



2021 FEDERAL ELECTIONS

FOR SENIORS TODAY AND TOMORROW



WE WANT LEADERSHIP AND CONCRETE ACTION

The COVID-19 pandemic has hit hard in the daily lives of many seniors, exposing shortcomings in our society's treatment of its elders. Over the past decade, seniors have paid the price for insufficient political attention to a multitude of issues, from scant financial support for the poorest to the absence of protections for pension funds.

This is why, on the eve of the next federal election, Réseau FADOQ stresses that it is more crucial than ever to place seniors at the heart of government priorities. Concrete actions must be taken quickly to ensure that their concerns are heard and not shelved. It is a clear call for politicians to change their perceptions of seniors' issues.

To those of you who aspire to govern Canada, we present you with Réseau FADOQ's electoral platform, which is divided into four parts: support for the most disadvantaged, retirement plans and experienced workers, health, and informal caregivers. Here, you will find practical and unifying solutions to the challenges we face as a society.

With pressing needs on many fronts, we urgently need a national policy on aging that integrates all departments, avoiding the silo approach.

We also invite our decision-makers to take advantage of the upcoming election campaign to reflect on the leadership role that Canada must play internationally to meet the challenges posed by a rapidly aging population.

To this end, we are asking that the next government formally support an international convention on the rights of older persons that is currently being developed at the UN in a working group with which our organization is collaborating. It is important to protect the rights and dignity of seniors and to ensure their full contribution and participation in developing our society.

Our proposal to politicians is: Let's innovate together to build a society where it is good to grow old. And let's do it for seniors today and in the future.

LEADERSHIP



ELECTION DEMANDS

1

Financial Insecurity - Supporting the Most Disadvantaged

- Increase Old Age Security benefits, starting at age 65
- Raise Guaranteed Income Supplement benefits

2

Retirement Pension Plans and Experienced Workers

- Stronger protections for pension funds
- More tax incentives for experienced workers

3

Health

- Provide provinces with adequate resources

4

Informal Caregivers

- Protect the employment relationship
- Increase financial support

SOCIAL
ELECTION
DEMANDS



1

FINANCIAL INSECURITY – SUPPORTING THE MOST DISADVANTAGED

Financial insecurity is pervasive among seniors, starting at age 65. Currently, a person receiving only Old Age Security and Guaranteed Income Supplement benefits has an annual income of \$18,505. This is not even as much as the official poverty line in Canada, which is set at approximately \$21,000 in the Montreal area.

In its most recent budget, the federal government committed to creating two classes of seniors by increasing Old Age Security benefits by 10% for those aged 75 and over only. Réseau FADOQ is outraged by this example of age discrimination and emphasizes the importance of providing inclusive and sustainable financial assistance.

If our policy makers are not more responsive to the necessity of enhancing this financial support, the entire social safety net for seniors will be significantly affected. In the context of Canada's rapidly aging population, this is of great concern.

WE ARE CALLING FOR:

- That the retirement age be maintained at 65.
- 10% increase of Old Age Security benefits, starting at age 65.
- \$50 per month per senior increase in Guaranteed Income Supplement benefits.

INSECURITY

RETIREMENT PENSION PLANS AND EXPERIENCED WORKERS

Réseau FADOQ has been pressing the federal government to implement stronger protections of pension funds.

Workers' interests must be prioritized. They are not responsible for the accumulated deficits, so they should not be collateral victims when their employers go bankrupt.

It is unfortunate that a pension plan deficit is considered a debt like any other. Changes in perception and legislation must happen quickly.

In addition, Réseau FADOQ believes that knowledge sharing within the professional community is essential. Tax measures are needed to encourage experienced workers to maintain their employment relationship, thereby facilitating intergenerational knowledge transfer.

WE ARE CALLING FOR:

- Amendment of the *Bankruptcy and Insolvency Act* and the *Companies' Creditors Arrangement Act* to give pension fund deficits the same priority as secured creditors and banks.
- Introduction of a tax credit that supports experienced workers who wish to extend their careers.

3

HEALTH

Réseau FADOQ stresses that the impact of an aging population on public health care spending must not be overlooked.

The COVID-19 pandemic has highlighted the critical health needs of provinces and territories across Canada. According to Conference Board of Canada data, total provincial spending on health in 2018-19 was \$174.5 billion, while federal transfers in the same period totalled \$38.5 billion.

Over the next decade, the Conference Board estimates that this situation will mean a \$93 billion increase in health care spending for the provinces and territories, with this amount alone representing 1.8% of their total spending.

Réseau FADOQ is adamant: Ottawa must help the provinces absorb the constantly rising costs of our health system. We need more generous federal transfers to broaden access to care. This demand is even more important in the context of the current health crisis.

WE ARE CALLING FOR:

- 6% annual indexation of the Canada Health Transfer (CHT).
- Incorporation of a variable that accounts for population aging in the calculation of the Canada Health Transfer.

HEALTH



INFORMAL CAREGIVERS

Approximately 1.5 million Quebec adults act as caregivers to seniors on a weekly basis. This now represents 24% of Quebecers.

Being a caregiver means a considerable loss of income. Across Canada, 20% of caregivers experience financial insecurity. Informal caregivers—who fill the gap in the health care system every day—spend an average of \$7,600 per year to support their loved one. It is estimated that 1.2 million full-time professionals would be needed to replace the hours worked by informal caregivers.

The numbers of informal caregivers will grow steadily in the next few years due to population aging. Réseau FADOQ calls on the federal government to take a closer look at the day-to-day hardships they face.

WE ARE CALLING FOR:

- Modification of the federal tax credit for informal caregivers to make it refundable tax credit.
- Extension of the employment insurance benefit period to a maximum of 52 weeks in order to protect the jobs of family caregivers.

CAREGIVER



Réseau FADOQ is the largest association of people aged 50 and over in Canada. With a membership of 550,000, it has 16 regional associations in Québec, 714 local clubs and some 10,000 volunteers.

Our organization brings together and represents the people who built Québec in order to preserve and improve their quality of life. We defend and promote their collective rights, value their contribution to society and support them through programs, services and activities.

OUR VISION

TO BE THE LEADER IN CANADA AND INTERNATIONALLY
IN ENSURING ACTIVE AND QUALITY AGING



OUR VISION