

# FEDERAL ELECTION



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## ACORN VOTES THE PEOPLES' PLATFORM



Where do the parties stand on  
critical community issues?

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ACORN Canada, founded in 2004, is a grassroots membership based organization that has rapidly grown into one of the country's most effective voices for low- and moderate-income Canadians. With over 130,000 members in 22 chapters in 9 cities across the country, our central purpose is to effectively represent and champion the interests of Canada's low- and moderate-income urban citizens on critical issues of social and economic justice.

ACORN members have been conducting a number of campaigns, both at the federal and provincial level. ACORN Canada is a multi-issue organization, as a result, we have a range of campaigns that have emerged from community organizing around the issues that affect the lives of low- and moderate-income communities. This document captures the main campaigns that we continue to fight for, at the federal level.



# INTERNET FOR ALL

High speed Internet access has become increasingly important for participation in essential facets of life, from job searching, homework to accessing government services and seeking information. However, in Canada, thousands of low income families cannot afford high speed internet at home. Cost is a major barrier to digital equity.

This "digital divide" excludes low-income individuals and families from what the United Nations now considers to be a human right, comparable with freedom of speech.

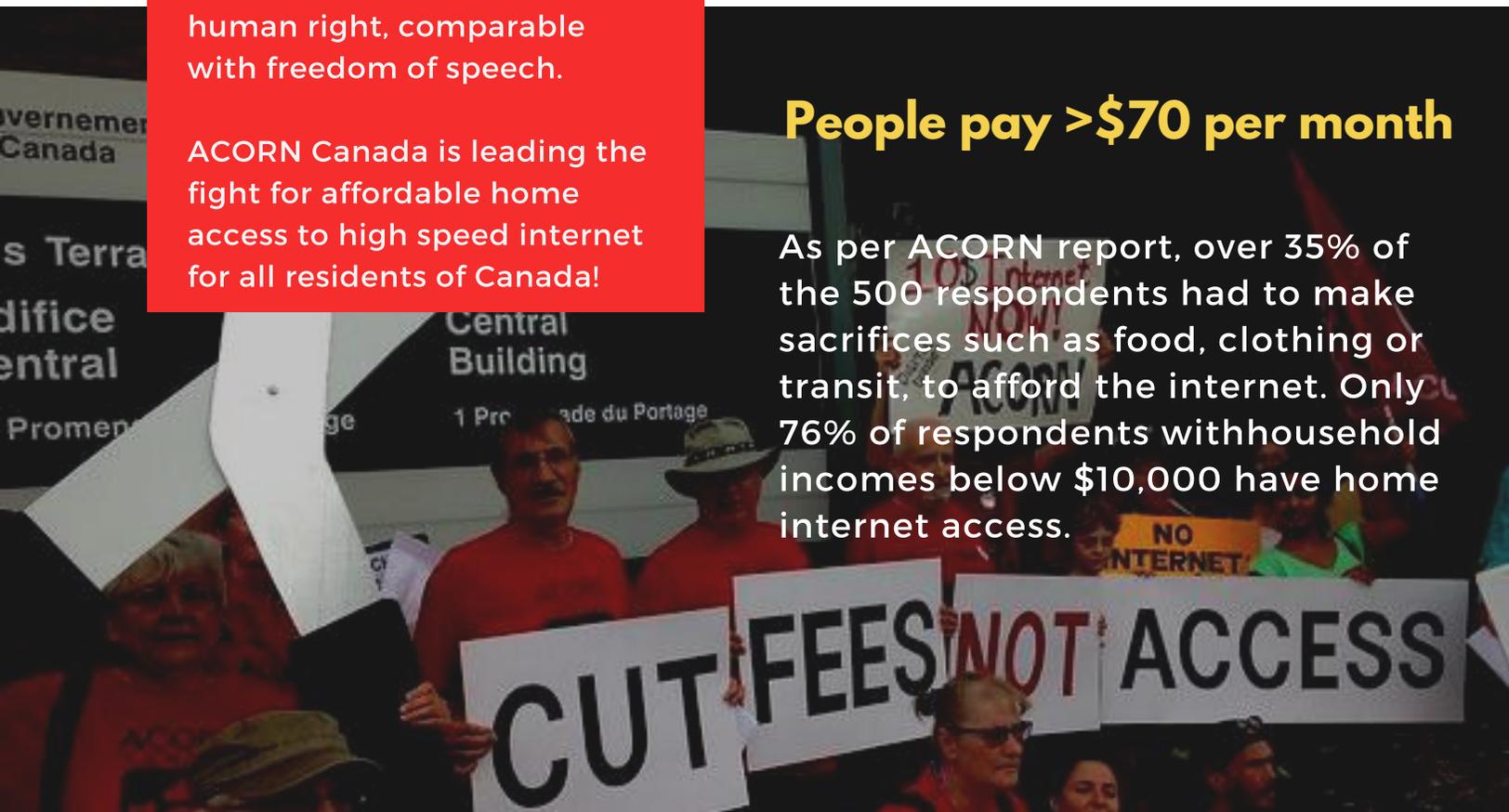
ACORN Canada is leading the fight for affordable home access to high speed internet for all residents of Canada!

## WHAT DO WE WANT?

- All people below the low income measure to be able to access affordable internet at \$10/month product for high speed, including subsidized computers.
- The Connecting Families program should be:
  - expanded to meet address the digital access needs of all low-income community members, not just affordable internet for people with young children; and
  - participation by the telecom companies should be made mandatory – currently it is voluntary and companies like Eastlink have refused to opt-in.

## People pay >\$70 per month

As per ACORN report, over 35% of the 500 respondents had to make sacrifices such as food, clothing or transit, to afford the internet. Only 76% of respondents with household incomes below \$10,000 have home internet access.



# PROTECT EXISTING AFFORDABLE HOUSING

There has been a large amount of discussion and policy work around the creation of more affordable housing across Canada, however, there has been a limited focus on protecting the existing affordable housing in our major cities.

ACORN members demand that the federal government takes a bold new initiative under the national housing strategy that protects the rapidly diminishing affordable housing stock across the country.

## WHAT DO WE WANT?

- **PREVENT** all federal funds from being used to gentrify affordable housing and renovict/demovict sitting tenants.
- **INCENTIVIZE** jurisdictions receiving federal funds to protect affordability, affordable stock, and tenants. For example:
  - Urge / require provincial rental vacancy controls or full rent control.
  - Urge /require municipalities receiving funds to adopt rental replacement by-laws and eviction prevention by-laws.
  - Urge / require implementation of strong inclusive zoning in high pressure development zones, stop demovictions and renovictions in high development zones
  - Urge/ require re-investment in substandard housing in a way that preserves quality while maintaining affordability.
- **EMPLOY** federal funds and regulation to protect existing affordable rental stock. For example, continue to fund retrofit and repair with affordability protections.
- **REGULATE** financial actors (Landlords, REITs and Investors) to ensure that they uphold their obligations to tenants in properties they own or invest in, and consider the financial interest and protection of their tenants in their business plans.
- **FUND** tenant education, advocacy and organizing through the National Housing Strategy's Community-Based Tenant Initiative.
- **MONITOR AND DOCUMENT** affordability in all rental stock - purpose-built, secondary suites, condominiums in rental tenure, and single-room occupancy - and make this data available to municipalities to support their affordable housing preservation efforts!



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- **Affordability Targets:**
    - Ensure that all people pay less than 30% of household income on housing, without risk of eviction.
    - Ensure that enough social housing is built and housing benefits created to supply all people on the social housing waitlist with affordable housing.
    - Ensure any housing benefit is not a replacement for a robust housing program that includes support for new public owned and run RGI housing and sustain existing RGI subsidies plus new supply of social housing needs to be created. Housing benefits should be used as a temporary solution to address the need for affordable housing while the adequate amount of public housing is built.

- **Multi-jurisdictional Leadership from Federal Government**

Our current housing challenge requires responsibility and action at all levels, bringing to bear the collective set of policy and financial tools at our disposal. This will require leadership at the federal level and a new set of arrangements between federal, provincial, territorial, municipal and First Nations governments.

- **Minimum standards of Maintenance**

We need the federal government to implement a federal minimum standard of housing - covering the livability of housing for many low income families across the country. It should include basic standards of maintenance, health standards related to mold and pests, and a minimum enforcement regime for any level of government responsible for housing conditions.



# PROTECT EXISTING AFFORDABLE HOUSING

# FAIR BANKING

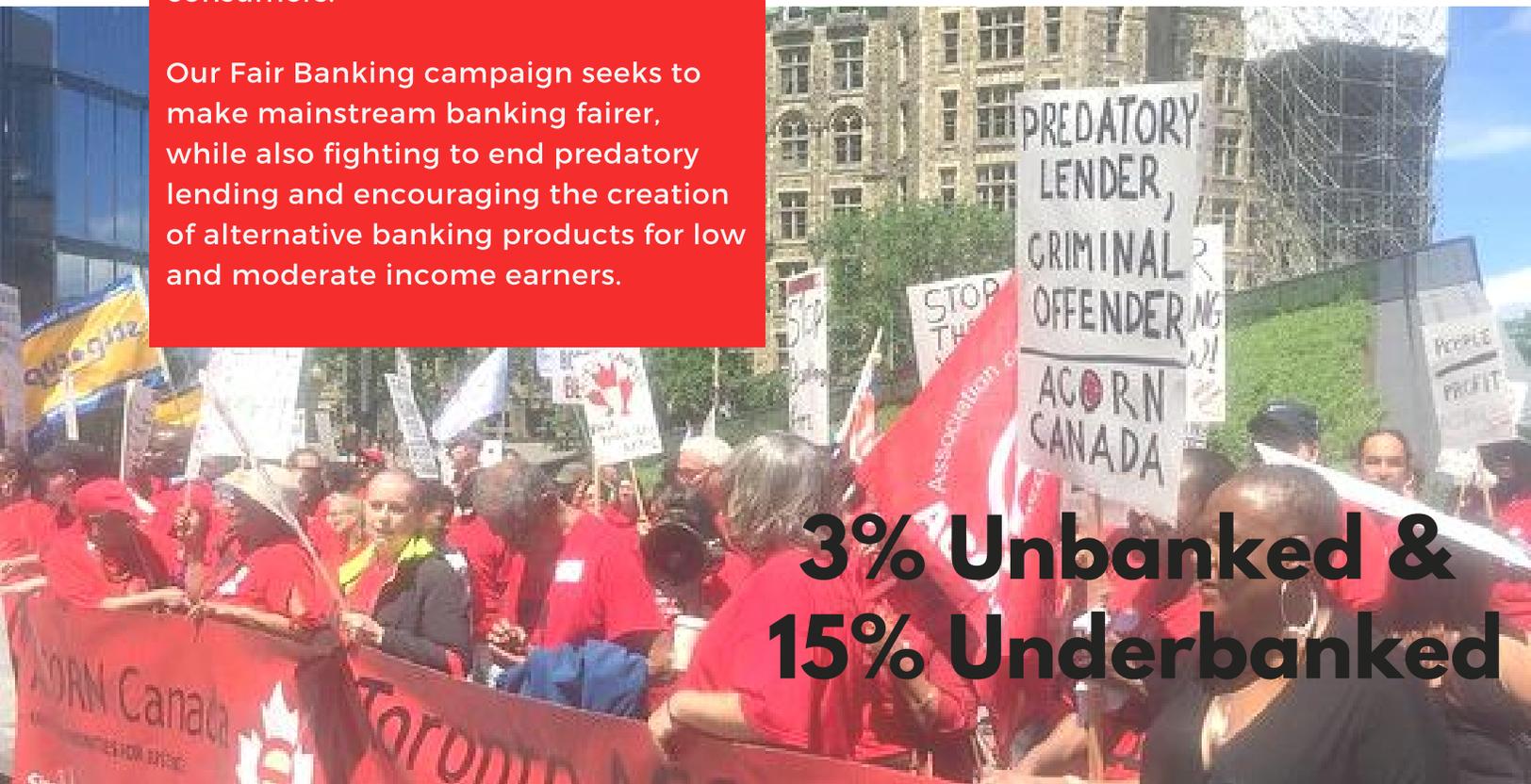
Millions of Canadians are unbanked (3%) or underbanked (15%), leaving them financially excluded. In addition, many low income Canadians do not have access to basic credit owing to sky-high NSF fees or high interest rates linked to products for low income borrowers. Moreover, they get physically excluded due to branch closures in low income neighbourhoods. As a result, many low and moderate income earners are being pushed into using fringe financial services resulting in long term and high interest debt.

Studies point to a clear failing by mainstream financial institutions to provide appropriate products that meet the needs of low income consumers.

Our Fair Banking campaign seeks to make mainstream banking fairer, while also fighting to end predatory lending and encouraging the creation of alternative banking products for low and moderate income earners.

## WHAT DO WE WANT?

- Mandate the banks to provide access to low interest credit for emergencies.
- Mandate the banks to provide low interest overdraft protection.
- Mandate the banks to provide no holds on cheques.
- Mandate the banks to lower NSF fees from \$45 to \$10.
- Create a Fund to support alternatives to predatory lenders, such as postal banking and credit union credit products geared toward low and moderate income families.
- Create a national multi-jurisdictional anti-predatory lending strategy.
- Create a real time national tracking system (or database) to help stop roll over loans.
- Amend the Criminal Code to lower the maximum interest rate from 60 to 30%.



**3% Unbanked &  
15% Underbanked**

# AFFORDABLE & QUALITY CHILD CARE

Child care fees in many provinces in Canada have reached a crisis level. Many parents do not even bother to put their child on the waitlist, they know it will take years before their children are enrolled in affordable, high quality childcare program.

Canada needs an affordable child care plan for all. We need affordable, accessible, high quality child care NOW!

## WHAT DO WE WANT?

- A geared to income sliding fee scale capped at \$10/day.
- Increase operational funding for public and non-profit child care centres.
- \$1 billion for child care transfers to the provinces/territories in the first federal budget following the 2019 federal election; an additional
- \$1 billion each year to make affordable, quality and inclusive early learning and child care a reality for all families by 2030.
- An early childhood education workforce strategy to make possible the provision of high quality services.

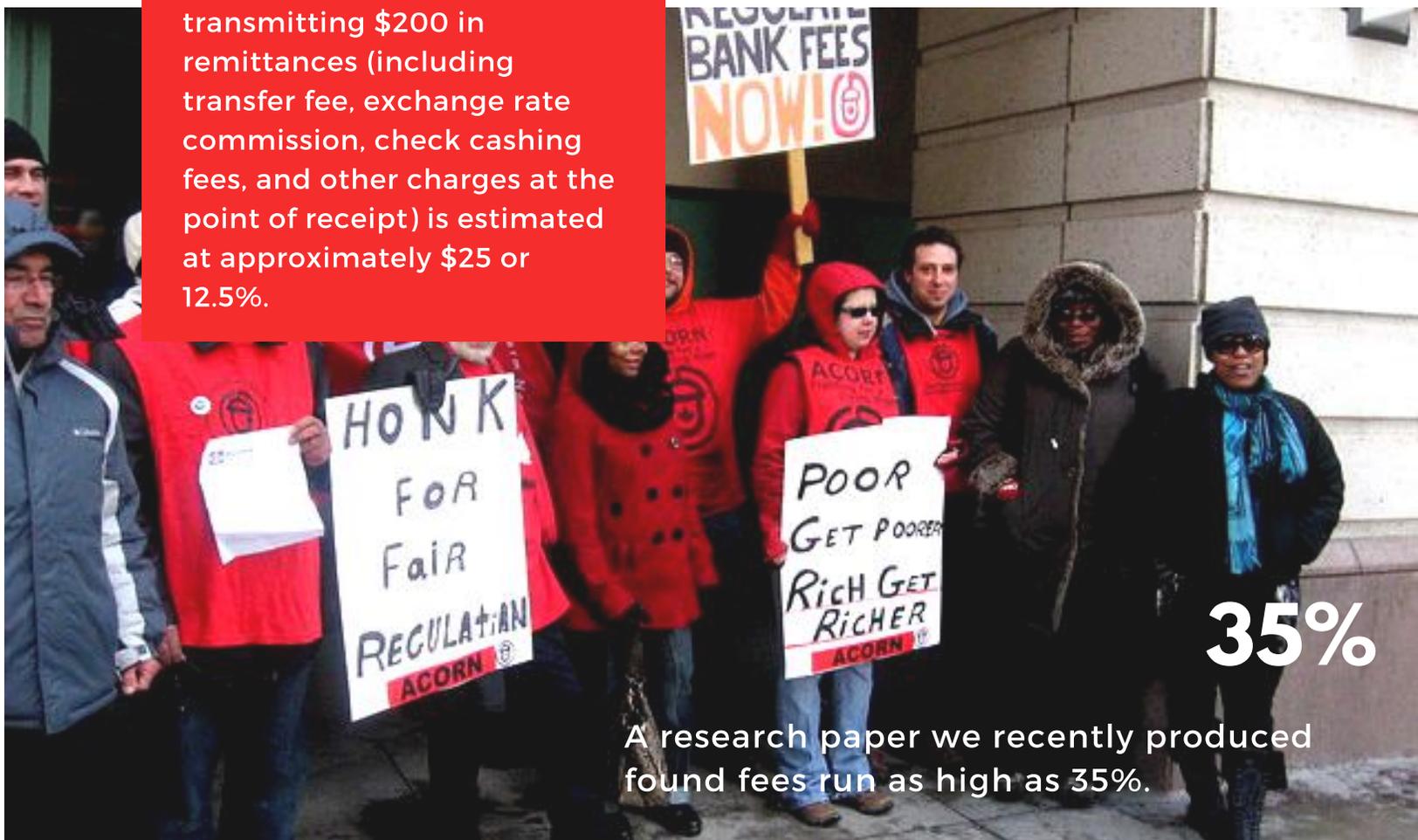


# REMITTANCE JUSTICE

Predatory remittance or money transfer fees have become a growing concern for our membership. Hundreds of thousands of people in Canada send money to family and friends living outside of the country. Global remittance flows have been estimated at approximately \$398 billion annually. The World Bank estimates that the fees associated with this are \$44.4 billion. A report from the Inter-American Development Bank found the typical cost of transmitting \$200 in remittances (including transfer fee, exchange rate commission, check cashing fees, and other charges at the point of receipt) is estimated at approximately \$25 or 12.5%.

## WHAT DO WE WANT?

- Transparency: Full disclosure on costs of remittance payments by banks and Money Transfer Organizations.
- Regulation: We want regulation on remittance transfers charged by supervised banks and Money Transfer Organizations for sending or receiving, including all fees such as exchange rate fees, to be no more than 5% of the amount remitted, as recommended by the G8, which includes Canada and the World Bank.



A research paper we recently produced found fees run as high as 35%.

# MODERNIZE EMPLOYMENT INSURANCE

Only 39 per cent of individuals who are unemployed receive employment insurance (EI). Women are disproportionately impacted -- they are most likely to work in part-time or precarious jobs, but only one third of unemployed women are eligible for EI. Preliminary results from a survey of 256 ACORN members across Canada found that almost one-third had been denied EI. The biggest reason applications were declined was due to applicants not having enough hours. As a result, many respondents were forced to rely on food banks, borrow from family members, or rack up debt to survive. Of the respondents who were accepted for EI, 78% said the amount they received was not enough to meet their basic needs, such as rent, food, or medication.

## WHAT DO WE WANT?

- Reduce the number of hours needed to qualify to 360 hours.
- Address racial and gender-based inequalities of the EI system.
- Make applications easier to process online;
- Develop ways for precarious workers to access EI.
- Allow for more flexibility when receiving benefits;
- End punitive job search requirements;
- Loosen travel restrictions on recipients;
- Benefits should be based on the worker's best weeks at work, not the worst.
- Raise the benefits to 75% of earnings.

