

**From:** SeniorsAdvocate <[SeniorsAdvocate@SeniorsAdvocateNL.ca](mailto:SeniorsAdvocate@SeniorsAdvocateNL.ca)>  
**Sent:** Wednesday, March 29, 2023 10:06 AM  
**Subject:** Federal Budget 2023

Good Morning Colleagues,

I know many of you followed the Federal Budget and are in the process of analyzing it. Thought you might be interested in the email below from the Minister of Seniors' Office.

All the best, Susan

**Susan Walsh, MSW, RSW** (pronouns she/her)  
Seniors' Advocate NL



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**Sent:** Tuesday, March 28, 2023 8:30 PM  
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**Subject:** Budget 2023

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Dear Colleagues,

Today, in the House of Commons, Deputy Prime Minister and Minister of Finance Chrystia Freeland presented our government's Budget for 2023.

This Budget lays out our plan to make life more affordable, improve healthcare and create a green economy for all Canadians, including seniors.

I would like to take this opportunity to share with you the following measures set out in Budget 2023 that will benefit seniors as all Canadians right across the country. In Budget 2023 we're:

#### Strengthening Pensions By:

- Providing \$75.9 Billion dollars in support to over 7 million seniors through critical programs like the Guaranteed Income Supplement and Old Age Security. Importantly these benefits will continue to be adjusted to keep up with the cost of inflation. As a result, there is an expected increase of \$20B per year in spending on these essential programs through to 2027-28. In January, seniors received a maximum of \$687.56 through OAS, with \$756.32 delivered to those 75 and over. A single senior in receipt of the GIS received a maximum of an additional \$1,026.96.
- Increasing the number of low income vulnerable Canadians who qualify for automatic tax filing which will enable more vulnerable seniors to access critical supports like the GIS.
- Allocating \$123.9 Million for Old Age Security IT Modernization
- Setting aside \$50 Million to strengthen-retirement savings for Personal Support Workers without retirement security coverage
- Amending the Pension Benefits Standards Act, 1985 and the Pooled Registered Pension Plans Act to improve retirement security for plan members and retirees through new frameworks for variable payment life annuities and technical housekeeping amendments
- Requiring federally regulated pension funds to disclose their crypto-asset exposures
- Cracking down predatory lending, often done by extending very high interest rate loans which target the most vulnerable in our communities, including seniors
- Proposing to make legislative amendments to the Canada Pension Plan legislation to allow the use of Canada Revenue Agency collected data by Employment and Social Development Canada when performing policy analysis, reporting, and evaluation functions for the Canada Pension Plan.

#### Making Life More Affordable:

- Investing \$13 Billion to create the Canadian Dental Care Plan which will provide Canadians, including seniors, with access to high quality dental care
- Introducing a new grocery rebate to help with the higher costs of grocery bills, which will give seniors on average an additional \$225
- Expanding access to Registered Disability Savings Plan to a qualifying family member or adult sibling to further support the long term financial security of persons with disabilities.
- Introducing a new, refundable Multigenerational Home Renovation Tax Credit, which will provide up to \$7,500 in support for constructing a secondary suite for a senior or an adult with a disability, starting in 2023

- Unexpected, hidden, and additional fees add up quickly. From internet overage charges, to roaming fees, to additional airline charges, Canadians deal with junk fees every day. The federal government is taking action to crack down on junk fees.

#### Improving Health Care for Canadians:

- \$198.6 Billion over ten years in health transfers to provinces and territories to
  - Improve access to family doctors
  - Strengthen mental healthcare services
  - Clear backlogs and shorten wait times
- Setting aside \$117 Million for the training of bilingual nurses and personal support care workers
- Improving mental health for Canadians with \$100 Million to fund projects that offer mental health services to vulnerable groups, including seniors
- Encouraging more doctors and nurses to practise in rural and remote communities through student loan forgiveness

These measures build on the steps already taken by our government to improve senior's financial security including:

- Lowering the age of retirement back to 65, after the Conservative government raised it to 67 – putting up to \$20,000 a year back in the pockets of Canadians
- Enhancing the Guaranteed Income Supplement which alone benefited 900,000 seniors and lifted 45,000 out of poverty
- Increasing OAS by 10% for seniors 75+ representing the first increase to OAS in 50 years which resulted in an additional \$800 for full pensioners in the first year
- \$6 billion over ten years to provinces and territories for the delivery of home care services for seniors who want to continue to live at home.

In combination, these measures have and will continue to strengthen the financial security of seniors.

For example, a 76-year-old senior in British Columbia with a maximum Guaranteed Income Supplement (GIS) entitlement could receive more than \$2,000 in additional support in 2023, thanks to the proposed Grocery Rebate, the GIS top-up increase for single seniors from 2016, and the increase in the Old Age Security pension for seniors aged 75 and older.

As a result of these measures taken by our government year after year we have seen poverty rates amongst seniors drop dramatically since 2015. The provisions outlined in this year's budget will build on our record of delivering for seniors as we strengthen the services that support older Canadians.

Thank you.