

FEDERAL ELECTION 2025



# National Pensioners Federation

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## 2025 Federal Election Priority Message





## **To: National Pensioners Federation members, and friends:**

As a national, non-partisan organization that actively seeks out government engagement and policy to enhance the lives of retired and older Canadians alike, we offer you this 2025 Federal Election Priority Message.

### **Your Voice Matters – Especially Now**

Together with partner affiliate organizations and membership resolutions delivered at past conventions, we have identified key issues of importance for Canadian seniors. Our determination to share our voice directed at all political parties is dependent on your participation in the upcoming federal election.

Our priorities are never limited but together with our strong affiliate groups we have reached consensus on a few: ***Canada's Sovereignty, Seniors Income Supports, Better Health Care and Affordable Housing.***

This election guide focuses on the many discussions and resolutions NPF supported over the years. We hope it will help each of us speak up on the critical issues facing seniors now and in the future. Our role is to help the politicians better understand the gaps that exist in government actions that provide dignity for all.

This information can also be useful to determine where you stand on each issue, why these issues are important to you as you talk with your friends and family. AND, hopefully to guide you in your decision on how you will vote. More importantly – VOTE!

### **How to use the information in this leaflet:**

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/ townhall. 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.

***The National Pensioners Federation is a national, not for profit, nonpartisan, non-sectarian organization. We are comprised of national & provincial seniors' organizations, local community senior's clubs, labour union retiree organizations and individual supporters across Canada with a collective reach of nearly 1 million.***



## **CANADA'S SOVEREIGNTY**

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

### ***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 political candidates:**

- If elected, how will you strengthen diplomatic relations with the United States? If elected, how will you strengthen Canada's economic sovereignty?
- If elected, what will you do to combat the threat to national security posed by foreign interference in Canadian politics?
- If elected, what measures will you take to assert sovereignty in the Arctic region? If elected, how will you enhance cybersecurity measures?

*\*contributed by NPF Affiliate, BCRTA- British Columbia Retired Teachers Association*

## **RETIREMENT SECURITY FOR OLDER CANADIANS**

### **Key Message:** *OAS Benefit Parity*

The federal government increased the Old Age Security benefit by 10% to those over the age of 75 without a clear rationale. It's time to give parity to seniors from age 65 to 74 for full and equal benefit payment

Seniors are a growing proportion of Canadians and their needs are growing for health, housing and inflation. The cost of living in retirement does not have an age related due date, so the Old Age Security increase should be mandated to all seniors by including those from age eligibility of 65 and up.

### **Question for political candidates:**

- Will your party support eliminating this discriminatory provision in OAS benefits by equalizing the benefit to all seniors with eligibility starting at age 65 and up?



## **TAX FAIRNESS POLICY FOR SINGLE SENIORS**

***Key message: The population of single seniors has grown to 2.8 million. We need to call for tax equity now.***

The federal government must enact a tax fairness policy for single seniors. Revisions to the Income Tax Act will provide fairness and equity for single seniors, including lifetime single, widowed, divorced or separated seniors aged 65 plus. There is growing concern 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.

Pension income splitting; each can claim non-refundable tax credits, including the personal, age and pension income amounts, and can transfer some unused non-refundable tax credits to the other spouse to reduce their net and taxable income. These factors not only reduce the income tax they pay, they can also minimize or eliminate the claw back of Old Age Security (OAS).

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. A single senior's estate could pay up to 50% of the value of the RRSP or RRIF in tax. A single senior with an income of \$50,000 pays \$6,521 in tax while a couple with the same combined income pays only \$1,172 in combined taxes. That's more than five times as much!

### **Questions for political candidates:**

- If elected, will your party support a tax reform that takes single seniors on fixed incomes into account?
- If elected, will you urge your government to introduce a tax provision to provide equity for single seniors?

To learn more go to: [singleseniorsfortaxfairness.com](http://singleseniorsfortaxfairness.com)



## **CANADA'S HOUSING CRISIS**

**Key message: *Population growth is outpacing housing supply and bold affordability' steps are needed.***

Many seniors are facing significant rent increases. Building social housing would help the federal government achieve its commitment to the “human right to housing”, as outlined in the National Housing Strategy Act because despite billions of dollars spent, the strategy has failed to result in homes people can afford to rent.

The bulk of funding has gone to private, for-profit developers who are building housing that is out of reach for low- and moderate-income renters. This is happening while rental properties in most Canadian communities are being bought up and flipped as financial assets by corporate landlords, causing chaos for renters.

***One in five households spend more than 30% of their income on housing.*** There is a lack of affordable housing options. Despite the promise that the “primary focus will be on meeting the needs of vulnerable populations”, Canada has failed to increase the supply of housing for those in most dire need. It must ensure that public lands identified for housing development remain in public and nonprofit hands, to create affordable non-market housing.

### **Questions for political 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?



## **BETTER HEALTH CARE FOR ALL**

***Key message: For decades now our public health care system has been under siege.***

Health Care has long been a top priority for all citizens, not just seniors. We need better, not worse, conditions in the future.

Underfunding has led to more and more Emergency Room closures as well as a shortage of health care professionals from doctors to cleaning staff. Wait times are severe in all provinces. Privatization of some services (such as surgery) has made the problems worse as staff are recruited from the public system to work in the private sector.

Valuable health care dollars are diverted to pay for private administrative overhead and profits for the owners of companies.

The Federal government recently started addressing long standing deficiencies such as Dental Care and Pharmacare. Much more has to be done to fully implement these programs beyond the modest coverage to date.

There are the often unmet ancillary needs in Home Care, Long Term Care and Mental Health Care. Aging at home is a saving for all, as no costly health care beds elsewhere are required.

### **Questions for political candidates:**

- If elected, what will your government do to add thousands more medical professionals across Canada?
- If elected, what would your government do to enforce the Canada Health Act and to terminate the wasteful practice of private health care?
- If elected, will your government commit to providing more funding for Long Term Care and Home Care to assist seniors in securing aging in place outcomes or care facilities where needed?
- If elected, will your government pledge to make further funding transfers to provinces and territories dependent on specific results, for improved hiring of professionals in the public system as well as Pharmacare and Dental Care coverage?

***On behalf of all of us at NPF we thank you for your time and commitment to make a difference in this critical Federal Election.***