

TAX EQUITY FOR SINGLE SENIORS

WHEREAS single seniors (never married, widows/widowers, divorced) pay significantly more income taxes than senior couples with identical incomes (e.g. 2024 tax year – singles income - \$30-\$40K - pay \$1,200-\$3,400 more; at \$50K, \$5K more; at \$70K, \$7K more)¹;

WHEREAS single seniors pay many of the same non-discretionary expenses as couples: rent, mortgages, property taxes, telecom, insurance, etc.;

WHEREAS every Senior Couple eventually becomes a Single Senior (death or divorce);

WHEREAS pension income splitting advantages the income of senior couples, an advantage not available to senior singles;²

WHEREAS non-refundable tax credits disproportionately benefit senior couples over single seniors³;

¹ Tax calculations are included in the 2025 Budget Submission from Single Seniors for Tax Fairness [SingleSeniorsForTaxFairness-e.pdf](#);

<https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/federal-government-budgets/basic-personal-amount.html>;

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-30100-amount.html>

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-31400-pension-income-amount.html>

² [Pension income splitting - Canada.ca](#)

³ 2025 Budget Submission from Single Seniors for Tax Fairness [SingleSeniorsForTaxFairness-e.pdf](#); <https://www.ourcommons.ca/Content/Committee/451/FINA/Brief/BR13579576/br-external/SingleSeniorsForTaxFairness-e.pdf>

WHEREAS there is no government program that can currently address these inequities;

WHEREAS the Liberal Party has committed to the values of fairness, equity and inclusion;

BE IT RESOLVED that the Liberal Party of Canada urges the Government of Canada to recognize Single Seniors as a distinct citizen stakeholder group with equity disadvantages;

BE IT RESOLVED that the Liberal Party of Canada urge the Government of Canada to commit to consider improvements to Federal tax policy in order to rectify the disparity in tax equity between Single Seniors and Senior Couples.

Ontario Section - SLC

