



# **Manitoba Budget 2025 Consultation: RTOERO Response**



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RTOERO is pleased to submit this feedback to help inform the consideration of Manitoba's 2025 budget.

Since 1968, RTOERO has been a voice for teachers, school and board administrators, educational support staff and college and university faculty in their retirement. The organization's mission is to improve the lives of its members and Canadian seniors.

We commend the Government of Manitoba's efforts to place an emphasis on seniors' issues by creating the independent position of Seniors' Advocate, as part of Bill 37. That puts Manitoba in line with British Columbia, Newfoundland and Labrador, and New Brunswick, which also have similar roles.

RTOERO had sent a letter to the Premier advocating for this role, which we see as representative of a population that faces unique challenges and that may not always have a strong voice in policy-making processes. A Seniors' Advocate can increase public awareness and education about issues facing older adults, ultimately contributing to a better future of aging for all Manitobans.

That's the focus of the 13 priorities we describe here, which are of prime importance to RTOERO's 84,000+ members across Canada. They also tie into the

priorities the government asked about in its pre-budget survey.

- The first four fall under Geriatric Health Care, and connect to what the government labelled as "fixing our health care" in the survey.
- The next six are listed under Seniors strategy and community well-being. The government has asked survey questions about homelessness and safety. In our response, we talk about community well-being more broadly, and address aspects as they relate to seniors.
- Lastly, the survey asked about meeting the climate challenge; here, we describe our three priorities around Environmental stewardship.

We appreciate that in Manitoba, as in all jurisdictions, the government is facing a range of financial pressures and a shifting external environment. It can be difficult to balance all priorities. Yet focusing on the quality of life for our senior population remains paramount.

We hope the priorities we've described here will be of value in the budget development, as plans emerge for a healthier, happier and more prosperous Manitoba population.

# Geriatric Health Care

Canada's population is aging. By 2030, nearly one in four Canadians will be a senior. Our health care system is inadequate; it was made to deal with acute care, not with the chronic needs of seniors. It's hospital-based and doesn't focus enough on home care and community-based care. It's time to rethink how we address the rising needs of seniors.





# 1. Healthy aging

As the Manitoba government has noted, when we invest in healthy aging people can become more resilient, live longer, connect more to others and achieve an overall sense of well-being. Everyone benefits.

Yet services and policies for seniors can often focus more narrowly on physical health. Healthy aging also encompasses active lifestyles, social inclusion, mental health, age-friendly communities and coping with change.

We need to evaluate how older adults are faring in terms of their wellness in all every dimension, and provide resources/programs to support that healthy aging. In addition, health care standards must govern aging concerns along the whole pipeline and all networks within it.

Maintaining well-being involves teams of experts collaborating to find solutions to address physical illnesses, disabilities, social isolation, loneliness and elder abuse. The Manitoba government should look for more ways to support health standards for older adults in a holistic way. Such standards will guide health care practices for aging – around mind, body and spirit – and establish robust accountability models.



## 2. Long-term care



The number of seniors, and longer lifespans, are creating multiple pressures on long-term care (LTC). There's a shortage of spaces, a shortage of personal support workers, and those arriving in LTC often require more extensive support.

Across Canada, we've been falling short in supporting residents of LTC homes. These facilities have been understaffed, unprepared, underprotected and underserved. Their personnel have been underpaid and underskilled.

We've seen some positive action in Manitoba over the past few years to enhance LTC services.

For instance, in 2022 Manitoba established the Department of Seniors and Long-Term Care to lead the development and implementation of a provincial seniors strategy. The Canada-Manitoba Aging with Dignity Agreement is also seeing investments to support workforce improvements and uphold standards in LTC.

The previous provincial budget included \$22.3 million to provide better care for seniors, including providing more direct hours of care for seniors in personal care homes. And following a review of COVID-19 experiences in LTC, Manitoba committed to implementing a series of report recommendations, from enhancing infection prevention and control measures, to hiring more housekeeping staff.

We call for continued steps to improve conditions and inspections in LTC homes, as well as increased funding for more permanent staff in LTC and better wages, job security and benefits for staff (especially sick leave). As well, staff should be limited to working in only one LTC home.

We also want to see Manitoba support a national plan for LTC homes – with national standards and processes for robust accountability – and a transition to an entirely not-for-profit long-term care home model.

### 3. Geriatrics training



Today people age 65 or older account for 17% of the population, in Manitoba and Canada overall. The numbers will only rise.

Manitoba had 230,000 people in this group in the last census. Over the 10-year period of 2018 and 2028 in Manitoba, people aged 65 and over are expected to increase by 31% (Manitoba Bureau of Statistics). Manitoba also has more than 30,000 residents who are aged 85 or over. Over the next 2-3 decades, the number of Canadians aged 85-plus is expected to triple or even quadruple.

The availability of appropriate health, social and community care providers – including geriatricians – supports healthy aging.

While government look for ways to invest in and attract more family doctors, a broader pool of geriatricians for Manitoba will also play a vital role in helping older adults remain healthy and independent for as long as possible.

Canada faces a shortage of geriatricians. There are only about 300 geriatricians working in Canada, one for every 15,000 adults, and half of those are in Ontario. Manitoba has far fewer geriatricians per capita than the Canadian average, about one for every 30,000 seniors according to one study. That's unacceptable if our senior population is to age with dignity and receive the best health care.

We don't invest enough in geriatric care training. Basic education and training relevant to geriatrics and gerontology should be essential in any health care or psychosocial program. We need programs throughout the pipeline of health care workers to ensure that people who train in geriatric care earn the respect and salaries reflecting their education.

Geriatric training should lead to careers worthy of full-time positions with respectable remuneration, incentives and benefits. Specialized training for managers of these services should be mandatory.

We need to graduate more specialists, but the number of geriatric specialization is capped. Removing it will help. Beyond that, a wide range of health care professionals need increased training on serving the seniors population. We want to see special post-graduate programs and diplomas to help create careers in geriatrics for health care and psychosocial service workers. It's vital to improve the pipeline of these health care workers.

## 4. Universal public pharmacare



Canada remains the only country with universal health care that does not include universal drug coverage.

The province does have an Pharmacare Program for eligible Manitobans, regardless of disease or age, whose income is seriously affected by high prescription drug costs. The program is income-based, with a deductible amount.

That's helpful – but it's not enough.

Pharmacare is now fragmented, with a few provinces offering some drug coverage. The solution is a national pharmacare program that ensures access to medications and treatments essential to well-being and health.

Canada is the only developed country in the world that has a universal health-care plan with no universal drug coverage. Canadians consistently pay among the highest prices for prescription drugs. Ten per cent of citizens don't have adequate coverage to meet their needs. One in four households can't afford to fill their prescriptions.

Economics indicate universal health coverage is cost-effective: centralizing infrastructure; providing Canada with superior leverage for negotiating drug prices; and guaranteeing the whole country benefits from the deals.

The federal government has introduced the first pieces of a national pharmacare program, though that has limited coverage for now (diabetes medication and birth control). Bill C-64, which received Royal Assent in October 2024, established a framework towards national pharmacare. Its implementation depends on negotiations with Manitoba and the other provinces, which are still ongoing.

We want to see Manitoba wholeheartedly support a national health plan and efforts to assist financially-strapped older adults – so they needn't choose between purchasing the necessities of everyday life or their medical prescriptions.

# Seniors strategy and community well-being

Seniors are Canada's fastest growing demographic. Gaps in our health-care and social policies are creating barriers to seniors' independence, and to their essential role in vibrant, healthy communities and economies.





## 5. National seniors strategy



Canada and Manitoba are aging. Today's seniors are living longer and healthier lives, and play a major role in serving their communities through continued work, volunteering, civic engagement and charitable donations.

As noted above, Manitoba does have a Department of Seniors and Long-Term Care to deliver on a provincial seniors strategy. A coordinated national seniors strategy, one with dedicated funding and accountable goals, will ensure we meet the evolving needs of seniors.

We must re-design and re-engineer the health care and financial infrastructures that theoretically support Canadians as they age (including psychosocial services). Beyond a made-in-Manitoba action plan for seniors, the province can play a role by supporting a national seniors strategy.



## 6. Aging at home



A national survey found that 78% of Canadians want to age in their current homes, but that just 26% predict they will be able to do so. Issues around health, mobility, safety finances and more can derail the dream of aging in place.

In many cases, it is difficult for adults over age 65 to live at home when the costs of equipment and remodelling living quarters for health issues are unaffordable. Yet long-term care, where people often go reluctantly, can cost far more both financially and emotionally.

The budget survey mentioned lowering costs for renters and homeowners, as well as affordable housing in the context of ending chronic homelessness. That should be extended to encompass housing for seniors and support for them to remain in their homes.

Last year, Manitoba allocated about one-third of the provincial budget, a record \$8.2 billion, to health care spending. We know that health care costs increase on the continuum from home care to long-term care to acute care. We also know across Canada almost nine in 10 health care dollars go towards institutional care. As a country, we spend significantly less on home and community care (HCC) than the OECD average.

Last year's Manitoba budget did implement a new Safe and Healthy at Home program to support aging in place. The reality is that it's difficult for many adults over age 65 to live at home when the costs of equipment and remodelling living quarters for health issues are unaffordable. Often, it's possible for older adults to stay at home with some basic modifications.

Long-term care, where people often go reluctantly, can also be stressful and bring an emotional cost to seniors who would have preferred to remain in their familiar surroundings. Moreover, staying in a long-term care bed costs a little over \$200 a day, and hospital beds cost \$700 to \$1,000 a day. In contrast, the cost of home care is a little over \$100 a day.

For older residents of Manitoba, managing their health care must start before situations become acute. Successful home-care programs remove a considerable burden from long-term and acute care services. In fact, community-based solutions are key to solving the crisis in long-term care.

Finding the supports to enable that is becoming more urgent as the seniors cohort continues to increase. With an aging population, the Manitoba government should assess the resources allocated to support aging in place. That requires proper teams skilled in physical and mental health, support for home accommodation and the right framework for care.

With proper teams skilled in physical and mental health, and support for home accommodation, many more older adults can continue to live where they want to be – in their own homes and communities. That's best practice for compassionate and economic reasons.



## 7. Elder abuse prevention



Any situation that limits or controls the rights and freedoms of an older adult is a form of elder abuse. This includes physical abuse, but also psychological/emotional abuse, financial abuse and neglect.

North American studies show that up to 10% of older adults will experience some type of elder abuse each year: physical, emotional, psychological, financial and neglect. In Manitoba, as in elsewhere in Canada, the numbers could rise significantly, with the 65-plus population increasing quickly.

Despite the prevalence of elder abuse, we need more awareness of the issue. As Prevent Elder Abuse Manitoba notes, an abused person may not even realize that their rights have been violated. The person causing the harm may or may not know that their action or inaction is abusive. And bystanders might suspect something is wrong, but be unwilling to get involved or unsure about what to do.

As well, many older Manitobans in need of supportive services are not using them. Why? Some may not be aware that these resources even exist. Others may be unaware or unwilling to accept that they are in an abusive situation. Still others may be uncomfortable disclosing that they are in such a situation. And some Manitobans in need are living in rural or remote settings that have fewer resources available to community members.

We need to continue to invest in the resources that detect older people at risk, serve victims wherever they are in Manitoba, and raise the profile of this widespread yet mostly hidden crime.





## 8. Social isolation

Meaningful connections with others keep us engaged and active. In contrast, social isolation can trigger mental, emotional and cognitive distress and worsen chronic health problems (high blood pressure, heart or respiratory disease, diabetes, etc.). It may also lead to various forms of elder abuse as they become prey to financial or other abusers.

The University of Manitoba's Centre of Aging has reported that almost one-quarter of people aged 65-plus have feelings of loneliness. That can happen to anyone, but isolation can be a particular risk when people retire, lose a spouse, or experience decreased mobility or cognitive decline. Other studies show that upwards of 30% of seniors are in danger of becoming socially isolated.

The Manitoba government should support more ways to connect seniors to family, friends, neighbours, colleagues and their communities. Reducing social isolation will have a meaningful impact on the emotional, mental and physical health of our seniors.





## 9. Rights for seniors

The rights of older people are embedded yet not specific in international human rights conventions. Such conventions cover economic, social, civil, cultural and political rights. Ageism and age discrimination are real. Protecting older peoples' rights will help them to lead dignified, secure lives, as equal members of society.

The Manitoba government has talked about ageism as an often overlooked topic – one that affects health, employment, financial security and self-perceptions, and is highly tolerated in our society.

While the government has offered resources on combatting ageism, the fact remains that this is a form of discrimination that's illegal. We believe this is exactly the time to take decisive international action on a rights-based approach to the needs of seniors. Society has been focused, rightly so, on dismantling of social structures that reinforce racism, discrimination and oppression. Ageism is a deadly and systemic bias too. One Canadian study, published in Ageing Research Reviews, found that 48-91% of all older people surveyed experienced ageism, while 50-98% of all younger people admitted having discriminatory thoughts or behaviours toward older people.

RTOERO upholds that an international legal framework to protect the rights of older persons is an essential component of the difficult work of dismantling systemic ageism, and ensuring a more just and fair society for all people in Manitoba and across Canada as they age.

That's why we back the International Longevity Centre (ILC) Canada's demand of the Canadian government to take immediate and decisive steps toward leading and supporting a UN Convention on the Rights of Older Persons.

We call on the Manitoba government to support this UN Convention and push to move it forward, to hold us accountable for how we treat our older citizens.



## 10. Income security

Across Canada, 12% of senior families and 28.5% of single seniors qualify as low income. More than a quarter of older adults who live alone — the majority of them women — live in poverty.

Poverty overall is a widespread problem. A recent Statistics Canada report noted that among the provinces Manitoba had the third-highest poverty rate and the highest “deep poverty” rate.

The government must monitor the financial needs of older people and ensure the Canada Pension Plan, Old Age Security program and Guaranteed Income Supplement realistically address those needs. In Manitoba, there are other beneficial programs, like 55 PLUS, the provincial income supplement program providing benefits to low-income Manitobans who are 55 years of age and older. That’s includes those who aren’t yet eligible for benefits under the federal OAS Program, as well as those who do receive those benefits.

Yet more needs to be done. Defined benefits pension plans are proven to make retirement secure, and would deliver the same retirement income at half the cost of defined contribution plans. The Manitoba government can work to strengthen defined benefit pensions, protect accrued benefits, and protect employees and retirees ensnared in corporate insolvencies.

With that, older Manitobans can continue to contribute meaningfully to our economies and pump money right back into our local communities.

Our older adult population needs basic rights ensured in terms of income as well as health care. Manitoba can work with the federal government, and other provinces and territories, to establish national standards that guarantee these rights.



# Environmental Stewardship

Responsible use of resources, conservation, and protecting our air, land and water — improving in all areas is critical to a sustainable future. Individuals, companies, industry groups and governments all have a part to play in environmental stewardship. We need to maintain the viability of our ecosystems for ourselves, our children and grandchildren. To that end, we want to see increasing action on four areas.







## 11. Environmentally-sustainable transportation

Transportation accounts for about one-quarter of Canada's carbon emissions. As our population and economy grow, so do the number of vehicles on our roads.

The Manitoba government has a critical role to play, and has already taken important steps. Last year's provincial budget, for example, included a new electric vehicle incentive.

Manitoba has plans to fully transition to clean energy and hit its net zero targets by 2050. Greener transportation is an essential part.

We urge the government to continue progress in areas such as shifting to low-carbon and zero-emission transportation modes; coordinating land-use and transportation planning to promote the efficient movement of people, goods and materials; and enabling technologies that support low-carbon and emission-reducing choices.

Government policies in all these areas can drive more sustainable transportation in Manitoba.



## 12. Plastic pollution and recycling standards



Government of Manitoba policies or incentives can help us move from a linear economy (ongoing consumption of resources) to a circular one (reusing resources). Other steps can help us to increase the recycling rate, and lower contamination rates (i.e. non-recyclable material in the recycling system).

Across Canada, and in Manitoba, jurisdictions often fall short. For instance, Canadians throw away 3 million tonnes of plastic waste every year, only 9% of which is recycled. Sadly, most plastics still end up in landfills or in our natural environment. In Winnipeg, the overall waste diversion rate from landfills in 2023 was not only lower than in 2022, it also fell to its lowest level in a decade.

Efforts like the single-use plastic bans and updated recycling collections systems aim make a difference, though inconsistent practices across and within provinces remain a major challenge. One hurdle to greater progress is the lack of a harmonized approach across jurisdictions. Moving forward, the government also has the opportunity to take a comprehensive approach to manage the entire life cycle of plastics.





## 13. Safeguarding the water supply and drinking water

Our freshwater resources are a national treasure. The Great Lakes, for instance, hold over 20% of the entire world's surface freshwater, and Lake Winnipeg is Canada's sixth-largest freshwater lake (third-largest contained entirely within Canada).

Pollution and misuse threaten that. Meanwhile, while urban centres enjoy access to clean water, First Nations often face drinking water advisories (Manitoba has five active long-term advisories). Just this January, a school and nursing station in the Shamattawa First Nation in northern Manitoba, a community of around 1,425 people, had to close due to a lack of running water. The First Nation has been under a boil water advisory for more than six years.

Legislation and changes in business practices both have a role in protecting our freshwater sources, and eliminating boil water orders. Beyond calling on the federal government to fulfill its responsibility, Manitoba can also play a part in supporting upgraded water systems and alleviating the drinking water crisis in the province's First Nations communities.



# Who we are

RTOERO is a bilingual trusted voice on healthy, active living in the retirement journey for the broader education community. With 84,000+ members in 51 districts across Canada, we are the largest national provider of non-profit group health benefits for education retirees. We welcome members who work in or are retired from the early years, schools and school boards, post-secondary and any other capacity in education. We believe in a better future, together!

## For more information:

- visit our website at [rtoero.ca](http://rtoero.ca)
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