

## Supporting Individuals and Strengthening the Social Safety Net

### Increasing the Basic Personal Amount

The Government of Canada made the commitment in 2015 to raise taxes on the top 1% of earners so that it could lower them for the rest of Canadians. We built on this by increasing the Basic Personal Amount (BPA). The BPA is the amount of income Canadians can earn before paying any federal income tax, claimed through a non-refundable tax credit. It also provides a partial reduction to taxpayers with taxable income above the BPA.

In 2019, we passed legislation to increase the BPA to \$15,000 through a means-tested roll-out that will benefit those earning under \$150,473. This year, the BPA is \$14,398 and by 2023, it will rise to the promised \$15,000. This means single individuals will pay \$300 less in tax each year while the average family will pay close to \$600 less per year once the change has been fully implemented.



Photo: Carla Qualtrough, Minister Employment, Workforce Development and Disability Inclusion reviewing CDB legislation

### Creating the Canada Disability Benefit

We are committed to the social and economic inclusion of persons with disabilities. Working-age persons with disabilities in Canada are twice as likely to live in poverty as those without. That is why it is so important that we take action to reduce poverty and support the financial security of persons with disabilities. I have heard from many in our community, especially older people with disabilities, about the urgent need for a specific disability benefit.

In June, we took the next step to make that happen, with the Minister of Employment, Workforce Development and Disability Inclusion introducing ground-breaking legislation that would establish a new Canada Disability Benefit (CDB) that is modelled on the Guaranteed Income Supplement (GIS). The CDB will become an important part of Canada's social safety net, significantly reducing poverty and benefiting hundreds of thousands of Canadians. Work on the CDB continues and we are determined to pass this legislation as soon as possible.

### Addressing the Rising Cost of Gas

We know many Canadians are concerned with the rise in gas prices, and the impact that has had on increasing the cost of many of the goods we consume. Given that oil and gas prices are globally determined, the federal government has limited tools to ease the pain at the pumps. However, Canada is working with its allies to increase production to lower costs in the short term, while we fast track our work to transition to cleaner energy sources that will better insulate ourselves from price increases we have seen in oil and gas.

For those that have written to ask that Canada cut its price on pollution, it is important to note that Canada's price on pollution is structured to give a price signal to encourage reducing emissions, while returning more money to 8/10 low- and middle-income families. Canada's system also does not apply in BC, where the provincial system provides a much lower rebate.

## Supporting Workers and Businesses

### Enhancing the Canada Workers Benefit

The increase in the cost of living has particularly impacted low-income earners. The Canada Workers Benefit (CWB) was created as a way to supplement their income and support workers. The CWB is a refundable tax credit for individuals and families who are working and earning a lower income. The CWB has two parts: a basic amount and a disability supplement and is claimed when you file your income tax return.

The CWB income threshold is now \$32,244 for single individuals without dependents and more than \$42,197 for families, providing thousands of dollars in extra support for Canadians with minimum wage incomes.

Through this year's budget, we increased the CWB so that an estimated three million Canadians will receive more support, with a couple receiving up to \$2,400 more this year and single workers receiving on average up to \$1,200 more. Most recipients will automatically receive this additional support through their 2021 tax return. For more information, visit: <https://bit.ly/3dB2hRR>

### OUR AFFORDABILITY PLAN

Enhances the Canada Workers Benefit so that a couple working full time, minimum wage, can receive up to **\$2,400 more this year**



### Raising the Federal Minimum Wage

On April 1, the federal minimum wage was increased to \$15.55 per hour, in line with the annual increase of the Consumer Price Index (CPI) and inflation. This increase affects those working in federally regulated private sectors, and as such this will directly affect about 6% of all employees in Canada, around 955,000 people. However, if you are working somewhere where the minimum wage is higher than the federal bar, that wage will continue to be honoured.

### Providing 10 Days of Paid Sick Leave for Federal Private Sector Workers

The COVID-19 pandemic highlighted the importance of sick workers staying home, and the need to support workers who are seriously ill. This means a need for more paid sick leave. People should never have to choose between their health and getting paid, between providing for their family and keeping themselves, their workplace, and our communities safe. That is why the Government of Canada is introducing 10 days of paid sick leave for workers in the federally regulated private sector.

We encourage British Columbia, and all provinces and territories to match this commitment so that all workers have the support they need and peace of mind when they fall ill.



**PATRICK WEILER**  
Member of Parliament

West Vancouver-Sunshine Coast-Sea to Sky Country

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## A MESSAGE FROM YOUR MP

With rising inflation, the cost of living is going up, and that's having an impact on Canadians across the country. People here in our community rightly want to know what their government is doing about it. In this newsletter, I lay out our Affordability Plan, which outlines what the Government of Canada has done lately and will continue to do to address the high cost of living and make life more affordable for Canadians in West Vancouver-Sunshine Coast-Sea to Sky Country and across Canada.

### OUR PLAN

It is important to note that benefits that millions of Canadians count on are indexed to inflation to help keep up with the cost of living. This includes the Canada Child Benefit, the GST Credit, Canada Pension Plan, Old Age Security, and the Guaranteed Income Supplement, and now the federal minimum wage.

Canada's Affordability Plan works to enhance these supports, delivering on a new set of measures—more than \$8.9 billion—that is being delivered now to support people in communities across the country without making inflation worse. From cutting taxes for more than 96.5% of Canadian income earners, to an enhanced Canada Workers Benefit, \$10/day childcare, a 10% increase to Old Age Security, and much more, the Government of Canada is focused on putting more money in the pockets of Canadians. This newsletter describes many of these measures and how you can access them.

Sincerely,

Patrick Weiler, MP

West Vancouver-Sunshine Coast-Sea to Sky Country

*I would like to acknowledge that our riding is located on the ancestral and unceded lands of the Skwxwú7mesh (Squamish), Shishálh (Sechelt), Lil'wat (Lil'wat), salilwatał (Tsleil-Waututh), xʷməθkʷəy̓əm (Musqueam), and N'Quatqua Nations.*

### MP Newsletter: Affordability Edition

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## Implementing \$10/Day Childcare

### NEW CHILD CARE SPACES FOR FAMILIES

Part of our government's promise of \$10/day childcare



Raising a family can be expensive and stressful, which is why we are committed to making childcare affordable for everyone. Investing in childcare is both a social and economic policy, as access to affordable, high-quality childcare will allow our economy to grow as both parents are able to stay in the workforce and ensure their children have a great start in life.

July marked one year since we signed the Canada-British Columbia Canada-Wide Early Learning and Child Care Agreement, and as of March of this year, the federal government has now reached childcare agreements with every province and territory. This means that childcare costs will be reduced by 50% before the end of 2022, saving the average family \$6,000 in BC.

In April 2022, British Columbia announced that the province had created thousands of new \$10/day childcare spaces as a result of this agreement. The province expects \$10/day childcare spaces will nearly double, from 6,500 to 12,500 by December 2022. British Columbia is now on track to create approximately 60,000 new licensed spaces by March 2026 for all ages of childcare.

We have already seen the impacts of these investments in West Vancouver-Sunshine Coast-Sea to Sky Country. See the map to the left to see newly announced childcare spaces in our communities, including in Pemberton, Squamish, Madeira Park, Sechelt, and West Vancouver.

## Increasing the Canada Child Benefit

Since 2015, the tax-free and income-tested Canada Child Benefit (CCB) has put more money back in the pockets of 9/10 families, providing the support they need to raise a child and helping lift 435,000 children out of poverty.

This year, the CCB will provide up to \$5,903 per child aged 6 through 17; and up to \$6,997 per child under the age of 6. The CCB is indexed to inflation. If your child is eligible for the disability tax credit, you may also be eligible for the child disability benefit. For the period of July 2022 to June 2023, you could get up to \$2,985 (\$248.75 per month) for each child who is eligible for the disability tax credit.

**The CCB is a progressive benefit that ensures that benefits are going to those who need it most**

A single mother with 2 children aged 0-5 with a household income of \$40,000 will receive tax-free \$1085/month or \$13,200 a year



A family making \$80,000 meanwhile will receive \$693/month or \$8,316 in total. With an income of \$150,000, the benefit will be \$361/month or \$4,332 for the year

Photo: Visiting Sea to Sky Community Services with Minister of Families, Children and Social Development Karina Gould

## Investing in Affordable Housing

### Introducing the Canada Greener Homes Loan

Launched in June, the Canada Greener Homes Loan provides interest-free loans of up to \$40,000 per household to help Canadians retrofit their homes in order to be more energy efficient. This program will help up to 175,000 eligible homeowners take up costly retrofits that will contribute to reducing their home's environmental footprint as well as energy bills and improving home resiliency. This program builds on the Canada Greener Homes Grant, where homeowners can access a \$5,000 grant to have their home assessed and to do retrofits.

To access the Canada Greener Homes Loan and the Canada Greener Homes Grant, please visit: <https://bit.ly/3zYCjPH>

### Rental Support through the Canada-BC Housing Benefit

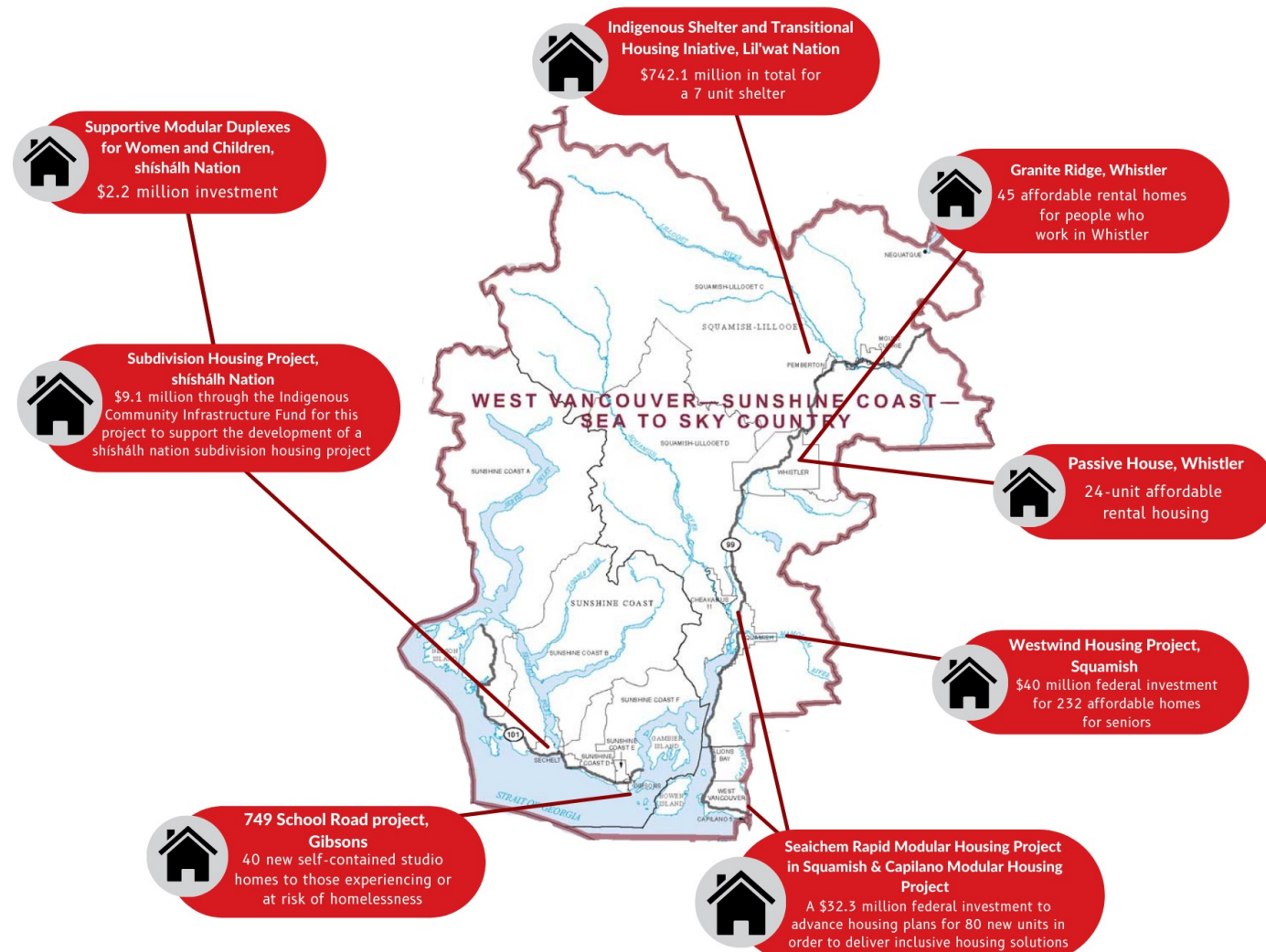
The Canada-BC Housing Benefit was launched in British Columbia last year and provides rent support to over 25,000 households in British Columbia that are living with low incomes. For more information to see if you qualify, please visit: <https://bit.ly/3A4v5JU>

### Delivering Direct Housing Support

We know that housing is more expensive than ever. With the Bank of Canada raising interest rates, the impact is being felt across the housing market. That is why as we work to build more homes, fight unfair practices, and make housing more affordable for Canadians, we are also providing a one-time \$500 payment this year to nearly one million Canadian renters who are struggling with the cost of housing. Eligibility details and the delivery method are still in the works, but we will make sure to provide this information as soon as it is available.

## National Housing Strategy Delivering for Communities

Canada's National Housing Strategy (NHS) is the largest and most ambitious federal housing program in Canadian history. Since 2017, over \$70+ billion has been invested to build stronger communities and help Canadians across the country access a safe, affordable home. Since its launch, we have already seen how programs under the NHS have delivered for communities across our riding. Some examples include:



## Supporting Young People & Students

With the high cost of tuition and living expenses in Canada, we know that many young Canadians enter the work force carrying significant debt. Our government has been focused on reducing this burden so that students have a clear runway into launching their careers less encumbered by the cost of the schooling they need.

Since 2015, we have taken significant measures that have helped support students, and through Budget 2022, this support continues.

We're continuing to waive interest on Canada Student Loans until March 2023 as we seek to permanently eliminate interest on federal loans going forward. We have also lowered the interest rate on Canada Student Loans from prime plus 2.5% to prime and the fixed interest rate from prime plus 5% to prime plus 2%.

Our Affordability Plan also enhances the Repayment Assistance Plan, raising the income threshold from \$25 000 to \$40,000 so that more Canadians can access repayment assistance and not worry about immediately paying those loans back.

We have also doubled the Canada Student Grants so that up to \$6,000 per year in non-repayable aid is now available for full-time students in need. The Canada Learning Bond (CLB) is another student financial support that has been underutilized, providing up to \$2,000 toward a RESP with no contribution required. As of January 1, 2022, Canadians who were born in 2004 or later, who did not receive the CLB as children, can apply for it themselves when they turn 18.

## Supporting Seniors

We know that many lower-income seniors are feeling the impacts of the rising cost of living. To address this, we increased the Old Age Security pension for seniors 75 and older by 10% starting in July 2022. This means over \$766 in new support to full pensioners in the first year, and increased benefits for more than 3 million seniors across the country.

This builds on our previously announced increase of 10% to the GIS. This government will always support our seniors, who have helped build this country and deserve to retire with dignity and financial peace of mind.

## Lowering Internet & Cell-Phone Bills

We know that internet access is no longer a luxury, it is an essential resource. It helps Canadians find jobs, keep in touch with family, sell their goods and services online, and build communities. Yet for many Canadians, a reliable high-speed internet connection is out of reach.

Through the Connecting Families initiative, families eligible to receive the maximum Canada Child Benefit or seniors eligible to receive the maximum GIS qualify for high-speed internet for \$20/month. More information can be found at [connecting-families.ca](https://connecting-families.ca).

We have also made it a priority to tackle the high costs of cell phone bills that Canadians pay for by reducing the cost of cell phone plans by 25%. Through actions that have been taken, wireless prices have declined across the board, with the Statistics Canada cellular services price index showing a 26.9% decline from February 2020 to December 2021.



Photo: With a Canada Summer Jobs student working at the Ferry Building Gallery in West Vancouver and Doti Niedermayer (right), Senior Manager of Cultural Services for the District of West Vancouver

## Dental Care for all Canadians

Dental care is health care, but 1/5 Canadians avoid accessing it due to the cost. This needs to change, which is why the federal government has announced a plan to make dental care accessible to all Canadians. Through an investment of \$5.3 billion, we are helping families with an income of less than \$90,000 afford the dental care all Canadians need and should have access to.

Children under the age of 12 are eligible this year, while Canadians under 18, seniors, and people living with a disability will have access by 2023. By 2025, all Canadians will have access with no co-pay for families with an income of under \$90,000.