

BARRHAVEN SENIORS' COUNCIL
Charity #72092 5924 RR0001

November 26, 2018

Good morning, Minister Tassi.

First, many thanks for taking the time to attend the Town Hall meeting this morning. Your attendance is very much appreciated.

Through MP Arya to you this morning, I would like to put forth a topic that concerns seniors - and has been brought to my attention specifically by a few Members of our organization.

The **Old Age Security** and **Guaranteed Income Supplement** have many positive aspects. I am aware that your Government is reviewing the issue of poverty in Canada. Many seniors, including those here in Barrhaven, have incomes far below the poverty line.

The current monthly OAS amount payable to anyone 65+ regardless of their marital status is \$600.85 – with a maximum Supplement Available of \$897.42 for a total of \$1,498.27 per month. (\$17,979.24 annually)

Statistics Canada (February 20, 2017) calculated that the poverty line for a single person living in Ontario was \$20,676 – leaving our most vulnerable seniors \$2,696.76/yr (\$224.73/month) below the poverty line.

In a country as wealthy as Canada, there is a moral imperative to ensure that seniors are guaranteed income to match the poverty line.

What seems to be a complicating factor for this and previous governments is the **misconception** that almost every senior gets the basic OAS (\$600.85) and maximum CPP (\$1,134.17) for an annual income of \$20,820.24 – thus exceeding the poverty line in Ontario.

The **reality** is that many seniors get no or very little CPP as their working lives started far before CPP was introduced – so their combined OAS and CPP fall far below the poverty line.

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As a very minimum, your Government Policy – when re-elected in 2019 - should be to **raise the combined OAS + GIS up to the poverty line** within the first two years of that Mandate.

For some generations, like mine, there are also work place pensions, so we have been somewhat sheltered from being below the poverty line.

However, many who are now 40 and under will face the same situation as many of our current seniors when they retire as work place pensions have all but vanished for many workers across Canada.

Even today, many people in the **50 to 64 age bracket** face negative employment prospects. In Ottawa, for example, the former Conservative Government of Canada cut thousands of positions. Likewise, some private employers also cut many jobs - often involving their older work force. In both cases, those former employees (especially those 50+) find it very difficult to secure good jobs elsewhere to replace their lost income. Many in the 50 to 64 age bracket have exhausted their EI provisions and/or buyouts and face severe economic hardships.

For those 60 to 64 in that situation - there is a ray of hope for at least "some" – in the Spousal Allowance (provided that they are married or are a surviving spouse). However, we currently have a "body" of seniors (those 60 to 65) who have no social security net to help them bridge to OAS. **The Spousal Allowance should be re-examined so that it covers everyone 60 to 64 regardless of marital status.**

A reply in writing to these two proposals at your earliest convenience would be most appreciated.

Sincerely,
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cc: MP Chandra Arya