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 spouse. The candidate who supports change to this tax system will send a positive message to single senior voters, a group that has grown to 2.8 million in number.

Senior couples can use pension income splitting, can each claimnon-refundable tax credits, including the personal, age and pension income amounts, and can transfer some unused non-refundable tax credits to the other spouse to reduce their net and taxable income.

These factors not only reduce the income tax they pay, they can also minimize or eliminate the clawback of Old Age Security (OAS) and the age amount non-refundable tax credit. As a result, single seniors with the same income pay much higher tax and can lose part of their OAS and all of the non-refundable age tax credit.

A single senior with an income of $50,000 pays $6,521 in tax while a couple with the same combined income pays only $1,172 in combined taxes. That’s more than five times as much!

Another tax disadvantage for single seniors is what happens on death if you have money in a registered plan such as an RRSP or RRIF. The whole amount is fully taxable in the year of death. Couples can roll over the money to their spouse’s plan with no immediate tax. The survivor of the couple can then withdraw money gradually, if they want to, and give it to anyone.

A single senior’s estate could pay up to 50% of the value of the RRSP or RRIF in tax.

I urge the Government to implement Recommendation 115 from the Finance Committee’s report: Response to the Challenges of our Times, March 2023:

*Examine the financial support measures available to seniors to ensure equitable treatment between single seniors and senior couples, including by considering the potential benefit of a non-refundable tax credit for single seniors and a higher threshold for the clawback of Old Age Security benefits for single seniors.*

You may or may not be aware of an organization called Single Seniors for Tax Fairness (SSTF). This group, with over 800 supporters nationwide, exists to advocate for changes in the tax system for single seniors which include never married, widowed, separated and divorced seniors.

For more information, please visit their web site at [https://www.singleseniorsfortaxfairness.com/](about:blank) or contact singleseniorstax@gmail.com. I urge you to support the need for tax reform and to support the recommendations in SSTF’s [Written Submission for the Pre-Budget Consultations in Advance of the Upcoming Federal Budget](about:blank)

Thank you

<Your name>

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