

Réseau FADOQ is the largest association of people aged 50 and over in Canada, with 535,000 members, 16 regional groups across Quebec, 714 clubs, and some 10,000 volunteers.

Réseau FADOQ unites and represents the builders of Quebec society, with the goal of maintaining and improving their quality of life. It defends and advocates for their collective rights, recognizes and values their contribution to society, and supports them through a variety of programs, services and activities.

Réseau FADOQ is the Canadian and international leader in promoting active and quality aging, and the outcome of the 2019 federal election will be paramount to achieving this goal.

With the October elections just around the corner, that's why Réseau FADOQ is demanding that the government make seniors a top priority. Concrete actions can— and must — be taken immediately.

Starting with the creation of a national policy on aging that involves all government departments with the goal of eliminating the silo mentality.

Réseau FADOQ also urges our country's policymakers to take the upcoming campaign as an opportunity to reflect on how Canada might step up as an international leader in addressing the challenges presented by rapid population aging.

We are asking that the next government support an international convention on the rights of older persons currently working its way through the United Nations, spearheaded by a working group to which Réseau FADOQ contributes.

Réseau FADOQ is hereby presenting its election demands to the parties that aspire to form Canada's next government. These demands can be broken down into four key areas: retirement, support for the underprivileged, health, and caregivers. It is also proposing tangible and unifying solutions to the challenges that await us as a society.



2019

ELECTION DEMANDS

PART 1: RETIREMENT

PART 2: SUPPORT FOR THE UNDERPRIVILEGED

PART 3: HEALTH

PART 4: CAREGIVERS



RETIREMENT

It's true that population aging and the labour shortage come with their fair share of challenges, but Réseau FADOQ believes that raising the retirement age is far too simple a solution for more complex problems.

In fact, we stand up for workers by demanding better protection of pension plans.

At Réseau FADOQ, we believe in the freedom of choice, which means that experienced individuals who want to keep working must be allowed to do so, on condition the government implement incentives to promote longer labour market participation.

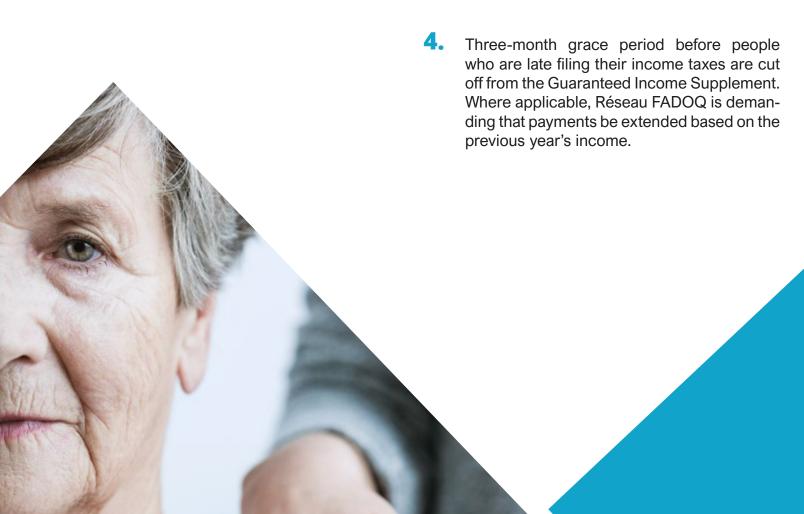
- 1. Keep the retirement age at 65.
- 2. Increase the amount of Old Age Security benefits received if deferred until after age 65.
- 3. Amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act so that pension fund deficits are given the same priority as secured creditors and banks.



SUPPORT FOR THE UNDERPRIVILEGED

Many seniors find themselves living hand-to-mouth, which is a concern for Réseau FADOQ. Currently, someone who receives Old Age Security and the Guaranteed Income Supplement lives on just \$18,177 per year - barely enough to meet their basic needs.

- 1. Increase the Guaranteed Income Supplement by \$50 per month per senior.
- 2. Automatic registration for the Guaranteed Income Supplement for anyone born before 1954 who is entitled to the benefit.
- **3.** Extension of a deceased person's Old Age Security benefits to the surviving spouse for three months.



HEALTH

According to data from the Conference Board of Canada, the provinces spent a total of \$167 billion on health care in 2017-18 but received only \$37 billion in federal transfer payments for the same period.

We need to act fast if we want to help the provinces cover the increasing costs related to the health care system. The next government also needs to implement tax measures to provide relief for our less fortunate seniors.

- 1. Increase the indexing of health transfer payments. The Canada Health Transfer (CHT) has increased by 6% annually over the past decade. In 2017-18, growth was capped at the higher of 3% or the economic growth rate.
- 2. Account for population aging when calculating health transfer payments.
- **3.** Amend the medical expense tax credit to make it a refundable tax credit and lower the deductible from 3% to 1.5%.



CAREGIVERS

As a result of population aging, the number of caregivers will continue to grow in the coming years. Currently, 24% of Quebecers are caregivers.

Réseau FADOQ is demanding that the federal government gives more consideration to the day-to-day struggles of caregivers.

- Extend the Employment Insurance benefit period to a maximum of 52 weeks to protect caregivers' jobs. The benefit period is currently 15 weeks for caregivers of adults, 26 weeks for compassionate care benefits, and 35 weeks for caregivers of children.
- **2.** Amend the Canada caregiver credit to make it a refundable tax credit.





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