

SENIORS' ISSUES FOR THE 2025 FEDERAL ELECTION



Association Canadienne des enseignantes et des enseignants retraités
Canadian Association of Retired Teachers

ENDORSED BY



Seniors' Issues Information

To: ACER-CART members, affiliated members, and friends

Each year, ACER-CART identifies key issues of importance to retired educators and Canadian seniors. We are a national, bilingual, non-partisan Association that speaks to government and all political parties in support of our membership. We are committed to promoting a vibrant, healthy and dignified lifestyle for our members.

In June 2024, ACER-CART approved the following priorities that we wish to communicate to the candidates in the upcoming federal election as we continue to advocate for a

National Seniors Strategy

- Supporting an expanded comprehensive, single payer **National Pharmacare Plan**
- Ensuring seniors have a **guaranteed and sufficient retirement income**
- Prioritizing care in seniors' own homes with community supports to **Age in Place**
- Opposing the **Privatization of Health Services** in Canada

However, in recent months, challenges have become evident that are challenging the **Sovereignty of Canada**. ACER-CART feels that too need to be addressed.

The ACER-CART Political Advocacy Committee developed this resource to help members prepare for the upcoming election. Information including facts and questions can help you prepare for the election and for meeting with the candidates. It is your choice if you decide to select only one or two issues important to you when you meet with the candidates.

This information will hopefully assist as you visit the nominated candidates of each political party in your riding and focus their attention on the critical issues facing seniors now and in the future. It can also be useful to determine where you stand on each issue, as you engage with your friends and family about why these issues are important to you, and in turn, will hopefully guide you in your decision on how you will vote.

Most importantly – **VOTE!**

Bill Berryman

President, ACER-CART

How to use the information in this brochure:

- Become familiar with the issues as described.
- Evaluate the platform of the political parties to see which party most closely responds to your issues.
- Ask some of the provided questions when you can attend an all-candidates forum/town hall.
- Ask some of the provided questions when you receive a phone call from campaign workers asking for your support.
- Share this information when talking to your friends and family in pre-election discussions.

National Pharmacare Plan

Key Message: Implement Bill C-64: An Act Respecting Pharmacare and provide greater coverage of medications.

For the past ten years ACER-CART has been advocating for a universal, comprehensive, single-payer national Pharmacare program.

On October 10, 2024, our hopes came to fruition with Bill C-64 receiving Royal Assent [<https://www.parl.ca/DocumentViewer/en/44-1/bill/C-64/royal-assent>] to become the law of the land that is now in force.

Although members are very pleased with this development, ACER-CART believes that this is the first phase of the program, and we are now advocating that certain antibiotics, cholesterol medicines, blood pressure and psychological medications be added to the national formulary as the second phase.



Aspects to consider:

ACER-CART requests the following statements under Bill C-64 be implemented immediately.

- Provide a universal, single-payer, first-dollar access to a range of contraception and diabetes medications as the first phase of the program.
- Prepare a list of essential medications and related products under a national formulary and develop a bulk purchasing strategy.
- Develop a National Strategy for rare diseases and improve the accessibility and affordability for catastrophic drugs.
- Establish a committee of experts to provide recommendations respecting options for the operation and financing of a national, universal, single payer pharmacare program.
- Establish a new Canadian Drug Agency to help improve appropriate prescribing and use of medications, reduce drug system duplication and increase pan-Canadian collection and access to drug and treatment data.

Questions for candidates:

1. If elected, what will your government do to work collectively with other levels of government to overcome jurisdictional issues and implement a truly national pharmacare program?
2. If elected, how and when will your government ensure a comprehensive, evidence-based formulary is established in order for Canadians to access the medications that they need to maintain and improve their health?
3. If elected, how and when will your government implement the second phase of the program?

Aging in Place

Key Message: Canadian seniors want to age with dignity at home or in their home communities for as long as possible.

Seniors are the fastest growing segment of the Canadian population. They are better served when they have autonomy and control of their daily living as they remain in a comfortable, familiar environment.



Aspects to consider:

- Access to medical care, in a timely manner, in their own community.
- Adequate home care supports to enable them to live safely and as independently as possible.
- Social and Emotional support will allow seniors to lead vibrant, fulfilling lives with dignity.
- Economic stability with a guaranteed income.
- Transportation, a necessity especially in rural areas for all aspects of independent living (grocery store, doctor appointments, and social activities).



Benefits to the system:

- Adequate access to medical care reduces the rate of hospitalization.
- Those living at home are not filling LTC beds unnecessarily.
- Engaged persons living in familiar surroundings are less likely to develop mental health issues.
- Seniors with an adequate income can contribute socially and financially to their communities.
- Seniors with ready access to transportation can live more independently for longer.
- Research has shown that there is a reduced risk of chronic disease and loneliness when seniors live in walkable communities and participate in physical activities.

Questions for candidates:

1. If elected, how will you advocate for Seniors to be able to access appropriate medical care in a timely fashion?
2. If elected, how will you provide support to enable seniors to live in their own homes or in their communities for as long as they wish?
3. Can you tell me what you would be willing to do to make it possible for seniors living outside of urban areas to become fully integrated into their communities?

Ensuring Retirement Income for Canadians

Key Message: Canadians deserve to age with dignity and security, having a guaranteed and sufficient source of income.

A defined benefit pension plan is a pension that we traditionally envision – employers and employees contribute to a pension fund which is pooled and invested so that retirees are paid a guaranteed amount for the rest of their lives, based on a formula that considers salary and years of employment. Defined benefit pensions have proven to make retirement income secure and efficient with up to 80 per cent of pension dollars coming from investment returns. This enables retirees to pay taxes and contribute to local, provincial, territorial, and national economies.

The number of defined benefit plans continues to decline, replaced by defined contribution and target benefit plans, which transfer risk to their retirees and place them in danger of an uncertain future. Properly managed defined benefit plans have proven to make retirement secure.

Specific changes are needed to ensure that pensions are protected during insolvencies. Currently, employees and retirees are left with nothing when their employers go bankrupt with unfunded pension liabilities.



Aspects to consider:

- Protecting Accrued Pension Benefits means that no employer is allowed to change compensation earned by retirees once they have retired. Employees can be confident that their future is secure and that their contractually promised pension – their deferred wages – will be guaranteed.
- Protecting Employees and Retirees in corporate insolvencies will ensure they have a secure retirement and not have to rely on taxpayer funded benefits.
- Strengthening Defined Benefit Plans will deliver the same retirement income at a much lower cost than defined contribution or target benefit plans and ensure a secure future for retirees.

Questions for candidates:

1. What is your party's plan for retirement income security for current and future seniors?
2. How will you protect all accrued pension benefits?
3. How will you support and encourage defined benefit pension plans?
4. How will you ensure that the pensions of employees and retirees are protected if their employer declares bankruptcy?

Opposition to Privatization of Medical Services

Key Message: Research evidence suggests parallel private-pay health services could exacerbate inequities in accessing care, draw resources away from the public system and lead to higher overall spending in healthcare.

Medicare is based on the five principles in the Canada Health Act: public administration, universal access, comprehensive coverage, accessibility without extra charges or discrimination, and portability across the provinces and territories.

What is the Issue?

A report by the Ontario Health Coalition found that there were over 150 private clinics in five Canadian provinces. The report also provided evidence that up to 100 of these clinics may be selling services in violation of the Canada Health Act. These clinics provide the following:

- Specialty services (e.g., joint replacement, eye surgery, hernia repair)
- Diagnostic imaging (e.g., x-rays, MRIs, CT scans, ultrasound)
- Primary care and boutique health services by nurse practitioners and pharmacists

Advantages of Public Medical Services

In 2023 the Canadian Medical Association, as part of their “It’s Time to Talk” campaign, hired the Angus Reid Institute to conduct a survey of Canadian citizens on public versus private healthcare. A resounding 72% of participants indicated a preference for public healthcare versus 28% which supported private healthcare.

Five reasons why Canadians need to encourage governments to support public health services:

- **Universal Coverage** ensuring every Canadian has access to essential medical services.
- **Access** based on need, rather than ability to pay.
- **Cost-Effectiveness** as the public healthcare system achieves significant economy of scale through bulk purchasing of medications and centralized planning.
- **Preventive Care** by investing in measures to prevent illness and promote good health.
- **Emergency Services** in public hospitals are well-equipped to handle a broad spectrum of emergencies providing critical care services that are accessible around the clock.

ACER-CART is requesting the newly elected government, through the Minister of Health, to vigorously enforce the principles and conditions of the Canada Health Act, and strengthen investigations and monitoring for prohibited practices such as user-fees and extra billing.

Questions for candidates:

1. How would your party ensure that all Canadians have universal access to healthcare services without extra charges?
2. Would your government pass new regulations under the Canada Health Act that would provide investigatory powers to Health Canada in cases of non-compliance with the Act?
3. How would your government ensure that physicians, private clinics and corporations are not able to participate and receive funding under the Canada Health Act?

Canadian Sovereignty

Key Message: Canada's sovereignty is currently challenged by several factors.



Aspects to consider:

Canada is facing the following external threats:

- 1. U.S. Political Rhetoric and Influence:** President Donald Trump's threats to annex Canada and the imposition of tariffs on Canadian goods have raised concerns about Canada's sovereignty.
- 2. Foreign Interference:** Canada faces foreign interference from various state actors, including China. Activities include espionage, election meddling, and attempts to influence Canadian political discourse.
- 3. Arctic Sovereignty:** The increasing foreign military activities by Russia and China in the Arctic pose a direct challenge to Canada's territorial integrity, raising concerns about sovereignty, security, and the long-term stability of the region.
- 4. Cybersecurity Risks:** Canada's advanced technology and communications networks are attractive targets for cyber espionage and attacks. These cyber threats pose risks to national security and economic stability.

Questions for candidates:

1. If elected, how will your government strengthen diplomatic relations with the United States?
2. If elected, how will your government strengthen Canada's economic sovereignty?
3. If elected, what will your government do to combat the threat to national security posed by foreign interference in Canadian politics?
4. If elected, what measures will your government take to assert sovereignty in the Arctic region?
5. If elected, how will your government enhance cybersecurity measures?

For Further Information

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www.acer-cart.org

Cette brochure est aussi disponible en Français.



Key Message:

The Issue: Climate change is becoming the defining crisis of our time.

(Source: UN <https://www.un.org/en/un75/climate-crisis-race-we-can-win>)

Aspects to consider:

1. Global temperatures are rising – the last four years have been the hottest on record.
2. Food and water security is threatened – soil degradation and erosion greatly affect food production.
3. Snowpack levels have been decreasing year after year and are currently at 58% of normal levels.
(Source: Environmentcanada.ca)
4. Extreme weather events more frequent – heatwaves, droughts, forest fires and hurricanes are more destructive.
5. Peace and security are affected – rising sea levels, migration of people, and lack of food lead to political unrest.
6. Indigenous Canadians are more greatly affected by climate change due to a greater dependence on traditional food sources.

(Source: NCCIH <https://www.nccih.ca>)

Questions for candidates:

1. If elected, how will your government address climate change?
2. If elected, what action will your government take to protect our food and water supplies?
3. If elected, what action will your government take to develop alternative energy sources?
4. If elected, how will your government deal with extreme weather events such as flooding, wildfires, heat domes and tornados?
5. If elected, how will your government support indigenous communities threatened by extreme weather events?

Senior Housing



Key Message:

Canada's housing crisis involves affordability, availability and homelessness.

Aspects to consider:

- One in five households spend more than 30% of their income on housing.
- Homelessness disproportionately affects Indigenous and Black people, gender minorities and persons with disabilities.
- Many seniors are facing significant rent increases and limited protection from eviction often due to landlords ignoring the Residential Tenancy Act.
- In BC there are 6500 seniors waiting for long term care, a 250% increase over the last 5 years.
- There is a lack of affordable housing options, including independent and assisted living facilities.

Questions for candidates:

- If elected, how will you provide immediate relief for those Canadians who are spending more than 30% of their income on housing?
- Can you tell us what you would be willing to do to ensure more affordable housing is available to all?
- If elected, how will you help seniors needing long term care?
- If elected, how will you advocate for Indigenous and Black people, gender minorities, persons with disabilities and others who are disproportionately homeless?

Tax Fairness for Singles



Key Message:

There is growing concern among our members that the present tax system discriminates unfairly against single seniors. The tax benefits that accrue to couples are not available to singles when they enter retirement or become single through the death of a partner or as the result of a divorce.

Aspects to consider:

- Pension income splitting allows someone to transfer up to 50% of their pension income to their spouse resulting in one, or both of them, falling into a lower tax bracket. They may then qualify for more senior benefits or avoid a clawback on their Old Age Security.
- RRIF/RRSP transfer: When a spouse dies, the RRIF/RRSP of that person can be transferred to the surviving spouse without being taxed on the transfer until funds are withdrawn.
- Non-refundable tax credits: Couples can claim double non-refundable tax credits – personal, age, pension income amounts – reducing their total tax payable. With income-splitting, these benefits are magnified.

Questions for candidates:

- Will you urge government to introduce a tax provision to compensate single seniors?
- Will you work to implement a new single senior non-refundable tax credit to half of the personal amount for that taxation year?
- Will you be in favor of increasing the pension income amount from \$2,000 to \$3,000 for single seniors?
- Will you help government to increase the income clawback thresholds for OAS and the age amount non-refundable credit?

To learn more go to:
singleseniorsfortaxfairness.com