

Written Submission for Pre-Budget Consultations
in Advance of the 2026 British Columbia's Budget



**CANADIAN ASSOCIATION
OF RETIRED PERSONS**

Submitted By:
CARP June 20, 2025

The Canadian Association of Retired Persons (CARP) makes the following recommendations for BC's Budget 2026:

Recommendation 1 - Fund Expert-Recommended Vaccines for Seniors

Rationale for Recommendation 1

CARP BC calls for universal, publicly funded coverage of the “Big 5” vaccines for seniors: high-dose quadrivalent influenza, pneumococcal, shingles, RSV, and COVID-19. Currently, BC only funds standard-dose flu, pneumococcal, and COVID-19 vaccines. High-dose quadrivalent flu, shingles, and RSV are not consistently covered for all seniors. Pharmacists are ready to deliver these programs but require improved reimbursement structures.

Vaccination remains the most effective health intervention, reducing illness, healthcare usage, and long-term disability. One in three Canadians will develop shingles in their lifetime¹. Shingles is an extremely painful & debilitating condition that can lead to more serious complications, yet costs seniors around \$200 per dose. The NACI recommends funding shingles vaccines for adults 50+ and RSV vaccines for those 75+ or living in long-term care. New research shows shingles vaccination reduces dementia risk by 20% over seven years; the Shingrix also offers 91-97% efficacy². Other provinces, including Nova Scotia, Ontario, Newfoundland and Labrador, Prince Edward Island, and Yukon, already provide public shingles vaccine coverage for seniors—BC must follow suit.

BC's government-funded vaccine budget dropped to \$48.88 million in 2023–2024 from \$54.99 million the year prior³. Every \$1 spent on adult vaccination yields

¹[https://www.canada.ca/en/public-health/services/publications/healthy-living/canadian-immunization-guide-part-4-active-vaccines/page-8-herpes-zoster-\(shingles\)-vaccine.html](https://www.canada.ca/en/public-health/services/publications/healthy-living/canadian-immunization-guide-part-4-active-vaccines/page-8-herpes-zoster-(shingles)-vaccine.html)

² <https://med.stanford.edu/news/all-news/2025/03/shingles-vaccination-dementia.html>

³https://www2.gov.bc.ca/assets/gov/health/health-drug-coverage/pharmacare/pharmacare_trends_2023_2024.pdf#page15

over \$3 in health and economic returns by preventing illness, lowering healthcare costs, and improving productivity⁴. CARP BC urges the province to fully fund shingles, high-dose quadrivalent flu, and RSV vaccines; maintain COVID-19 programs; update pneumonia coverage; expand pharmacy access; and launch a seniors vaccine awareness campaign.

We caution the BC government against Alberta's recent cuts to COVID-19 vaccine access for seniors, which risk higher illness rates and long-term costs. When uptake is low, the solution is better education—not program cuts.

LINK:

<https://www.carp.ca/2025/04/02/fund-expert-recommended-vaccines-for-seniors/>

Recommendation 2 - Fund Better Home Care

Rationale for Recommendation 2

Despite a strong public preference for aging at home, BC's home and community care systems remain underfunded and under strain. While recent federal-provincial agreements have directed some funding to LTC, home care continues to be chronically neglected.

Over 90% of BC residents say they want to age at home, but only a small percentage can do so⁵. Half of BC seniors live on less than \$33,000/year and a quarter on less than \$23,000, making private home care unaffordable⁶. Seniors paying out-of-pocket may face \$9,000 annually for daily home support – BC is the most expensive province for home care in Canada⁷. In contrast, it costs the

⁴ <https://chamber.ca/vaccines-a-potential-key-to-unlock-many-of-canadas-healthcare-challenges/>

⁵ <https://www.marchofdimes.ca/en-ca/aboutus/newsroom/pr/prarchive/Pages/Aging-at-Home.aspx>

⁶ https://www.seniorsadvocatebc.ca/app/uploads/sites/4/2022/10/OSA-BCFFB_FINAL.pdf

⁷ <https://www.seniorsadvocatebc.ca/osa-reports/we-must-do-better-home-support-services-for-b-c-seniors/media@carp.ca>

government just \$14,000/year to provide one hour of daily home care, compared to \$60,000 for an LTC bed for a senior earning \$29,000 annually⁸. Home care is also significantly more cost-effective than hospitalizations, costing only one-tenth as much. Evidence-based home care improves outcomes, reduces emergency room crowding, and alleviates strain on the health system. As of 2024, BC has over 1 million seniors - more than 20% of the population - a number that will continue to rise⁹. Investing in a strong, integrated home care system is not just compassionate - it is fiscally prudent. As BC's senior population grows, failure to scale home care risks overwhelming hospitals and long-term care homes already at capacity.

CARP BC calls for expanded paid home care staffing and waived or reduced fees for low-income seniors. The province should invest in proven care models, increase respite and in-home medical support, and create a BC Home Care Equity Fund to improve access across health regions, especially for rural and remote areas. To support continuity and quality, BC must also invest in training, retention, and wage standardization for home care workers across health authorities. Finally, eligibility and funding for the Better at Home program should be expanded and integrated with medical home care to reduce fragmentation.

LINK:

<https://www.carp.ca/2025/04/02/home-care-and-community-care-aging-with-dignity/>

Recommendation 3 - Provide Tax Relief to Caregivers & Home Modifications

Rationale for Recommendation 3

⁸<https://www.seniorsadvocatebc.ca/osa-reports/we-must-do-better-home-support-services-for-b-c-seniors/>

⁹ <https://www.seniorsadvocatebc.ca/app/uploads/sites/4/2024/12/Monitoring-Seniors-Services-2024.pdf>

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Family caregivers and seniors making home safety modifications face rising costs with limited provincial support. The BC Home Renovation Tax Credit for Seniors and Persons with Disabilities currently offers a 10% refundable credit on up to \$10,000 in expenses, with a maximum benefit of \$1,000/year. Uptake remains low due to limited public awareness, restrictive eligibility, and modest financial benefits.

Home adaptations such as grab bars, barrier-free bathrooms, and entrance ramps are critical for aging in place and preserving independence. A fall-related hospitalization can cost the healthcare system over \$30,000+ per incident, while a preventative home modification costs only a fraction of that¹⁰. Despite this, over 50% of adults and seniors identify the cost of home modifications as a barrier to aging safely at home. Half of BC seniors are living on less than \$33,000/year, and one quarter are living on less than \$23,000/year¹¹.

Meanwhile, 37% of caregivers in BC report experiencing high financial stress, and only a small portion qualify for any meaningful tax relief¹². Supporting caregivers reduces burnout, delays entry into LTC, and improves the well-being of seniors. Currently, 34% of family caregivers in BC are in distress, a figure that rises to 57% among those whose loved ones receive less than one hour of daily home support¹³. As more adult children care for aging parents while juggling work and childcare responsibilities, provincial support must reflect these modern realities.

CARP BC recommends expanding the Home Renovation Tax Credit by increasing annual limits and widening eligibility to include moderate-income seniors and family caregivers. We also urge the introduction of a provincial caregiver grant,

¹⁰<https://pmc.ncbi.nlm.nih.gov/articles/PMC6849272/#:~:text=In%202014%2C%202.8%20million%20US,and%20insurance%20processing%20%5B4%5D.>

¹¹ <https://www.seniorsadvocatebc.ca/app/uploads/sites/4/2024/12/Monitoring-Seniors-Services-2024.pdf>

¹² <https://vancouversun.com/news/local-news/caregivers-financial-strain-british-columbians>

¹³ <https://www.seniorsadvocatebc.ca/osa-reports/we-must-do-better-home-support-services-for-b-c-seniors/media@carp.ca>

expansion of the respite care program, and investment in program awareness and application streamlining to increase uptake and impact.

LINK:<https://www.carp.ca/2024/04/09/carp-to-minister-of-seniors-we-need-tax-credits-for-home-care/>

<https://www.carp.ca/our-advocacy/caregiving/>

Respectfully submitted,

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