



Our Government's Commitment to **SUPPORTING SENIORS**

SAFE & SECURE RETIREMENT

OLD AGE SECURITY

GUARANTEED INCOME SUPPLEMENT

AFFORDABLE HOUSING

ACCESSIBLE HOME UPGRADES

DENTAL CARE



A safe and secure retirement is something Canadians deserve.

As your Member of Parliament for Kanata—Carleton, I want to continue to place a focus on ensuring that, when it is time for Canadians to retire, they can rest assured that they have the resources and support they need.

I connect with seniors in our community as much as possible. Whether it's through my former municipal work on the Mayor's Seniors Council, or speaking to seniors who email and reach out to me often, I've built a good understanding of the issues important to seniors.

Because seniors disproportionately face affordability challenges compared to other Canadian age demographics, one of the core aspects of our plan to increase affordability is focused on seniors.

To address seniors' affordability challenges, we focused increasing and improving the Guaranteed Income Supplement, Old Age Security, and the Canada Pension Plan. We have also made historic investments in affordable housing, home and palliative care, and introduced significant measures to reduce the costs of prescription drugs. We've also taken steps to address other important concerns, such as simplifying the filing of income tax and benefit returns for Canadians with low income or fixed-income.

If you or anyone in your family needs help getting access to the benefits you deserve, please contact my office and we will be happy to help.



Contact Me

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Jenna Suds

Your Member of Parliament for
Kanata—Carleton

Old Age Security and the Guaranteed Income Supplement

Our government provides over \$68 billion in support to seniors each year, increasing every year and indexed to inflation. For the over 6.9 million seniors who receive Old Age Security, this annual support is important to their financial security.

When we first took office in 2015, we bolstered Old Age Security (OAS), Guaranteed Income Supplement (GIS), and Canada Pension Plan (CPP). We also reduced the age of eligibility to receive OAS, GIS, and CPP back to 65, after the previous government decided to raise it to 67.

In 2016, we increased the GIS for nearly 900,000 low-income single seniors. Because of this increase, along with other government initiatives, an estimated 45,000 seniors were lifted out of poverty.

In 2019, we introduced another set of positive steps to support seniors; one of which is a higher GIS exemption. This change will mean that working seniors can earn up to just under \$30,000 before the GIS benefits are fully rolled back. This is up from around \$20,000 just last year. It represents a \$1.76 billion investment in Canadian seniors.

As seniors age, their health and home care costs rise, all while they are more likely to be unable to work, have disabilities, or be widowed. On average, out-of-pocket health expenses of those aged 80+ are over \$700/year higher than those aged 65-74.



In July 2022, we **increased Old Age Security pensions by 10%** for seniors over 75.

That's why in July 2022, we raised Old Age Security pensions by 10% for seniors over 75—giving more than three million Canadian seniors up to \$766 in new support every year. This increase will strengthen the financial security of 3.3 million seniors, 56% of whom are women.

Along with the provinces, we are raising the maximum CPP retirement benefit by up to 50% over time. This translates to an **increase in the current maximum retirement benefit of more than \$7,000.**

Do you have ideas on how the federal government can better support Canadian seniors?

Share your thoughts at JennaSuddsMP.ca/contact.

Enhancing the Canada Pension Plan

Since taking office, our government has ensured that future retirees across Canada will be able to enjoy a more secure retirement. We worked together with provinces and territories to enhance the Canada Pension Plan (CPP) to provide today's workers with more money they can count on when they retire.

As of 2019, the Canada Pension Plan (CPP) is being gradually enhanced. This means you will receive higher benefits in exchange for making higher contributions.

Up until 2019, the CPP retirement pension replaced **one quarter** of your average work earnings. This average is based on your work earnings, up to a maximum earnings limit each year. Other sources of income—such as the Old Age



We're enhancing the **Canada Pension Plan** to support seniors by providing **additional retirement income.**

Security program, workplace pensions and private savings—make up the rest of your retirement income.

The enhancement means that the CPP will begin to grow to replace one third of the average work earnings you receive after 2019. The maximum limit used to determine your average work earnings will also gradually increase by 14% by 2025.

The CPP provides a secure, predictable benefit, which means that Canadians can worry less about outliving their savings, or having their savings impacted by significant market downturns. This enhancement will significantly help Canadians achieve their goal of a safe, secure and dignified retirement.

In short, through this CPP enhancement, there will be more money from the CPP waiting for Canadians when they retire, so they can focus on the things that matter—like spending time with their family—rather than on worrying about making ends meet.

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The COVID-19 Pandemic and Long-Term Care

Canadian seniors across the country faced significant health, economic, and social challenges due to COVID-19. Social distancing weighed heavily on those who are separated from their families, and those who rely on help to get groceries and other essential items.

When the COVID-19 pandemic hit, the federal government took immediate action to support at-risk seniors with automatic financial relief.



In June 2020, we delivered up to **\$500 in tax-free support** to OAS and GIS recipients during the **COVID-19 pandemic**.

For Old Age Security recipients, we delivered a one-time, tax-free payment of \$300 in addition to monthly benefits.



Seniors received an additional **\$375 to \$510 in tax-free support** through a one-time special increase to the **GST Credit**.

As well, for seniors who receive the Guaranteed Income Supplement, we delivered a one-time, tax-free payment of \$200.

This measure equated to **\$2.5 billion in financial support for 8 million Canadian seniors**, helping them cover increased

costs caused by COVID-19, and give them greater financial security in time of crisis.

The federal government's pandemic support for seniors also included a one-time special payment through the Goods and Services Tax (GST) credit in April. This credit provided an average of **\$375 to single seniors and \$510 to senior couples**, helping over 4 million low- and modest-income seniors.

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As we recover from the COVID-19 pandemic, we are addressing the gaps in infection prevention and control, staffing, and infrastructure in long-term care homes across Canada. During the pandemic, these gaps had unacceptable and tragic effects on residents, their families, and those working in long-term care homes.

The COVID-19 pandemic exposed uncomfortable truths and gaps in how seniors are cared for in long-term care homes. These gaps remain to this day. As a government, we must continue to do more to ensure all seniors get the quality care they deserve.

This year, Canada's Minister of Health and the Minister of Seniors announced that Ontario had signed on to the federal government's Safe Long-Term Care Fund.

Through this fund, Ontario is receiving more than \$379 million to invest in:

- Support for retention measures for existing staff;
- Support for an adequate supply of personal protective equipment for staff and visitors;
- Support for strengthened infection prevention and control measures and training;
- Virtual care tools and services for LTC home residents and staff;
- Support for regular testing of staff and visitors; and
- Support for vaccine administration, providing hotels and other accommodations to staff to reduce travel pressure and potential exposure to families.

Additionally, the federal government is providing the provinces with the necessary funding to address the immediate needs in long-term care homes. This includes funding to increase the wages of low-income essential workers, front line workers in hospitals, and long-term care home staff—a wage increase that is long overdue.

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Addressing the Affordable Housing Crisis for Seniors

One of the major challenges facing seniors in our community is access to suitable housing. Seniors need someplace to call home that is safe, affordable, and accessible, but with rising rents and other high costs of living, this is increasingly becoming a concern. As the Canadian population ages, the need for affordable and accessible housing will rise with it.

Our government's \$55+ billion National Housing Strategy (NHS), the first ever of its kind in Canada, will have a positive impact across the housing continuum. It will also prioritize the most vulnerable Canadians, including seniors.

Over the last five years, the National Housing Co-Investment Fund has supported the construction and repair of 108,000 housing units for the most vulnerable Canadians. Projects like homes for seniors and persons with disabilities, and supportive housing account for 75 per cent of units committed to so far, with demand for those units exceeding supply.

We're accelerating these efforts by creating up to 4,300 new units—and repairing up to 17,800 units—for Canadian seniors, persons with disabilities, and vulnerable Canadians.



OUR PROGRESS ON AFFORDABLE HOUSING FOR SENIORS

- Building more homes across Canada to increase our national housing supply.
- Creating accessible housing for seniors and persons with disability.
- Providing rental support to low-income households through the Canada Housing Benefit.
- Offsetting the cost of construction projects for seniors and multi-generational families who are renovating their home.

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Helping Seniors Age Safely at Home

Seniors deserve the opportunity to live and age at home, but renovations and upgrades that make homes safe and accessible can be costly. Sometimes small changes like installing a handrail or widening a door frame can make a huge difference. The Home Accessibility Tax Credit provides support to offset some of these renovation costs.

However, with the increased costs of home renovations, many seniors and persons with disabilities are often finding it hard to afford the home improvements that would allow them to continue living safely at home.

That's why our government is **doubling the qualifying expense limit of the Home Accessibility Tax Credit to \$20,000.**

This will mean a tax credit of up to \$3,000—an increase from the previous tax credit

of up to \$1,500—for important accessibility renovations or alterations.

Doubling the credit's annual limit will help make more significant alterations and renovations more affordable, including:

- The purchase and installation of wheelchair ramps, walk-in bathtubs, and wheel-in showers;
- Widening doorways and hallways to allow for the passage of a wheelchair or walker;
- Building a bedroom or a bathroom to permit first-floor occupancy; and
- Installing non-slip flooring to help avoid falls.



We're providing up to **\$20,000 to help seniors** install handrails, non-slip flooring, and **make their homes safe and accessible.**

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Multi-generational Home Renovation Tax Credit

Many Canadians have traditions of living together in multi-generational homes, with grandparents, parents, and children under one roof. For some families across the country, having different generations living together—an elderly grandparent with their daughter's family or a son with a disability with their parents—can be an important way for them to care for each other.

To support these families, our government is introducing a Multi-generational Home Renovation Tax Credit, which would provide up to \$7,500 in support for constructing a secondary suite for a senior or an adult with a disability.



We're providing up to **\$7,500** for **constructing secondary suites for seniors** or adults with disabilities.

Starting in 2023, this refundable credit would allow families to claim 15 per cent of up to \$50,000 in eligible renovation and construction costs incurred in order to construct a secondary suite.

Dental Care for Canadians

Seeing a dentist is important for our health, but can be expensive.

A third of Canadians do not have dental insurance, and in 2018, more than one in five Canadians reported avoiding dental care because of the cost.

Starting next year, the government will provide dental care coverage for seniors who make a family income of less than \$90,000, with no co-pays for those under \$70,000 annually in income.



In 2023, we're establishing **national dental care** for low-income seniors.

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