Dear MP ……

As a single senior, I am writing to ask you to address the unfair income tax burden I bear year after year after year, simply because I don’t have a partner.

Senior couples get tax breaks through income splitting; I get none. This often entitles the couple to full OAS payments plus the Age Credit while singles are deprived of both.

Senior couples get tax breaks through RRSP/RRIF transfers and TFSA transfers upon the death of a partner; I get none. Upon my death, my RRSP/RRIF fund will be cashed and taxed – and my estate will lose up to 50% in taxes.

How can the government justify these inequities?

A known fact is that single people need two-thirds of the income of a couple to maintain a similar lifestyle. The combination of a higher income and higher taxes, all funded by one person not two, means that I have a diminished lifestyle compared to that of couples. Is this the way a person should be treated in old age, all because he/she has no partner?

**Example:**

**To illustrate the difference in taxes between a single person living on a taxable pension income of $115,000 and a couple living on the same income, a financial planner recently determined that the single person’s tax bill would be $21,000 more. The couple could split the $115,000 and each declare $57,500 entitling each to full OAS payments and the Age Credit. The single person had most of the OAS clawed back and got no Age Credit.**

You may or may not be aware of an organization called Single Seniors for Tax Fairness. This group, now with over 1,000 supporters nation-wide, exists to change the tax system for single seniors. They can be reached at <https://www.singleseniorsfortaxfairness.com>.

I urge you to support single seniors, including me, in the need for tax reform.

Your name