



The Ontario Liberal Plan for
Economic Dignity



“In a province as wealthy and healthy as ours, no full-time worker should struggle to make ends meet. The Ontario Liberal Plan for Economic Dignity will provide immediate recovery for workers today, and secure new, long-term portable benefits that let all workers save for a good retirement.”

- Steven Del Duca

Our plan for workers:

- Replace the minimum wage with a regional living wage starting at \$16
- Build to a four-day work week
- Ban underpaid gig and contract work
- Provide all workers with drug, dental, and mental health benefits
- Match up to \$1,000 in annual retirement savings for low-income earners
- Provide 10 paid sick days for all Ontario workers

Our plan for small business:

- Remove corporate taxes on small businesses hit hard by the pandemic for two years
- Eliminate incorporation fees for new start-ups
- Guarantee loans to small businesses and help small businesses go digital
- Cap credit card and delivery fees paid by small businesses

Read the plan online:

ontarioliberal.ca/the-ontario-liberal-plan-for-economic-dignity/

A Growing Economy that Works for Everyone

A fair economy where people can earn with dignity

For the last two years, much of Ontario hasn't been “open for business.” The pandemic's devastating impacts on people's jobs and small businesses were made worse by Doug Ford's chaotic decision making. He scrapped paid sick days, minimum wage increases and worker protections just before people needed them most. On top of trends around automation, gig work and off-shoring, people are feeling more and more left behind.

People are worried about making ends meet. Even simple things, like being able to pay for groceries or take a day off, feel harder. For too many of our friends and neighbours, life hasn't felt stable.

We need to get the fundamentals right when it comes to our economy. The jobs we create must be well-paid and allow for work-life balance. Not just generate wealth, but see that wealth spread to everyone. The people of Ontario have always been our greatest economic strength – so we need to have their back.

The Ontario Liberal Plan for Economic Dignity gives much needed relief to the workers we've relied on so much these past two years. One that sets us up for success in the short-term and for years to come. A plan that's a better deal for businesses, workers, families and Ontario's future.

Replace the minimum wage with a living wage

Ontario Liberals will:

- Increase the minimum wage to \$16 an hour
- Develop a living wage structure that provides wages people can actually live on in different regions of Ontario

In a province as wealthy as Ontario, no-one should struggle to meet their basic needs – especially if they're working full-time hours. And yet for many of Ontario's minimum-wage workers, the paycheck from a hard week's effort is not enough to keep up with the rising cost of living.

One of the very first things Ford Conservatives did when in office was freeze the minimum wage and scrap a planned increase to \$15 an hour in

2019. We'll increase the minimum wage to \$16 an hour effective January 1, 2023 to help the more than 700,000 workers who were denied three years of increases to their wages. We'll then consult broadly and develop a living wage structure that factors different wage rates in different regions of the province – recognizing that some areas are more expensive to meet basic needs in than others.

Ban unfair and underpaid gig and contract work

Ontario Liberals will:

- Protect gig workers
- Bring back equal pay for equal work and protections for on-call workers
- Ensure production quotas are fair and safe

People who work for app-based platforms do the work of employees, but aren't classified that way under the law. Gig work is work. Unlike Ford Conservatives who are proposing to weaken employee protections for gig and contract workers, we'll modernize Ontario employment laws to classify gig workers as employees and give them the same rights and protections all workers have, like access to sick days, workplace insurance, holiday and severance pay and more.

When they took office, Ford Conservatives scrapped basic, common-sense worker protections. We'll bring back these protections, including one that ensures everyone is paid equally and fairly for the work they do regardless of gender or employment status – including part-time, casual and temporary workers. We'll also bring back rules that give workers a minimum of three hours' pay for being on-call when they are not called in or work less than three hours.

We'll also require companies that have production or 'piece rate' quotas, such as parcel delivery services, to disclose these quotas to employees and we'll help ensure these quotas don't push people too hard and violate occupational health or safety standards.

Give 10 paid sick days to all workers

Ontario Liberals will:

- Provide 10 paid sick days for all workers
- Ban employer-required doctor's notes
- Reimburse businesses for costs up to \$200 a day

When Ford Conservatives eliminated Ontario's paid sick day guarantee, it hurt workers. Rather than admit a mistake, they refused to bring back paid sick days even during a pandemic. Only after 412 days of public outcry and pressure did they allow for three temporary paid sick days.

As we navigate our way out of the pandemic, we'll provide 10 paid, job-protected sick days for all workers. Paid sick days can be used for getting tested, vaccinated, isolating or providing care to others. The days can also be used for major life events that require stepping back from work, like a death in the family or pregnancy loss.

We'll also reintroduce a ban on employers making their workers produce a sick note in order to access the leave they need, and give businesses up to \$200 a day to compensate for the costs of workers taking more sick days. [*cost: approx. \$800 million*]

Make sure every worker is covered by benefits

Ontario Liberals will:

- Create a package of portable benefits for all
- Help small businesses transition to providing portable benefits
- Match savings up to \$1,000 a year for low-income earners
- Require private employer benefits to include mental health services

Around half of working people in Ontario don't have access to basic workplace benefits like prescription drugs, dental care, vision care, mental health care, parental leave and retirement savings. We'll create a package of high-quality and affordable benefits that everyone can use, including self-employed, gig, contract and creative workers. Employers without comparable benefits would be required to enroll their staff while offering employees the option to opt-out. The plan will be portable and able to follow workers between employers.

We'll encourage employers to contribute to the cost of the package. Small businesses will be given an extra two years before automatic enrolment is required and provided with a tax credit to contribute up to 25% of their employees' benefits and enhance labour retention. We'll also make it easier for smaller employers or individual people to join pension plans, and provide low-income earners with dollar-for-dollar matching up to \$1,000 a year to help save for retirement or a rainy day. [*cost: approx. \$280 million annually*]

Right now, there's a major gap between wanting mental health help and accessing it. As one part of our plan to get everyone the help they need, we'll require all employer health benefit plans to cover mental health services, and include mental health coverage in our new portable benefits plan.

Build to a four-day work week

Ontario Liberals will:

- Launch a four-day work week demonstration to show the potential

During the pandemic, people showed remarkable flexibility, innovation and resolve in embracing new ways of doing work. At the same time, people felt more depressed, anxious and overwhelmed. Adopting a four-day work week would be another change, but one that experts say could boost quality of life, work-life balance and much needed relief without a loss in productivity. We'll work with businesses and labour groups of all types to design and evaluate the model. If a four-day work week demonstrates potential in Ontario, people could have many more "Family Day Weekends" – extra time to invest in their wellbeing and spend with loved ones.

Celebrate self-employment and help entrepreneurs succeed

Ontario Liberals will:

- Eliminate incorporation fees for new business start-ups
- Launch a one-stop 311-type service to help businesses navigate government supports
- Add the option of self-employment to high school careers curriculum

For many, the pandemic has fueled an entrepreneurial spirit where people are more eager to be their own boss and have control over where, when and how they work. We want to encourage these entrepreneurs and help them succeed by eliminating incorporation fees for new business start-ups. *[cost: approx. \$14 million annually]*

Since no business should miss out on other support or important information because of bureaucratic confusion, we'll also launch an easy-to-use, one-stop 311-type service with self-help tools and live agent support to help businesses and self-employed entrepreneurs navigate regulations and get advice on growing their businesses. And we'll ensure the high school careers curriculum promotes the option of self-employment and the value of entrepreneurship.

Support small businesses to rebuild

Ontario Liberals will:

- Eliminate corporate taxes for small businesses deeply hurt by the pandemic for two years
- Backstop loans to tens of thousands of small businesses
- Fund programs that help small and medium-sized businesses go digital
- Cap credit card and delivery fees charged to businesses

Small businesses are the heart of Ontario's economy, so they are central to our recovery plan. We'll suspend corporate income tax for small businesses most impacted by COVID-19 for 2022 and 2023 – with relief scaled to losses in revenues and eliminated entirely for businesses that lost more than 50% of revenues as a result of the pandemic. *[cost: approx. \$500 million over two years]*

We'll also boost the flow of capital to small businesses to fuel economic recovery and job creation, partnering with financial institutions and credit unions to backstop loans and support tens of thousands of small businesses with start-up costs like equipment and real estate through a \$300 million loan portfolio. *[cost: approx. \$8 million]*

As more of our lives have moved online, so has our economy. We'll help Ontario businesses go digital with dedicated programs, including special streams for rural and agri-businesses. We'll also reduce the risks to online

transactions by promoting low-cost cybersecurity solutions for businesses to keep their data safe. *[cost: approx. \$30 million increase]*

We'll also work with federal partners to cap onerous credit card transaction fees charged to businesses, as well as introduce a permanent commission cap of 15% for restaurant food delivery service.