

2025 BIENNIAL CONVENTION RESOLUTIONS BOOKLET



**National Pensioners
Federation**



**Fédération Nationale
des Retraités**

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POLITICS

25.1.1 CALL FOR PROVINCIAL SENIORS ADVOCATES

THE NATIONAL PENSIONERS FEDERATION WILL: Call on all levels of Government to work together to mandate a Provincial Senior Advocate position in all Provinces and Territories as currently established in British Columbia, New Brunswick and Newfoundland/Labrador.

BECAUSE: A Seniors Advocate is appointed to serve public interest and is independent from governments and industries and acts to ensure that a Seniors focused public policy is prioritized.

BECAUSE: A Seniors' Advocate would support the Minister for Seniors whereby monitoring and assessing legislation, policies and program delivery and would hold the government(s) accountable. The office of the Seniors Advocate supports progressive community seniors living policies, conduct investigations and consultations then reports and makes recommendations to the government(s).

AND: A Secretary of State for Seniors who does not have the same powers as a Seniors Advocate is unacceptable; it is an insult: seniors deserve more than that.

AFFILIATED GROUP/CLUB: *The Ontario Federation of Union Retirees Convention 2024, The National Pensioners Federation & Unifor Toronto Area Retired Workers Council*

25.1.2 FAIR VOTE

THE NATIONAL PENSIONERS FEDERATION WILL: Support the efforts of Fair Vote Canada in endeavouring to put in place a fairer system of voting other than the present "Winner Take All" system in place.

BECAUSE: Research shows that countries with proportional systems not only have stronger democracies, but they also have higher economic growth, healthier citizens, a stronger social safety net, and better environmental protections.

BECAUSE: Proportional representation forces parties to share power and to find common ground to create long term lasting solutions.

AND: With the political situation around the world a winner-take-all voting system would allow an extremist to capture the leadership of a major party and enable that party to win all the power with a minority of the vote.

AFFILIATED GROUP/CLUB: *Unifor Toronto Area Retired Workers Area Council*

25.1.3 KEEP CANADA THE TRUE NORTH STRONG AND FREE

THE NATIONAL PENSIONERS FEDERATION WILL: Call on all levels of government to ensure that Canada remains as the sovereign great country we know today and not under any circumstances become part of the United States of America.

BECAUSE: Canada's social services, health care, judicial system and multiculturalism are completely different than the United States of America.

AND: Will cause undue hardship especially to our seniors and all Canadians who could not afford to pay for USA-style health care.

AND: Will add additional costs to businesses who would have to pay extra for health care.

AFFILIATED GROUP/CLUB: *Unifor Local 1451 Retirees*

COMMUNICATION & TRANSPORTATION

25.2.1 TRANSIT DEVELOPMENT

THE NATIONAL PENSIONERS FEDERATION WILL: Work with its affiliates to call on all levels of government to:

- Develop inter-community express bus services connecting communities
- Eliminate privatization throughout public transit systems to ensure better, more reliable services for riders, and fairer benefits and wages for transit workers.
- Extend free transit programs to cover all seniors and individuals 18 and younger.

BECAUSE: Because public transportation is the sole means of transit for many seniors;

AND: Municipal and provincial governments responsible for public transit are often contracting out or downloading responsibility of these services, especially those designed for the safe transport of senior and disabled persons;

AND: Because a vibrant, secure public transportation system is both economically and ecologically beneficial to people and the environment.

AFFILIATED GROUP/CLUB: BC FORUM

HEALTHCARE

25.3.1 NATIONAL PHARMACARE PROGRAM

THE NATIONAL PENSIONERS FEDERATION WILL: Strongly recommend that all information collected about the safety and efficacy of drugs by any agency designated to assess this as part of a new National Pharmacare system be publicly available and accessible to all Canadians.

AND: Request that a pan-Canadian agency be established to assess adverse reactions and to monitor impacts of polypharmacy and inappropriate prescribing.

AND: Develop a national prescription drug formulary and then working with all stakeholders to move swiftly towards a universal, publicly delivered, accessible (with no co-pays), affordable and independent national pharmacare system.

BECAUSE: It is essential to know that under a National Pharmacare program the drugs prescribed are safe, of proven efficacy, thoroughly tested, and necessary for the individuals health and wellbeing.

BECAUSE: The National Pharmacare program is an opportunity to rationalize the prescription drug system, to eliminate inequities in access based on income or availability of extended health benefits, and to ensure that prescription drugs provided to seniors are safe and effective.

AFFILIATED GROUP/CLUB: Nova Scotia Federation of Seniors

25.3.2 DENTAL CARE (FEDERAL)

THE NATIONAL PENSIONERS FEDERATION WILL: Urge the current government to support the adjustment of guidelines and procedures for the Canadian Dental Care Program (CDCP) that makes CDCP available to Canadians as part of the universal health care system without restrictions on those who have purchased private dental insurance prior to the enactment of the CDCP.

BECAUSE: The Canada Health Act defines the national principles that govern the Canadian health insurance system and the principle of Universality must be provided to all Canadians.

BECAUSE: The restriction on the CDCP means the program is not universal and discriminates against those who have a private dental plan paid solely by the individual and not cost shared by other sources. People with identical financial circumstances are treated unequally. One person with access to a dental plan may be denied coverage while another person without access to a dental plan will be accepted. Individuals who opted out of a dental plan before December 11, 2023 may be eligible for others who did not know about this arbitrarily and retroactively imposed date are not eligible.

AFFILIATED GROUP/CLUB: *Nova Scotia Federation of Seniors*

25.3.3 STRENGTHEN AND PRESERVE THE CANADA HEALTH ACT

THE NATIONAL PENSIONERS FEDERATION WILL: Call upon the Federal Government to strengthen the Canada Health Act and ensure that Provinces account for the use of federal transfer funds.

BECAUSE: There is unequal access to universal, publicly funded health care.

AND: Implementing mandatory annual reporting requirements for provinces and disclosure of Canada Health Transfer (CHT) fund utilization and healthcare system performance ensures responsibility for funds spent

AND: Establishing clear outcomes on the five criteria of the “Canada Health Act” public administration, comprehensiveness, universality, portability and accessibility.

AFFILIATED GROUP/CLUB: *Unifor Toronto Area Retired Workers Area Council*

25.3.4 CAREGIVER SUPPORT BENEFIT

THE NATIONAL PENSIONERS FEDERATION WILL: Call upon the Minister of Health, the Minister of Seniors, and all levels of Government to extend the scope of caregiving benefits to include individuals who provide full or part time care for loved ones.

BECAUSE: Many seniors may become a Caregiver for Family or Friends.

BECAUSE: This is essential, intensive, often full-time work which can entail basic medical tasks to administrative support, often an endless stream of support with significant financial cost.

AND: We cannot afford not to care for Caregivers, and a Caregiver Benefit is a way to recognize the essential work that they do

AND: Caring for Caregivers is caring for patients - and keeps patients out of hallways and off wait lists.

AFFILIATED GROUP/CLUB: *Unifor Toronto Area Retired Workers Area Council*

25.3.5 SAFE LONG-TERM CARE ACT

THE NATIONAL PENSIONERS FEDERATION WILL: Call on the Government of Canada to follow through on their commitment to improve the quality, safety, equity and availability of Long-term Care (LTC) services across Canada and to develop a Safe LTC Act.

BECAUSE: The COVID-19 pandemic shone a spotlight on the vulnerabilities of LTC services in Canada which highlighted the need for standards and accountability measures to enable the delivery of quality, safe, and resident-centered care;

AND: The Government of Canada welcomed the release of complementary and independent national LTC standards from the Canadian Standards Association (CSA) and the Health Standards Organization (HSO) that focus on the delivery of safe, reliable, and high-quality Long-term Care services;

AND: The Government of Canada conducted an extensive consultation in 2023 to inform the development of a Safe Long-term Care Act and stated they would work to table the legislation by the end of 2024.

AFFILIATED GROUP/CLUB: *Council of Senior Citizens' Organizations of BC*

25.3.6 ACCESS TO CANADIAN DENTAL CARE PLAN FOR CANADIANS WITH INADEQUATE PRIVATE INSURANCE

THE NATIONAL PENSIONERS FEDERATION WILL: Urge the Government of Canada to expand access to the Canada Dental Care Plan (CDCP) for those Canadians who are eligible for private insurance plans through employer/pension plans but unable to access affordable dental care.

BECAUSE: Canadians deserve affordable oral health care;

AND: Oral health care is an essential component of good health and lack of access leads to poorer health outcomes;

AND: Canadians who have access to private dental insurance through employer/pension plans are ineligible for the CDCP;

AND: Not all Canadians with apparent access to private dental insurance through employer/pension plans are able to access dental care due to unaffordable premiums and/or co-payments or limits on life-time coverage.

AFFILIATED GROUP/CLUB: *Council of Senior Citizens' Organizations of BC.*

25.3.7 CANADIAN DENTAL CARE PLAN & INFLATION PROTECTION

THE NATIONAL PENSIONERS FEDERATION WILL: Call on the Government of Canada to index Canadian Dental Care Plan income thresholds used to establish eligibility and determine co-payments annually for inflation to reflect rising costs of living;

BECAUSE: Canadians deserve affordable oral health care;

AND: Oral health care is an essential component of good health and lack of access leads to poorer health outcomes.

AFFILIATED GROUP/CLUB: *Council of Senior Citizens' Organizations of BC.*

25.3.8 NATIONAL CAREGIVER STRATEGY

THE NATIONAL PENSIONERS FEDERATION WILL: Call on the Government of Canada to develop the National Caregiver Strategy recommended by the Canadian Centre for Caregiving Excellence with five key areas of action: Improving supports and services for caregivers; supporting caregivers in the workforce; supporting care recipients; building a sustainable care provider workforce; and leadership and recognition.

BECAUSE: Caregivers are the people caring for their family members, friends, and neighbours upon whom our social and health care systems rely;

AND: Caregivers in Canada are experiencing emotional, financial, and physical stressors and require assistance in order to continue to provide this critical support;

AND: Paid caregivers that Canada depends on deserve protection from abuse, adequate pay, and better working conditions in order to fulfill their responsibilities;

AND: Canadians will be better served by a strategy to prioritize and coordinate a national approach to supporting care recipients, caregivers, and paid caregivers across the country.

AFFILIATED GROUP/CLUB: *Council of Senior Citizens' Organizations of BC.*

25.3.9 LONG-TERM CARE STANDARDS

THE NATIONAL PENSIONERS FEDERATION WILL: Work with its affiliates, and compatriots in the health care sector to call on the Federal Government to make the Safe Long-Term Care Act mandatory and enforceable, ensuring seniors across the country get the care they deserve, by:

- Establishing enforceable national standards, including a minimum of 4.5 hours of direct care per resident daily.
- Creating a workforce strategy to address precarious employment, ensure fair compensation and attract skilled caregivers.
- Ensuring accountability by tying federal funding to compliance with the Act, and transparency on key metrics such as staffing levels and quality of care.
- Phasing out for-profit LTC homes and private staffing agencies

AND: Lobby the federal government to penalize provinces who violate Health Care Accord

BECAUSE: *The current Safe Long-Term Care Act simply sets "standards" of care.*

AFFILIATED GROUP/CLUB: *BC FORUM*

PENSIONS

25.4.1 PROTECT BILL C-228

THE NATIONAL PENSIONERS FEDERATION WILL: The National Pensioners Federation shall work with its affiliates, to ensure Bill C-228, known as the Pension Protection Act, is never repealed.

AND: Continue to be in opposition of any province or territorial withdrawal from CPP in favour of a provincial or territorial regulated pension plan; and

BECAUSE: The Congress of Union Retirees of Canada will recommit to its fight to protect and strengthen CPP, QPP, OAS and GIS;

AND: Because many Canadian seniors do not have access to workplace or self-funded pensions and must rely wholly on government pensions and supports such as CPP and QPP, OAS, GIS, and Provincial and Territorial subsidies.

AFFILIATED GROUP/CLUB: *BC FORUM*

25.4.2 CPP SURVIVORS BENEFIT

THE NATIONAL PENSIONERS FEDERATION WILL: Urge the federal government to increase the CPP survivor benefit as the provision currently gives only 60% of the deceased CPP payment to surviving spouse.

BECAUSE: As the maximum is \$859 but the average payment is only \$320, it may leave the surviving spouse with limited funds, especially if they did not contribute to their own CPP plan.

AFFILIATED GROUP/CLUB: *Vancouver Retired Teachers Association*

25.4.3 SINGLE SENIORS DESERVE A HIGHER PENSION INCOME AMOUNT

THE NATIONAL PENSIONERS FEDERATION WILL: Encourage the Federal government to implement a higher pension income amount tax credit from 2,000 to 3,000 for single seniors.

BECAUSE: Single seniors (widowed, separated, divorced, never married, 65+) pay more income taxes and receive fewer benefits on the same family income as senior couples.

AND: Couples can each claim 3 non-refundable tax credits: the personal, age, and pension amounts

AND: Couples can transfer unused credits to a spouse; singles can only claim one set.

AND: This results in singles paying more taxes on the same income as couples

AND: Dental care and pharmacare plans or other tax credits do not address unfair taxation

AND: Increases to Old Age Security and GIS do not address the issue

AND: Costs of living are the same for singles as couples.

AFFILIATED GROUP/CLUB: *Single Seniors for Tax Fairness*

FINANCE AND INCOME

25.5.1 INCOME SECURITY FOR SENIORS – OAS, GIS and CPP

THE NATIONAL PENSIONERS FEDERATION WILL: Request the federal government to address income insecurity by increasing the OAS and GIS to keep pace with rising costs such as heating, hydro and food.

AND: Urge the government to increase the Old Age benefit for those aged 65 to 74 to help many Canadians pay for essentials and to keep pace with the increase given to those aged 75 and older, which was enacted in 2022.

AND: Urge the government to allow working seniors to keep more of their paycheque by increasing their CPP amount by 10% for those over age 65.

BECAUSE: Many seniors continue to work over the age of 65. If they earn more than \$24,000, their income is subject to income tax and/or a benefit clawback. This would allow seniors to defer their CPP or OAS until age 70, thus increasing the amount they receive.

AFFILIATED GROUP/CLUB: *Vancouver Retired Teachers Association*

25.5.2 LEVEL OF FINANCIAL SUPPORT FOR SENIORS

THE NATIONAL PENSIONERS FEDERATION WILL: Lobby the Federal government to conduct policy analysis to determine the actual level of financial support seniors require to meet their needs.

BECAUSE: Old Age Security is meant to strengthen seniors' income security;

AND: Neither Old Age Security, nor the Guaranteed Income Supplement effectively address the economic security needs of seniors.

AFFILIATED GROUP/CLUB: *Council of Senior Citizens' Organizations of BC*

25.5.3 INCREASE THE AGE AMOUNT CLAWBACK FOR SINGLE SENIORS

THE NATIONAL PENSIONERS FEDERATION WILL: Encourage the Federal government to increase the clawback threshold for the age amount tax credit for single seniors.

BECAUSE: Single seniors (widowed, separated, divorced, never married, 65+) pay more taxes and receive fewer benefits on the same family incomes as senior couples.

AND: Pension income splitting reduces the combined taxable income for a couple, dropping each spouse's income below the clawback threshold for the credit.

AND: This helps to lower couples' taxes

AND: Couples can each claim 3 tax credits: the personal, age, and pension amounts and can transfer unused credits to a spouse; singles can only claim one set.

AND: Dental and pharmacare plans or other tax credits do not address unfair taxation

AND: Increases to OAS/GIS do not address the issue

AND: Costs of living are the same for singles as couples.

AFFILIATED GROUP/CLUB: *Single Seniors for Tax Fairness*

25.5.4 INCREASE OAS CLAWBACK LEVELS FOR SINGLE SENIORS

THE NATIONAL PENSIONERS FEDERATION WILL: Encourage the Federal government to increase the income clawback threshold for Old Age Security (OAS) for single seniors

BECAUSE: Single seniors (widowed, separated, divorced, never married, 65+) pay more taxes and receive fewer benefits on the same family incomes as senior couples.

AND: Pension income splitting reduces the combined taxable income for a couple, dropping each spouse's income below the clawback threshold for OAS.

AND: Couples, therefore, can each keep more of their Old Age Security than singles can who can't split their income to drop below the clawback.

AND: Dental and pharmacare plans or other tax credits do not address unfair taxation.

AND: Increases to OAS/GIS do not address the issue.

AND: Costs of living are the same for singles as couples.

AFFILIATED GROUP/CLUB: *Single Seniors for Tax Fairness*

25.5.5 MAKE THE TREATMENT OF RRSP/RRIFS ON DEATH FAIRER FOR SINGLE SENIORS

THE NATIONAL PENSIONERS FEDERATION WILL: Encourage the Federal government to allow a tax-deferred rollover by a single senior to a beneficiary of choice such that the proceeds are paid out, and taxable to that beneficiary, over a maximum of ten years.

AND: Should the beneficiary die before the end of the ten years, the balance would be fully taxable in the year of death of that beneficiary.

BECAUSE: On the death of a single senior (widowed, separated, divorced, never married), the total proceeds of RRSP/RRIF assets are taxed as income in the year of death as high as 50%. On the death of a spouse, the deceased's assets are transferred to the spousal beneficiary tax-deferred.

AND: The estate of a single person is immediately reduced by tax incurred on the total amount.

AFFILIATED GROUP/CLUB: *Single Seniors for Tax Fairness*

HOUSING

25.6.1 LEAVE NO NEIGHBOUR BEHIND

THE NATIONAL PENSIONERS FEDERATION WILL: Urge all levels of Governments to act as laid out in the document "A National Protocol for Homeless Encampments in Canada" which emphasizes a Human Rights approach.

BECAUSE: Residents of Homeless Encampments must be recognized as Rights Holders and must be engaged in meaningful engagement. Forced evictions must be prohibited and all viable alternatives must be explored. Any relocation must be human rights compliant, and all encampments must meet the basic needs of residents. Human rights-based goals and outcomes and the preservation of dignity must be in place for all residents.

BECAUSE: Housing is a Human Right, and encampments are a reflection of the failure to implement the right to adequate housing and governments must prioritize the human rights and dignity of encampment residents while working to providing adequate, affordable housing solutions.

AFFILIATED GROUP/CLUB: *Unifor Toronto Area Retired Workers Area Council*

25.6.2 A DIRE NEED FOR AFFORDABLE HOUSING

THE NATIONAL PENSIONERS FEDERATION WILL: Work with its affiliates, to call on the Federal Government to:

- Meet its commitments to the Co-operative Housing Development Program, and
- Ensure the guidelines for funding within the Co-operative Housing Development Program are enforced, and
- Ensure that units built under the auspices of the Co-operative Housing Development Program are occupied by the low- and middle-income Canadians that it is meant for.

BECAUSE: There continues to be a dire need for affordable housing across Canada;

AND: Most Canadian seniors live on fixed incomes with little flexibility to meet skyrocketing housing costs;

AND: We have seen an increase in seniors dealing with precarious housing and even homelessness.

AFFILIATED GROUP/CLUB: *BC FORUM*

EQUALITY

25.7.1 SINGLE SENIORS DESERVE A FAIRER PERSONAL TAX CREDIT

THE NATIONAL PENSIONERS FEDERATION WILL: Encourage the Federal government to implement a new single senior non-refundable tax credit equivalent to half of the personal amount for the applicable taxation year.

BECAUSE: Single seniors (widowed, separated, divorced, never married, 65+) pay more income taxes and receive fewer benefits on the same family income as senior couples.

AND: Couples can each claim 3 non-refundable tax credits: the personal, age, and pension amounts– and can transfer unused age and pension credits to a spouse;

AND: Singles can only claim one set and can't transfer

AND: Dental care and pharmacare plans or other tax credits do not address unfair taxation

AND: Increases to Old Age Security and GIS do not address the issue

AND: Costs of living are the same for singles as couples.

AFFILIATED GROUP/CLUB: *Single Seniors for Tax Fairness*

25.7.2 MAKE PENSION INCOME SPLITTING FAIRER FOR SINGLE SENIORS

THE NATIONAL PENSIONERS FEDERATION WILL: Encourage the Federal government to implement a tax provision for single seniors to offset the reduction in taxes payable by senior couples who enjoy pension income splitting.

BECAUSE: Single seniors (widowed, separated, divorced, never married, 65+) pay more taxes and receive fewer benefits on the same family incomes as senior couples.

AND: Pension income splitting is only available to senior couples permitting the allocation of up to 50% of their eligible pension incomes to one spouse which reduces their combined taxable income, tax payable and minimizes or eliminates clawback of the non-refundable age credit and Old Age Security income.

AND: Dental and pharmacare plans or other tax credits do not address unfair taxation.

AND: Increases to OAS/GIS do not address the issue.

AND: Costs of living are the same for singles as couples.

AFFILIATED GROUP/CLUB: *Single Seniors for Tax Fairness*