



**The CBC Pensioners
National Association**

Preserving our Future, Sharing our Past

**L'Association nationale
des retraités de la SRC**

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HELP SHAPE OUR FUTURE!

PNA DISCUSSION PAPER #5 – MAKING ENDS MEET



This is the fifth in our series of discussion papers about issues relevant to older adults in Canada. This time, we're talking about the soaring cost of living and the burden that is putting on Canadians, especially those on fixed incomes.

The challenge Canadians face of escalating costs for housing, food, transportation, and essential goods are tangible. The impact on vulnerable populations have reached critical levels which are being fueled by events south of the border. It's too soon to know the full impact of the Trump tariffs but we do know the overall cost of living will increase. Food insecurity already affects 15.9% of households, disproportionately harming low-income families, single-parent households, Indigenous communities, and those on fixed incomes such as retirees. While we recognize there are no quick fixes, there are actions politicians could take to protect the most vulnerable.

Send us your comments: advocacy@cbcpensioners.ca

THE ISSUE: The rising cost of living and growing food insecurity

WHY IT MATTERS:

While overall inflation has dropped in the past year, its benefit is not being felt when it comes to basic necessities such as food. The impact of tariffs will only exacerbate the issue by making some products more expensive and others unavailable.

Food prices have been a major strain on households, and are more than double the general rate of inflation. They are the third largest component of the



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Consumer Price Index (CPI). Food bank use in Canada in 2024 hit unprecedented levels, with over 2 million visits in March 2024. That is a 90% increase from just five years ago.

The overall economic impact of rising food prices is fairly easy to see particularly when linked to rising costs of housing where rental accommodation prices have risen in 19 of the past 24 months and transportation where the cost of gasoline rose by 55% over a one-year period from 2022 to 2023.

The high cost of food, housing and transportation disproportionately impacts Canadian seniors, who are often on fixed incomes. The combination of limited financial flexibility, increased living expenses, and vulnerability to health challenges and related costs makes it more difficult for seniors to maintain their standard of living. Addressing these issues requires both direct financial support and systemic changes to better protect seniors from inflation's negative effects.

WHERE THE PARTIES STAND:

While there are varying approaches, all the major political parties recognize the rising cost of living and food insecurity as significant issues, especially for seniors. The Liberal and Conservative parties focus on financial supports, tax relief, and economic measures to ease the burden, while the NDP and Green Party offer more robust social welfare measures and systemic reforms aimed at improving food security and seniors' financial well-being. The NDP and Green Party, in particular, are more focused on direct and expansive supports for seniors and addressing food insecurity at a structural level.

It's important to note that priorities and approaches by the major political Parties are changing daily in response to the current trade war. But here's a summary of where the major parties stand:

The Liberal Party

The Liberal Party of Canada has introduced several measures to address food insecurity and the cost of living, particularly for seniors. Their focus has been on increasing support for vulnerable groups, including seniors, through:



- Increasing the Guaranteed Income Supplement (GIS) for low-income seniors.
- Expanding investments in affordable housing to reduce living costs for seniors, thereby freeing up more resources for other needs.
- Implementing child care support, which indirectly help seniors by easing the broader cost of living.

Critics argue that these efforts do not go far enough to address the immediate problem of food insecurity and that more direct financial relief for seniors is necessary. Measures that have been taken by the Liberals have been primarily the result of an agreement with the NDP.

The Conservative Party

The Conservative Party of Canada has proposed measures aimed at reducing the financial burden on seniors, primarily through:

- Lowering taxes by 15% on the lowest tax bracket, including the GST (Goods and Services Tax) on certain items, to reduce the overall cost of living.
- Bigger tax breaks for working seniors

The Conservatives have not proposed any action to address food insecurity. The party is more focused on reducing government spending and regulations which the party argues would reduce inflation. Their philosophy focusses on providing relief through market-driven mechanisms, tax cuts, and reducing government intervention.

The Conservatives have consistently voted against measures that would have eased the burden for Canada's seniors such as increasing OAS and GIS payments, the dental care program, and increasing the minimum wage.

New Democratic Party (NDP)

The NDP has been very vocal about the need for more substantial action on food insecurity and support for seniors. Their key proposals include:

- Increasing Old Age Security (OAS) payments to at least \$2,000 per month for seniors aged 65 and older, and a more significant increase in the Guaranteed Income Supplement.



- Universal Pharmacare to help seniors afford medication, which is often a significant cost, sometimes forcing seniors to choose between food and medication.
- Stronger investments in food security programs, including expanding access to food banks and other community-based food support programs.
- Increasing investments in affordable housing and rent control measures, which would directly reduce seniors' living expenses.

The NDP has used its leverage with the Liberals to gain the passage of the current dental care, pharmacare, and child care programs.

Bloc Québécois

The Bloc Québécois advocates for more targeted support for seniors within the province. Their proposals include:

- Increasing the Guaranteed Income Supplement to help low-income seniors.
- More provincial autonomy in managing food programs and assistance, which they believe would better address the specific needs of Quebec seniors.

Overall, the Bloc Québécois focuses on enhancing provincial powers to help seniors and address food insecurity.

Green Party

The Green Party has a holistic approach to addressing the cost of living and food insecurity, emphasizing sustainability and social safety nets. Key proposals include:

- Implementing a Universal Basic Income, which would provide a guaranteed income to all Canadians, including seniors, to reduce poverty and hunger.
- Increasing investments in affordable housing and sustainable food systems.
- Sustainable farming practices and policies aimed at addressing climate change, which they argue will have a long-term effect on reducing food prices and improving food accessibility.



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WHAT THE CBC PNA SAYS:

Addressing the cost of living and food insecurity is not only an economic issue but, just as importantly, a moral imperative. In a country as rich and bountiful as Canada, it should be an embarrassment when some of our most vulnerable citizens go hungry. The time for tinkering needs to end. Small one-time payouts may grab headlines but they don't fix the problem. It is long past time to bring in programs that make the basic necessities of life accessible to everyone.

When Canadians are adequately housed, fed, and supported, they contribute more meaningfully to society, driving economic growth and reducing the long-term costs of poverty. The federal election provides an opportunity for all political parties to champion policies that ensure no one in Canada is left behind.

We urge all federal parties to commit to bold, evidence-based strategies to tackle the affordability crisis and food insecurity. By prioritizing these actions, Canada can ensure equitable access to basic necessities, protect vulnerable populations, and build a stronger, more inclusive future for all.

SUGGESTED QUESTIONS FOR YOUR CANDIDATES:

1. Since the start of the pandemic, the cost of living has soared and many seniors living on fixed incomes are struggling to make ends meet. Now we're facing the impacts of a major trade war. What measures are you and your party prepared to implement to ease the burden?
2. Where does your party stand on the creation of a Guaranteed Basic Income?
3. What specific measures will your party take to address the issue of food insecurity, specifically for seniors and others on fixed incomes?
4. Since the start of the pandemic, grocery chain profits have risen to their highest level in more than half a century. What is your Party prepared to do to curb excessive profit on basic life essentials?





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5. How will you work with the provinces to provide higher quality assisted living and long-term care?

Sources:

<https://liberal.ca> – 2021 platform, 2023 policy resolutions

<https://conservative.ca> - 2021 platform

<https://www.ndp.ca/commitments>

<https://www.greenparty.ca>

<https://www.blocquebécois.org>

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