

2021 FEDERAL ELECTION OVERVIEW OF PARTY PLATFORM COMMITMENTS

Introduction

This document is a curated summary of election platform commitments issued by the major political parties up to September 10, 2021.

It focuses on commitments that are most likely to directly impact the financial inclusion and health of Canadians with low incomes. These are grouped under the following categories, by political party:

- Income support
- Employment Insurance
- Financial regulation, innovation, and consumer protection
- Student debt relief
- Employment and training
- Housing
- Childcare
- Digital access
- Taxation.

For more detailed information, readers can access political party election platforms at the links below:

- [Forward. For Everyone.](#) (Liberal Party)
- [Canada's Recovery Plan](#) (Conservative Party)
- [Ready for Better](#) (New Democratic Party)
- [Platform 21: Be Daring.](#) (Green Party)
- [Plateforme Politique Bloc 2021](#) (Bloc Québécois)

1. Income support

A. Liberal Party

- Undertake a comprehensive **review of access to the Disability Tax Credit (DTC), CPP-Disability, and other federal benefits and programs** to ensure they are available to people experiencing mental health challenges. (p. 5)
- **Expand the Canada Caregiver Credit into a refundable, tax-free benefit** (p. 16):
 - Help 200,000 more Canadians qualify, and increase support for 448,000 people.
 - Make the Canada Caregiver Credit refundable, allowing caregivers to receive up to \$1,250 per year.
- Move forward with our plan to **boost Old Age Security (OAS) by 10% next year for seniors 75 and over**. (p. 17)
- **Increase the Guaranteed Income Supplement (GIS)** by \$500 for single seniors and \$750 for couples, starting at age 65. (p. 17)
- Work with all provinces and territories over the next year to **increase the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) Survivors' Benefit by 25%**. Over 1.3 million widows and widowers will receive close to \$2,200 every year. (p. 17)
- **Double the Home Accessibility Tax Credit** to \$20,000, putting \$1,500 back in the hands of Canadians who need it. (p. 18)
- **Introduce a 1-800 help line for seniors** to provide a single point of access to a wide range of government services and benefits. (p. 18)
- **Continue to expand the Canada Workers Benefit (CWB)** to support about 1 million additional Canadians in low-wage jobs, helping them return to work and increasing benefits for Canada's most vulnerable, who will be eligible for up to \$1,400 a year (p. 23):
 - **Ensure eligible Canadians are automatically enrolled**, and that the benefit is delivered on a quarterly basis.
 - **Ensure that secondary earners can exclude up to \$14,000 of their working income** when income-testing the Canada Workers Benefit, so that families can receive up to \$2,400.
- **Introduce a new Labour Mobility Tax Credit** to allow workers in the building and construction trades to deduct up to \$4,000 in eligible travel and temporary relocation expenses, giving them a tax credit of up to \$600 a year. (p. 25)
- **Introduce a Career Extension Tax Credit** to help seniors who want to stay in the workforce (to) stay in the workforce (p. 25):

- “The tax credit will let people 65 and over, who earn a working income, reduce their taxes. Seniors who earn a minimum of \$5,000 at their jobs will be able to eliminate tax payable on a portion of their income and receive a tax credit of up to \$1,650.”
- **Reintroduce a Disability Benefit Act which will create a direct monthly payment, the Canada Disability Benefit**, for low-income Canadians with disabilities ages 18-64 (p. 39):
 - “Once implemented, this new benefit will reduce poverty among persons with disabilities in the same manner as the Guaranteed Income Supplement and the Canada Child Benefit.”
- Work across all federal departments and agencies to **uniformly adopt the definition of “disability” in the Accessible Canada Act** (across federal programs). (p. 82)
- **Extend the simplified Home Expense Tax Deduction for an additional 2 years**, through the 2022 tax year, and **increase the deductible amount to \$500**. (p. 23)
- Move forward on our plan to launch a pilot program next year that will **provide rent supplements and wrap-around supports to homeless veterans**, so that they can get the housing and services they need. (p. 71)

B. Conservative Party

- **Introduce the Canada Seniors Care Benefit**, paying \$200 per month per household to any Canadian who is living with and taking care of a parent over the age of 70. (p. 23/149)
- **Double the Canada Workers Benefit (CWB) up to a maximum of \$2,800 for individuals or \$5,000 for families and pay it as a quarterly direct deposit rather than a tax refund at year-end** (p. 41):
 - “[This will] put an average of an extra \$1,000 into the pockets of the most vulnerable workers, helping three and a half million families put food on the table.”
- **Double the Canada Workers Benefit (CWB) – Disability Supplement from \$713 to \$1,500** ... (to) help almost 90,000 disabled workers. (p. 41 and 135)
- **Introduce a Construction Mobility Tax Credit to help with expenses construction workers incur when they temporarily relocate for work** (p. 42-43):
 - “The tax credit will allow workers to subtract up to \$4,000 per year of temporary relocation expenses (moving, temporary lodging) from taxable income.”
- **Expand the Canada Child Benefit (CCB) by allowing benefits to begin at the 7th month of pregnancy rather than at childbirth.** (p. 48)
- **Work with the provinces to implement a national Personal Low Carbon Savings Account** (p. 77-78):
 - “Canadians will pay into their Personal Low Carbon Savings Account each time they buy hydrocarbon-based fuel. They will be able to apply the money in their account towards

things that help them live a greener life. This program will operate similarly (to affinity or rewards programs) and may be managed by a consortium of companies as the INTERAC system is.”

- **Overhaul the complex array of disability supports and benefits** to ensure that working always leaves someone further ahead, working with the provinces to ensure federal programs are designed to work with provincial programs to achieve this result. (p. 136)
- **Reduce the number of hours required to qualify for the Disability Tax Credit (DTC) and the Registered Disability Savings Plan (RDSP)** from 14 to 10 hours per week (p. 136):
 - “Making it easier to qualify for the DTC will also make it easier to qualify for the RDSP, which provides up to \$3,500 per year in matching grants for Canadians with disabilities.”
- **Allow seniors or their caregivers, including their children, to claim the Medical Expense Tax Credit for home care** instead of only allowing them to claim attendant care if they live in a group home. (p. 149)
- **Ensure financial security and transition support for injured veterans and their families** (p. 101):
 - **Replace the two benefit systems for veterans** (Canadian Armed Forces (CAF) and Veterans Affairs Canada (VAC)) with one streamlined system of benefits from enlistment through service and retirement.
 - **Ensure a smooth transition for any CAF members who have to be medically released**, including retaining them in the CAF until all their benefits and services from the CAF, VAC, and Service Income Security Insurance Plan have been confirmed and put in place.
 - **Implement the Lifelong Disability Benefit for moderately to severely injured veterans.**

C. New Democratic Party

- **Expand Medicare to include a national pharmacare program** to provide quality prescription drug coverage for everyone, with a 2022 start date and an annual federal investment of \$10 billion, and ending costly co-payments, deductibles, and premiums. (p. 13-14)
- Work together with provincial partners, health professionals, and dentists to develop a **roadmap to incorporate universal dental care into Canada’s public health care system** and deliver dental care coverage for people who do not have any private insurance (p. 50)
- **Bring in mental health care for uninsured Canadians**, with provinces and territories to put in place a comprehensive approach to mental health services, including a national perinatal mental health strategy to support growing families before and after birth.
- Develop a [plan] for everyone to access **public vision care and hearing care**.
- Put in place a federal **Service Guarantee making departments responsible for establishing and publishing binding service standards** for programs like Employment Insurance, veterans

support, Indigenous services, passports, Canada Revenue Agency call centres, and other services. (p. 20)

- **Build towards a Guaranteed Livable Income for all Canadians**, starting immediately by lifting every senior and person living with a disability out of poverty, then building from there until every Canadian can count on a basic livable income when they need it (p. 28):
 - Immediately deliver a **federal disability benefit**. (p. 62)
 - **Expand all income security programs** to ensure everyone in Canada has [effective] access to a guaranteed livable basic income. (p. 28)
- **Strengthen public pensions and improve retirement security** for all Canadians (p. 63):
 - Provide a **basic guaranteed livable income for seniors**.
 - **Create a Pension Advisory Commission** to develop a long-term plan to enhance Old Age Security, boost the Guaranteed Income Supplement to lift all seniors out of poverty, and strengthen the Canada Pension Plan.
 - **Make automatic, retroactive enrollment in OAS and GIS** so no retiree misses out on benefits that they should be receiving.
 - **Support efforts to make sure Canadians have good retirement financial literacy**.
 - **Put in place a one-year delay [on benefit claw backs]** to help seniors at risk of having their GIS benefits suspended for being unable to make the required income statement/tax file.
- **Make the Canada Caregiver Tax Credit refundable**, to provide thousands of dollars to the most low-income caregivers. (p. 65)
- Work with veterans to **design a system that provides fair benefits to all veterans, including equal access to lifetime pensions** (p. 65):
 - Give **Canadian Armed Forces members access to care and support before their transition** out of service and make sure that their benefits are in place before they are released from service.
 - Support veterans and their families by **expanding the Veterans' Caregiver Allowance to more people**.
- Put in place a **new tax credit for graduates to work in designated rural and northern communities**. (p. 90)

D. Green Party

- **Extend federal COVID-19 wage and rent subsidies** until pandemic-related restrictions are fully lifted. (p. 17)

- **Create a comprehensive and equitable Guaranteed Livable Income** for every person in Canada (p. 43):
 - “Building on the Market Basket Measure, payment would be set at a “livable” level for different regions of the country. The federal government would provide an initial base level subsidy across the country, and an intergovernmental body would determine and administer the necessary supplemental amounts.”
 - “Guaranteed Livable Income would serve as a supplement for and complement to existing public services, and unlike provincial welfare regulations, **would not discourage work...** the program would cover everyone, with a **benefit amount gradually decreasing as other income increases. Seniors’ and children’s benefits would remain in place.**”
 - **Institute a Guaranteed Livable Income for people living with disabilities** so that none lives in poverty. (p. 76)
- **Expand the *Canada Health Act* by fully funding a universal pharmacare program...** to ensure quality prescription drug coverage for everyone in Canada (p. 45 & 57):
 - **Establish a clear timeline for the implementation of universal pharmacare** (p. 45) by:
 - Fully establish[ing] the Canadian Drug Agency in 2022, which would assess prescription drugs and negotiate prices for a national formulary
 - Introduc[ing] federal legislation on pharmacare in 2022, based on negotiations with provincial and territorial governments
 - Launch[ing] national pharmacare in 2022 by providing universal coverage for a list of essential medicine
 - Roll out a comprehensive formulary by January 1, 2025
 - Reduc[ing] drug patent protection periods.
- **Expand the single-payer Medicare model to include long-term care (LTC) and enhanced mental health services.** (p. 57)
- Expand Medicare to include **free dental care for low-income Canadians** (p. 46):
 - Work to **develop a universal dental care program** in Canada, “so that every person has access to high-quality basic dental care, regardless of their insurance status.”
 - **Expand the single-payer Medicare model to include free basic dental care** for all Canadians. (p. 57)
- **Make the Caregiver Tax Credit refundable** so that family caregivers have more flexibility. (p. 48)
- **Change the Home Renovation Tax Credit from \$10,000 per household to \$10,000 per person** for more people to age in place. (p. 48)
- **Increase funding to Friendship Centres** across Canada providing critical social services to Indigenous people off-reserve. (p. 59)

- Honour the Canadian Human Rights Tribunal ruling to **compensate every child and family who was taken from their home on reserve**. (p. 65)
- **Expand access to non-insured health benefits (NIHB) to all Indigenous people**, regardless of Status, residency, membership, or other factors. (p. 66)
- **Ensure compensation funds are made available to the spouses and families of all Aboriginal veterans**. (p. 66)
- **Expand supports for low-income mothers**. (p. 75)
- **Work to create a *Canada Disabilities Act*** to express Canadians' vision of a more equitable society, rather than the current confusion resulting from the multiplicity of acts, standards, policies, and programs that prevail. (p. 76)
- **Support a national equipment fund for persons with disabilities** to provide equipment such as wheelchairs and accessibility tools.
- **Convert the Disability Tax Credit (DTC) to a refundable credit**. (p. 75)
- **Redesign the Canada Pension Plan-Disability Benefit (CPP-D) test** to incorporate the DTC definition of disability and permit employment.

E. Bloc Québécois

- Propose a series of **measures to enhance the standard of living of Quebec seniors in each region and support their purchasing power**, with a view to economic recovery. (p. 10)
- **Demand the repeal of discriminatory provisions that undermine the dignity of seniors** who have worked, among other things, in the federal government or Armed Forces. (p. 10)
- **Abolish archaic and discriminatory regulations in federal pension law**, [such as rules on] surviving spouses of pensioners whose marriage or common-law relationship has taken place after the age of 60 or after retirement, who are deprived of the deceased's pension. (p. 10)
- **Continue the [simplified] Telework/Home Office Tax Deduction** introduced during the pandemic. (p. 28)
- Facilitate work in regions [throughout Quebec] by **introducing tax credits for graduates and immigrants who choose to settle outside major centers**. (p. 28)
- **Reduce disparities between Anglophone and Francophone veterans to receive benefits/services by hiring sufficient staff to clear backlogs**, following the recommendations of the Parliamentary Budget Officer. (p. 29)

2. Employment Insurance

A. Liberal Party

- **Introduce a new Employment Insurance (EI) benefit for self-employed Canadians**, delivered through the tax system, that would provide unemployment assistance comparable to EI and lasting for as much as 26 weeks (p. 23):
 - “This could provide support of nearly \$15,500 when it is needed most.”
 - “Self-employed Canadians seeking to access this benefit would only be responsible to contribute the portion they would normally pay if they were a salaried employee.”
- **Strengthen rights for workers employed by digital platforms** so that (these workers) are entitled to job protections under the *Canada Labour Code* and establish new provisions in the *Income Tax Act* to ensure this work counts towards EI and CPP while also making these platforms pay associated contributions as any employer would. (p. 23)
- **Move forward with a stronger and more inclusive EI system** that covers all workers, including workers in seasonal employment, and which is simpler and more responsive for both workers and employers. (p. 23)
- **Establish an EI Career Insurance Benefit**... available to people who have worked continuously for the same employer for five or more years and are laid off when the business closes (p. 23):
 - “This would kick in after regular EI ends, providing an additional 20% of insured earnings in the first year following the layoff, and an extra 10% in the second year. This will give workers up to almost \$16,900 over two years.”
- Implement a **COVID-19 transitional support program to provide emergency relief to out-of-work artists, craftsmen, creators, and authors** who are primarily self-employed or independent contractors. (p. 27)

B. Conservative Party

- **Launch a ‘Super EI’ that temporarily provides more generous benefits** (75% of salary instead of 55%) **when a province goes into a recession** (a 0.5% increase in the unemployment rate, as defined by the “Sahm Rule”). (p. 42)
- **Require gig economy companies to make contributions equivalent to CPP and EI premiums into a new, portable Employee Savings Account** every time they pay their workers, [which] will grow tax-free and can be withdrawn by the worker when needed. (p. 42):
- **Increase EI sickness benefits to 52 weeks** for those suffering from serious illness. (p. 42)
- **Creating an EI benefit for adoptive parents**, modelled on EI maternity benefits (p. 48)

- **Allow three days of paid bereavement leave for parents who have experienced the trauma of miscarriage.** (p. 48)
- **Allow those on (EI) maternity and parental leave to earn up to \$1,000 per month** to enable them to stay connected to the workforce and ease their return to work. (p. 48)

C. New Democratic Party

- **Create a low-income EI supplement** so that no one who is relying on EI regular or special benefits to stay afloat receives less than \$2,000 a month. (p. 25)
- **Make EI available to people who quit their jobs to go back to school**, to provide necessary childcare, or to protect their health or the health of immunocompromised family members. (p. 25)
- **Extend EI sickness benefits from 15 to 50 weeks.** (p. 25)
- **Create a pilot project to allow workers with episodic illnesses and disabilities to access EI sickness benefits a day at a time** as they need them. (p. 23)
- **Bring back the former *Extra Five Weeks* pilot project to support workers in seasonable industries bridge the gap between the end of EI and the start of seasonal work**, making it permanent and restoring the economic regions in the territories and PEI to their 2014 boundaries. (p. 26)
- **Bring in a new special [parental] leave** that allows parents to take shorter parental leave at a higher replacement rate. (p. 26)
- **Allow self-employed workers to opt into EI parental benefits** at any time before taking leave and move to **double leave for parents of multiples.** (p. 26)
- **Protect the EI Operating Account in law**, to avoid future governments using it for general revenue, freezing premiums until the economy recovers. (p. 26)
- **Expand options for workers in designated sectors and regions to take EI-funded training** in advance of losing a job. (p. 33)

D. Green Party

- **Improve and strengthen parental leave**, making it more inclusive so it covers leave to care for elderly family members, leave following miscarriages, and... [is] more flexible and better paid. (p. 36)

E. Bloc Québécois

- **Implement EI special health benefits for up to 50 weeks** for people with serious illnesses. (p. 14)

- **Put an end to young mothers losing EI [coverage] when they lose their job at the end of parental leave.** (p. 15)
- **Demand that [the federal government] contribute to Quebec initiatives relating to support and training for women entrepreneurs.** (p. 15).
- **Propose a comprehensive reform of EI** that will protect all workers, and which will take into account increasingly unavoidable realities of self-employed or special status workers, as well as seasonal work. (p. 18)

3. Financial regulation, innovation, and consumer protection

A. Liberal Party

- **Move forward with a made-in-Canada model of open banking** that will launch no later than the beginning of 2023. (p. 30)
- **Modernize Canada’s payments technology** to deliver faster and lower cost options. (p. 30)
- **Establish the Canada Financial Crimes Agency** as Canada’s first-ever national law enforcement agency solely dedicated to investigating and combatting all forms of major financial crime (p. 15):
 - “Coupled with an investment of \$200 million over the next four years, and new federal powers, this agency will bring together, under one roof, existing law enforcement resources of the RCMP, the intelligence capabilities of the Financial Transactions and Reports Analysis Centre (FINTRAC), and expertise of the Canada Revenue Agency.” (p. 30)
- **Move forward on legislation that will implement the Canada Digital Charter**, strengthen privacy protections for consumers, and provide a clear set of rules that ensure fair competition in the online marketplace. (p. 26)
- **Require financial institutions to offer flexible repayment options by default** if you fall on hard times or face a life event that causes financial stress (p. 30):
 - “This will include a mandatory option for a six-month deferral of mortgage payments in qualifying circumstances.”
- **Establish a single, independent ombudsperson for handling consumer complaints involving banks**, with the power to impose binding arbitration. (p. 30)
- Crack down on predatory lenders by **lowering the criminal rate of interest**. (p. 30)
- **Enhance the powers of the Financial Consumer Agency of Canada to review the prices charged by banks and impose changes** if they are excessive. (p. 30)
- **Raise corporate income taxes on the largest, most profitable banks and insurance companies** who earn more than \$1 billion per year. (p. 75)

- **Introduce a temporary Canada Recovery Dividend that these companies would pay** in recognition of the fact they have recovered faster and stronger than many other industries. (p. 75)

B. Conservative Party

- **Bring in legislation on open banking** so that Canadians can connect with fintech companies that can give/provide a better offer for banking services such as a mortgage, line of credit, or credit card. (p. 52)
- **Order the Competition Bureau to investigate bank fees.** (p. 52)
- **Require more transparency for investment management fees** so that seniors and savers do not get ripped off, [including] **requiring banks to show investment returns net of fees.** (p. 52)
- **Examine how algorithms and big data give big tech an advantage** over Canadian business, as well as **how fintech and new technologies could foster improved competition.** (p. 52)
- **Strengthen the Code of Conduct for the Credit and Debit Card Industry to better protect consumers and small businesses** from fraud and things like unwarranted chargebacks that can be devastating for them. (p. 22)
- **Implement comprehensive changes to the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*** and give FINTRAC, law enforcement, and prosecutors the tools necessary to **identify, halt, and prosecute money-laundering in Canadian real estate markets.** (p. 56)

C. New Democratic Party

- **Work with Canada Post to develop a model of postal banking** to help nearly two million Canadians access more affordable, quality banking services where none are available. (p. 89)
- **Fight money laundering** and require reporting of suspicious transactions to help find and stop money laundering. (p. 12)
- **Increase consumer protection for financial transactions.** (p. 20)
- **Require financial advisors to offer advice that is in your best financial interest** (p. 20):
 - **[Introduce] more federal powers to investigate and enforce** these rules.
 - **[Provide] compensation for consumers who have been misled.**
- **Protect [consumer] privacy and prevent credit and debit card companies from selling your personal information.** (p. 20)
- **Cap high credit card merchant fees at a maximum of 1%.** (p. 34)

D. Green Party

- **Expand the mandate of Canada Post to include (postal) banking.** (p. 30)
- **Enshrine citizens' digital rights, including the 'right not to be profiled online'** (p. 71):
 - "Canada can follow the lead of the European Union and listen to the recommendations of our national Privacy Commissioner. Regulations must distinguish between *demographic* profiling, and more manipulative *psychometric* profiling techniques."
- **Impose a financial transactions tax of 0.5% in the finance sector**, as France has done since 2012. (p. 98)
- **Charge a 5% surtax on commercial bank profits.** Credit unions, caisses populaires, and co-ops will be exempt. (p. 98)

E. Bloc Québécois

- **Lower credit card [merchant] fees for online transactions** [particularly for local businesses]. (p. 28)
- **Provide additional time for repayment of loans taken out during the pandemic, without penalty.** (p. 28)

4. Student debt relief

A. Liberal Party

- **Let new parents pause repayment of their Canada Student Loans** until their youngest child reaches the age of five. This would also include new parents who have graduated but still have not finished paying off their loans. (p. 17)
- **Permanently eliminate the federal interest on Canada Student Loans and Canada Apprenticeship Loans** to support young Canadians who choose to invest in post-secondary education (p. 18):
 - "This will benefit over 1 million student loan borrowers and save an average borrower more than \$3,000 over the lifetime of their loan."
- **Increase the Canada Student Loan repayment assistance threshold to \$50,000 for borrowers who are single** (p. 18):
 - "This means that new grads, working hard early in their careers, won't have to begin repaying their loans until they earn at least \$50,000 annually."

B. Conservative Party

- Create the **Working Canadian Training Loan** to provide low-interest loans of up to \$10,000 to people who want to upgrade their skills. (p. 43)

C. New Democratic Party

- Make post-secondary education part of our public education system (p. 17):
 - Eliminate interest on **federal student loans**.
 - Introduce a targeted **debt forgiveness program** for graduates to forgive up to \$20,000 in student debt, expected to wipe out 20% of all student debt and help 350,000 borrowers save money every month.
 - Move away from student loans and permanently double non-repayable **Canada Student Grants**.
- Support Indigenous youth and help bridge the gap to post-secondary education through expanded financial assistance and increased educational opportunities for children who grew up in care. (p. 76)

D. Green Party

- Abolish post-secondary education tuition (p. 44):
 - “Universal post-secondary education would be partially financed by redirecting existing spending on tuition tax credits, saved costs of administering the student loan system, and the hundreds of millions of dollars of student loan defaults written off every year.”
- Cancel all **federally held student loan debt**. (p. 44)
- Increase access to post-secondary education for Indigenous youth by removing the two per cent funding cap, as well as fully funding the program backlog. (p. 65)

5. Employment and training

A. Liberal Party

- Introduce amendments to the *Canada Labour Code* to provide 10 days of **paid sick leave** for all federally regulated workers. (p. 6)

- **Raise wages for personal support workers**, including a guaranteed (national) minimum wage of at least \$25 per hour. (p. 6)
- **Convene provinces and territories to develop a national action plan to legislate sick leave** across the country, while respecting provincial-territorial jurisdiction and the unique needs of small business. (p. 7)

B. Conservative Party

- **Invest \$250 million over two years to create the Canada Job Training Fund** (p. 43):
 - “The Fund will provide grants to organizations... [to] give laid-off workers immediate access to training and reach out to traditionally underrepresented groups.”
- **Require federally regulated employers with over 1,000 employees or \$100 million in annual revenue to include worker representation on their boards** of directors. (p. 43)
- **Consult with union leaders and then implement changes to the *Canada Labour Code*** to remove barriers that prevent unions from organizing at large employers with a history of anti-labour activity. (p. 43)
- **Work with unions to modernize the *Canada Labour Code*** to provide more flexibility in working hours and working from home. (p. 43)
- **Increase employee ownership of Canadian companies by establishing Employee Ownership Trusts**, which provide a tax advantage for company owners to sell to their employees (p. 44):
 - “This will take the form of a reduction in capital gains tax when the owner sells to a trust owned by the employees, enabling ownership to transfer to the people who have partnered in building the business. We will also ensure that BDC makes financing available to support these trusts.”
- **Change legislation to ensure that pensioners have priority over corporate elites in bankruptcy or restructuring** (p. 150):
 - Prevent executives from paying themselves bonuses while managing a company going through restructuring if the pension plan is not fully funded.
 - **No longer force underfunded pension plans from being converted to annuities**, something that currently locks in losses and results in workers getting less money.
 - Require companies to **report the funding status of their pension plans** more clearly.
- **Encourage employers to add mental health coverage to their employee benefit plans** by offering a tax credit for 25% of the cost of additional mental health coverage for the first three years. (p. 65)

C. New Democratic Party

- **Expand paid sick leave and prescription drug coverage.** (p. 23)
- **Update the *Canada Labour Code* to enhance safeguards** for workers. (p. 31)
- **Work with the provinces to update federal standards and bring in a permanent safety net of paid sick leave across Canada**, and close gaps until every worker has access to paid sick days (p. 31):
 - **Fix the Canada Recovery Sickness Benefit and keep it going** until all Canadians have access to paid sick days.
 - **Allow sick leave to be taken by workers one or two days at a time**, given full income replacement to workers who are sick.
 - **Reimburse employers for sick leave** rather than putting the onus on workers to apply for the program.
 - **Move immediately to legislate 10 paid sick days in the *Canada Labour Code*** for federally regulated workplaces.
- **Put in place a living federal minimum wage starting at \$15 an hour and rising to \$20 an hour**, indexed to the cost of living. (p. 32)
- **Put in place rules to require that part-time and contract workers be compensated equally to (equivalent) full-time workers.** (p. 32)
- **Ban unpaid internships** outside of education programs. (p. 32)
- **Create a new Workers Development and Opportunities Fund to expand training options beyond people who qualify for EI**, as a provincially directed fund with dedicated support for marginalized workers, those in transitioning sectors, and for efforts to improve literacy and essential skills. (p. 33)
- **Place pensioners at the front of the line when a company goes bankrupt** (p. 63):
 - Make sure **unfunded pension liabilities owed to workers, and employees' severance pay, are the top priority for repayment.**
 - **Stop companies from paying out dividends and bonuses when pensions are underfunded.**
 - **Create a mandatory, industry-financed pension insurance program** to make sure no workers are deprived of the retirement benefits they have earned.
 - **Protect defined benefit pensions.**
- **Prioritize pay equity to put an end to gender-based wage discrimination** (p. 95):
 - **Require employers to be transparent about pay.**
 - **Enforce tough and proactive pay equity legislation and regulations.**

- **Add sexual orientation, gender identity and expression to the *Employment Equity Act*** to address disadvantages experienced by LGBTQI2S+ communities in finding work. (p. 97)
- **Close the racialized wage gap** (p. 100):
 - **Strengthen [relevant] labour laws.**
 - **Ensure diverse and equitable hiring in the federal public service and federally regulated industries.**
 - **Include jobs and training opportunities for under-represented groups as a core part of federal infrastructure plans.**
 - Work with provinces and territories to **develop and enforce effective employment equity legislation.**
 - Work with provinces and territories to **collect and analyze data on the racialization of poverty.**

D. Green Party

- **Introduce a *Just Transition Act* before the end of 2021** [to] take care of workers and communities during a transition away from fossil fuels. (p. 6)
- **Replace every high-paying fossil fuel sector job with a high-paying green sector job through [transition] wage insurance, retraining programs, and early retirement plans.** (p. 6)
- **Enact legislation on green jobs training programs.** (p. 7)
- **Fund an apprenticeship program to connect young aspiring farmers with operating farmers** [to] maintain and increase the workforce, knowledge, and skilled labour necessary [for] a robust agricultural sector. (p. 24)
- **Improve quality of life of workers in long-term care (LTC) homes** and increase and stabilize staffing in LTC homes and improve training, fair pay for workers, benefits, and paid sick leave. (p. 47)
- **Amend pension benefit legislation for federally regulated pensions** (p. 55) to:
 - **Maintain the solvency target at 100%.**
 - **Require annual Actuarial Valuations.**
 - Require the pension sponsor, in the event the Actuarial Valuation solvency ratio falls below a prescribed threshold, to:
 - Obtain a letter of credit to return to 100% solvency, or
 - Abide by restrictions on corporate cash management... until the solvency of the plan is restored, or

- Obtain informed consent of a significant portion of plan members to implement a different solution.
 - **As a short-term measure, introduce a refundable tax credit** equal to the amount of pension loss an individual incurs when a pension fails.
- **Amend insolvency legislation to extend super-priority to unfunded pension liability[ies]...** to better protect the pensions of all Canadians whose companies file for bankruptcy under the *Companies' Creditors Arrangement Act* (p. 55):
 - Amend insolvency legislation to **enable the creation of a Distressed Pension Facility in the event of a corporate insolvency.**
 - Protect private pensions by **amending the *Bankruptcy and Insolvency Act* and *Companies' Creditors Arrangement Act* to establish super-priority of pensioners and the pension plan in the creditor hierarchy** during company insolvency proceedings.
- **Ensure the Canada Pension Plan (CPP) remains robust and adaptive to changing needs and circumstances by increasing over time the target income replacement rate** for income received during working years, as needed. (p. 55)
- **Pass pay equity legislation, as recommended by the Pay Equity Task Force;** immediately implement full pay equity for women employed in the federal sector and develop tax incentives for companies to meet the highest standards of gender and pay equity. (p. 75)
- **Enforce the *Employment Equity Act* to ensure that persons with disabilities have equal opportunity** to long-term employment and advancement. (p. 76)
- **Create incentives for employers to hire newcomers and refugee claimants.** (p. 84)
- **Establish a federal student minimum wage of \$15 to provide parity with the general minimum wage.** (p. 100)

E. Bloc Québécois

- Tackle labour shortages... [including] **encouraging the work of elders with valuable expertise, enabling low-income seniors to work more without penalty [to benefits or pensions],** and involving Indigenous nations, in addition to promoting newcomers and graduates to work [in Quebec]. (p. 11)
- **Re-table a bill to ensure that workers under federal jurisdiction have the same [employment] rights as others,** in particular by prohibiting the use of strikebreakers and allowing early leave with salary for expectant mothers. (p. 18)
- Continue efforts to **make pension funds priority creditors in the event of business bankruptcy.** (p. 18)
- **Transfer the temporary foreign worker program to Quebec's/provincial jurisdiction...** including facilitating hiring of these workers. (p. 18)

6. Housing

A. Liberal party

- **Introduce a new rent-to-own program to make it easier for renters to get on the path towards home ownership while renting** (p. 12):
 - “The program will be designed based on three principles: the landlord must commit to charging a renter a lower-than- market rate to help Canadians build up savings for a down payment; the landlord must commit to ownership in a five-year term or less; and proper safeguards will be in place to protect the future homeowner.”
 - **Create a stream for current renters and landlords, particularly those in condominium settings, to immediately enter into a rent-to-own agreement.** (p. 12)
 - **Commit \$1 billion in loans and grants to develop and scale up rent-to-own projects with private, not-for-profit, and co-op partners.** (p. 12)
- **Introduce a tax-free First Home Savings Account will allow Canadians under 40 to save up to \$40,000 towards their first home and to withdraw it tax-free to put towards their first home purchase, with no requirement to repay it** (p. 12):
 - “Combining the features of both an RRSP and a TFSA, this plan would allow young Canadians to set aside 100% of every dollar they earn up to \$40,000 and shorten the time it takes to afford a down payment.”
- **Double the First-Time Home Buyers Tax Credit, from \$5,000 to \$10,000.** (p. 12)
- **Reduce the price charged by the Canadian Mortgage and Housing Corporation (CMHC) on mortgage insurance by 25%.** (p. 12)
- **Increase the insured mortgage cut-off from \$1 million to \$1.25 million, and index this to inflation to better reflect today's home prices.** (p. 12)
- **Appoint a new Federal Housing Advocate within the first 100 days of a new mandate to ensure the federal government’s work towards eliminating chronic homelessness, as well as other housing commitments, are fulfilled.** (p. 14)
- **Create a national Home Buyers’ Bill of Rights so that the process of buying a home is fair, open, and transparent.** (p. 14) The Bill of Rights will:
 - **Ensure banks and lenders offer mortgage deferrals for up to 6 months in the event of job loss of other major life events;**
 - **Require mortgage lenders act in (homebuyers’) best interest** so that (they) are fully informed of the full range of choices at (their) disposal, including the First Time Home Buyer Incentive.

- **Increase the power of federal regulators to respond to housing price fluctuations** and ensure a more stable Canadian housing market. (p. 15)
- Continue to help Canadians improve the energy efficiency of their homes and reduce their energy bills, **providing grants of up to \$5,000 for home retrofits and interest-free loans of up to \$40,000 for deep retrofits.** (p. 45)
- Take action to protect homeowners who are at high risk of flooding and do not have adequate insurance protection, by **creating a low-cost national flood insurance program.** (p. 48)
- **Implement a national anti-flipping tax and move forward with Canada's first-ever national tax on non-resident, non-Canadians on vacant land and residential property** (affecting housing prices). (p. 79)
- **Work with Indigenous partners to co-develop an Urban, Rural, and Northern Indigenous Housing Strategy** and support this strategy with dedicated investments (p. 13):
 - **Create a National Indigenous Housing Centre** with Indigenous people overseeing federal housing programs once fully realized.
 - **Make additional investments in First Nations, Inuit, and Métis housing,** [continuing to] work towards our 2030 commitment on closing gaps for Indigenous infrastructure.

B. Conservative Party

- **Swiftly increase [housing] supply (by) implement(ing) a plan to build 1 million more homes in the next three years.** (p. 55)
- Encourage Canadians to invest in rental housing by **extending the ability to defer capital gains tax when selling a rental property and reinvesting in rental housing** (something that is currently excluded). (p. 55)
- **Make mortgages more affordable** (p. 57):
 - **Encourage a new market in seven- to ten-year mortgages,** to provide stability both for first-time home buyers and lenders, opening another secure path to homeownership for Canadians, and reducing the need for mortgage stress tests.
 - **Remove the requirement to conduct a stress test when a homeowner renews a mortgage** with another lender, instead of only when staying with their current lender.
 - **Increase the limit on eligibility for mortgage insurance and index it to home price inflation,** allowing those in high-priced real estate markets with less than a 20% down payment an opportunity at home ownership.
 - **Fix the mortgage stress test to stop discriminating against small business owners, contractors, and other non-permanent employees** including casual workers [with less regular income].

- **Amend the Home Accessibility Tax Credit by increasing the limit from \$10,000 per dwelling to \$10,000 per person.** (p. 149)
- **Partner with Indigenous communities** and empower Indigenous Peoples with the autonomy to meet their own housing needs. (p. 55)

C. New Democratic Party

- **Implement the right to housing**, working towards the goal of ending homelessness in Canada within a decade and adopting a “housing first” approach. (p. 66)
- **Provide immediate relief for families struggling to afford rent** in otherwise suitable housing. (p. 11)
- **Reintroduce 30-year terms to CMHC insured mortgages on entry-level homes for first-time homebuyers**, resulting in smaller monthly payments to free up funds to help make ends meet for young families. (p. 12)
- **Double the Home Buyer’s Tax Credit to \$1,500.** (p. 12)
- **Facilitate co-housing models**, such as model co-ownership agreements and connections to local resources, and ease access to financing by offering CMHC-backed co-ownership mortgages. (p. 12)
- **Help families make energy efficient improvements to their homes through low-interest loans**, to help save families almost \$900 or more per year on home energy costs. (p. 48)
Provide [related] targeted supports to low-income households and renters.
- **Put in place a 20% Foreign Home Buyer’s tax on the sale of homes/residential property** to foreign corporations or individuals who are not Canadian citizens or permanent residents. (p. 12)
- **Ensure safe and affordable housing in every Indigenous community**, on and off reserve. (p. 75)

D. Green Party

- **Declare housing affordability and homelessness a national emergency.** (p. 37)
- **Redefine affordable housing using a better, updated formula** that accounts for regional variations across the country. (p. 37)
- **Immediately appoint the Federal Housing Advocate**, as established in the *National Housing Strategy Act*. (p. 37)
- **Establish a national moratorium on evictions**, maintaining [this] until the pandemic is over and for a reasonable time thereafter, in cooperation with provincial governments. (p. 37)

- **Create national standards to establish rent and vacancy controls.** (p. 38)
- **Strengthen regulation to limit foreign investment and end predatory practices in residential real estate** (p. 38/99):
 - **Raise the “empty home” tax for foreign and corporate residential property owners** who leave buildings and units vacant.
 - **Assess the role of real estate investment trusts (REITs)** in Canada’s housing market.
 - **Close tax haven loopholes** that allow foreign investors to hide the names of beneficial owners or properties in Canada.
 - **Crack down on money laundering** in Canadian real estate.
- **Reinvest in affordable, non-profit, cooperative, and supportive housing.** (p. 38)
- **Allocate one per cent of GST to housing and other municipal infrastructure on an ongoing basis** to provide a consistent baseline of funding. (p. 33)
- **Invest in community supportive housing.** (p. 52)
- **Ensure access to high-quality, safe, and affordable housing for Indigenous Peoples.** (p. 66)
- **Invest in social housing adapted as necessary to meet particular needs [of people living with disabilities],** with both rental and purchase options. (p. 76)

E. Bloc Québécois

- Propose that the [federal government] **reinvest gradually in social, community, and truly affordable housing, up to 1% of its total annual revenues,** to ensure constant and predictable funding rather than ad hoc agreements. (p. 19)
- Propose that **all surplus federal properties are used primarily for social, community, and affordable housing development** to help reduce the housing crisis. (p. 19)
- **Introduce a tax on real estate speculation to counter artificial price increases** in [housing] markets. (p. 19)
- Propose that the federal government **carry out a financial reorganization of various programs arising from the National Housing Strategy to create an acquisition fund,** [which] would allow cooperatives and non-profits to acquire residential buildings currently accessible in the private market, to preserve their affordability and converting them into social, community, and affordable housing. (p. 19)
- Ask that the **amounts allocated to Quebec/provinces for federal homelessness programs last year during the pandemic are made permanent,** without conditions. (p. 19)

7. Childcare

A. Liberal Party

- Reduce fees for childcare by 50% in the next year. (p. 16)
- Deliver \$10 a day childcare within five years or less. (p. 16)

B. Conservative Party

- Convert the Child Care Expense Deduction into a refundable tax credit covering up to 75% of the cost of childcare for lower income families. (p. 47)
 - “This will increase the support that lower-income families receive by thousands of dollars per year and provide more assistance to almost all families.”
 - “We will also pay out the deduction over the course of the year so that families do not have to pay the cost of childcare and then get the money back later.”
- Increase the maximum a parent can claim under the Adoption Expense Tax Credit from \$15,000 to \$20,000 and make the credit refundable. (p. 48)

C. New Democratic Party

- Introduce legislation that enshrines Canada’s commitment to high-quality, public childcare in law. (p. 29)
- Provide public early childhood education and childcare that is affordable and available to all families. (p. 29)
- Work with the provinces to build a universal, \$10 a day childcare system for all parents. (p. 29)

D. Green Party

- Increase federal childcare funding (p. 46):
 - Immediately begin to ramp up federal childcare funding to achieve the international benchmark of at least one per cent of GDP annually.
 - Ensure the training, recruitment, and retention of well-paid and professional (childcare) staff.
 - Eliminate GST on all construction costs related to childcare spaces.

8. Digital access

A. Liberal Party

- **Require those that have purchased the rights to build broadband actually do so** (p. 29):
 - “With this “use it or lose it” approach, Canada’s large national carriers will be required to accelerate the roll-out of wireless and high-speed internet in rural and northern Canada by progressively meeting broadband access milestones between now and 2025. If these milestones are not met, we will mandate the resale of spectrum rights and reallocate that capacity to smaller, regional providers.”

B. Conservative Party

- **Build digital infrastructure to connect all of Canada to high-speed internet by 2025** (p. 27):
 - **Accelerate the plan to get rural broadband** built.
 - **Speed up the spectrum auction process to get more spectrum into use.**
 - Apply “use it or lose it” provisions to **ensure that spectrum (particularly in rural areas) is actually developed**, with auction revenue dedicated to [the] digital infrastructure plan.

C. New Democratic Party

- **Put in place a (telecom) price cap** to make sure that Canadians are not paying more than the global average for cellphone and internet bills. (p. 22)
- **Expand cell coverage and deliver reliable, affordable broadband to every community in Canada** (p. 18):
 - **Declare high-speed internet an essential service** and making sure that every Canadian has access to affordable, reliable high-speed broadband within four years.
 - **Expand access to broadband internet and cell service for rural and remote communities, including tak[ing] steps to create a Crown corporation** to ensure the delivery of quality, affordable telecom services to every community.
 - **Make sure that providers offer a basic plan for wireless and broadband** that is comparable with the affordable plans available in other countries.
 - **Require companies to offer unlimited wireless data options at affordable rates**, as exist elsewhere in the world.
 - **Abolish data caps** for broadband internet.
 - **Introduce a Telecom Consumers’ Bill of Rights.**

D. Green Party

- **Provide affordable and accessible internet service across Canada, including rural areas.** (p. 17)
- **Build up broadband infrastructure in rural areas** to help revitalize rural economics and give communities greater access to the services they need (p. 31):
 - **Continue to support the Universal Broadband Fund and retain that funding with an additional \$150 million annually over 4 years** to reach communities at the lowest end of the eligibility spectrum.
 - **Break up telecom monopolies through changes to CRTC regulation** to allow for more equitable treatment of rural consumers.
 - **Establish a universal broadband strategy** to give Canadians across the country and in remote areas access to reliable internet. (p. 96)

9. Taxation

A. Liberal Party

- **Significantly increase the resources of the CRA to combat aggressive tax planning and tax avoidance...** [to] increase CRA's resources by up to \$1 billion per year. (p. 75)

B. Conservative Party

- **Make the Taxpayer Ombudsman an officer of Parliament** with order-making authority. (p. 22)
- **Impose a (taxpayer) duty of care (a legal obligation to a reasonable standard) on the CRA.** (p. 22)
- **Launch a comprehensive review of Canada's tax system** to improve competitiveness, bring down rates, and simplify the rules. (p. 22)
- **Revise CRA penalties so that first-time problems or errors receive only minor fines with increasing severity for repeat offenders.** (p. 22)
- **Appoint an expert panel tasked with reviewing the tax system and making recommendations to make it simpler and fairer**, while improving Canada's competitiveness to spur job creation. (p. 26)
- **Implement a month-long GST holiday in fall 2021.** (p. 51)

C. New Democratic Party

- Institute income tax averaging for artists and cultural workers [affected by the pandemic]. (p. 88)
- Waive federal sales tax on zero-emission vehicle purchases. (p. 49)

D. Green Party

- Reduce wealth inequality in Canada [by ensuring] that current wealth holders, particularly those in the fossil fuel sector, pay their fair share... **closing tax havens and loopholes to redistribute wealth towards underinvested communities.** (p. 6)
- Beginning in 2022 and up to 2030, increase carbon taxes by \$25 per tonne each year. (p. 7)
- Exempt new and used electric and zero-emission vehicles from federal sales tax. (p. 9)
- Add a special tax of 10 per cent on sugary drinks. (p. 58)
- Reform the *Canada Revenue Act* to allow arts and culture workers to benefit from a tax averaging plan that will take into account the fact that lean years often precede and follow a good year [for these workers.] (p. 95)
- Focus the Canada Revenue Agency (CRA) on identifying people who hide vast wealth, rather than conduct random audits of ordinary Canadians, as recommended by several Auditors-General. (p. 99)
- Establish an arms-length Federal Tax Commission to analyze the tax system for fairness and accessibility, based on the principle of progressive taxation. (p. 99) This will include recommending an appropriate way to tax cryptocurrencies.

E. Bloc Québécois

- Create a special additional tax on large wealth. (p. 16)
- Put an end to tax avoidance for large companies using tax havens. (p. 16)
- Reintroduce a bill to force [the federal government] to initiate negotiations with the Quebec government to entrust it with administering a single tax return [as opposed to the current duplicate declarations of income for Quebec residents]. (p. 29)
- Propose that GST ceases to be collected on Hydro-Québec household utility bills. (p. 23)