



# Federal Election Survey

## October 2019

ACER-CART sent a survey request to the major political parties in the upcoming federal election inviting them to respond to the concerns of seniors. The parties were sent a hard copy request in the mail on August 7 and a reminder email on September 17. We received responses from three federal parties. The Conservative Party did not respond. We hope the answers from the parties who did respond will be helpful to our members in casting their ballots. *The responses are listed in the order we received them.*

### What will your party do to protect and strengthen defined benefit pensions to ensure retirement income security for current and future retirees?



Greens will:

- Protect private pensions by amending the Bankruptcy and Insolvency Act and Companies' Creditors Arrangement Act to establish the pre-eminence of pensioners and the pension plan in the creditor hierarchy during company insolvency proceedings.
- Ensure the Canada Pension Plan (CPP) remains robust and adaptive to changing needs and circumstances by increasing over time the target income replacement rate from 25 per cent to 50 per cent of income received during working years.
- Regulate the CPP Investment Board to require divestment of coal, oil and gas shares and ensure that all investments are ethical and promote environmental sustainability.

A Green government will also establish a universal Guaranteed Livable Income (GLI) program to replace the current array of income supports, such as disability payments, social assistance and income supplements for seniors. A GLI would provide a stable income base for current and future retirees. Building on the MBM, payment would be set at a "livable" level for different regions of the country. The negotiation to implement a livable income across the country would take place through the Council of Canadian Governments. Unlike existing income support programs, additional income would not be clawed back. Those earning above a certain total income would pay the GLI back in taxes.



New Democrats believe that every single Canadian should be able to count on a dignified, secure retirement. While Liberals and Conservatives both would put your retirement security at risk – just so their rich friends and

wealthy corporations can make a buck at our expense – New Democrats will always fight for stronger public pensions and better retirement security.

Because we're on your side and we're in it for you. Jagmeet Singh's New Deal for People will ensure that Canadians finally have a better choice than empty Liberal talk and conservative cuts.

We'll make sure that if a company goes bankrupt, your pension is always put first, instead of bonuses for CEOs and paydays for bankers. We'll create a mandatory, industry-financed pension insurance program to make sure that no worker is deprived of the retirement benefits they've earned. A New Democrat government will create a Pension Advisory Commission to develop a long-term plan to protect and enhance Old Age Security, boost the Guaranteed Income Supplement, and strengthen the Canada Pension Plan. We'll also make automatic enrollment in OAS and GIS retroactive, so no retiree again misses out on benefits that they should be receiving.



The Liberal Party believes that, after a lifetime of hard work, Canadians deserve financial peace of mind when it comes to their retirement.

That was why our Liberal government, in 2018, named a new Minister for Seniors, specifically because of the importance that we as a government place on retirement security. In the mandate for this new role, the Minister for Seniors is to consult Canadians and coordinate the government’s efforts to strengthen the protection of workplace pensions.

This follows through on Liberal Party’s commitment to take a whole-of-government, evidence-based approach towards addressing retirement security for all Canadians, and builds on the important work we have already done improving Canadians’ retirement conditions, such as restoring the retirement age to 65, enhancing the Wage Earner Protection Program, and for the first time in a generation, strengthening the Canada Pension Plan (CPP).

In order to better defend and strengthen pension plans, we introduced legislative changes to better protect workers including giving courts greater ability to withhold executive compensation and shareholder payouts if that contributes to insolvency and the under-funding of pension obligations.

We believe there is a way forward that balances the retirement security of hard-working Canadians with current economic realities, and we will continue to work hard to identify a path forward that benefits all Canadians.



The Conservative Party did not respond to this survey.

**What would your party’s design for a national public universal pharmacare program include?**



The Green Party would expand the single-payer Medicare model to include Pharmacare for all and dental care for low-income Canadians.



Access to national, universal, public healthcare is fundamental to our Canadian identity. Unfortunately, years of broken Liberal promises and Conservative cuts have left families all across the country struggling to pay for the medications they need. The Liberals promised to lower drug costs, but all they did was deliver delays and more of the same piecemeal system that is failing Canadians and costing us more. The Conservatives would take a bad system and make it even worse with their plan for two-tiered- American-style private health care

Jagmeet Singh’s New Deal for health care makes a national, publicly funded, publicly delivered pharmacare our top priority. Our universal public system will mean that regardless of your job, where you live, your age, your health status or how much money you make, you’ll get prescription drug coverage. Our public plan puts an end to costly co-payments, deductibles, and sky-high premiums. We’ll ensure that when you go to pick up your prescription the only thing you need is your health card – not your credit card.



No Canadian should have to choose between paying for prescription drugs and putting food on the table. While Canadians are proud of our health care system, many are still forced to make sometimes decisions. These decisions are even more difficult when it comes to the health needs of children and youth, which put even greater strain on any family.

As a government and as a party, we gratefully accept the report by Dr. Hoskins and the Advisory Council on the Implementation of National Pharmacare and the report is an important step in laying the foundation for a national pharmacare program.

We have already committed to working together with provinces and territories to create a Canadian Drug Agency that will make medications more affordable by negotiating better drug prices on behalf of all Canadians. In particular, we know that the cost of many drugs for rare diseases can be astronomical, so we are putting in place a national strategy for rare disease drugs to help Canadians get the life-saving drugs that they need.

If re-elected, we will work closely with the provinces and territories, and our partners and stakeholders in order to achieve universal pharmacare so that all Canadians have access to the medications they need at an affordable price. Our newly announced investment of an additional \$6 billion over the next four years will include dedicated funding to further the progress we have already made towards universal pharmacare for all Canadians, as guided by the Advisory Council.



The Conservative Party did not respond to this survey.

### **What will your party do to enforce and strengthen the Canada Health Act to prevent the privatization of medical services?**



Even though the provinces have jurisdiction over health care delivery, the Canada Health Act sets the terms by which this happens. It provides universal primary health care to all Canadians, and ensures that this care is comparable across the country. The ability of provinces to deliver on this mandate depends on health funding transfers from Ottawa. These transfers have not kept pace with the rapidly changing demographics and the emerging crises of mental illness and addiction. At the same time, private health clinics, including blood services, represent a creeping two-tiered system, eroding the universal primary health care model.

The Green Party is committed to the principles and requirements of the Canada Health Act and to extending that model to other aspects of health care. We will work to ensure that every Canadian has a family doctor and that primary care is centred on the patient and is sensitive to issues of social justice, equity and cultural appropriateness.

To do this, Greens will restore the federal/provincial Health Accord, basing health transfers on demographics and real health care needs in each province, replacing the current formula based on GDP growth introduced by the Harper government and retained by the Liberals. Green MPs will also protect our public blood system by prohibiting for-profit blood collection services.



Quality medical services are vital for keeping Canadian families safe and healthy. But in too many places across the country, these services are under threat from privatization and cuts. In Ontario, the Ford government has cut funding for public health and is working to bring in a two-tier-American-style system that only makes things worse for everyday families. Unlike Liberals and Conservatives, New Democrats will never stop fighting for a stronger publicly funded, publicly delivered health care and we'll always stand up to privatization that costs Canadians money and undermines our public health care system.

Jagmeet Singh's new deal for health care will strictly enforce the Canada Health Act, especially against the creeping threat of privatization and user fees, and we'll take steps to make our public system even stronger. We'll bring in public pharmacare and we'll enshrine access to dental care in the Canada Health Act for everyone. We will also act immediately to prevent the sale of blood products, and to make sure that people can access abortion in all regions of the country.



Our government fully supports the principles of the Canada Health Act, including comprehensiveness, universality, portability, accessibility and public administration. The Act ensures that all Canadians have reasonable access to medically necessary physician and hospital services based on need and not the ability, or willingness, to pay.

This is a responsibility that the Liberal Party takes very seriously. Extra-billing and user charges contravene both federal and provincial health care insurance laws, and we will not hesitate to take action against them.

As part of our commitment to introduce new national standards on mental health, we will be examining changes to the Canada Health Act. In that context, should there be more to do we will take additional steps to crack down on extra billing within the Act.



The Conservative Party did not respond to this survey.

**What is your party's plan to develop and implement a national seniors' strategy to allow all Canadians to age with dignity?**



An essential duty of the social contract between government and citizens is to make sure people can live fulfilling and dignified lives in their senior years. Green Party pledges such as the Guaranteed Livable Income, Pharmacare, public transportation, home retrofits and affordable housing all contribute quality of life.

A Green government will also develop a National Seniors Strategy with the following priorities:

- Support innovative home-sharing plans and other measures to allow people to stay in their own homes as long as possible. Create more long-term care beds in neighbourhood facilities.
- In collaboration with health professionals and provincial/territorial governments, develop and fund a national dementia strategy. Within 25 years, the number of Canadians living with a form of dementia could reach 1.3 million, imposing the highest economic, social, and health costs of all diseases. The strategy would support research, improve quality of life for patients and caregivers, and educate the public to increase awareness and reduce stigma.
- Amend the Medical Assistance in Dying legislation to ensure that everyone has the choice of dying with dignity. This includes allowing advance directives and guaranteeing the right to draw up a "living will" that gives individuals the power to limit or refuse medical intervention and treatment.
- Institute a guaranteed livable income to ensure seniors have a stable income throughout their lives.



Everyone deserves to be able to age well and live in dignity as a valued member of their community. Unfortunately, years of Conservative cuts and Liberal inaction are making it harder and harder for seniors to get by. As more Canadians enter their senior years, we need to make better choices to be ready to meet their needs and ensure that everyone can age with dignity. Jagmeet Singh's New Deal for Seniors will ensure that every senior has access to the health care and supports they need to make life a little easier and more affordable.

A New Democrat government would work with the provinces, territories, and Indigenous governments to create a National Seniors Strategy that will finally make seniors health care a priority, reduce isolation, and tackle seniors' poverty. Our strategy will also include a funded national dementia strategy, and an elder abuse prevention plan, co-developed with seniors, that will finally put an end to abuse and neglect in our communities. Every senior should have a safe and affordable place to call home. Our commitment to create half a million affordable housing units in the next decade will include accessible housing that will increase choices for seniors. We'll also support connection to community and tackle seniors' isolation by working with cities to make transit more affordable and convenient, create more community recreation spaces, and support innovative housing solutions like intergenerational co-housing.



It is the Liberal Party's view that every Canadian should feel good about what the future holds, and confident that support will be there for themselves and their families when they need it as they age.

Our government has invested in seniors to ensure our loved ones can enjoy a better quality of life in their later years, by:

- Increasing Old Age Security and the Guaranteed Income Supplement, putting up to \$2,000 more dollars in the pockets of the most vulnerable single seniors compared to the previous government;
- Enhancing the Canada Pension Plan to raise the maximum CPP benefit by up to 50%;
- Restoring the age of eligibility for OAS and GIS to age 65 after the previous government raised it and made life more difficult for our most vulnerable seniors; and
- Improving the all-around quality of life for seniors by investing in affordable housing, home care, accessibility, digital literacy, and the new Social Finance Fund.

A re-elected Liberal government will also implement further help for seniors by:

- Putting up to \$729 more in the pockets of seniors over 75 each year by increasing Old Age Security by ten per cent, which will help lift more than 20,000 seniors out of poverty; and
- Giving up to \$2,080 in additional benefits, every year, to those who've lost a loved one, by increasing the Canada Pension Plan and Quebec Pension Plan survivor's benefit by 25 per cent.

Finally, earlier this year we committed to help working seniors keep more of their hard-earned income, investing \$50 million to support Canada's first National Dementia Strategy, funding more projects for seniors who want to stay active and involved in their communities, and are taking the next steps to make medication more affordable for seniors.

To help combat elder abuse and better protect victims, we will move forward with a national definition of elder abuse, invest in better data collection and law enforcement, and establish new penalties in the Criminal Code relating to elder abuse.



The Conservative Party did not respond to this survey.