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The Right of Seniors to a Dignified Life

Income and Retirement Insecurity and the Need for a New Aim and Direction for the Economy

Fifty-three per cent of Canadians live paycheque to paycheque according to an annual study conducted for BDO Canada by the Angus Reid Institute. Twenty-seven per cent of Canadians do not have enough regular income to meet their needs.

The study finds that 57 per cent of Canadians are constantly paying interest on credit card debt and for 31 per cent their credit card debt is increasing due to income constraints. They never have enough money left over after paying for necessities to pay off their credit card balance. Forty per cent have a non-mortgage debt load of over \$20,000.

The study says 39 per cent of Canadians have no retirement savings. This figure is up from 31 per cent in the 2018 study. For those who are already seniors or approaching retirement as part of the post-war baby boom generation, the percentage is 32 per cent without any savings.



For those 35 to 54 years old, 38 per cent have no retirement savings compared to 33 per cent in 2018. Of those, 47 per cent report they cannot afford to save for retirement while 19 per cent say they must first pay off outstanding debts. This age group is reported to be the most indebted with 75 per cent carrying some form of debt. Fifty-nine per cent of this age group carry a credit card debt and 55 per cent a mortgage. Sixty-nine per cent report that even if they try to save as much as possible, they still will not have enough to last through their retirement years.

The study finds that women are more likely to have growing debt due to insufficient income. Seventy-five per cent of women struggle to save for a major purchase such as a house, car or having children, while 33 per cent cannot even afford their grocery bills. Seventy per cent of women and 63 per cent of men cannot afford to take a vacation. Fifty-nine per cent of women live paycheque to paycheque and 43 per cent say they have no retirement savings, a big jump from 35 per cent in 2018.

The annual BDO study has an ulterior motive. It strives to show that income and retirement insecurity arise from a lack of money and poor financial management skills. This is not the case. Insufficient income and the ensuing insecurity for Canadians result from lack of control over their lives, especially political and economic affairs.



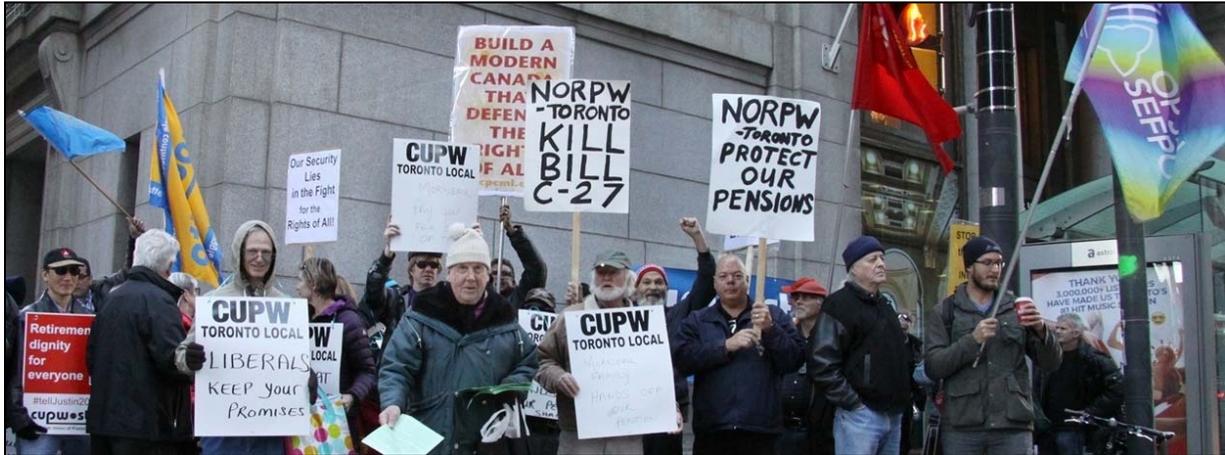
Income arises from selling one's capacity to work in the socialized economy as members of the working class. The financial oligarchy buys and controls the capacity to work of most Canadians, dictates the aim and direction of the economy and controls the political process such as the current election. Those who sell their capacity to work have no control over the aim and direction of the economy or the political process.

Working people relate to the economy both as individuals and as members of their collective of working people. The modern socialized economy of industrial mass production is more than capable of guaranteeing the needs and rights of all but such an aim is currently missing.

Workers fulfil their duty to the economy while the economy does not fulfil its duty to guarantee the needs and rights of working people while working and from birth to passing away. This contradiction stems from a lack of political and economic control and power of working people both as individuals and as members of their collective. The issue for working people is to empower themselves politically so they can modernize their relation with the socialized economy and change its aim and direction in ways that favour them, and open a path forward for society.

***Unite with Other Working People and Youth to Build the New!
Empower Yourself Now!
Vote ML!***

Reject the Bogus Cartel Party Promises -- Keep Organizing!

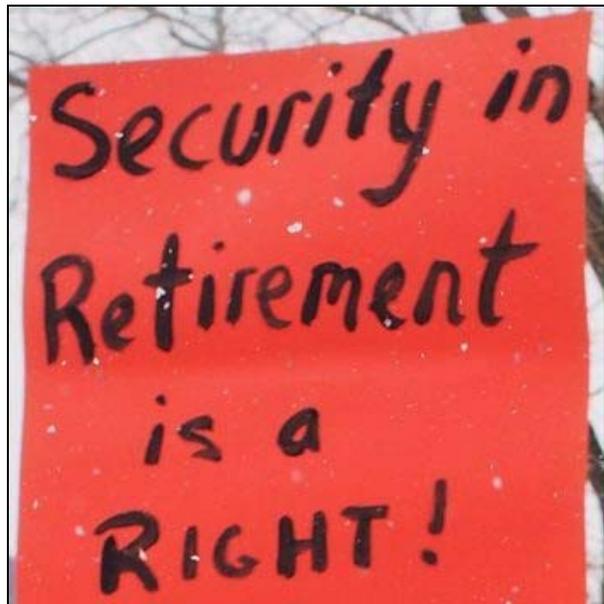


Retired postal workers and allies demonstrate outside Finance Minister Morneau's office, November 28, 2017, against Bill C-27 which targets public sector workers' pension security.

Seniors across Canada are organizing and waging struggles for their dignity, quality of life and the right to housing and economic security. Meanwhile, PR firms and campaign strategists hired by the cartel parties for their election campaigns use announcements cynically designed to divert seniors from organizing to defend themselves. Instead, seniors are browbeaten and told to vote for and put their faith in cartel party representatives whose promises do not deal concretely with the reality most seniors face and whom they cannot hold to account once elected.

The Liberal Party announced it will put "up to \$729 more in the pockets of seniors each year, by increasing Old Age Security (OAS) by ten per cent for seniors once they turn 75." It also promised "up to \$2,080 in additional benefits, every year, to those who've lost a loved one, by increasing the Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) survivor's benefit by 25 per cent."

The Conservatives claim they will alleviate the poverty many seniors face with a tax credit reducing federal taxes by \$150 a year. First why are governments taxing seniors at all when by definition they are supposed to be in retirement with their only income coming from a pension and possibly savings. Second, for seniors to receive the proposed tax credit their income will have to be high enough. So, this will not apply to seniors living in poverty on the Canada and Quebec Pension Plans.



Announcements like these from the cartel parties are intended to disinform seniors and demobilize them from waging their struggles.

According to StatsCan, 218,000 seniors continue to live in poverty according to a poverty line the Liberal government established. The poverty line itself is a bogus concoction to attack the right of seniors to live at a modern Canadian standard and not below or near a so-called poverty line.

A study conducted by the Canadian Centre for Policy Alternatives (CCPA) found that the average wage needed across Canada to live according to modern standards in a one bedroom apartment is \$20.20 an hour working a full 40-hour work week, and \$22.40 an hour when a two bedroom apartment is needed.

The total pension of a senior over 75 receiving the Liberal-proposed increased Old Age Security and maximum Guaranteed Income Supplement would be about \$19,000 a year. This is equivalent to an hourly wage of \$9.13 an hour, less than half the CCPA suggested amount for a Canadian standard of living.

Seniors Organize and Speak Out in Defence of Their Rights and the Rights of All

Seniors from coast to coast to coast are standing up for their rights and the rights of all. This summer saw seniors in Toronto hold a *Tenants Speak Out* to demand rental housing fit for habitation and a life lived in dignity.

The residents of two seniors' housing buildings in Toronto organized a *Speak Out* in July to demand action from their property manager, the City of Toronto. The residents explained that they have been dealing with a bedbug problem for years. As well, they have no access to the recreation room on the property and have great difficulty having issues of routine maintenance addressed. As well as jointly filling out complaint forms, the residents discussed how to organize themselves more effectively to defend their rights.

In Quebec City, a group of seniors won a fight against a rental increase at their privately operated seniors' residence. "We stood our ground, and we won -- and that can inspire," said Marc Pettigrew, 91, one of the seniors who took their case to the rental board.



Toronto Tenants Speak Out, July 20, 2019.

In Calgary, seniors are active in the campaign waged for the past three years by community and labour groups to defend the right to public services, particularly services for the city's most vulnerable. Seniors played a major role in opposing the \$60 million budget cut the Calgary City Council approved last July. The cuts resulted in the termination of 155 workers and significant reduction to public services including the fire department, transit and affordable housing. Seniors and other concerned Calgarians wrote letters, conducted petition campaigns, and filled the City Hall galleries to say *No!* to these cuts.



Calgarians, including many seniors, line up at City Hall to oppose budget cuts.

One week after approving the cuts, City Council stuck a dagger into the heart of the people by approving a huge pay-the-rich scheme. It agreed to pay half the costs of building a new sports arena, mainly for the benefit of the privately-owned Calgary Flames. The City will contribute almost \$300 million to the construction, while the private consortium, Calgary Sports and Entertainment Corporation (CSEC), will use the infrastructure to organize events from which they will seize all the revenue.

Many of those active in the campaign to defend city services and programs have now broadened their activities to include actions against the anti-social offensive of the Kenney Conservative provincial government.



In Edmonton, Public Interest Alberta's Seniors Task Force has waged a protracted campaign for modern and humane seniors' care. They have highlighted four areas of major concern in the continuing care system. Alberta and other provinces are increasingly replacing long-term care with private "supportive living" where seniors and their families are forced to shoulder high out-of-pocket costs for medications, medical equipment, supplies, and even pay to be assisted to go to the dining room for meals or to have meals delivered to their rooms. They also highlight the fact that the referral system is so opaque that it makes accessing care confusing and difficult. The Task Force, together with Friends of Medicare, are

fighting for legislation to mandate staff-to-patient ratios in seniors' care and finally to eliminate the profit motivation and aim that comes with corporations providing an increasing share of seniors' care.

Members of the Seniors Task Force have always stood shoulder to shoulder with workers who provide care in seniors' homes, noting that the working conditions of the workers are the living conditions of seniors. They recognize that the work and contribution to society of workers engaged in caring for seniors is invaluable. They have many times walked the picket line with workers

fighting to organize their sector to attain Canadian-standard wages and working conditions acceptable to the workers themselves. Broadly recognized is the right of workers to organize into collectives and negotiate their terms of employment and not be subjected to employer and government dictate.



Rally at the Points West Living Alberta Corporate Office in Edmonton to demand the company lift the lockout of its employees in Cold Lake and stop attacking their wages and working conditions and the living conditions of the seniors in their care, February 3, 2017.

SOS, Support Our Seniors

In Newfoundland, two women have established an organization to support seniors who are working into their seventies. The name of the organization is SOS, Support Our Seniors. The aim is to raise awareness about the hardships facing seniors. Both women are in their seventies and like a growing number of seniors are forced to work to make ends meet. Mary Moylan, one of the founders of SOS, said the aim of founding SOS is to end the silence and remove the shame of living in poverty, and give a stronger voice to seniors, particularly single women.



In a news release issued in August 2019 announcing the launch of SOS, the women stated:

"We are presently gathering stories of poverty and deprivation and demand that more attention and resources are utilized for seniors, particularly women, who have worked hard all their lives and now find themselves viewed as charity cases utilizing food banks and community shelters.

"We have talked to others like ourselves working as cleaning women, retail clerks, baristas and home care workers. It's time to remove the shame

of this impoverishment and bring dignity and equality to our most invisible and worthy citizens, many of whom have spent much of their lives in caring for their families with their labour uncompensated."

Seniors are showing that they are a force to be reckoned with. They are upholding the right to security and dignity in retirement and demanding decent housing, pensions for all and modern seniors' care. By speaking in their own name, seniors are making their claim on what is theirs by right and bringing forward the crucial task of organizing to take control of those things that affect their lives.

(With files from the Telegram)

International Day of Older Persons

The United Nations General Assembly designated October 1 the International Day of Older Persons in 1990. All over the world and in many Canadian cities, seniors, their organizations, union retirees and many others hold flag raising and other events on that day to honour the contribution of older persons.

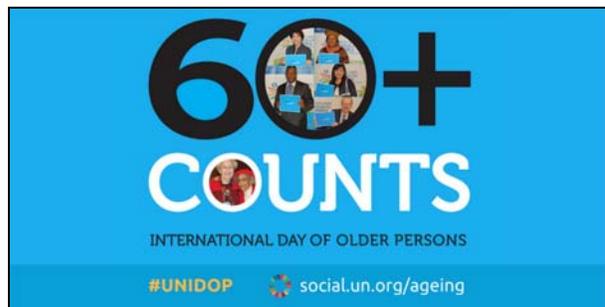
The theme for the 2019 International Day of Older Persons was "The Journey to Age Equality."

The United Nations issued a statement for the occasion saying:

"Between 2017 and 2030, the number of persons aged 60 years or over is projected to grow by 46 per cent (from 962 million to 1.4 billion) globally, outnumbering youth, as well as children under the age of 10. Moreover, this increase will be the greatest and most rapid in the developing world. Population ageing is poised to become one of the most significant social transformations of the 21st century.

"Older people have always played a significant role in society as leaders, caretakers and custodians of tradition. Yet they are also highly vulnerable, with many falling into poverty, becoming disabled or facing discrimination. As health care improves, the population of older people is growing. Their needs are also growing, as are their contributions to the world.

"The International Day of Older Persons is an opportunity to highlight the important contributions that older people make to society and raise awareness of the opportunities and challenges of ageing in today's world."



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