Dear MP………

As a single senior, I am writing to ask you to address the unfair income tax burden I bear year after year simply because I don’t have a partner and don’t own a home. I want the same tax breaks as senior couples and senior homeowners.

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 often deprived of both because they have no income splitting.

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 portfolio will be cashed and taxed – and my estate will lose up to 50% in taxes.

Senior couples who own their own home have the benefit of a tax-free asset to pass on to others; I don’t. My assets are in investments, most of which will be cashed at my death, pushing my income for that year into the over 50% tax bracket.

How can the government justify these tax inequities? They are blatantly discriminatory towards single seniors.

**Example:**

**Two women, best friends since their twenties, and now in their eighties have very different financial situations. Susan married, became a stay-at-home mom and raised two kids on her husband’s salary. They paid $18,000 for a house in the 1970s and sold it for $2.3 million fifty years later. By splitting the husband’s pension income in retirement, they each paid tax on less than $50,000 income and were each able to collect full OAS and Age Credit payments. Jill, on the other hand, remained single and worked all her life, first as a teacher and then as a small business owner. She has always been a renter. With no partner and no income splitting, she is forced to declare a higher income than Susan, most of it from savings since she gets little pension. When she dies, her assets will be cashed and declared as income on the day of her death. Taxes on her estate will be 50%.... her penalty for not having the tax-free asset of a home.**

You may or may not be aware of an organization called Single Seniors for Tax Fairness (SSTF). 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