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Golddigger Pension Clause

Spouses of Veterans who marry after the age of 60 are not entitled to the automatic survivor pensions under the Canadians Forces Superannuation Act because of a clause in the 1901 Militia Pensions Act. At that time, it was meant to stop young women from marrying Veterans on their deathbed and inheriting their pension. That is why it came to be known as the “Golddigger clause.”

The Liberals repeatedly promised to eliminate the clause, but instead created a \$150 million “Veterans Survivors Fund” in the 2019 Budget. To date, not one penny of the fund has been spent.

Where is the \$150 million promised to Veterans families?

The Liberals promised, twice, to eliminate this sexist, archaic clause, but have failed to do so.

In his 2015 and 2017 mandate letters to the Minister of Veterans Affairs, Prime Minister Justin Trudeau instructed the Minister of Veterans Affairs to eliminate the marriage after 60 pension clause. However, this instruction was not repeated in later years.

Instead, the Minister of Veterans Affairs insisted that his department would study the issue to learn how many Veterans are affected by this clause.

Veterans Affairs Canada (VAC) contracted with

the Canadian Institute for Military and Veteran Health Research (CIMVHR) to study the issue, at a cost of \$100,000. This study was completed at UBC by Dr. Eric Li, but the study had only 11 participants. VAC also received analysis from Statistics Canada on enumerating the affected Veterans in 2021, but that analysis was not made public. Despite having this information, the Liberal Government still has not spent the \$150 million Veterans Survivors Fund.

“A pensioner who married over the age of 60 [shouldn’t be] worrying that his wife of many years is not going to be taken care of when he dies. The spouse doesn’t deserve this, nor does the pensioner who gave most of his productive years to serving Canada,” committee testimony of Sandy Glenn, RCMP Veterans Association.

NDP ACTIONS

New Democrats believe that Veterans and their families are worth the investment required to eliminate this sexist pension clause. That’s why I initiated a study on the clause at the Standing Committee on Veterans Affairs (ACVA) and introduced a private Member’s bill, **C-221**, that would eliminate the clause

from all relevant pension legislation. I have engaged with the Minister on this issue many times: in Question Period, in letters, in House debate, and by introducing petitions. The 2022 committee report on “Survivor Pension Benefits” listed 9 recommendations including eliminating the clause from legislation. The government responded in March 2023 and despite agreeing that the \$150Million fund should be dispersed, there has been no action to date.

At my request, the Parliamentary Budget Officer costed bill C-221 and issued his report in August 2022. If the ‘marriage after 60’ clause were eliminated from all relevant statutes, it would cost the government \$1.33 billion over the next 5 years. While this is a large sum of money, it must be considered in context. Current federal

pension payouts are \$12 billion per year. **If the government were to eliminate the clause, the additional cost to the pension fund would be less than a 2% change on an annual basis.**

People are living a lot longer today than they did in the 20th century when this law was created. The lack of a survivor pension benefit pushes thousands of seniors, mostly women, into living in poverty.

Who is affected by this archaic, sexist pension clause?

The marriage after 60 clause also applies to the pensions of Veterans, RCMP Veterans, federal judges, and all federal public servants (not upon age 60, but upon retirement), excepting Members of Parliament.

Why are we punishing Veterans for finding love? Families of Veterans deserve support

8900

Spouses of Veterans are without survivor pension benefits or at risk of losing those benefits because their partner married them after the age of 60.

98%

of those impacted by this archaic, sexist clause are senior women

9+


Years that the Liberals have failed Veterans and their families by not delivering on their promise to eliminate the golddigger clause

Are you or someone you know affected by this ridiculous clause?

Please contact me for more information.

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