

# CPP is fully-funded, but OAS is not

Recently, many of you have voiced your concerns regarding Canada's system of income for seniors. I would like to take this opportunity to clarify things.

In Canada, there are three programs that provide income for Canadian seniors. These programs are the Canada Pension Plan (CPP), Guaranteed Income Supplement (GIS) and Old Age Security (OAS).

CPP is funded through premiums that working Canadians contribute from every paycheck. It was reformed by Finance Minister Paul Martin a decade ago and is fully funded for the next 70 years.

GIS—funded out of general taxation revenue—is a program that provides benefits for lower income seniors. Our government has significantly increased GIS benefits since 2006 and the program is fiscally sustainable.

However, OAS—also funded out of general taxation revenue—is not on a fiscally sustainable path. Because of Canada's rapidly aging population, the OAS program will not be sustainable in 20 years. Today, there are 4.7 million Canadian seniors and four taxpayers for every senior. By 2030 there will be 9.3 million seniors and two taxpayers for every senior. If left unchanged, OAS payments will skyrocket from \$36 billion per year in 2010 to \$108 billion per year in 2030—consuming one quarter of total government program spending in 2030.

Clearly, this is not sustainable and why it is important for us start a discussion on the OAS program. If OAS is not

## Michael Chong



reviewed, drastic actions will need to be taken a decade from now and future generations of Canadian seniors may have their pensions jeopardized.

Any changes contemplated to OAS will not affect anyone currently receiving benefits, nor will it affect Canadians close to retirement. Other Canadians will receive significant notice of changes to OAS so that they have enough time to plan for their future.

We will not put the financial security and well-being of our seniors at risk. Instead, we will take a balanced and responsible approach to ensuring that OAS is sustainable for future generations. The government is currently considering options for the future of OAS, but one thing is clear: there will be a lengthy notice period for any changes, and retired Canadians or those close to retirement will not be affected.

I encourage you to contact me if you have any questions about OAS. You can contact me by phone at (866) 878-5556 or by email at michael.chong@parl.gc.ca

*Michael Chong is the MP for Wellington-Halton Hills*

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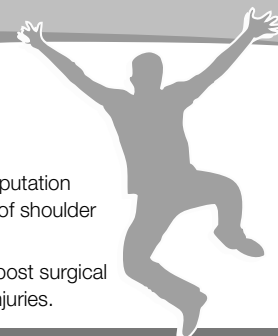
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By Cory Soal  
R.H.A.D.

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If one can hear the speaker as he/she is talking, this makes it easier to understand. The environment also has an effect on speech understanding — bare walls and floors in a room causes sound to "bounce" around. Keep in mind that it is much easier to converse in a quiet, carpeted room.

Make sure that there is good lighting and try to maintain a speaking distance of less than nine feet. You'll be pleasantly surprised at how much easier conversation is.

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