



Office of the  
**SENIORS' ADVOCATE**  
Newfoundland and Labrador

# **BUDGET 2026-2027**

**SUBMISSION TO  
THE GOVERNMENT OF  
NEWFOUNDLAND AND LABRADOR**

---



# THE OSA

BUI  
SUF  
THE  
NEV  
AN

## Message from the Advocate

So happy to say Spring has Sprung!  
This is a wonderful time of year, with the promise of warmer weather, longer days and a colourful landscape.  
The winter months saw us meeting with seniors a little closer to the office and being in the office more allowed us to focus on research and writing, like our submission on the upcoming provincial budget. I am also excited to say we will soon release two new reports. Stay tuned to our social media or website for updates or sign up for our email list to receive a copy.

Over the next few months, we will travel the province to meet with seniors. Check the schedule in this newsletter to see if we'll be in your area and consider coming out!

I hope you enjoy our new newsletter format, compliments of our new team member Gabby – read about her in the pages that follow.

The Office of the Seniors' Advocate (OSA) is an independent, statutory office of the Legislature. The **Seniors' Advocate Act** (the **Act**) established the OSA to identify, analyze and address systemic issues impacting seniors.

The OSA offers this submission to the Newfoundland and Labrador's (NL) public consultation process for Budget 2026-2027. This submission is informed by:

- Reports from the OSA:
  - **Seniors' Report 2025: Monitoring Key Indicators of Seniors' Wellbeing in Newfoundland and Labrador** (November 2025) and the extensive research and data analysis which informed this report.
  - The 11 recommendations outlined in **From Review to Action: A Continuum of Care Approach** (May 2025) which stem from the OSA's rigorous, evidence-based assessment of the **Newfoundland and Labrador Long Term Care and Personal Care Home Review** and are designed to strengthen government accountability and accelerate improvements in governance, quality of care, and workforce sustainability.
  - The research and information leading to 6 recommendations from **An Ounce of Prevention is Worth a Pound of Cure** (April 2025).
  - The 848 responses to the OSA's "Aging Well at Home" survey (August 2025).

- Research and information leading to 12 recommendations from **What Golden Years?** (November 2023).
- Findings from the Office of the Seniors' Advocate's 2022 Engagement Process and subsequent **What We Heard Report** (March 2023) and **Cost of Living Data 2024**. This public engagement process included a public survey with 1,087 respondents (913 seniors, 135 caregivers, and 39 service providers) and public engagement sessions attended by approximately 390 seniors. The large, unprecedented sample size provides a 95 per cent confidence interval.
- Public engagement sessions in over 70 communities of the province;
- During 2024-2025, 675 requests for advocacy;
- National and international research, participation in national committees and reviews, and significant consultation with relevant community organizations.





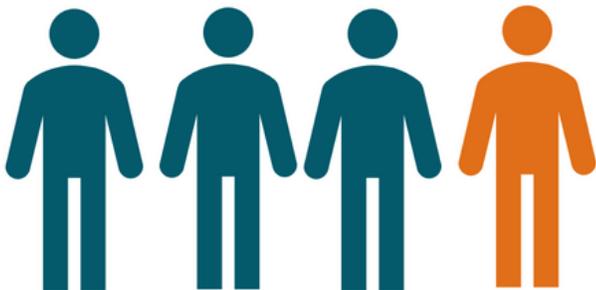
# OVERVIEW

Seniors are the fastest growing age group in Canada. Increases in life expectancy and declining fertility rates contribute to an aging population, especially for the Atlantic provinces. In NL, the out-migration of thousands of young adults exacerbate the aging trend.

The number of seniors in NL continues to rise, with 25 per cent of the population now aged 65 and older (the highest proportion in Canada) and 5 per cent aged 80 and older. While most seniors live in the Eastern Zone, the proportion of seniors is significantly higher in Eastern-Rural, Central, and Western zones, where seniors represent in the range of 30 per cent of the population. This demographic composition carries major implications for program and service delivery, particularly in rural areas where resources and workforce capacity are already limited. Medium growth projections indicate that by 2034, 28 per cent of the population will be aged 65+ and 8 per cent will be 80+, further intensifying demand for supports.

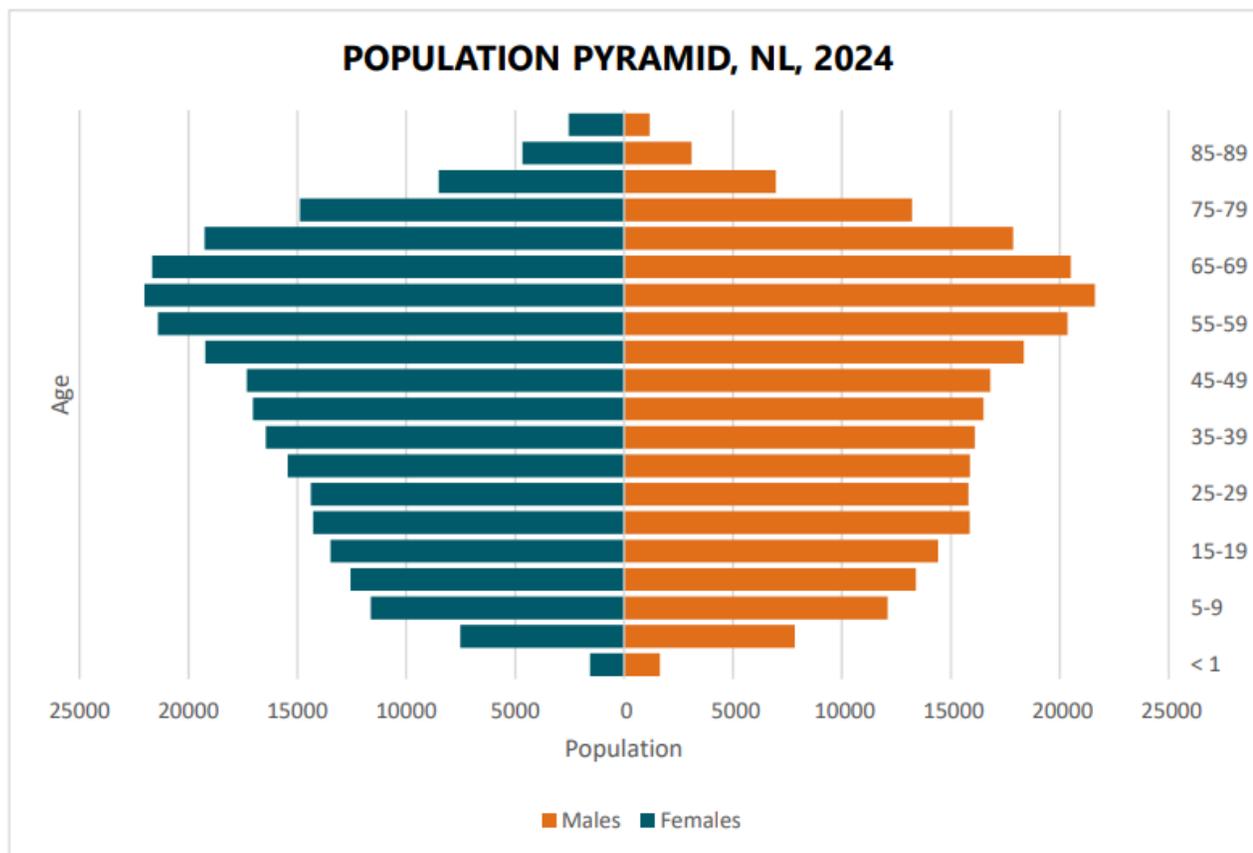
## Current Demographics

## Anticipated Growth (2034)



➤ 25% are seniors

➤ 28% will be seniors



Data source: Statistics Canada. Table 17-10-0157-01.

As shown in this population pyramid, the largest age cohorts are between 60 and 70 years of age. The demands this will place minimally on the health, housing, and residential care systems, can and must be, anticipated and planned for now. Improvements to preventative and supportive services, in community and throughout the province, are critical. It is essential to ensure easy and equitable access to the programs and services required to age well in the right place.





# **BUDGET CONSIDERATIONS**



## → INDIVIDUAL HEALTH ←

### **BUDGET 2026/27:**

**Include seniors in the Poverty Reduction Plan.**

According to the **Seniors' Report 2025** many older adults report a strong sense of community and life satisfaction, however, the report highlights significant health vulnerabilities. Nearly half of all seniors in the province live with three or more chronic health conditions, a prevalence that underscores the importance of preventive supports, healthy aging initiatives, and early interventions to maintain health and independence. The report also identifies low rates of physical activity, ongoing challenges with food insecurity, and uneven access to preventive health supports, all of which negatively impact seniors' ability to age well. These findings underscore the need for early intervention, preventive programs, and supports that promote independence, particularly as the province prepares for a sharp rise in the number of people aged 80 and older over the next decade.

While government released a **Seniors' Health and Well-Being Plan** with some initiatives, it did not include a comprehensive approach to address poverty in the seniors' population. With the lowest median income and highest Guaranteed Income Supplement (GIS) uptake in the country, almost half of NL seniors are living in poverty and this is even higher in rural NL.

Increased Seniors' Benefit rates, free home support, and improved access to subsidized housing are necessary. Addressing these determinants early will reduce long-term pressures on the health and social care system and enable seniors to remain active in their community and independent for longer.

## **BUDGET 2026/27:**

**Increase the Seniors' Social Inclusion Initiative budget and funding to better support social, recreational, and intergenerational opportunities for seniors throughout Newfoundland and Labrador.**

Social connection and participation are critical determinants of seniors' mental health, wellbeing, and ability to age well in their communities, particularly in rural and remote regions where formal services are limited. Community-based organizations, including 50+ clubs and seniors' groups, play a vital role in delivering accessible social, recreational, and wellness programming that reduces isolation and supports mental wellness. Historically, the Seniors' Social Inclusion Initiative (SSII) provided meaningful levels of support, offering up to \$2,000 for activities promoting healthy aging and social inclusion, or up to \$3,000 for intergenerational projects.



Due to the high uptake of the program, in 2025, the program was restructured to offer 200 grants of \$1,000 each. This reduction limited the number of community groups that could get funding and further limited their ability to deliver sustainable and impactful programming. High demand for a program is indicative of high need. Rather than scaling back support, increased investment in the SSII would better reflect growing need, strengthen community capacity, and provide a cost-effective, preventative approach to addressing social isolation, loneliness, and declining mental and physical health among seniors in Newfoundland and Labrador.

## RELATED OUTSTANDING OSA RECOMMENDATIONS

### ◆ AN OUNCE OF PREVENTION ◆ IS WORTH A POUND OF CURE

OSA's **An Ounce of Prevention Is Worth a Pound of Cure** report highlights the importance of early, low-cost interventions that help seniors maintain independence, prevent injury, and safely age at home. The report emphasizes that small assistive devices, such as reachers, bath seats, grab bars, and mobility aids, play a crucial role in preventing falls, maintaining independence, and supporting seniors with activities of daily living. However, many seniors living on low incomes cannot afford these items. While Newfoundland and Labrador Housing Corporation's (NLHC) Home Modification Program (HMP) is a key tool for supporting aging in place, its current focus on post-incident needs and larger renovations can delay or exclude preventative supports. The OSA's report calls for expanding the program eligibility and coverage to include small-scale preventative modifications without the requirement of a referral from a health practitioner. This preventative approach would reduce avoidable injuries, hospitalizations, and higher-cost care. The **Seniors' Report 2025** demonstrates that income insecurity remains widespread, with 44 per cent of seniors receiving the GIS, which is an indicator of poverty.

Including small assistive devices under government's 65Plus Plan would support seniors aging safely at home and reduce downstream costs associated with injury and hospitalization.



**RECOMMENDATION:**

The Department of Health and Community Services expand access to community-based physiotherapy and occupational therapy assessment, programs and services, as a preventative measure, in addition to the Home First program where a health issue/accident has already occurred.

**RECOMMENDATION:**

The Department of Health and Community Services expand the Newfoundland and Labrador Prescription Drug Program, 65Plus Plan to cover small assistive devices.

**RECOMMENDATION:**

Newfoundland and Labrador Housing expand, promote, and fund the Home Modification Program to include a preventative approach to program eligibility, including that small preventative home modifications, such as grab bars, anti-slip tape, and handrails, are funded without the requirement for an assessment by a health professional.

**RECOMMENDATION:**

Newfoundland and Labrador Housing create a new zero-interest loan program for homeowners with an annual income below \$90,000 to make home modifications to promote aging well at home.

## → WHAT GOLDEN YEARS? ←

The **What Golden Years?** report identifies food insecurity as a key individual health issue. Statistics Canada data show that only 82 per cent of NL seniors were food secure, a decline of six percentage points in one year, with 13 per cent experiencing moderate or severe food insecurity, the highest rate in Canada. Further data indicate that only 13 per cent of NL seniors meet recommended fruit and vegetable intake, well below the national average of 25 per cent, with consumption continuing to decline.

### **RECOMMENDATION:**

The Department of Health and Community Services, in collaboration with the Department of Children, Seniors and Social Development, immediately implement recommendation 4a of the **Rethinking Food Charity in Newfoundland and Labrador: Results, Reflections and Recommendations 2022-23** report to ensure that food banks can provide food delivery in circumstances they assess as necessary.

## → LONG MAY YOUR BIG JIB DRAW: SETTING SAIL ←

The HMP is an essential mechanism supporting aging in place, but its current design focuses primarily on post-incident needs or more extensive renovations requiring professional assessment. Many seniors require small, low-cost preventive modifications yet remain ineligible or face delays because the program is not structured to support early or preventive interventions. Expanding the HMP to include preventive small-scale modifications without requiring a professional assessment would help seniors remain safe longer and prevent avoidable injuries.

### **RECOMMENDATION:**

The Advocate supports an expanded and enhanced Home Repair Program.



## HEALTH CARE

Access to health care remains one of the most pressing challenges facing older adults in NL. The province continues to have one of the lowest rates in Canada for seniors with a primary health care provider, and the gap is widening. Surgical wait times for hip and knee replacements have increased and seniors frequently report difficulty accessing timely diagnostics, allied health services, and medication supports.

These wait times diminish quality of life and also contribute to functional decline, increased pain, social isolation, and avoidable use of emergency and inpatient services. Research shows that seniors are often admitted to hospital while awaiting long term care placement, sometimes for extended periods, creating bottlenecks throughout the system. Fragmented home support services, inconsistent quality standards, and gaps in oversight exacerbate these challenges.

### **BUDGET 2026/27:**

**Allow nurse practitioners practicing outside the provincial health authority to bill the health care system, not the senior, for all services.**

In 2023, Newfoundland and Labrador had the lowest rate of seniors with a regular health care provider in Canada, with access declining from 92 per cent in 2021 to 84 per cent in 2023. This represents a widening gap of over 8 percentage points compared to the national average. Correspondingly, the number of seniors on primary care waitlists increased sharply, from 1,382 in 2021 to 10,657 by July 2025. It is concerning that the greatest number of these seniors are in rural zones of the province where they are older, have less income and therefore challenged to pay for nurse practitioner services.

In August 2025, the Provincial Government announced a nurse practitioner funding pilot that compensates nurse practitioners practicing outside the provincial health authority for medically necessary services, eliminating out-of-pocket costs for patients. Given the urgent primary care needs of seniors, we recommend expediting the pilot's evaluation to enable funding decisions in the current budget cycle.



## **BUDGET 2026/27:**

**Revise personal care home policies so that resident rates are set at the time of admission and remain fixed for the duration of the resident's stay, mirroring the affordable housing rate model and providing financial stability and predictability for seniors.**

The Affordable Rental Housing Program of NLHC provides one-time capital funding in the form of a forgivable loan. It requires proponents to set rental rates at, or below, established NLHC rates and maintain these over defined affordability periods to ensure stability and predictability for renters with low incomes. In contrast, personal care home residents can experience extreme rate changes during their stay, creating financial uncertainty at a time of increased vulnerability. Aligning personal care home rate-setting with the affordable housing approach, where costs are known at entry and remain

stable over time, would improve transparency, support informed decision-making, and protect seniors from unexpected financial strain. This policy shift would better reflect principles of affordability, dignity, and long-term stability that underpin age-friendly housing and care systems.



## RELATED OUTSTANDING OSA RECOMMENDATIONS

### → FROM REVIEW TO ACTION: → A CONTINUUM OF CARE APPROACH

The OSA's report, **From Review to Action: A Continuum of Care Approach**, outlines a transformative model; a provincial continuum of care governed by dedicated legislation, supported by a Department of Seniors, and anchored by transparent performance monitoring. Implementing this approach is essential to improving quality, safety, access, and accountability across all senior-serving programs.

## **RECOMMENDATION:**

The Department of Seniors ensure that the new Continuum of Care Legislation and accompanying Operational Standards for long term care and personal care homes include:

- That all homes must adopt and implement, with associated training, a formalized model of care that shifts from the traditional institutional and task oriented approaches to person-centered, relationship-focused holistic care.
- Encompass Key Performance Indicators (KPIs) that promote proactive care, rehabilitation and timely access to allied health services.
- That the rights and needs of seniors with disabilities are met.
- That rental rates not increase more than once a year, increases can be no more than the rate of inflation and residents must receive a 4 month written notice prior to incurring the new rate.
- The comfort allowance increase to a minimum of \$360 per month and be indexed to inflation annually to enable seniors to purchase personal effects, pay their telephone and television bills, and engage in community activities.
- Evictions are not permitted until a transition plan is developed and operationalized, or financial penalties will be incurred.
- Personal care homes must supply prescribed medications to residents immediately and within no longer than 24 hours of the medication being prescribed.

## **RECOMMENDATION:**

The Department of Seniors establish and financially resource a Provincial Caregivers Network to provide emotional support, program and service information, and navigation to any caregiver of a person receiving services in the continuum of care.

## → AN OUNCE OF PREVENTION ← IS WORTH A POUND OF CURE

### **RECOMMENDATION:**

The Department of Health and Community Services expand access to community-based physiotherapy and occupational therapy assessment, programs and services, as a preventative measure, in addition to the Home First program where a health issue/accident has already occurred.

### **RECOMMENDATION:**

The Department of Health and Community Services expand the Newfoundland and Labrador Prescription Drug Program, 65Plus Plan to cover small assistive devices.

## → WHAT GOLDEN YEARS? ←

The **What Golden Years?** report emphasizes how receiving home supports and aging in place preserve seniors' independence and enhances quality of life by delaying or avoiding institutionalization. Evidence shows that many older Canadians prefer to remain in their own homes when age or frailty increases. Expanding home and community-based care is essential to reducing waitlists for long term care, especially for those with lower or moderate care needs. In fact, home support services are provided free of charge in seven other Canadian provinces, recognizing these services as an essential component of the health care continuum rather than an out-of-pocket expense. Research suggests that with appropriate community-care supports, a large portion of individuals currently on waitlists for long term care (LTC) could safely remain at home at a lower cost than facility-based care. Moreover, home and community-based care can reduce hospitalizations and emergency room use, relieve pressure on hospitals and LTC homes, and deliver care that aligns better with seniors' preferences, all while being more cost-efficient. However, to realize these benefits, especially in rural or remote areas, investments are required to build infrastructure, strengthen workforce capacity, and ensure equitable access.

## **RECOMMENDATION:**

The Department of Health and Community Services revise the Income Based Financial Assessment Policy Manual for Long Term Care & Community Support Services to reflect that seniors in receipt of GIS would be exempt from the financial assessment requirement for access to Home Support Services; they would automatically be financially eligible, and not have any client contribution.



## **RECOMMENDATION:**

The Department of Health and Community Services revise the Income Based Financial Assessment Policy Manual for Long Term Care & Community Support Services to reflect that households with a family net income of less than \$29,402, would be exempt from the financial assessment requirement to access Home Support Services; they would automatically be financially eligible, and not have any client contribution.

## **RECOMMENDATION:**

The Department of Health and Community Services review the Income Based Financial Assessment Policy Manual for Long Term Care & Community Support Services specifically for seniors whose family net income is between \$29,402 and \$42,404, recognizing that they are also in receipt of some portion of the NL Seniors' Benefit, and reduce the current assess rate of up to 18 per cent.

## **RECOMMENDATION:**

The Department of Health and Community Services review the annual exemption thresholds outlined in the Income Based Financial Assessment Policy Manual for Long Term Care & Community Support Services, related to the highest income thresholds (\$42,405 to \$150,000), considering the substantial income range as it relates to the percentage rate (18%) which income is assessed at.





## FINANCES

The **Seniors' Report 2025** highlights the profound financial vulnerability experienced by older adults in NL. The median income for seniors in this province is \$29,710, the lowest in Canada, and significantly below the national median. Financial insecurity is further reflected in the extraordinarily high reliance on GIS, with 44 per cent of NL seniors receiving GIS benefits, far above other provinces. All citizens are facing rising costs for essential needs such as food, housing, heat, prescription medications, transportation, and home repairs. However, inflation has disproportionately impacted older adults living on fixed incomes, whose monthly benefits are not keeping pace with increases in the cost of living.

Furthermore, seniors continue to experience “claw backs” when federal pension programs are increased because provincial income thresholds and eligibility rules for financial support programs have not been updated to reflect current economic conditions. As a result, seniors often lose access to essential services or experience reduced support, despite nominal income increases. Collectively, these financial pressures heighten the risk of poverty, food insecurity, housing instability, and deteriorating health among older adults.

## **BUDGET 2026/27:**

**Include seniors in the Poverty Reduction Plan.**

In November 2023, Government announced a plan to release a targeted poverty reduction plan for seniors. In July 2024, the **Seniors' Health and Well-Being Plan** was released. This is not a poverty reduction plan. There is no analysis of the root causes of poverty nor accompanying policies. As previously noted, with the rate of poverty amongst NL seniors, especially rural seniors, they must be included in the provincial poverty reduction plan.



## **BUDGET 2026/27:**

**Release the review of government programs and services and fund improved program access.**

The majority of current provincial programs and services were developed many years ago and the eligibility criteria has not increased since inception. Over four years ago the provincial government recognized that program eligibility has not kept pace with inflation and a review of all programs and services commenced. This review and subsequent findings, with associated eligibility improvements, should be finalized and funding for improvements should be budgeted in 2026/27.

Whenever there are income increases, eligibility thresholds for benefits, programs and services must be adjusted, to ensure seniors receive the intended benefit with no loss to their current benefits/service level. With the rising cost of living, thresholds must consider the reduced buying power of incomes, undertaking a review of all programs with income and means-tested thresholds. And while the OSA considers this to be a positive action, the review has been ongoing for well over three years.

## RELATED OUTSTANDING OSA RECOMMENDATIONS

### → FROM REVIEW TO ACTION: ← A CONTINUUM OF CARE APPROACH

#### **RECOMMENDATION:**

The Department of Seniors establish and financially resource a Provincial Caregivers Network to provide emotional support, program and service information, and navigation to any caregiver of a person receiving services in the continuum of care.

### → WHAT GOLDEN YEARS? ←

#### **RECOMMENDATION:**

The Department of Labrador Affairs change the per kilometer allowance, which is currently set at 20 cents per kilometer, to make it in line with the travel policy offered to government employees (travel in employee owned vehicles), and extended frequently to volunteers members of government committees/working groups/councils; presently that reimbursement rate is 40.89 cents per kilometer. This recommended rate change should be effective immediately, irrespective of the status of the review of the Medical Transportation Assistance Program.

## **RECOMMENDATION:**

The Department of Health and Community Services review the annual exemption thresholds outlined in the Income Based Financial Assessment Policy Manual for Long Term Care & Community Support Services, related to the highest income thresholds (\$42,405 to \$150,000), considering the substantial income range as it relates to the percentage rate (18%) which income is assessed at.

## **RECOMMENDATION:**

The Department of Health and Community Services revise the Income Based Financial Assessment Policy Manual for Long Term Care & Community Support Services to reflect that seniors in receipt of GIS would be exempt from the financial assessment requirement for access to Home Support Services; they would automatically be financially eligible, and not have any client contribution.

## **RECOMMENDATION:**

The Department of Health and Community Services revise the Income Based Financial Assessment Policy Manual for Long Term Care & Community Support Services to reflect that households with a family net income of less than \$29,402, would be exempt from the financial assessment requirement to access Home Support Services; they would automatically be financially eligible, and not have any client contribution.

## **RECOMMENDATION:**

The Department of Health and Community Services review the Income Based Financial Assessment Policy Manual for Long Term Care & Community Support Services specifically for seniors whose family net income is between \$29,402 and \$42,404, recognizing that they are also in receipt of some portion of the NL Seniors' Benefit, and reduce the current assess rate of up to 18 per cent.

## **RECOMMENDATION:**

The Department of Finance review both the current maximum net family income threshold of \$29,402 for full NL Seniors' Benefit eligibility and the 11.66 per cent phase out rate, and report publicly on the outcome of the review and any program changes.

## **RECOMMENDATION:**

The Department of Finance in collaboration with all relevant departments, undertake measures to ensure that thresholds for all provincial benefits programs and services are adjusted to ensure that any increase to federal pension programs are realized by seniors and not lost through a "claw back" process.





## ◆ HOUSING ◆

---

Safe, affordable, and accessible housing remains one of the most pressing concerns for older adults in NL. “Core housing need” determines if a household can afford suitable and adequate housing in their community. The latest census data indicates that over 30 per cent of seniors who live alone and rent, have a core housing need. Furthermore, senior renters in urban areas are more likely to have a core housing need than those in rural areas. In addition, 21 per cent of individuals accessing emergency shelters were aged 55 or older, and 9 per cent of people experiencing homelessness reported experiencing homelessness for the first time after turning 55 years of age. This trend reflects not only the challenges associated with aging, such as fixed incomes, health concerns, and limited affordable housing options, but also systemic factors that can contribute to housing instability later in life.

## **B U D G E T 2 0 2 6 / 2 7 :**

**Increase investment in the construction of new affordable housing for seniors with rents geared to income and fixed, predictable rental rates.**

## **B U D G E T 2 0 2 6 / 2 7 :**

**Adjust the income eligibility for social housing geared to seniors, to better reflect current cost-of-living realities.**

Increasing the supply of social housing with rents geared to income is essential to addressing housing insecurity among seniors. Affordable, fixed rental rates ensure housing costs remain proportionate to income, and offer predictability and financial stability over time. Expanding affordable housing options specifically designed for older adults, including accessible and age-friendly units, would help prevent housing loss, reduce reliance on emergency shelters, and mitigate the risk of first-time homelessness later in life. Stable, affordable housing not only supports seniors' independence and wellbeing but also reduces pressure on health, social, and emergency systems, making increased investment in social housing a preventative and cost-effective response to the growing housing needs of Newfoundland and Labrador's aging population.

## **B U D G E T 2 0 2 6 / 2 7 :**

**Increase the lifetime assistance cap for the Provincial Home Repair Program (PHRP) from \$12,500 to, minimally, \$20,000 to better support seniors in maintaining safe, accessible homes.**

## **BUDGET 2026/27:**

**Reduce the re-application wait period for a second project under the Provincial Home Repair Program (PHRP) from seven years to five years, as a starting point, to improve seniors' access to needed repair and modification support in a more timely manner.**

The PHRP's lifetime assistance cap of \$12,500 can significantly limit seniors' ability to undertake larger, and more critical, home repairs such as roof replacements, structural repairs, or major system upgrades. In addition, the requirement that successful applicants wait seven years before being eligible to reapply further restricts timely access to support, particularly as housing conditions and health-related accessibility needs can change rapidly with age. Together, these funding limits and prolonged access timelines create barriers to aging in place, undermine housing adequacy, and can ultimately push seniors toward premature transitions into higher-cost care settings or force them to leave their communities in search of safer, more suitable housing.



# RELATED OUTSTANDING OSA RECOMMENDATIONS

## AN OUNCE OF PREVENTION IS WORTH A POUND OF CURE

### RECOMMENDATION:

Newfoundland and Labrador Housing create a new zero-interest loan program for homeowners with an annual income below \$90,000 to make home modifications to promote aging well at home.

### RECOMMENDATION:

Newfoundland and Labrador Housing expand, promote, and fund the Home Modification Program to include a preventative approach to program eligibility, including that small preventative home modifications, such as grab bars, anti-slip tape, and handrails, are funded without the requirement for an assessment by a health professional.

## LONG MAY YOUR BIG JIB DRAW: SETTING SAIL

### RECOMMENDATION:

The Advocate supports an expanded and enhanced Home Repair Program.





## → TRANSPORTATION ←

Staying mobile ensures seniors have options and ease in accessing essential goods and services, attending social engagements and community events, and helps overall wellbeing. In 2024, there were just over 119,000 seniors who had active drivers' licenses – almost 89 per cent of all NL seniors. This is likely due to the province's geography and lack of access to public transportation, especially in rural and remote regions.

Transportation is one of the largest expenditures of NL households, accounting for about 20 per cent of current consumption; about 95 per cent of this expenditure is on private transportation. After the purchase or lease of vehicles, the largest components of spending on private transportation are gasoline and insurance premiums. As many seniors are on a fixed income, the cost of transportation can be a limiting factor in their ability to travel where they need or want to go. The cost of gasoline has increased 40 per cent and the cost of insurance premiums increased by 8 per cent from 2019 to 2024.

Travel for medical services continues to be a considerable challenge for seniors who must travel any distance and/or who must travel very frequently for the service. For those able to drive or have someone to drive them, the Medical Transportation Assistance Program (MTAP) provides some financial help, but the senior must have the money to incur the cost upfront, the services eligible are limited, reimbursement is only available for eligible kilometers traveled after the first 500 kilometers, and the rate of the reimbursement does not cover the cost.

# RELATED OUTSTANDING OSA RECOMMENDATIONS

## ◆ WHAT GOLDEN YEARS? ◆

In the **What Golden Years?** report, the OSA recommended the per kilometer rate of the MTAP be increased, making it in line with the travel policy offered to government employees (travel in employee-owned vehicles), and extended frequently to volunteer members of government committees/working groups. As well in the OSA's **What We Heard** report, seniors noted that the MTAP funding was inadequate and coverage was insufficient.

### **RECOMMENDATION:**

The Department of Labrador Affairs change the per kilometer allowance, which is currently set at 20 cents per kilometer, to make it in line with the travel policy offered to government employees (travel in employee owned vehicles), and extended frequently to volunteers members of government committees/working groups/councils; presently that reimbursement rate is 40.89 cents per kilometer. This recommended rate change should be effective immediately, irrespective of the status of the review of the Medical Transportation Assistance Program.





## → SAFETY AND PROTECTION ←

Ensuring the safety and protection of seniors is a critical aspect of maintaining their wellbeing and quality of life. Data indicates that crimes against seniors are increasing at an alarming rate. While the increase in the number of seniors plays a factor in the increase, the rate of crimes per 1,000 seniors has also increased. According to the **Seniors' Report 2025**, violations against seniors increased from 329 in 2019 to 565 in 2023, with overall rates declining slightly in 2024; however, this decrease was not consistent across the province, as urban areas saw significant reductions while rural regions experienced continued increases. Complementary data from Victim Services show a sustained upward trend, with 232 requests by or for seniors in 2024–25 (more than double the number in 2019–20), highlighting ongoing and growing safety concerns for seniors, particularly in rural communities.

### **BUDGET 2026/27:**

**Increase community policing services with a specific focus on rural regions of the province.**

As NL's population ages, it becomes increasingly important to monitor and address issues related to elder abuse, victimization, and to note where additional supports may be needed. Protecting seniors requires public education and awareness, appropriate community support services, and adequate reporting and judicial processes. The OSA outlined this need in its January 2024 **Submission to the Policing Transformation Working Group**.



Office of the

**SENIORS' ADVOCATE**

Newfoundland and Labrador