



Submission to the Industrial Inquiry Commission

February 12, 2025

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Brief to the Kaplan Industrial Inquiry Commission: Expanding Canada Post's Services for a Stronger, More Inclusive Canada

Who we are

The Congress of Union Retirees of Canada speaks on behalf of 500,000 union retirees and is an affiliate of the 3 million active working members of the Canadian Labour Congress. CURC advocates and lobbies on issues relevant to retired union members, on issues that affect them and their families. We are supported in this activity by both provincial Federations and local Area Councils of union retirees and affiliated union retiree local unions across Canada.

Introduction

Canada Post has a long-standing reputation as a trusted public service provider, a vital resource for Canadians for over 100 years. As we continue facing the urgency of climate change, social inequalities, and the evolving needs of rural and marginalized communities, it is crucial to rethink how we can maximize Canada Post's potential. Our vision is to transform Canada Post into a multi-faceted institution that not only meets its traditional postal duties but also delivers essential new services—creating a more resilient, inclusive, and sustainable future.

The Potential of Canada Post

Canada Post is a profitable, self-sustaining institution that is already recognized for its role in connecting Canadians. With over 6,000 post offices, we are uniquely positioned to extend services that would help address systemic gaps in financial, healthcare, and community support.

Many of the services we propose, such as postal banking and senior check-in services, require relatively low investment to implement but have the potential to generate significant returns—funding future services and enhancing overall sustainability. Through this expansion, we can further leverage Canada Post's widespread presence and the trust Canadians place in postal workers to support vulnerable populations, such as rural residents, seniors, and those who are unbanked or underbanked.

1. Postal Banking: A Return to Financial Inclusion

While Canada's largest banks remain profitable, they continue to close branches in rural and Indigenous communities, leaving millions of Canadians without reliable access to essential

banking services. At the same time, nearly 2 million Canadians rely on predatory payday lenders to meet their financial needs.

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Postal banking—a service Canada Post previously provided until 1968—can play a transformative role. By offering chequing and savings accounts, loans, and insurance, we can meet the needs of millions of Canadians, especially in underserved areas. Revenues from postal banking can also help fund other community-oriented services, such as renewable energy grants and energy-saving programs. Expanding these services through the existing Canada Post infrastructure would make Canada Post the most accessible bank in the country, providing a much-needed alternative to traditional financial institutions.

2. Supporting Seniors with Elder Check-ins

The COVID-19 pandemic and the crisis in long-term care have underscored the need for better services for seniors, particularly those living in isolation. Many seniors prefer to live independently, but they need support to do so safely. In countries like Japan and France, national postal services have successfully implemented senior check-in programs.

Canada Post is ideally positioned to follow suit. Postal workers already have established relationships with Canadians and are trusted members of their communities. By allocating extra time on their routes for wellness checks, postal workers can ensure the safety and well-being of seniors in their homes, providing peace of mind to families, and creating a connection to healthcare and social services when needed.

3. Strengthening Communities through Shared Spaces

Canada Post offices can become more than just places to pick up mail—they can become community hubs. Many Canadians live in areas where spaces for gatherings are limited. Post offices, with their strategic locations, can be transformed into meeting spots for youth, seniors, or other groups. These spaces could host pop-up shops, skill-building workshops, and community events that serve the public good.

By formalizing Canada Post's role as a community center, we create a trusted, accessible location for people to gather, learn, and connect. This also aligns with broader environmental goals, as it reduces the need for separate venues, contributing to a greener, more sustainable Canada Post.

4. A Path Forward for Expanding Services

The broad support for Canada Post's potential is already visible in the backing from municipal and provincial officials, as well as through national efforts to address climate change and social inequality. By expanding Canada Post's services—postal banking, senior

check-ins, and community spaces—we not only provide essential services but also create thousands of new, green jobs, positioning Canada Post at the heart of a stronger, more equitable society.

We ask that the Kaplan Industrial Inquiry Commission supports these initiatives, including the reinstatement of postal banking and expanded community-focused services, as part of the government's commitment to a more inclusive and sustainable future. With Canada Post's proven ability to generate revenue, we are confident that these proposed changes can be implemented effectively, benefiting both Canadians and the country's economic health.

Conclusion

Canada Post can lead a new era of public service that is accessible, inclusive, and sustainable. By leveraging its infrastructure, workforce, and public trust, Canada Post can fill critical gaps in financial services, senior care, and community support—fostering a healthier, greener, and more resilient Canada for generations to come.

We urge the Kaplan Industrial Inquiry Commission to support the expansion of Canada Post's services, helping make Canada Post a cornerstone of the country's future, **Made in Canada!**