federal throne speech to increase OAS funding to those over the age of 75 years by 10% should be enacted now.
- The CPP Survivors Benefit increase that was promised in the Liberal election platform needs to be implemented immediately.
- The Guaranteed Income Supplement (GIS) needs to be increased, helping those who qualify to receive an adequate amount of support that will allow them to live with a measure of dignity.
- Increase the Pension Income amount (line 314 on the CRA form) deduction from \$2000.00 to \$5000.00.

- 2. Homelessness and Affordable Housing for Seniors.** The lack of affordable seniors subsidized housing has reached crisis proportions and as a result more seniors are becoming homeless or at risk of living in unsuitable and unsafe housing. While statistics show other seniors pay far more than the recommended 30% of their gross income for housing and as a result have to curtail spending on other items such as medications or nutritious food.

The National Pensioners Federation reaffirms its position that;

- The National Housing Strategy of building thousands of units of affordable seniors subsidized housing needs to be implemented immediately and will provide much-needed safe housing for seniors and employment to many in the building trades and,

- Social housing units for seniors needs to be safe and exclusively for seniors and not also be expected to house individuals of all ages dealing with mental health and substance use issues.

The NPF applauds the National Housing Strategy’s goal to reduce homeless numbers by 50 per cent. Although statistics now show a spiked increase in threat of homelessness for seniors today and in coming years as the ageing population climbs. The physical and mental health of older persons livings in tents, couch surfing or in substandard housing regardless of age shortens their life and places them in the already overwhelmed health care system. Since safe, secure, subsidized housing units have long wait lists more needs to be done to alleviate the pressure on low-income seniors paying more than 30% of their gross income on housing.

**Recommendation:** Establish a Vulnerable Housing Trust Fund for unhoused seniors.

### **3. National Long Term Care Reforms**

The National Pensioners Federation reaffirms its position of the urgent need to;

- Legislate national standards for long-term care as the previous Liberal Government had promised and,
- Provide federal funding with strong accountability measures to ensure provinces and territories meet or exceed these standards and,
- Consult with seniors in a major re-imagining of how care for vulnerable older adults is designed, delivered, and monitored in Canada.

Vulnerable seniors need, want and deserve to have their human right to person-centred compassionate care respected and publicly funded as part of our national health care system but the unfortunate reality is that governments and the public in general have long turned a blind eye to the need for dependable good quality end-of-life care. We must not forget or relive the history of many COVID-19-related deaths of vulnerable seniors in long term care, and the squalid conditions in many care homes that the emergency aid by the Canadian army exposed. These are also the outcome of decades of neglect of seniors in long term care by succeeding Canadian governments. The situation has persisted despite multiple studies of long-term care documenting the unacceptable conditions prevailing in many nursing homes across Canada. Some studies show these conditions are the result of governments contracting-out seniors' care services to private corporations, so that seniors' end of life care is turned into a profit-making enterprise instead of being publicly funded as a public good.

### **4. A National Universal Pharmacare Plan**

The National Pensioners Federation reaffirms its position that;

- Canada urgently needs to continue the implementation of a public, universal prescription drug program that would include a comprehensive, evidence-based national formulary.

As Canadian Health Commissions have recommended in the last five decades and as recent parliamentary bodies have studied and recommended, it's time to continue moving forward through the implementation across Canada.

#### **5. Core funding for non-profit community-based seniors centres**

The NPF urges the provision of core funding supports for non-profit community-based seniors' centres be included in the budget.

The closures of community-based senior centres as effects of COVID restrictions have devastated seniors' ability to socialize and access food. The physical, emotional, and social health of seniors are severely impacted. These centres will have difficulty re-opening and re-establishing their contacts after COVID. They do not have core funding and instead spend valuable time grant writing and fundraising instead of working with seniors.

#### **6. Vaccine Investments & Access**

The NPF urges the provision of core funding supports for:

- Canadian Seniors requiring preventative medication in the form of vaccines for Influenza, Shingles and other related health outbreaks. Core funding should be available and delivery harmonized across all of Canada. Preventive health care vaccines should not depend on where you live, but accessible to all.
- Canadian scientists funding for innovative research that will keep Canada ahead of emerging technologies.

Thank you for considering our recommendations. We would welcome the opportunity to discuss them further with you.

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National Pensioners Federation

The National Pensioners Federation (NPF) is a national, not-for-profit, non-partisan, and non-sectarian organization representing nearly one million members through national and provincial affiliates, seniors' clubs, and individual supporters across Canada. Our advocacy is devoted to protecting the welfare and social interests of older adults. Our mission is to stimulate public interest in the well-being of aging Canadians and to advance policies that support dignity, independence, and financial security. We achieve this through education, collaboration, and advocacy on key issues including pensions, housing, health care, democracy, social programs, elder abuse, access to technology, and transportation.