

ISSUE

In Canada, almost 1 in 5 households are experiencing severe housing affordability difficulties—spending 50% or more of income on rent and living in poverty. Over 235,000 Canadians experience homelessness in a year.

CONTEXT

The housing crisis emerged in the 1990s as a result of national funding cuts in affordable housing. Despite occasional one-time investments, federal funding has dropped drastically by over 46% in the past 25 years.

Underfunding jeopardizes access to safe and affordable housing for women and children escaping violence. As well, compared to the national average, Indigenous people, newcomers, and female-led families are disproportionately affected by the lack of affordable housing.

In addition, the affordable housing we have is at risk. An estimated 365,000 low-income households living in co-op and non-profit housing will be at risk of homelessness due to the loss of federal subsidies as housing operating agreements expire. While the federal budget made a commitment to maintain social housing funds at current levels over the next four years, there's no plan to use those funds to sustain existing affordable housing.

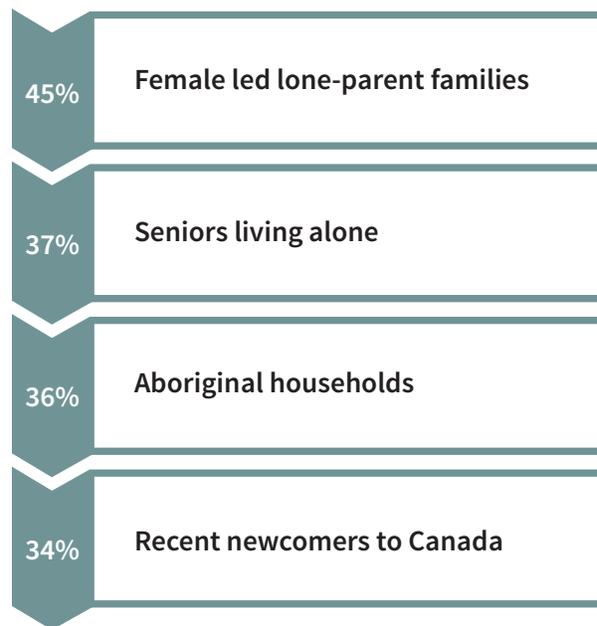
York University's Homeless Hub is calling for a total investment of \$44 billion over the next 10 years to end homelessness in Canada and make housing affordable for more people. It'll cost an additional \$2.04 a week per person in Canada. That's doable. Will our elected leaders do it?

QUESTIONS

- Does your party support the introduction of a National Housing Strategy? If yes, how will you make sure it is implemented?

- Do you support the Homeless Hub's proposal for an additional \$2.04 a week per person to end homelessness and expand affordable housing in Canada?
- How will your party address the loss of affordable co-op and nonprofit housing as federal housing operating agreements expire?

Rental households most in need



RESOURCES

For more information and additional fact sheets in this series: <http://spno.ca/canada-votes-2015>

ISSUE

The old saying ‘it takes a village to raise a child’ is more true than ever as families struggle with the high cost of raising a child. For many households, child care is the second largest expense after housing. The median monthly fee for child care in Canada is \$761 for infants, \$701 for toddlers and \$674 for preschool-age children.

CONTEXT

In addition to high fees, child care can be tough to find regardless of income. Canada has regulated child care spaces for less than one-quarter of all children 0-5 years, and space for just over one in five between the ages of 0-12 years.

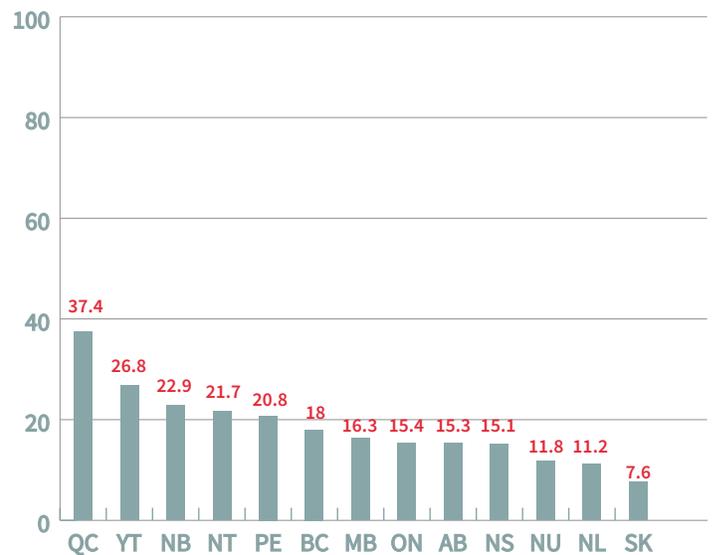
Despite the need, Canada has no national child care program. The federal government does provide a cash benefit to parents called the Universal Child Care Benefit (UCCB). But even with planned increases to the UCCB this year, parents will receive just \$1,920 per year for each child under the age of 6. That won’t even cover a quarter of child care costs. A cash benefit also does nothing to ensure that we have enough regulated child care spaces to meet the need.

With tens of thousands of children on the waiting list for affordable child care and families struggling to find high quality child care in their communities, the need for a national child care system is clear. Ensuring that parents can access consistent, safe, affordable and quality child care supports families and prepares children for later success. High quality, regulated child care is in the interest of all Canadians.

QUESTIONS

- How will your party tackle the high cost of child care and the lack of subsidized spaces?
- Will your party introduce a national early learning and child care system that is accessible to all?

% of children 0-12 for whom there is a regulated child care space by province—2012



Source: Ferns & Friendly 2012

RESOURCES

For more information and additional fact sheets in this series:
<http://spno.ca/canada-votes-2015>

ISSUE

Access to clean air, clean water, a stable climate, healthy food supplies, and clean energy are fundamental to our current and future well-being and prosperity. At the same time, the Canadian government isn't doing enough to protect our environment and reverse the dangerous rise in global temperature.

CONTEXT

Carbon in the atmosphere now exceeds 400 parts per million—creating the conditions for catastrophic climate change. Canada is now one of the world's largest emitters of greenhouse gases (14.7 metric tons per person, per year). Since 1990, energy consumption has grown about 22% and carbon emissions by 19%.

The warning signs are clearly evident. In 2013 alone, Canada saw record-breaking floods in Calgary and Toronto and winter storms that strained community infrastructure across the country. It is estimated that current inaction on climate change on the part of all large emitters is resulting in the death of five million people annually, the result of malnutrition, disease, and pollution, as well as huge property losses, now in excess of \$1 trillion.

Canada needs a credible Climate Change Action Plan that curbs carbon consumption significantly. Current efforts are having little to no effect in meeting the modest target set at the 2009 Copenhagen Climate Change Conference of reducing our greenhouse gas (GHG) emissions to 17% below 2005 levels by 2020.

Canada needs a Plan that:

- Puts a strong and predictable price on carbon pollution, one that reflects true costs, drives innovation, and ensures that both industry and consumers make more efficient use of our resources.
- Creates strict GHG emissions standards applicable across the entire oil and gas sector, and eliminates inefficient fossil fuel subsidies and special tax breaks (totaling more than \$1.4 billion annually).

- Provides for investment in cleaner, low-impact energy alternatives like wind, solar, geothermal, and tidal power as well as spending to preserve Canada's natural areas and resources, including wildlife habitat.
- Seeks a binding international climate change agreement that commits nations to reduce carbon emissions and sets fair and clear targets to ensure that global average temperatures stay (at least) below a 2° Celsius increase from pre-industrial levels.
- Supports the adaptation efforts of the most vulnerable, particularly those in the far North and the Global South who are facing the most significant impacts of climate change. Canada has provided no funding for these efforts since 2012.

QUESTIONS

- Would you work to end subsidies to coal, oil and gas, and strengthen environmental laws and regulations?
- Do you support putting a price on carbon emissions sufficient to keep the rise in global temperatures below 2° Celsius?
- What would you / your party do to ensure that Canada plays a constructive role at the international climate change negotiations (COP21) in Paris in December 2015?
- Will your party introduce a Climate Change Action Plan with meaningful targets for emission reductions?

RESOURCES

For more information and additional fact sheets in this series:
<http://spno.ca/canada-votes-2015>

ISSUE

Under-investment in Canada's infrastructure is a chronic issue that has emerged slowly over many decades. Reduced public investment by the federal government has shifted the burden to local municipalities that do not have the tax base to fix crumbling infrastructure nor to build what is needed for the future of our cities and communities. In addition, despite increased funds since the 1990s, deficit-focused budgeting has been inadequate and public-private partnerships (P3s) are not the solution as was hoped.

CONTEXT

According to a 2007 report for the Federation of Canadian Municipalities, Canadian municipalities have a combined infrastructure deficit of \$123B. This estimate includes four categories of infrastructure:

- Water and Wastewater Systems (\$31 billion);
- Transportation (\$21.7 billion) and Transit (\$22.8 billion);
- Waste management (\$7.7 billion); and
- Community, Cultural and Social Infrastructure (\$40.2 billion).

A further \$2B is estimated to be needed annually to maintain existing physical infrastructure across Canada. Factors such as aging infrastructure and higher material costs are compounded by climate change and destructive weather events. These figures do not include other types of infrastructure such as affordable housing and shelters, low-carbon energy systems, and reliable information and communication technologies. These are all important to so municipalities are livable, resilient and economically competitive.

Along with reduced public investment, there has been a shift of investment from federal to local governments putting a strain on the property tax base and forcing municipalities to rely on service fees and philanthropy. Public-private partnerships (P3s) have not been a reliable solution.

Promises made in the 2015 Federal Budget are seen as optimistic but not sufficient or certain in all municipalities. Despite these types of announcements, the data indicate that the federal government can take greater responsibility for transferring payments to the provincial and municipalities.

QUESTIONS

- What will your party do to ensure our cities, towns and settlement areas have safe and well maintained infrastructure so people can live, work and play without risk?
- Does your party support local municipal control for determining priorities and planning projects so municipalities can leverage all investments most effectively?
- How will your party provide leadership to engage provincial and territorial governments to ensure that infrastructure programs are planned, implemented and funded to sustain and build vital infrastructure without burdening the local property tax base?

RESOURCES

For more information and additional fact sheets in this series: <http://spno.ca/canada-votes-2015>

ISSUE

We all need a social safety net when times are tough and work is hard to find. Employment Insurance used to be there for the majority of unemployed workers—but no longer. Today, if you're out of a job, you're also probably out of luck. Young workers, women, immigrants and residents in large cities are especially left out in the cold with the lowest rates of EI access.

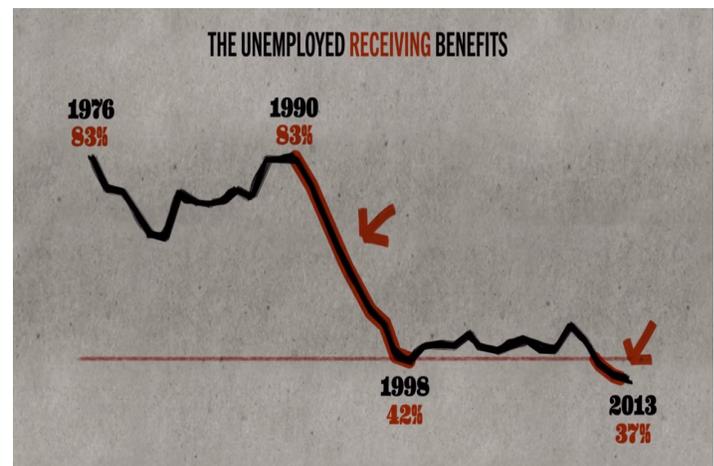
CONTEXT

From 1976 to 1990, an average of 76% of unemployed workers received EI benefits. In 2012, it was down to just 39% of unemployed workers. Despite paying into the EI system, most unemployed workers no longer benefit from it. New EI regulations that took effect in January 2013 have made it even harder for people to receive adequate benefits to help find a job. After six weeks of unemployment, three-quarters of beneficiaries are now required to accept a job outside of their usual occupation, with a salary 20-30% lower than their previous salary and located up to one hour from their home. With the dramatic rise in temporary, short-term contract work, it's particularly difficult for workers to accumulate the required number of work hours to qualify for EI. New workers, newcomers to Canada and workers returning to the labour market face the greatest hurdle where 910 hours are required to qualify.

The EI program is financed entirely from the mandatory contributions of workers and employers. No public funds are used. Workers pay into the system and should be able to benefit from it in times of need. We need to make the system work for all workers. It's only fair.

QUESTIONS

- How will your party ensure that Canadians have access to EI benefits when they are unemployed?
- What will your party do to remove barriers that young workers, women, immigrants and residents in large cities face in accessing EI?



Source: Public Service Alliance of Canada (2013)

RESOURCES

For more information and additional fact sheets in this series: <http://spno.ca/canada-votes-2015>

ISSUE

Canada's Federal Health Accord expired March 31, 2014 and universal health care is in jeopardy. Privatization of the health care system is increasing in some provinces and Canada continues to have a significant shortage of health care professionals.

CONTEXT

Canada's Public Health Care System, established in 1966, is meant to provide universal access to medical care for all Canadians. In 1999, the Social Union Framework Agreement reaffirmed the federal/provincial commitment to a health care system based on the principles of "comprehensiveness, universality, portability, public administration and accessibility." Despite this, Canada's Federal Health Accord expired March 31, 2014. This federal/provincial/territorial Accord was designed to provide stable funding and national standards for wait times, home care, prescription drugs and team-based primary care. The federal government refuses to negotiate a new Health Accord and has announced \$36 billion in health care cuts over 10 years beginning in 2017. The lack of federal leadership in health care will lead to 14 different health care systems. Access to these systems will depend on your geography and ability to pay.

Changes and neglect have forced our health care system into a state of distress. More private care clinics and user-paid health care are emerging, which is in direct conflict with the Canada Health Act. User-paid health care is not accessible to all. Introducing more privatization into a public system could jeopardize an already critical situation where health facilities have difficulty finding and keeping health care professionals due to an uneven playing field. Some call for health care privatization because they are fed up with long wait times, due in part to the shortage of doctors. In 2013, 4.6 million or 15.5% of Canadians aged 12 and older did not have a regular family doctor. The growth in our aging population will only amplify the need for access to health care professionals.



The problems with the current public system can be resolved without turning to privatization. The federal government can choose to reinvest and reinvigorate our failing health care system. A vote is an opportunity for Canadians to weigh in on the state of our health care system. Canadians can choose a government that will create a long-term strategy, renegotiate the Health Accord, increase training spaces for doctors and nurses, and develop a system for recognizing foreign-trained health professionals' credentials. Individuals can choose a government that will provide stable, adequate funding and fight to protect and improve our universal public health system, respecting the rights of all Canadians to access the care and medication they need.

QUESTIONS

- What will your party do to protect our public health care system?
- Does your party support a new Federal Health Accord to secure the health care needs of all citizens?
- Where does your party stand on private health care?

RESOURCES

For more information and additional fact sheets in this series:
<http://spno.ca/canada-votes-2015>

ISSUE

With approximately 250,000 new immigrants coming to Canada each year, immigration continues to have a significant impact on the social, economic and political landscapes of the nation. New Canadians have helped build vibrant communities and a strong workforce across the country for decades, and will continue to contribute to our collective growth and prosperity in the future.

CONTEXT

Since 2008, the federal government has embarked upon a significant system of change to the Canadian immigration system through the use of Ministerial Instructions. Through this instrument, the Minister of Citizenship and Immigration has been empowered to provide direct instruction to immigration officers on Canada's immigration policy and practice without the need to go through Parliament. This process has resulted in rapid change to immigration policy; change that will have lasting impact on the nature of immigration, and thus of the immigrant population in Canada for decades to come.

An example of these changes has been Canada's shift to an Expression of Interest (or Express Entry) model, whereby prospective immigrants must complete an "expression of interest" before being invited to apply to immigrate to Canada. Under this model, prospective immigrants, who qualify on all other aspects of the immigration application, are screened and invited to apply to immigrate based on the economic and labour force needs of Canada, its provinces and territories, as well as major employers and employer groups.

The purported goal of this shift is a more effective and efficient immigration system that more appropriately

selects immigrants based on current economic conditions. However, this model represents a significant shift toward an immigration system that is geared only toward the economy and labour market. There are further concerns that, in the name of efficiency, the Express Entry Model places undue power over immigration decisions in the hands of employers and employer advocacy groups, taking it out of the hands of Canadians.

Canada needs an efficient and effective immigration but there needs to be significant checks and balances in place to ensure that the system supports the social and economic needs of the nation.

QUESTIONS

- In your opinion, what is the overarching goal of Canada's immigration program?
- How would you address the potential imbalances in the selection process under the Express Entry Model?
- Do you believe that it is appropriate to invest so much power in the Minister of Immigration through the use of Ministerial Instructions?

RESOURCES

For more information and additional fact sheets in this series: <http://spno.ca/canada-votes-2015>

ISSUE

The 2008–09 global recession has taken its toll on the Canadian economy and jobs. The proportion of people working is decreasing. The quality of jobs is deteriorating. More people are in precarious employment. The federal government continues to focus on debt reduction through program and service cuts rather than investment in economic and employment growth.

CONTEXT

The employment rate, which measures the proportion of the working population, dropped from 63.7% in February 2008 to 61.3% in February 2015. Employment growth has stalled over the past year and half. Many unemployed persons have given up looking for work or have been forced to take on precarious employment.

According to reports from two major Canadian banks, the level of precarious employment has risen significantly after the recession of 2008. Low quality jobs are usually associated with lower wages, less predictability of income as well as work scheduling. The uncertainty and instability of precarious employment increase the stress level on individuals and families. Precarious employment has kept individuals and families in poverty.

The federal government has ignored calls from various sectors to tackle the sluggish economy and weak job market. Instead, it has produced consecutive austerity budgets that have eliminated over 28,000 public service jobs and have cut services in areas such as health care, environmental protection, food safety and inspection, human rights, veteran affairs, science and research.

At the same time, it lost billions of dollars in revenue with tax cuts to corporations and the rich. In 2013, Corporate Canada was sitting on \$626 billion of unused cash which could have been invested in the economy and job creation.

A vote is an opportunity that individuals have to voice their opinion on Canada's economy and job quality. They can choose a government that will put economic growth and good jobs at the top of its priority list. They can choose a government that will create a tax system that is fair and inclusive.

QUESTIONS

- What will your party do to increase employment and improve job quality?
- Where does your party stand on balancing the budget versus economic and employment growth?
- Does your party support a more fair and progressive tax system for both businesses and individuals?

RESOURCES

For more information and additional fact sheets in this series:
<http://spno.ca/canada-votes-2015>



ISSUE

In summer of 2010, the federal government quietly sent out a press release announcing its decision to eliminate Statistics Canada's Long Form Census. To its surprise, hundreds of groups from business leaders, health care providers and community groups to academics, religious leaders and local and provincial governments spoke out in support of the Long Form Census.

CONTEXT

What was all the fuss about? The Long Form Census was the gold standard for vital information about our neighbourhoods, cities and towns, provinces and territories, and country. It was chock-full of important information about us—our ethnocultural and racial diversity, our immigration history, our families and households, and our work, incomes and educational backgrounds. The Long Form Census provided a strong evidence base for making good decisions in business, health care, community service delivery, public policy and many other areas.

It was also a yardstick for measuring how we were doing over time. For example, we know Aboriginal communities, racialized groups, lone mother families and people with disabilities have higher rates of poverty than the population average. The Long Form Census allowed us to measure if things were getting better or worse over time and shine a spotlight on where attention was needed. The mandatory nature of the Long Form Census resulted in good quality data that we could rely on. It was also an essential tool for improving the quality of Statistics Canada's survey data.

Despite stiff opposition, the federal government cancelled the Long Form Census citing privacy concerns. It introduced the voluntary National Household Survey (NHS). But the NHS didn't fill the gap. In fact, it cost more money than the Long Form Census and resulted in poorer quality data.

Once again, groups across the country are calling for a return to the mandatory Long Form Census. It's good value for Canadians and essential for smart planning that benefits us all.

QUESTIONS

- Will your party reinstate the Long Form Census?
- How will your party ensure that Canadians have access to high quality data to support sound policy-making?



RESOURCES

For more information and additional fact sheets in this series: <http://spno.ca/canada-votes-2015>

ISSUE

Good enough to work but not good enough to stay. This is how the federal government's controversial Temporary Foreign Worker Program (TFWP) works. The TFWP allows Canadian employers to hire foreign nationals on a temporary basis. The number of migrant workers arriving in Canada under the Temporary Foreign Worker Program has more than tripled over the last decade. More than 300,000 migrant workers were present in Canada by the end of 2012. This is a major shift from Canada's traditional permanent immigration system to temporary labour migration.

CONTEXT

Migrant workers perform a wide variety of jobs. They work on farms, in offices, restaurants and hotels, and they care for elderly and children. Unfortunately, reliance on temporary migrant labour has not been accompanied by policies and actions to protect migrant workers' rights. Migrant workers in 'low-skilled' jobs (many of whom are workers of colour from low-income households) face multiple forms of exploitation. During their recruitment process, they have to pay exorbitant fees to private recruiters. Once in Canada, many have work permits that are tied to a single employer and are fearful of speaking out against workplace violations as it may get them fired and consequently deported. Most of these workers have difficulty getting access to permanent residency, and the rights, benefits and protections that come with full immigration status. Several studies have revealed that despite contributing to the economy and paying all taxes, migrant workers face barriers to access employment insurance, pensions, decent housing and other basic rights.

Canada's temporary migration and labour policies cause systemic exploitation of migrant workers and are counterproductive to building a stable labour force and a socially inclusive society. The federal government must ensure workers of all skill levels have access to apply to

immigrate and arrive with status. Full immigration status must be recognized as the most fundamental means to protect migrant workers' rights and ensure their social inclusion.

QUESTIONS

1. Will your party support status upon arrival and pathways to permanent residency for all migrant workers? If so, what actions will it take to that end?
2. What actions will your party take to ensure migrant workers enjoy protections against employer abuses and recruitment fees?
3. What steps will your party take to remove barriers for migrant workers to access important benefits, such as employment insurance and pensions?

RESOURCES

For more information specifically on migrant workers, contact Migrant Workers Alliance for Change - info@migrantworkersalliance.org.

For additional fact sheets in this series:
<http://spno.ca/canada-votes-2015>

ISSUE

Canada continues to be the only G8 country without a national strategy to reduce poverty, in spite of the fact that 4.8 million Canadians are currently living in poverty.

CONTEXT

Canada is the 15th wealthiest country in the world based on per capita GDP, yet 1 in 7 Canadians are unable to meet their basic needs for survival. Because of a lack of secure employment with sufficient income, 4.8 million Canadians cannot access adequate housing, healthcare, childcare and nutritious food.

Poverty is about more than a lack of adequate income; it's an entire experience that excludes individuals from participating fully in Canadian society. Individuals living in poverty experience substandard housing, hunger and inadequate nutrition, preventable illness and disease, precarious employment, increased stress and social isolation, feelings of inadequacy, diminished opportunities to develop and learn, discrimination, and stigmatization (Dignity For All: A National Anti-Poverty Plan for Canada).

Canada is becoming a less affordable place to live. The average minimum wage across Canada is only a penny more than the average minimum wage in 1975 when adjusted to inflation, despite the fact that housing, food, transportation, childcare and healthcare costs have swelled inexorably.

The cost of poverty far outweighs the cost of reducing it. According to a report by the National Council of Welfare, poverty costs taxpayers more than \$24 billion a year. And the total cost of homelessness has been estimated at \$7.05 billion per year. Yet it would take only half of that amount each year to eradicate homelessness

in Canada. Additionally, an investment of \$1 in children under age 6 saves \$9 of future spending.

All of Canada's provinces and territories, with the exception of British Columbia, have adopted or are currently developing a poverty reduction strategy. A key feature among these strategies is the need for a meaningful commitment at the federal level to reducing poverty. Much of the work that provinces and territories have committed to do to reduce poverty requires substantial collaborative federal support.

We need a national poverty reduction strategy that addresses the root causes of poverty in concrete, strategic and measurable ways. This strategy will have achievable targets that focus on the needs and participation of those affected by poverty. Transparency, accountability and clear indicators of progress will make a National Poverty Reduction Strategy effective.

QUESTIONS

- What measures to reduce poverty in Canada will your party advocate for?
- Does your party support a new National Poverty Reduction Strategy that will work collaboratively with provinces, territories and municipalities to reduce poverty in Canada?

RESOURCES

For more information and additional fact sheets in this series: <http://spno.ca/canada-votes-2015>

CONTEXT

Canadians took almost 2.4 billion rides on the nation's public transit systems in 2014. That's an increase of 29% in the past ten years. Despite these impressive numbers, traffic congestion in Canada's major cities gets worse by the year and the vast majority of trips continue to be made by private vehicle. New investments are needed to keep Canada's cities moving while helping to reduce smog and achieve climate change goals.

ISSUE 1: PUBLIC TRANSIT FUNDING

While most provinces and cities make investments in public transit infrastructure (e.g., new subways, light rail transit, and low or zero emission buses), until now there has been no federal dollars specifically targeted for these projects.

Starting in the 2017–18 budget year, the Conservative government proposes to begin directly funding major public transit infrastructure projects in Canadian cities. Federal funding will start at \$250 million in 2017–18, growing to \$500 million in 2018–19, and then to \$1 billion in 2019–20 and subsequent years. The federal government contribution is capped at no more than 25% of the overall project cost and is conditional on public transit infrastructure being built using Public-Private Partnerships (P3s). The federal NDP recently announced it would invest \$1.3 billion annually for 20 years with fewer strings attached compared to the Conservative plan.

ISSUE 2: MAKE THE PUBLIC TRANSIT TAX CREDIT REFUNDABLE

The Public Transit Tax Credit was introduced by the federal government in 2006, one of a number of boutique tax credits introduced by the Harper government. These credits have made the tax system much more complex, but there is little evidence that they are achieving their stated goals. The Public Transit Tax Credit, for example, has led to more riders purchasing monthly transit passes (which are eligible for the credit), compared to buying individual trip tickets (which are not), but it has not led to an increase in overall transit ridership.

Currently, the federal Public Transit Tax Credit is non-refundable. Transit riders with the proper documentation can claim a credit of 15% against federal income taxes owed. As a result, tax filers with high incomes tend to derive more benefit from the Public Transit Tax Credit than low or middle income tax filers.

QUESTIONS

- Significant funds are needed to fill Canada's infrastructure gap. What is your party's plan for funding needed public transit infrastructure?
- What level of federal funding is your party willing to commit? And in what timeframe?
- Will your party require that infrastructure projects be built using P3s?
- Will your party make the federal Public Transit Tax Credit refundable like the GST Credit?

RESOURCES

For more information and additional fact sheets in this series: <http://spno.ca/canada-votes-2015>



ISSUE

Taxation is difficult to discuss at the best of times. Too often there is an abrupt stop at: ‘taxes are bad’, with the implication that when governments levy taxes they are taking something away. A call for tax cuts rarely includes what service should be cut because of reduced tax revenue. It is time to discuss what is done with our taxes and how these provide benefits to Canadians. When a tax is cut, what do we lose?

CONTEXT

What is done with tax revenues is often invisible to Canadians. We underestimate the significant role public investments play in maintaining and improving our quality of life. We forget that we depend on public services such as education, healthcare, childcare, public pensions, employment insurance and family benefits to elevate our living standards. Every individual, organization and business relies on the physical infrastructure of our communities, parks, sidewalks, roads, public libraries, transportation systems, water and sewage systems.

Taxation is how we provide what everyone needs and progressive tax policies are essential to an equitable society. On average, it is estimated that every Canadian man, woman and child gets \$17,000 benefit per year from the services our taxes (at all levels of government) fund. This is about the same amount a Canadian working full time, full year at minimum wage in many parts of Canada earns.

It is time to raise the importance of taxation as a means for doing what we can’t do as individuals or in small groups of family and friends. And yes, to do what is impossible for the market to do. There is no market solution to our shared needs for common services, public infrastructure, and income redistribution. Even business innovation and emergent technologies happen because public funds are invested.

The federal government has an important responsibility to do their job well: to tax fairly and spend wisely. The

shared values of fairness and decency must be evident in tax decisions and we must always consider both the revenue and the spending side of tax in all of our discussions of public policy and programs.

QUESTIONS

- What are the primary values that drive your party and how do these translate into fiscal decisions?
- Does your party support progressive taxation policies to ensure equitable re-distribution of wealth and an improved economic outlook?
- How will your party provide leadership to ensure tax decisions are transparent and communicated so citizens can understand both the cost and the benefits of policy and budget decisions?

RESOURCES

For more information and additional fact sheets in this series:
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“What if candidates going door to door heard more concerns about services for the community and raising the taxes to invest in them?”

ISSUE

When it comes to retirement, most Canadians are anything but secure. Over 11 million workers in Canada have no workplace pension. Over two-thirds of Canadians who are eligible to contribute to an RRSP are not actually doing so. Average RRSP savings for 55-64 year olds are just \$55,000. In fact, about two-thirds of Canadian households aren't saving enough for retirement.

CONTEXT

The Canada Pension Plan (CPP), Old Age Security (OAS) and the Guaranteed Income Supplement for low income seniors (GIS) are important public pension and income support programs for seniors. But there are problems that need fixing. Seniors have to live in Canada for at least 10 years before they qualify for OAS or GIS, leaving vital income supports out of reach for newcomer seniors.

It's also going to get harder for Canadians to retire. The federal government is increasing the age of eligibility from 65 to 67 years for OAS and GIS. This will affect anyone 57 years of age or younger. For low income seniors, OAS and GIS make up between 2/3 and 3/4 of their incomes. Increasing the age of eligibility promises more hardship for the next generation of seniors.

Now the good news! CPP is an excellent public pension program. It's a stable, cost efficient and carefully managed program. In fact, almost 90% of Canadians would like the federal government to expand our public pension program to improve the incomes of seniors. CPP could play a larger role in ensuring the financial security, health and well-being of seniors.

QUESTIONS

- What steps will your party take to ensure all seniors have a financially secure retirement?
- Do you support an expansion of the Canada Pension Plan?
- Will your party restore the age of eligibility to 65 for Old Age Security and the Guaranteed Income Supplement?
- What would your party do to improve access to income supports for newcomer seniors?



RESOURCES

For more information and additional fact sheets in this series: <http://spno.ca/canada-votes-2015>