

Veterans Survivor Fund

Issue

Survivors of Veterans who married or entered into a common-law relationship on or after the Veteran's 60th birthday are affected by the restriction on "Marriage after 60" in the *Canadian Forces Superannuation Act (CFSA)*.

In Budget 2019, \$150 million over 5 years was committed for VAC to establish the Veterans Survivor Fund (VSF) to better support spouses who marry Veterans age 60 years or older. VAC conducted studies of the survivor population in order to formulate options.

Context

Both the *CFSA* and the *RCMP Superannuation Act (RCMPSA)* specify that spouses and common-law partners of Canadian Armed Forces (CAF) Veterans and former RCMP members who are recipients of their respective pensions are not automatically entitled to survivor benefits when the common-law status or marriage occurred after the plan participant had reached the age of 60 or over.

This also means that these survivors do not receive coverage under the Public Service Health Care Plan and Pensioners Dental Care Plan.¹

Veteran groups and Parliamentarians have been critical of the "Marriage After 60" clause for many years.

In 2022, the Standing Committee on Veterans Affairs (ACVA) undertook a study to review restrictions in survivor pension benefits, including those in the "Marriage after 60" provisions and made recommendations concerning the implementation of the VSF.

- Report: [Committee Report No. 9 - ACVA \(44-1\) - House of Commons of Canada \(ourcommons.ca\)](#)
- Response: [Government Response - 8512-441-179 - House of Commons of Canada \(ourcommons.ca\)](#)

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¹ Although Veterans can obtain coverage for an otherwise ineligible survivor through the Canadian Armed Forces Optional Survivor Benefit, less than 1% of Canadian Armed Forces superannuation pensioners choose this option. Under this arrangement, the Veteran opts to reduce their Canadian Forces superannuation pension payments (by 30% – 50%) in exchange for a future survivor pension.

Changes to the *CFSA* are the responsibility of the Department of National Defence, while changes to the *RCMPSA* are the responsibility of the RCMP.

Key Data and Milestones

Research conducted in 2020 in collaboration with Statistics Canada revealed the following data about this group:

- A total of 4,490 living survivors entered into a relationship (married/common-law) with a Veteran (CAF Superannuate) after the Veteran's 60th birthday.
 - Virtually all were female
 - Most (90%) were 70 or older
 - Overall, their incomes were higher than other similarly aged Canadian females (i.e., median income of \$34,900 -vs- \$25,600)
- Of these 4,490 VSF survivors:
 - 850 (19%) had incomes below the Low Income Measure (\$24,890 before-tax); and
 - 1,220 (27%) were in receipt of the Guaranteed Income Supplement.
- In July 2022, the 10% increase to the Old Age Security for those 75 years and older was anticipated to address income issues for most survivors (about 75%). Fewer than 250 survivors were expected to be below the Low Income Measure after the increase was applied.
- In January 2023, VAC forecasted that the number of living survivors who entered into a relationship with a Veteran on or after the Veteran's 60th birthday to be 3,954. This estimate was based on mortality rates and estimated new entrants since 2018.
- The implementation status of the VSF continues to be an active line of questioning in ACVA committee meetings and occasionally in the House of Commons.