

# Fairness and affordability for you and your family

NDP **BACKGROUNDER**

**As the benefits of Canada's economic growth** flow increasingly to a privileged few, the gap between the rich and the rest has never been wider—and most families like yours are finding it harder, not easier, to make ends meet.

Since the 1990s, postsecondary tuition fees have tripled. So have home heating costs. Child care fees are a worsening strain on working families, and soaring prescription drug prices have Canadians shelling out billions to follow doctors' orders. At the same time, you're being nickled-and-dimed through unfair ATM fees, high credit card rates and abusive cell phone contracts.

Knowing that real wages and pensions have stagnated for 25 years, it's no wonder the average family's savings rate has collapsed from 20% to 2% of income—not nearly enough to retire on. But given chance after chance to tackle the affordability crisis, successive Prime Ministers spent billions on corporate tax cuts instead.

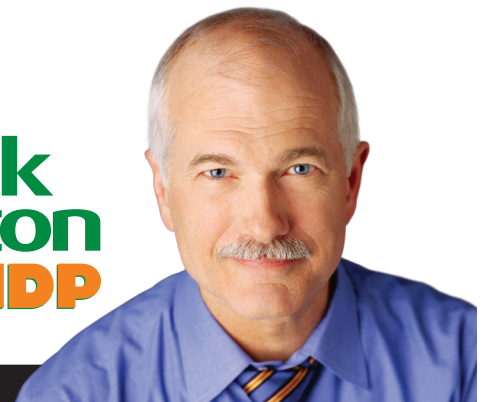
It doesn't have to be this way.

It's time for a Prime Minister who is ready act and invests to make everyday life more affordable. It's time for a Prime Minister who will put you and your family first.

That Prime Minister is Jack Layton.

**Don't let them tell you it can't be done.**

**Jack  
Layton**  
NDP



## Stephen Harper can't be trusted.

- Instead of investing in programs and initiatives that could make your life more affordable, he squandered \$50-billion on tax giveaways for big oil, the banks, cell-phone giants and other large and profitable corporations.
- One of his first acts as Prime Minister was to cancel agreements with provinces to fund new affordable child care spaces—launching a family allowance instead that barely puts a dent in the cost of diapers.
- Instead of addressing runaway drug costs, he expanded brand-name drug companies' monopoly rights by three more years—making it even harder for you and your family to access cheaper generic drugs.
- After admitting that consumers are hurt by unfair ATM fees, high credit card rates, and unfair wireless charges, his government did nothing more than politely voice "concern" to his corporate friends.

## Stephane Dion is not the change we need.

- By instructing his MPs to skip crucial votes, he rubber-stamped Harper's plan to squander \$50-billion on corporate tax giveaways instead of investing to make everyday life more affordable.
- With Dion at the cabinet table, Liberals abolished the federal minimum wage, ended our national housing program, cut education funding while tuition fees tripled, and broke commitments to launch national childcare and pharmacare programs. That's not the change we need.

## Jack Layton's New Democrats: Putting you and your family first.

This election, Jack Layton and his team of New Democrats are presenting a plan to make everyday life more affordable. Already, Layton's team has led the way in Parliament:

- Promoted a plan to phase in **universal prescription drug coverage** to protect you and your family from soaring costs.
- Tabled the Canada Post-Secondary Education Act as the heart of a plan to **reduce crippling student debt and lower tuition fees** for post-secondary education and training.
- Came within one vote of passing into law the Early Learning & Child Care Act—which finally would have established a permanent national program of **affordable licensed child care** for working families.
- Targeted **consumer gouging** through bills establishing a gas price ombudsperson and an airline passenger bill of rights; and through campaigns to end unfair ATM fees, cap credit card interest rates, and ban abusive cell phone charges.
- Tabled legislation to reinstate the **federal minimum wage** that was abolished in 1996, setting it at the \$10/hour needed to pull a full-time worker out of poverty line.
- Led a national campaign demanding **fair repayment of \$1-billion withheld from CPP/OAS** pensioners between 2001 and 2006 due to an accounting error.
- Forced a groundbreaking series of **parliamentary hearings** to lay groundwork for a comprehensive national anti-poverty strategy.
- Tabled bills to fix the **Employment Insurance** system so more unemployed Canadians can qualify for the benefits they need and deserve.
- Earlier, when Jack Layton **rewrote the 2005 Liberal budget**, he redirected \$4.6-billion out of corporate giveaways in better priorities—including \$1.6-billion to build affordable housing and \$1-billion to reduce education and training costs.