

CANADIAN  
ARTISTS  
NETWORK



Because Creativity Lives Forever

SUBMISSION  
PRE-BUDGET CONSULTATIONS  
FEDERAL BUDGET 2026

Canadian Artists Network

# RECOMMENDATIONS

**Recommendation 1: Provide a 15% Refundable Tax Credit for the first \$10,000 of professional artistic income**

**Recommendation 2: (Re)Introduce a four-year income back-averaging system to ensure tax fairness for all gig workers**

**Recommendation 3: Update the *Copyright Act* to, among other objectives, improve the financial situation of professional artists**

**Recommendation 4: Provide \$25 million annually to the Canada Council for the Arts to be directed specifically to older professional artists, including those from Indigenous, racialized, disabled, and other equity-deserving communities.**

## ABOUT THE CANADIAN ARTISTS NETWORK

CAN is committed to ensuring that senior professional artists live in an inclusive world where they can continue to pursue their careers and serve as role models for the next generation.

Founded in 2011 as the Canadian Senior Artists Resource Network, CAN is the voice of Canada's venerable artists. We provide an inclusive, supportive, and like-minded community. We also provide services that enable artists in every discipline to continue to practice their profession, remain relevant, connected, informed, and inspired.

CAN is the only organization in Canada that works with experienced professional artists across all disciplines.

Artists don't retire. They begin their professional lives with energy and optimism. They want their work to inspire, to thrill, to empower. And the creative gene does not shut off at 65, 75, or beyond<sup>1</sup>. *Creativity Lives Forever* and older artists continue on their creative paths. Their conviction doesn't diminish with age. In fact, research shows that older artists feel they are doing their best work today; or their best is yet to come<sup>2</sup>.

But older professional artists face barriers their younger colleague do not have. Ageism is rampant.

CAN supports the efforts of older artists to continue in their careers through a suite of programs and services: a mentoring program that offers older artists an honorarium to share their knowledge with promising younger colleagues; a series of professional development webinars that provide information on issues relevant to older artists; and regular networking sessions.

CAN's mission is to tell the stories of Canada's older professional artists. In Canada's continuing quest to build a more culturally rich, inclusive, and diverse world in which to live, senior artists have an important role to play.

**In Budget 2026, the Government must address the precarious financial circumstances of all professional artists, particularly older artists who are striving to maintain their creativity.**

Artists are the original gig workers. They have always led a challenging life when it comes to their finances. The median income of professional artists is 44%<sup>3</sup> lower than

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<sup>1</sup> An example is Quebec visual artist Francoise Sullivan who, at the age of 100, was still going to her studio almost every day. Another is filmmaker Alanis Obomsawin, who was awarded the Glenn Gould Prize at the age of 88 but was unable to attend the award ceremonies because she was shooting a new film.

<sup>2</sup> *Senior Artists in Canada*, Hill Strategies Research 2010

<sup>3</sup> Ibid.

the median income of all workers. As independent contractors, many artists do not have a private pension, and their CPP contributions may not be at the maximum level, due to their fluctuating work pattern. They lack the comfortable financial cushion enjoyed by many Canadians in their elder years.

But older artists are determined to continue creating and to earning income from their art. As reported in the *Senior Artists in Canada* survey, three out of four older artists say they never intend to stop creating. Another 12% say they will only stop when they enter their 80s. These artistic voices have spent their lives telling Canadian stories and contributing to a unique Canadian culture.

But many artists report that they are discriminated against because of their age. Ageism, 'the last acceptable form of prejudice,' exists in the artistic sector. Older performing artists have fewer roles available; writers face difficulties securing contracts as publishers prefer younger authors with whom they can more easily obtain grants; art galleries search for emerging artists. While granting agencies have specific programs for emerging and diverse artists, older artists are typically overlooked, including those seeking to transition to a different medium.

*Senior Artists in Canada* found that more than a third of senior artists reported annual income from all sources of less than \$20,000 per year.

In March 2023, the House of Commons Standing Committee on Canadian Heritage *Report on Status of the Artist* included these recommendations:

- "Should the Government of Canada proceed with any amendments to *the Status of the Artist Act*, those amendments should focus on simplifying and reducing the tax burdens placed on artists and creators."
- "That the Government of Canada amend the Income Tax Act to include a tax deduction for income from copyright to reduce the tax on this type of revenue for professional artists."

### **Recommendation 1: Provide a Refundable Tax Credit for artistic income**

The Budget should provide that professional artistic income up to \$10,000 is eligible for a refundable tax credit of 15%. Such a credit will create a powerful incentive for creativity for artists who are struggling to earn a living from their art, including those from Indigenous, Black, and other racialized communities, diverse, older, and emerging artists. The necessary definitions and controls are provided in *Income Tax Folio – S4-F14-C1, Artists and Writers*, and in the *Status of the Artist Act*.

Québec provides a tax exemption on copyright income up to \$15,000, and more on a sliding scale. Ireland provides that up to €50,000 income of creative artists is tax-free.

Visual artists face a tax challenge when planning their estate. Under tax rules, visual artists may value unsold works at \$0, while claiming associated business expenses.

When they die, Revenue Canada requires that unsold works be reported at full market value, resulting in a substantial tax burden on the artist's estate. This must be corrected.

### **Recommendation 2: (Re)Introduce a four-year income back-averaging system to ensure tax fairness for all gig workers.**

Life as a professional artist is often one of boom-or-bust finances. Examples include:

- A visual artist works for years preparing pieces for a show, during which time they earn little income. When the show opens successfully, they may sell many works within weeks.
- A writer can spend several years working on a film script. When the film is finally made, they receive a substantial production fee, compensation for all of their work to that stage.
- A television actor struggles for years with few gigs and then, unexpectedly, one of their works is licenced by a streaming service, becomes an international hit, and the actor receives a lump-sum royalty payment.

In each of these cases, the income is taxed in the year it is received, despite the fact it is compensation for the years of work and effort. Studies have shown that artists could pay up to 16% more income tax if their earnings fluctuate over four years, rather than if they earned the same total amount, but divided equally in each of the four years.

This is unfair treatment, and can lead to additional issues:

- An older artist living in subsidized 'rent-geared-to-income' housing will face higher rent because of one good year.
- An older artist's income will fall substantially the year following the windfall success. While struggling to make ends meet in the subsequent year, the artist will be faced with a larger-than-normal tax bill<sup>4</sup>.

The House Standing Committee on Canadian Heritage Report on *Status of the Artist Act* endorsed this recommendation in March 2023.

Recognizing the volatility of an artist's income – or that of other gig workers – by permitting them to average income over four years would ensure they pay their fair share of taxes but not be faced with a higher overall tax burden.

### **Recommendation 3: Update the *Copyright Act***

The Government has promised for many years that it would update Canada's *Copyright Act*. This is more pressing today to ensure artists can protect their work in the age of AI. Several specific changes to improve the financial situation of many artists are essential.

CAN urges these measures:

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<sup>4</sup> These are real world examples from CAN members. In one case, an older artist was unable to pay his taxes on time. A collection agent from Revenue Canada demanded that he 'max out his credit card' to pay the tax bill.

- As budget 2025 promised, it is past time to implement an *Artist Resale Right*, to provide that visual artists receive 5% of the value of a work that is re-sold. These works may be sold for a pittance when the artist is young and struggling. But when the artist succeeds, the work can be sold for significantly more. Artists currently receive nothing. Over 100 countries provide this Right. It would provide a significant financial boost to older artists.
- Extend the *Private Copying Levy* to all technologies used to copy works for private use.
- Eliminate the *Educational Exemption*, which currently authorizes educational institutions to freely use and copy works, without any payment to the artists who created them.
- Provide additional funds to the *Public Lending Right* program which compensates writers whose works are borrowed from libraries. Additional funds would be used to increase the payments and expand the eligibility to ten years.

**The Government should implement a Seniors' Strategy to:  
Address ageism and the needs of an ageing population, including  
career needs of older professional artists who do not retire.**

*Senior Artists in Canada* revealed that older artists face the same challenges as seniors in the general population: they are worried about their finances, their health, their housing, as well as social isolation. After a lifetime of contributing to society, seniors are often portrayed as being a drain on the healthcare system and other social supports; supports that, ironically, they helped build. In the *Globe and Mail* on October 22, 2022, André Picard wrote, "Our culture reveres youthfulness, vitality, speed. In our money-obsessed society, your value drops precipitously when you retire and stop earning. We classify you in a new category: senior."

Older artists have not lost their value. And they do not retire. Most tell us they are doing their best work today; or they are still developing and their best is yet to come. But, in the society Picard described, that knowledge and expertise is often disregarded. And the very real career needs of older professional artists are not addressed.

The most recent data available from Statistics Canada shows that every dollar invested by government in the cultural sector adds between \$4.76 and \$5.77 to Canada's GDP.<sup>5</sup>

**Recommendation 4: Provide no less than \$25 million annually to the Canada Council for the Arts to be directed specifically to older professional artists, including those from Indigenous, racialized, disabled, and other equity-deserving communities.**

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<sup>5</sup> *Government Investment in culture: Comparisons with other indicators*, Hill Strategies Research, April 2025

CAN also supports proposals from other organizations on healthcare, finances and housing, identified by *Senior Artists in Canada* as issues of older artists. Healthcare is an obvious challenge that requires more funding and creative solutions for an ageing population. Housing is getting more difficult for older artists, particularly in our major cities, which are the centres of work for the vast majority of professional artists. As property values remain high, vacancy rates fall, and gentrification continues, artists are forced out of once-affordable areas. CAN supports strategies proposed by other organizations, including the Canadian Centre for Policy Alternatives, ACTRA, and CARP.

Budget measures must also include a strategy to ensure that older artists who are still working are given the same access to grants, funding and other opportunities as their younger colleagues. This will ensure the dignity of Canada's older creatives while contributing to a thriving and sustainable arts ecosystem.

These proposals and recommendations have the full support of the **Canadian Artists Network: *Because Creativity Lives Forever.***