

2008:02 INADEQUACIES IN INCOME TRANSFER PROGRAMS FOR LOW INCOME SENIORS

Whereas 1 as the number of people in the workforce covered by pension plans decreases, an increasing number of senior households depend on federal government transfers for a larger proportion of their income; and

Whereas 2 Statistics Canada reports that single unattached older persons over 80, particularly single unattached older women, are most likely to fall into poverty, as measured by Statistics Canada's Low Income Cut-Off (LICO), which has led, since the 1990s, to an increased gap between seniors' incomes and those of other Canadians; and

Whereas 3 since the Government of Canada pays retroactive payments for only 11 months for federal income transfer programs (Old Age Security

[OAS] and Canada Pension Plan [CPP]), seniors, who failed to apply at the time of entitlement for these benefits, lose thousands of dollars in income; therefore be it

Resolved 1 that the National Council of Women of Canada adopt as policy that federal income transfer programs be increased to ensure an adequate level of income for low-income seniors with income at or above Statistics Canada's Low Income Cut-Off (LICO); and be it further

Resolved 2 that the National Council of Women of Canada urge the Government of Canada to:

- a. raise the rates of income transfer programs including the Old Age Security (OAS) and the Guaranteed Income Supplement (GIS);
- b. extend retroactive payments of OAS and CPP, including interest, owed to seniors, in order to cover the entire time for which the senior in question is eligible for federal income transfer programs.
- c. develop a user-friendly system whereby all persons reaching retirement age are automatically informed, in advance, of their rights and the steps they should follow, such information not being limited to print.