NOTICE TO OUR TEMPALTE USERS:

 The letter below includes references to tax-free homes. For those of you who do not want this issue mentioned, you can remove the sentences that deal with home ownership (and erase this notice page, too).

(Insert Date)

Dear \_\_\_\_\_\_\_\_\_\_\_:

I am writing to express my dissatisfaction with our tax system’s treatment of single seniors and senior renters. Most government policies focus on families and ignore the plight of singles. I urge you to address these inequities and make this issue part of your platform.

The Major Inequities:

* **Pension income splitting:** This allows couples to lower their income thereby reducing their taxes and making themselves eligible for full OAS payments and the Age Credit. Singles get no such break.
* **RRIF/RRSP/TFSA transfers:** Upon their death, a person’s RRIF/RRSP/TFSA may be transferred tax free to their partner, while singles can transfer their funds to no one.
* **Principal residency tax exemption:**When the owner sells the home, the total amount of the sale is tax free. Upon death, non-homeowning single seniors who have most of their savings in RRSP/RRIF accounts will pay huge taxes, sometimes 50%. Homeowners, however, will reap the entire profits of a home sale tax free."

**The cost of living for a single person is two-thirds of the cost of living for a couple.** Expenses are the same for housing, hydro, insurance, media, car ownership, etc. whether the household holds a single person or a couple. The tax system should reflect this.

I urge the government to reduce these inequities. Since single person households are growing faster than households with couples (Statistics Canada), adding this issue to your party’s platform for the next election would bring you thousands of new supporters who are tired of being overlooked. And as you know, seniors vote. ​**We demand the government create equal tax breaks or benefits for seniors who are uncoupled and have never owned a home.**

With thanks,

(Insert your name here)
(Your email address and phone number)