Dear [name of MP]

As a single senior in your riding, I am writing to ask you to address the unfair income tax burden I bear year after year simply because I do not have a spouse. This inequity affects 2.8 million single seniors across Canada — a large and growing group of voters.

Currently, senior couples benefit from pension income splitting, separate non-refundable tax credits (personal, age, and pension amounts), and the ability to transfer unused credits between spouses. These advantages reduce not only their taxes but also minimize or eliminate the clawback of Old Age Security (OAS) and the age amount credit.

By contrast, single seniors with the same income pay far more. For example:

* **A single senior earning $50,000 pays $5,797 in tax.**
* **A senior couple with the same combined income might pay only $600.**

That is almost ten times more tax for the single senior.

The inequity continues at death. A couple can roll over RRSP/RRIF savings to the surviving spouse, while a single senior’s estate must pay up to 50% tax on the full amount in the year of death and even more if the OAS clawback is triggered.

I strongly urge the Government to act on **Recommendation 115 from the Finance Committee’s March 2023 report, “Response to the Challenges of our Times,”** which calls for:

* Examining financial support measures to ensure equitable treatment between single seniors and couples;
* Considering a non-refundable tax credit for single seniors;
* Raising the OAS clawback threshold for single seniors.

I also encourage you to review the work of **Single Seniors for Tax Fairness (SSTF)**, a national organization with over 1,200 supporters plus endorsements from senior groups across Canada. SSTF has submitted recommendations to the pre-budget consultations (see: [https://www.singleseniorsfortaxfairness.com](https://www.singleseniorsfortaxfairness.com/updates) )

**What I ask of you:**

* Publicly support tax fairness for single seniors.
* Raise this issue with the Minister of Finance and in caucus discussions.
* Endorse Recommendation 115 as a step toward real equity.

Thank you for your attention to this pressing matter. I look forward to hearing how you will support single seniors like me.

Sincerely,  
[Your Name]  
[Your Riding]