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**Chair**

**Ms. Yasmin Ratansi**

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## Standing Committee on the Status of Women

Thursday, March 22, 2007

• (1535)

[English]

**The Chair (Ms. Yasmin Ratansi (Don Valley East, Lib.)):** Committee members, we'd like to begin.

This is the study on economic security of women.

We have witnesses from *Fédération des associations de familles monoparentales et recomposées du Québec*, Ms. Sylvie Lévesque and Ms. Lorraine Desjardins. And from Neighbourhood Link/Senior Link we have Ms. Mary McGowan, the executive director.

As the clerk has mentioned, you'll be getting ten minutes of speaking time.

Madame Lévesque and Madame Desjardins, you are representing one group, so do you each want ten minutes or do you want ten minutes shared?

**The Clerk of the Committee:** Shared is usually the way it goes.

**The Chair:** Shared, okay. Merci.

[Translation]

**Mme Sylvie Lévesque (directrice générale, Fédération des associations de familles monoparentales et recomposées du Québec):** Can we each have 10 minutes?

[English]

**The Chair:** No. Madame Clerk tells me no.

[Translation]

That's because you're a group.

[English]

If we could start off, Ms. McGowan, with you, and then after the two presentations are done, the committee members will be posing questions. So whatever you have missed, you probably can cover it in the Q&A.

Ms. McGowan.

**Ms. Mary McGowan (Executive Director, Neighbourhood Link/Senior Link):** Thank you very much.

I have never had the opportunity to give a brief before such a committee, and I am really honoured.

Just to give you a little bit of background, Neighbourhood Link Support Services is a multi-service social agency providing service in the east end of Toronto. We serve approximately 20,000 clients every year; of that, about 2,600 are seniors.

We only have 80 supportive housing units and we have 80 clients living in those units. The remaining 2,515 clients live in their own homes, whether houses or apartments, in the community. We are not an institution in any way, shape, or form.

We say we serve the oldest, the loneliest, the sickest, and the poorest. To go to the oldest, 50% of our seniors are over 75, and 20% are over 85. We have 64 clients over 95 and 10 over 100. The average age for people in nursing homes is about 79. In our case, the average age of our clients is 80.

Let us look now to the loneliest. These are people without families. Ninety percent of our supportive housing clients live alone, and 70% of our community clients live either alone or in a situation that is not with family, whether they have shared accommodation, roommates, or something such as that. Most of them are simply alone.

They are the poorest. A third have incomes of less than \$12,000, and another third have incomes of less than \$25,000.

And they are the sickest: 75% or more have two or more medical conditions that compromise their independence and their mobility, and yet these people are living independently in their own community.

As you can imagine, seniors are typically women, and we have the classic split: 75% of our clients are women. This is a statistic from a U.S. study, but it showed that women are almost three times as likely to go into nursing homes as are men. They didn't go on and elaborate as to why, but I can well imagine the reason women are more likely to go into nursing homes is that they don't have the financial security to purchase those services they require to stay at home.

In Ontario, and I gather for most of the country, the most common community support is the community care access centre or something comparable to that, which brokers hours of professional or semi-professional care, whether it's occupational therapy, nursing, personal support, or what have you. Typically, they order hours for people who are coming out of hospital. For seniors or people with chronic ailments, they have to report that they require personal support to get any care at all. Personal support is things like help with bathing, toileting, feeding, and things of that nature.

The way they make that judgment is that the stranger goes in with the clipboard and asks very personal questions about bowel function, and very often the senior is too proud to admit the level of need they have.

If a client gets service through the CCAC, if they do qualify, the average is 1.4 hours a week, which means that the vast majority gets one hour a week. What can you do in an hour? You can have a bath, maybe. I'm not sure that my 93-year-old mother could be bathed and redressed in an hour.

If you are only getting an hour a week, then your house becomes messier. If you get groceries they're from the corner store, where it's more expensive, or you're paying the delivery fee to have them brought from the grocery store. Maybe you can't get out to visit your doctor. You can't go to the pharmacy to get your prescription filled, so you don't follow up the medical regime and you're back in hospital, probably using an ambulance to get there. You don't want to invite people in because your house is a mess, so you become more and more isolated.

If you do have groceries, the trouble of making your meal is so great. Who wants to eat alone? So you start to subsist on tea and toast and pretty soon your health deteriorates and you're back in hospital.

Somebody somewhere along the line suggests to you that you'd better go to a nursing home for your own good, and when you look around and you say that if this is all the service I can get, is the only support I have to stay at home, I had better get to that nursing home.

A community support service agency intervenes to provide all of those practical services that aren't traditionally considered health care. That means drives to essential appointments, social-recreational things, changing a light bulb, cleaning up, or doing the laundry. There are a myriad of things—whatever it is that a client requires.

If a client is institutionalized, the human cost is incalculable. Institutions are very good for people who genuinely choose to go there, or who can't rationally make a choice—people with such severe dementia that they really can't make a choice. But if your infirmity is macular degeneration, which causes your blindness, or arthritis, and 42% of the people in that nursing home with you have dementia and another 33% have had recent documented episodes of depression, that's not the right place for you. You know you are stuck there. You can't leave because probably you don't have a home any more on the outside, and if you did, you wouldn't be able to care for yourself. You know you're there to die.

The best nursing home in the world is still an institution, and we know that institutions are not good for people. You can see I'm not a fan.

As health care costs escalate, the health dollars are more and more specific to acute care. The cost of a nursing home is \$700 a week, approximately. It's hard to assign a sensible number to the cost of community support services. In our agency, we expend \$3 million a year on senior services, and we have 2,600 clients. Divide that by 52 weeks and it comes up to \$22 a week. So it's \$22 a week versus \$700 a week.

The problem is, who gets to pay for that? What silo should that money come out of? Is it housing? Is it community and social services? Is it health care? Is it a federal problem? Is it a provincial problem? And since nobody really knows, it ends up being given very short shrift, indeed.

In Ontario, I know there are quite comprehensive community supports in Ottawa and in Toronto. Everywhere else in the province, they are sketchy, if they exist at all.

What I believe is necessary as a sort of national initiative to support seniors, and in particular senior women, is to develop local agencies to provide senior services. You could use the mature agencies such as Neighbourhood Link to mentor those agencies that don't have experience giving senior care. Existing agencies also need to be funded to enhance the services they're already providing.

This should not be a big, heavy bureaucratic kind of undertaking. We don't need another broker like a CCAC. If the neighbourhood agencies can remain flexible and responsive to need, that's clearly the better way to go.

Thank you very much.

● (1540)

**The Chair:** Thank you.

Madame Lévesque, or Madame Desjardins.

[*Translation*]

**Ms. Sylvie Lévesque:** It will be me.

**The Chair:** All right.

**Ms. Sylvie Lévesque:** Good afternoon. Thank you for inviting us.

We sent you our brief, but it is being translated. It will not be available to committee members until tomorrow.

Our federation has been in existence for more than 30 years. Over the years, we have worked in particular to ensure the greater welfare of single parent and blended families. The federation's major issues are obviously the fight against poverty, the automatic collection of child support, family allowances and all issues concerning studies for the heads of single-parent families.

Today, we do not claim to be providing a representative picture of all Canadian single-parent families, since the federation is more concerned with the Quebec context. We work much more with Quebec's policies. However, we will try to make connections with federal social policies.

The major points we particularly want to discuss with committee members are the following five aspects: welfare, family support measures and the minimum wage, access to studies, social housing and work-education-family balance measures. All these issues are of more particular concern for women who are the heads of single-parent families.

According to the figures of the National Council of Welfare, the NCW, the poverty rate of single-parent families headed by the mother—since the majority of heads of single-parent families are women still today—is still, on average, between five and six times higher than the poverty rate among couples with or without children.

According to Statistics Canada, in 2001, the poverty rate among single mothers under 65 years of age was 42.4%, compared to 19.3% for single fathers, 9.5% for couples with children and 8.1% for couples without children.

In 2001, there were 1,260,000 families in Quebec. Of that number, 27% were single-parent families, the vast majority of which, 80%, were headed by a woman. In 2003, the rate of low before-tax income for two-parent families was 9.5%, whereas it was 40.9% for single-parent families and nearly 50% for single-parent families headed by a woman.

Inadequate social assistance benefits are one significant component affecting single-parent families. In August 2006, nearly 50,000 single-parent families in Quebec relied on welfare benefits in order to live.

Again according to an NCW report published in the summer of 2006, the estimated annual social assistance income for 2005 for a single-parent family with one child, including supplementary benefits and federal and provincial credits, varied between \$13,000 in Alberta, which is theoretically the richest Canadian province, and \$23,000 in the Northwest Territories. In this area, Quebec ranked slightly below the national average, with income of nearly \$16,000.

These distinctly insufficient amounts are far from enabling these families to meet their essential needs. In addition, in Quebec, child support continues to be deducted from welfare benefits, except for the first \$100 per month, even though those amounts have been tax-free since 1997. Some of you are perhaps familiar with the Suzanne Thibaudeau affair, which occurred in 1997. As a result of that decision, child support, across Canada, is no longer recognized as income, whereas it is for the purposes of welfare and social programs.

Various rate increases have also affected individual incomes in recent years: hydro costs, which have risen 11%, child care costs, 40%; public transit costs, 18%; and gasoline, 35%. During that time, welfare benefits were only indexed by half in January 2007, after a number of years of non-indexation.

• (1545)

**Ms. Lorraine Desjardins (Research and Communication Officer, Fédération des associations de familles monoparentales et recomposées du Québec):** All that obviously has a major impact on the consumption spending power of single-parent families.

In recent years, major tax gains have been made in Quebec under social and family policies. Among other things, the payment of support for children is a much more generous measure than under the former family allowance system in Quebec. Furthermore, this is a universal measure, which is very much appreciated.

There is also a tax credit, the working bonus, which increases the incomes of low-income persons. That's also very good. Unfortunately, this measure has a harmful effect. It enables businesses to keep the minimum wage at its lowest rate. In our view, an increase in the minimum wage should be considered in the short term, particularly in view of the fact that the vast majority of low-wage workers are women.

In Quebec, the minimum wage will be set at \$8 an hour on May 1, 2007. A person working 40 hours a week at that rate can only accumulate \$16,600 a year, which is well below the poverty line.

In July 2006, the federal government granted an allowance of \$1,200 a year to families with one child under six years of age. Our

federation gave this measure a lukewarm welcome, on the one hand, because the federal and provincial taxation of those amounts cut into the actual benefits of families and, on the other hand, because single-parent families were put at a disadvantage by that measure, since they cannot transfer income to someone else: since they are the only income earners in the family, this put the heads of single-parent families at a disadvantage. Perhaps we can come back to this issue during the question period. In our opinion, a refundable tax credit would have been much fairer for all Canadian families.

Compliance with the child care agreement signed by the previous federal government, allocating \$1.2 billion to develop child care services, would have enabled Quebec to consolidate its child care services system. The effects of non-compliance with that agreement are being felt even more in the rest of Canada, where the other provinces do not have reduced contribution child care services systems.

Another way to increase income is to have access to education. Considering that 80% of new jobs created today require post-secondary education, the importance of facilitating access to education as much as possible is readily recognized. The problem for women who are heads of single-parent families is that this access is reduced, particularly when they have young children. The situation is quite difficult in Quebec. Some women heads of single-parent families receive smaller loans and bursaries than they would receive if they were on welfare. As is the case with welfare, support is considered in computing financial assistance for education, which deducts points.

The federation believes that an increase in the Canada Health and Social Transfer would be a more effective way of helping the provinces support Canadian students. Fair financial restitution of the transfer to the provinces would also enable the provincial governments to enhance their loan and bursary systems.

Another major problem for low-income families, particularly single-parent families headed by women, is housing. Greater effort should be focused on funding social housing, particularly at the federal level. In Quebec, women tenants are the most likely to have problems paying their rent. Since they are poorer than the average of other households, more single-parent families spend more than 30% of their incomes on housing, particularly where they are headed by women. According to the last census, in 2001, nearly 40% of single-parent families headed by women were in a precarious situation with regard to housing.

• (1550)

The last aspect we would like to address is work-education-family balance. This balance is already hard to achieve for two-parent families. You can therefore imagine what it represents for a single-parent family. Changes in the labour market in recent years have made life even tougher. There are increasing numbers of temporary and on-call jobs. It is hard to establish a schedule in advance, and work days are growing increasingly longer.

In Quebec, however, we must point out that Quebec has introduced a new parental insurance system, which is much better and more generous than Canada's employment insurance system. We must also note the advantage of having a public reduced-contribution child care services system, which plays an essential role by enabling women with young children to enter the labour market.

In conclusion, I would like to remind you that, according to the Canadian Centre for Policy Alternatives, in Canada, in 1976, one-tenth of persons with the highest incomes had incomes 31 times greater than one-tenth of the poorest individuals. In 2007, the incomes of the richest Canadians are 82 times greater than those of the poorest. These figures show that matters are deteriorating, instead of improving.

As previously mentioned, and as the Standing Committee on the Status of Women itself has noted, single-parent families headed by women are among the most vulnerable in Canada and the most likely to be poor. It is therefore imperative that measures be taken soon to remedy the situation and to ensure that all Canadian families can actually meet their essential needs.

[English]

**The Chair:** Merci.

We'll go to our first round of questions, for seven minutes.

Ms. Minna.

**Hon. Maria Minna (Beaches—East York, Lib.):** Thank you, Madam Chair.

Welcome to all of you and thank you very much, in particular to Madam McGowan, who is from my riding and with an organization that is 30 years old, I believe, and very well recognized and respected in the community.

I'll start with you, because I've always felt—just from going in the buildings and going into the nursing home when my father was ill—that women were by far the largest percentage of retired, but you've given us quite an astounding figure, 75%. Not only are they the largest number surviving, but they're also the poorest of the people surviving. Generally what happens when the husband dies is that the income goes down, and some women have had to give up their homes or at least are isolated in their homes, and, as you've said, are quite—

I know a great deal of what you've said, and I accept it and I understand it. I wanted to ask, though, in the last budget, for instance, there's a splitting of pensions that can happen, but if you're a couple already today without the splitting, I know that couples can live much more comfortably or a bit better off even if their income is not as high because they're sharing. A single person, a man or a woman—in this case most of them are women—on a reduced pension is even worse off.

Is there any other thing that you would suggest, in addition to, of course, the things that you've mentioned, such as housing and long-term care? At the moment we do not have a national long-term caregiver program, and I wondered if you might comment on whether that would be needed to set some standards or some drive.

In terms of income support, one of the things I suggested was that there be not so much income splitting as pension splitting, so when the couple are both ready to retire, the pensions are split so that the women receive 50% of their household pension right from the start, rather than losing it when the husband passes on.

Could you comment on those two things as one of two ways, anyway, of helping out?

• (1555)

**Ms. Mary McGowan:** If I could go to the second one first, I think the income support would be very useful. In the same way that women traditionally have not left bad situations because they were not economically able to, seniors are no different. There are abused women in situations. It doesn't mean you suddenly become nice because you're over 65; it doesn't happen.

A pension split from the beginning might actually give women a bit of economic independence that they don't otherwise have. At the end of the day, it certainly also provides them with some economic security once their spouse has died.

I've certainly given a lot more thought to the caregiver program. I mentioned earlier that I have old parents. If you mean I should be compensated in some way for the labour I expend on their behalf, I don't think so. What I think would be very useful is to fund the community support services to provide assistance that enables someone to make the choice to stay at home.

It's not the medical care that people need that drives them into institutions; it's the practical things. They can't do the laundry any more. They can't peel their vegetables. They don't want to eat, because they're eating alone all the time.

If you provide supports to that as the caregiver program, I think it could be extraordinarily useful. It wouldn't be terribly costly, and it would have huge dividends.

**Hon. Maria Minna:** I was also looking at part of the national caregiver program. It would be income support for those women who are looking after elderly parents or sick families or what have you, and who are having to leave their jobs and—

**Ms. Mary McGowan:** They lose their pension as well.

**Hon. Maria Minna:** They're going to be the poor seniors of tomorrow because they're losing out on their income and pension stability today.

**Ms. Mary McGowan:** Absolutely.

Again, that is classically going to be women. It will be women who leave the workforce in order to care for aging or sick parents, and it is women who will be the most poverty stricken in later years.

**Hon. Maria Minna:** One of the things I would suggest, as a minimum, would be a dropout rate with the Canada Pension Plan for those who are working.

There are probably other pension structures that might assist them to build up their own pension structures as they get older. There is that and the splitting of pensions. I think there are a number of things to look at to ensure that current women don't become the poor seniors of tomorrow—as the seniors you've already described are.

I want to go to Ms. Lévesque and Madame Desjardins.

If we were able to pull the pieces together into a strong social infrastructure, I understand that an increase in the minimum wage, social housing, education, child care, additional training, would make a major difference to women in terms of their stability and income security. Of those—I imagine that education probably would be one, and maybe you could give me others—what would assist them to not only be financially stable today, but to build a proper pension for when they retire? We're not looking only at economic security during the work period, but also when they're elderly, so they're not in the same situation as the women we were just talking about.

In addition to affordable housing and child care and what have you, I wonder if you would add to what other things you would build into that to assist women—especially single women or single parent families—who are working today.

• (1600)

**The Chair:** They have 30 seconds to answer.

**Hon. Maria Minna:** Maybe they can do it as they go.

**The Chair:** No, we will let them have some time to answer.

Go ahead.

[*Translation*]

**Ms. Lorraine Desjardins:** We were clearly invited here at the request of committee members because you and the committee had realized that young women's present very much influenced their future. We read your documents. We did our homework.

So it's obviously in that sense that we're talking about having better living conditions, better access to education, better access to employment as well. So we need work-family balance measures and adequate family support programs. Of course, all these elements will make it so that women heads of single-parent families who have the resources to enter the labour force later on will see their situations improve. However, I don't think we should abandon women who haven't had that opportunity, women who have been on social assistance for a long time. I also think adjustments must be made to pensions, old age pension benefits and the Guaranteed Income Supplement, among other things.

Provision must also be made for measures for women who have not had the opportunity to find a well-paid job. Well-paid, high-quality jobs do not necessarily grow on trees. Particularly when you have young children, you often go from one job to another, because employers are reluctant to give us positions precisely because we have problems. If a child is sick, we are the first ones to respond.

Do you want to add anything?

**Ms. Sylvie Lévesque:** What I wanted to add is that we do know that, when we become mothers, there is always a withdrawal, a period of time when we are out of the labour market. During all those periods, unlike most men, we lose the opportunity to contribute, for example, to the Quebec Pension Plan. As a result, we have less money when we're older.

So the work we're also doing, with other groups in Quebec, is to press for tax credits and to enable the Quebec Pension Plan to provide a family caregiver tax credit or to provide, for those years when we do not contribute, for recognition for women who are not—

**Ms. Lorraine Desjardins:** So it would ultimately be a recognition of the years that would be excluded from pension calculations.

[*English*]

**The Chair:** Thank you.

We now go to Ms. Demers for seven minutes.

[*Translation*]

**Ms. Nicole Demers (Laval, BQ):** Thank you, Madam Chair.

Thank you very much for being here today. This is very important.

We're seeing the two ends of the curve: young women, mothers, heads of single-parent families and elderly women coming to the end of their lives. We see that there's not a lot of difference between the two situations. The poverty is the same. The poverty persists and continues to exist, even into very advanced old age.

Ms. McGowan, I had the privilege of co-directing a home care services cooperative for about 10 years, and I am very familiar with what you're talking about. What you're doing is very important, and I thank you for doing it. However, I believe there are not enough agencies like yours to meet the many needs that are expressed, because the population is aging quickly.

I would like to ask you a question. What should be done so that there are more agencies able to meet these needs? How could we benefit from a number of additional agencies? Do you believe that's really necessary? Do you believe that the public would benefit from that, both monetarily—because governments are always concerned about that aspect—and socially? Do you believe that elderly women and men could benefit from that?

• (1605)

[*English*]

**Ms. Mary McGowan:** Absolutely. That's a wonderful question, and I've got a great plan, but it will take me longer than ten minutes to explain it.

I believe sincerely there should be a blanket of community support services across the country. I think what it would take would be to break down some of the silos that presently exist. It clearly is of benefit financially. If you look at the system as a whole, and all taxpayers' money went into one pot and was redistributed out, two-thirds of our clients who live in their own homes would be eligible for subsidized nursing home beds at \$700 a week—yet we keep them at home for \$22 a week. So there's this huge difference, and that money could be so much better spent than on nursing homes. So if the investment in community supports were made, fewer people would need to draw on the more expensive health care and long-term care facilities.

I did bring a study that Neighbourhood Link undertook with the University of Toronto and Ryerson. Unfortunately it's only in English, but I understand that the executive summary is going to be translated and be distributed to the committee. That specifically looks at supportive housing, but it can certainly be extrapolated to the services in the community.

I'm not sure I've completely answered what it would take. If we said a person is evaluated as eligible for a nursing home at a full subsidy of \$700 a week and we said to the community agency, the government will fund you to spend up to 60% of that to keep that person at home, then whatever that individual needed—And somebody will need transportation and personal support, and somebody else will need nursing and housekeeping, and so forth. You can spend up to 60% that the client directs and the community worker organizes, for example. And where there are no community agencies such as mine and the many that are in the Ottawa area, in those spaces there are already good community agencies. They may be dealing with newcomers or youth or families, or what have you, but they would be the ones who could best provide the senior services.

The fact that no senior service exists in Hamilton doesn't mean there aren't good community agencies. It's better to start with one that already exists and already has roots in the community than to try to develop a brand-new one, because all you're doing then is building one more silo.

[*Translation*]

**Ms. Nicole Demers:** Thank you very much, Ms. McGowan. Pardon me, but I also want to ask the other two persons here some questions.

Earlier you talked about systems. We in Quebec are often accused of having better social programs, of wanting to introduce better social programs, and thus of spending our funds for purposes other than those contemplated in other provinces. Earlier you said you were in contact with other pan-Canadian organizations.

Are those organizations of the same view as you with regard to the solutions you proposed to us earlier, with regard to the observations you've made? Are those other organizations also of the view that it would have been preferable for the child benefit to be a refundable tax credit? Can we have an idea about that? I think governments can sometimes make errors in good faith when setting up a program and that, if there is a strong enough consensus across the country, then perhaps they would like to change their program in order to design one that better meets the needs of the general public. Can you give me your impression on that subject?

**Ms. Sylvie Lévesque:** What I would feel more like saying is that, in the rest of Canada, they should draw more on Quebec's successes in this area. I think that what Madame said earlier regarding the communities, for example, shows that they are much less supported in the rest of Canada than Quebec. So if we have a highly developed collective system in Quebec, or, in any case, if the government recognizes and funds it, I believe that makes it possible to have better services and better policies for the population as a whole.

If you take, for example, all the measures we've discussed today, education, child care services and all that, we've long been in a coalition with the rest of the Canadian provinces as well. That's the case with child care services, for example. A number of people envied what we had in Quebec and also wanted the budgets coming from the federal government to be able to enable them to put similar measures in place. Moreover, as we saw earlier, the statistics of the National Council of Welfare show that it's better in Quebec, but that, in the rest of Canada, women heads of single-parent families are

really in a situation of extreme poverty. So we think you really have to—There have been improvements in Quebec because we've been working on this for a long time and because funding and policies have been put in place, but the situation is much more critical in the rest of Canada, and poverty—

● (1610)

**The Chair:** Ms. Demers, your allotted time is up.

[*English*]

It is a wonderful conversation, but we have to move to Ms. Davidson.

**Mrs. Patricia Davidson (Sarnia—Lambton, CPC):** Thank you.

I'd like to thank our presenters for being here today. There was certainly some very insightful information.

Ms. McGowan, I commend you on what you're doing and I relate to what you're saying. I too have a 93-year-old mother, and I know some of the challenges that are there with trying to keep them active and to keep them in their own home.

I couldn't agree with you more when you say that as long as they could stay in their own home that's the best place for them. I think that's where they need to be. Unfortunately, there aren't the community supports in a lot of areas. I'm fortunate in the community where I live that we do have a fairly active seniors coordination group. It looks after transportation and a lot of things. There are some visiting things that go along with it, and they do help.

There's a lot more that's needed. I think in rural areas we probably look at more challenges perhaps for servicing. Do you have any insight into making conditions easier or better for the elderly who can't afford things in rural areas where services may not be quite as available?

**Ms. Mary McGowan:** I will go back to that blanket of community support services. The problem with rural areas is the distance. It's the travel time between people. That would certainly have to be taken into account. It would be a cost that's higher in a rural area than it is in a densely populated city, but you're still not going to get anywhere close to the cost of an institution. And you would be able to serve those people and enable them to live in their own homes.

**Mrs. Patricia Davidson:** How did you calculate that? I think you said \$22 as opposed to \$700. How did you calculate that \$22?

**Ms. Mary McGowan:** Neighbourhood Link expends \$3 million a year on its seniors programs. We have 2,600 clients. You would divide \$3 million by 2,600 and then divide it again by 52 weeks, and it comes to \$22.

What that doesn't deal with is the fact that we have the healthy senior social recreation programs that are virtually nothing, and then we also have the adult day program for clients with Alzheimer's, which are very expensive, and I've just mushed it all together. It's not a very sensible number, but it's at least illustrative of the difference in the costs.

**Mrs. Patricia Davidson:** Does your group work with the VON volunteers, the Red Cross volunteers, or the Alzheimer's volunteers? Do you coordinate those groups? Is that your role as coordinator as well?



**Ms. Mary McGowan:** We actively deliver service, and our principal program is called client intervention and assistance. It's very difficult to explain that in a nutshell, but it's all of the things that a caring niece would give her aunt or uncle. It's what the client directs.

Now I've lost track of your question.

**Mrs. Patricia Davidson:** I just wondered if you coordinated with the Alzheimer's volunteers, etc.

**Ms. Mary McGowan:** We absolutely work with them. We have about 500 volunteers that work with our agency, in all of our various programs, not just seniors. We work with the Red Cross, with Alzheimer's, with any number of other agencies. For example, we do not ourselves provide meals on wheels, but we will arrange for that from a local agency that does.

• (1615)

**Mrs. Patricia Davidson:** Do you work through CCAC?

**Ms. Mary McGowan:** Yes, we do. We provide CCAC-contracted service.

**Mrs. Patricia Davidson:** I'm sharing my time with Mrs. Grewal.

**Mrs. Nina Grewal (Fleetwood—Port Kells, CPC):** Thank you, Madam Chair.

Thank you to all for your time and your presentations.

A common criticism of Quebec's day care system is that it's only benefiting the middle and upper class families. Is there any kind of support system from the provincial government to single mothers or low-income families?

**Ms. Mary McGowan:** Is that directed to me?

**Mrs. Nina Grewal:** Anyone can answer.

**Ms. Mary McGowan:** Maybe that would be better responded to by you.

**Mrs. Nina Grewal:** Is there any kind of program that supports low-income families or single mothers that you are aware of?

[Translation]

**Ms. Sylvie Lévesque:** That's somewhat what we explained earlier. Child care services are not just for well-to-do families; they are for all Quebec families, including low-income families. Earlier we said that there are additional support measures apart from child care services. For example, the child support program, which we talked about, provides family allowances for all Quebec families. There's also what I would call a more targeted measure for low-income single-parent families. Those families with incomes of less than \$30,000, for example, actually enjoy very generous family allowances through the child support program. That's what there's been in the past two years. If parents need to put their children in child care, the child support program enables them to participate more effectively in the labour market.

As we explained earlier, one of the major barriers for heads of single-parent families is that, in addition to working, they have to have access to all child care services, transportation and housing. So there are a lot of barriers to getting out of poverty. In Quebec, child care services are offered to the population as a whole, including low-income single-parent families.

**Ms. Lorraine Desjardins:** I can supplement that.

The universality aspect of the programs is very important for us. In Quebec, this is a choice that we've made, that is to say that the family allowance is universal and there are targeted measures for low-income families. In addition, child care services are also universal and do not merely target one class of people.

[English]

**The Chair:** If you have a very short question—

**Mrs. Nina Grewal:** Yes, it's very short.

In your experience, do senior immigrant women require any special assistance?

**Ms. Mary McGowan:** Yes. They particularly require culturally sensitive service. When I talk about providing services through the community agencies, that's one of the reasons for it, that they might very well be ethno-specific agencies or what have you.

We had the light-going-on experience of hiring a Pakistani-trained physician who has not been certified as a physician in this country. We hired her as a community worker. She found a group of women who had never seen a physician since they'd come to this country, and some of them were 12 and 13 years here, because they weren't going to go into an emergency room and not know who would treat them, a very serious problem.

As I say, I think it's the culturally specific agencies that are going to be best able to address that.

**The Chair:** Thank you, Ms. McGowan and Ms. Grewal.

We'll go to Ms. Mathyssen for seven minutes.

**Mrs. Irene Mathyssen (London—Fanshawe, NDP):** Thank you, Madam Chair.

Thank you for being here. It's good to have such expert advice.

I want to ask questions of everyone, but I'll start with Ms. McGowan.

In June 2006, the NDP critic for seniors issues introduced what we called "the seniors charter". Some of the elements of that charter were income security, protected pensions, indexing public income, access to affordable housing, access to universal health care including primary care, home care, palliative care, geriatric care, pharmacare, free pharmacare and dental care, in addition to access to affordable recreation, education, training, government services, programs, and included family reunification for immigrant women.

What is your reaction to that idea? Would implementing that seniors charter help senior women? Would it be of benefit?

• (1620)

**Ms. Mary McGowan:** I dare say it would. You can't very well argue against any of those points. I think what needs to be understood, though, is that when you talk about affordable housing, it's one thing to have your housing subsidized, but if you're stuck within four walls and there's no one to help you get out and there's no one to share a meal with you, the loneliness and the isolation will destroy your health.

So all of those measures need to somehow take into account the human factor, because if through those income supports that individual is able, then, to purchase in the service that they need, that's terrific, but if they don't really have the capacity to arrange that and organize it, then you still need someone who can do that.

I think that's the gap that is often missed, the fact that we've given you a house and we've given you income, and why is it that you're still sick?

**Mrs. Irene Mathysen:** Yes, and you've touched on something near and dear to my heart. I was in Ontario and opened many not-for-profits and co-op buildings that were geared to seniors, and they did have the component—that care within the community, the access to meals, the little extras you were talking about. And it made such a difference. In addition to that, they were bringing in children from child care centres to be mentored by the seniors. They were surrogate grandparents, and it had quite a tremendous effect in terms of their longevity and their general overall health. It was a very exciting thing to watch.

I want to talk quickly about a couple of other things. I was very interested in the caregiver program you were talking about. It seems to me it would free up nursing home beds.

In my situation, my father just had a second stroke, and there is nothing in the city where we live. There's a wait of two and a half years. He's now 65 miles away from home in a rural area. My mother is 73 and can't visit back and forth, and his well-being depends on that contact. It's a terrible dilemma for them; they've never been apart. It would seem to me that this kind of care would be much more intelligent.

I'm wondering whether home care, caregiver programs, long-term care should be part of the Canada Health Act.

**Ms. Mary McGowan:** Yes, they should, with the proviso that they are not exclusively medical-modeled. The community worker who changes the light bulb in the corridor going to the bathroom is not providing health care. But if the client falls and breaks her hip because there's no light in the corridor to the bathroom, then there's really expensive health care. So yes, if it's going to be under the Canada Health Act, that's terrific, but it can't be exclusively medical. That's the problem with the Community Care Access Centre: they are providing acute care or care immediately after acute episodes of illness. Chronic care and frail elderly care is lost. And I'm not saying don't do the acute care; I'm saying don't forget this other care.

One of the reasons it's poorly funded, poorly understood, is that it doesn't fit anywhere comfortably. It's a little bit of many, many things.

**Mrs. Irene Mathysen:** We need to do better with such a number of seniors coming into the system. We're going to have to find them solutions, aren't we?

**Ms. Mary McGowan:** Yes, and I truly think that ours is the solution.

**Mrs. Irene Mathysen:** Very good.

Madame Desjardins, Madame Lévesque, I have a couple of questions.

I was interested in what you were saying about helping families, particularly single-parent families, with respect to education and of course with making sure they had the kinds of salaries or wages— income—that would benefit. I wonder whether you also considered, in terms of the impediments women face, the access to employment insurance, as well as some of the situations women encounter in the workplace, such as harassment and some forms of violence.

Secondly, you spoke about the need for a minimum wage. Would you encourage the federal government to increase the federal minimum wage to set that example and show the leadership that would encourage provinces to follow suit?

And would you encourage proactive pay equity to make sure there's the access to income that women need in order to manage?

• (1625)

[Translation]

**Ms. Sylvie Lévesque:** We had little time to prepare, because we didn't find out until last week that we were to appear before you today. We could have provided much broader coverage. We tried to cover the essential issues concerning women, particularly women heads of single-parent families.

Obviously, if we want to fight the poverty of women heads of single-parent families, particularly the poorest of them, the minimum wage has to be increased in Quebec and in Canada as a whole. That would enable them to get out of poverty. People and young women increasingly have higher education levels, which is another way of getting out of poverty. To get a good job, you need a good education. However, there also has to be a reasonable minimum wage because, as Lorraine mentioned earlier, more than 60% of people working for minimum wage are non-unionized women. Being non-unionized means that working conditions are not very good. In that sense, this is important for us. These are demands that we're making in Quebec, but increasing the minimum wage could clearly benefit all Canadian women. That's a measure that we think is essential.

[English]

**The Chair:** Thank you.

We'll go to a five-minute round now, with Ms. Neville.

**Hon. Anita Neville (Winnipeg South Centre, Lib.):** Thank you.

Thank you very much for attending here today.

I have a question that's a bit different. We're talking a lot about seniors, families, and the impact of couples when they get older and one dies. We've been talking a lot about single parents. I know that the federation has been dealing with blended families. I'm particularly interested in knowing from both organizations what, if any, are the challenges of blended families? We've heard anecdotally stories about people paying for two families not being able to put away the pension money for one or the other, and all kinds of issues.

Could you speak to that and how it affects women in a second, or sometimes third, partnership situation?

[*Translation*]

**Ms. Sylvie Lévesque:** Blended families must have been blended for a long time. A number of families are blended, but they fall apart because the more children there are, the more difficult factors there are, depending on the state of the relationship, the break-up and so on.

However, in economic terms, a first break-up, in 90% of cases, in general mainly impoverishes the woman. Men are impoverished as well, but, since we know there is no pay equity, it is mostly women who find themselves in poverty.

If a second union occurs, that leads to specific situations. For example, in a blended family, family allowances may be lost. Family allowances are often based on family income. So when women remarry or have a second union, they in fact lose money. There are economies of scale because they are living with someone, but, at the same time, they lose income; that's clear. Some things must be reviewed regarding taxation, because a blended family is different, even though it is a family.

In the case of second, third or fourth unions, and where support must be paid after each of those unions, that obviously impoverishes couples as a whole—that's definite—more particularly, women. It isn't because you're in a second union that you no longer need support for the children. Sometimes the fathers try to go back to court to have support amounts reduced, as a result of which these women in fact suffer a drop in income. So there are various situations, and blended families generally aren't very rich either.

• (1630)

[*English*]

**Hon. Anita Neville:** Thank you.

**The Chair:** You have another one and a half minutes.

**Hon. Anita Neville:** That's okay.

Thank you.

**The Chair:** Perhaps Ms. Minna wants to go.

**Hon. Maria Minna:** Thank you very much. I was trying to get in for a question.

Let me ask both Madame Lévesque and Madame Desjardins, and actually all of you, about pension reform. Pension reform has to happen even though we provide education, social housing, and all those other things for women today.

I have six things. I thought maybe you could highlight which of those things, or a combination of them, you think would work.

The RRSPs don't work for the average Canadian, so I was looking at expanding the Canada Pension Plan or merging that somehow. There could be a drop-out rate for child-bearing and care-giving years; we have child-bearing but not care-giving years. Then there is pension splitting at retirement time; increasing the threshold of the GIS; paying the GIS to the lower income earner, if we're not going to split, and if we are splitting, then it doesn't matter; allowing stay-at-home moms to pay into CPP or some other form of pension retirement.

What combination of those six—one or two—do you think—? Have you thought about—? This is important. We're talking about—

**The Chair:** Ms. Minna, you have to let them answer.

Who is taking the question? Go ahead.

**Ms. Mary McGowan:** I am not really equipped to project what I think might be best. I would expect that the increase to the GIS would most advantage our clients right at the moment. In order to prevent as much poverty as possible as we all grow older, I think it's a CPP issue. I think you're quite right that not enough of us save enough in our RRSPs, and we don't have the old-fashioned company pension; we're not staying with a company for 30 years. I think there is a real possibility of greater poverty, or as great poverty, in the next generation of seniors as we're seeing in the current one. For my seniors, I would like to see an increase in the GIS.

**The Chair:** Thank you.

We'll go to Mr. Stanton now for five minutes.

**Mr. Bruce Stanton (Simcoe North, CPC):** Thank you, Madam Chair.

Thank you to our witnesses for your very well put-together presentations this afternoon.

One of my questions is part of sort of a recurring theme, and I'll direct it first to our witnesses from Quebec.

It's great to have you here. You talked a lot about issues that in my view were largely in the realm of provincial jurisdiction, essentially home care and social services. I think at one point, when Madam Desjardins was speaking about education in particular, she noted that the best way to deal with that was through transfers. Even in Madam McGowan's presentation, I had the sense that there was great need. I don't disagree: there is definitely need for these types of social programs to exist to help those who are particularly vulnerable in our society. I'd ask both of you for a general comment.

Would it not be better to have the federal government make sure that provinces have the dollars they need, and then allow the provinces to manage those programs? They're closer to the situation. I get concerned when we start talking about a national program. Believe me—I've been here fourteen months, and this is no criticism, but it's a reality that national programs can become very costly from an administrative point of view. As well, you are removed from the reality of delivering those programs to citizens.

One of the biggest themes of this week's budget was to make sure that those transfers were better divided and that those dollars got into the hands of the provinces so that they could do that work. I wonder, since the budget just came out Monday, if you would have some comment on whether that in fact will help, particularly for Quebec. I think that the new transfer there was some \$3.5 billion.

Madame.

[*Translation*]

**Ms. Sylvie Lévesque:** Quebec is in midst of an election campaign. The present premier has emphasized that he would use that amount to cut taxes. For the moment, we aren't very satisfied with what the premier intends to do with the \$800 million that Quebec has just received.

When you talk about transfers, you're talking about tax transfers. The purpose of the coalition that we established with the rest of Canada on child care services, when Mr. Harper proposed the \$1,200 amount, was precisely to ask the federal government to give all provinces the necessary financial means and resources, through the transfer, to provide child care services to families, education, transportation, housing and everything the provinces are able to offer their populations as a whole, that is elderly women, fathers and so on.

That should be done in the same way as parental insurance. It has been shown that, since the creation of the Quebec Parental Insurance Plan, which was transferred to Quebec, there has been a significant observed increase in the birth rate. This direct support for families shows that governments support families more. That enables each of the provinces to use its own resources, but, for that purpose, they have to receive money from the federal government.

• (1635)

**Ms. Lorraine Desjardins:** Yes, that's for sure. I want to close by saying that, when we meet with our elected provincial politicians, they will once again advance the argument that they don't have enough money and that they can't meet our requests. When a better division is done with the provinces... The provinces are definitely responsible for spending those funds in the best way possible.

[*English*]

**Mr. Bruce Stanton:** I would add that one of the other parts of this discussion, which I think shouldn't necessarily be left out—I know this sometimes gets lost in the shuffle of pointing fingers at different levels of government—is that in the end, provinces have the ability to undertake some of the interesting and I think very novel and creative innovations to social services that you talked about. They should be looked at, and in fact provinces have the ability to do that. They have taxing power. They have the jurisdiction to devise and improve and expand on programs that they currently have, and nothing prevents them from doing that.

From the federal government's point of view, it's important that provinces have the fiscal capacity to do that, that they be able to tax for the kinds of programs that are important to those provinces. I, for one—and I'm sure this view is shared by my colleagues—wouldn't want to see the federal government trying to impose its will on provinces.

**The Chair:** There will be no answer for that one, Mr. Stanton. Thank you.

**Mr. Bruce Stanton:** I know. It was an editorial comment.

[*Translation*]

**The Chair:** Ms. Barbot, you have five minutes.

**Mrs. Vivian Barbot (Papineau, BQ):** Thank you, Madam Chair.

Thank you for being here, Mesdames. I'm pleased once again to meet those of you whom I knew well in another life.

Good afternoon, Ms. McGowan. You said that institutions were not good for people. Can you elaborate on your remarks? In my opinion, institutions aren't good if people only use them as a last resort. But when people have gotten to the point where they really need institutional help, it is important that they get it. By enabling people to stay at home longer, your organization is becoming much more appealing and important for people who want to stay at home. You have to take into account people's wish to stay in their home environment for their own well-being. I'd like to hear your comments on that.

Ms. Lévesque and Ms. Desjardins, since we've been talking about the fight against poverty, we've seen that, ultimately, nothing has changed. Measures are taken here and there and, when things move to the left, they then take a turn to the right.

Is that because we, as women, have not yet managed to become aware of the situation of poverty in which we find ourselves as a group and to take action so that measures actually correct the situation. We really get the impression that all we're doing is helping people live better in poverty, whereas the purpose of all these struggles was to get people out of poverty and to ensure they didn't return to it.

[*English*]

**Ms. Mary McGowan:** Can I go first? I'll try not to take up all your time.

Yes, I agree that we must have institutions and that they must be good and they must be humane. We have to have institutions for, essentially, two kinds of people: the people who can no longer make rational choice, who are predominantly the people with dementia, and the people who genuinely choose to give up their independence. There is that group of people, and I don't want to take that choice away from them.

We need to support the choice not to be institutionalized. In most situations, in the situation you talked about, there is no choice. It's not "Shall I go to the institution or shall I stay home?" It's "Shall I go to the institution or stay home without anything?"

We have the idea that you're either independent or you're institutionalized. What I'm saying is that there's a bridge, and the bridge is community support.

• (1640)

[*Translation*]

**The Chair:** Ms. Lévesque.

**Ms. Sylvie Lévesque:** I'd like to go back to the same subject, and then we can talk about the fight against poverty.

You talked about the communities, but, at the same time, we shouldn't replace the public systems. In Quebec, as in the rest of Canada, we realize that we have to fund and support community or collective systems so that people can stay as close to their families as possible. Prevention will mean that health and social service costs will be lower for society over the long term. It is important to bear that in mind.

In Quebec, we've observed a slight improvement in the fight against poverty. We've come a long way with regard, for example, to women and single-parent families. We need more comprehensive and coherent family policies that help in the fight against poverty. We've denounced the fact for a number of years and a number of studies confirm it: single-parent families are poor.

Everyone knows that more action must be taken. Future generations will attend school more, and poverty will therefore be reduced. Other measures are needed, but there still has to be employment and the necessary resources to improve the situation. That requires major investments over the long term.

**Ms. Lorraine Desjardins:** Those investments stem from a societal choice that we should make. The current fashion tends more toward the argument that the debt is so enormous that social programs increase our debt and that we're paying too much in taxes. We must make societal choices and invest. Instead of viewing social programs as expenses, they should instead be viewed as investments. In education, for example, if we enable a woman head of a single-parent family to earn a diploma, she will get a job that will provide her with a decent salary and she will ultimately pay taxes.

**La présidente:** Thank you very much.

[English]

We'll go to Ms. Mathyssen, for five minutes.

**Mrs. Irene Mathyssen:** Thank you, Madam Chair. I'd like to give Madame Desjardins an opportunity to answer my question about EI, proactive pay equity, and minimum wage.

[Translation]

**Ms. Lorraine Desjardins:** I'd like to talk more about the minimum wage. Today, we presented the short version of our brief, since we only had 10 minutes to present it. Soon you will have the full version translated into your language.

In the fall of 2006, Mr. Harry W. Arthurs, of the Federal Labour Standards Review Commission, tabled a report concerning the minimum wage, among other things. That report recommended that, in 2006, the minimum wage in Canada be \$10.22 an hour. And yet, this is not a left wing group. The Commission examined the question and determined that it was more socially cost-effective to increase the minimum wage. That's a very strong argument. I couldn't talk about the study in detail, because I haven't read it from start to finish.

Increasing the minimum wage is of course a key factor. The connection must be made between increases in social assistance benefits and an increase in the minimum wage. We often hear the argument that, if social assistance benefits are increased too far, they will be too close to the minimum wage and that, consequently, that

will not encourage people to go off welfare and to enter the labour market. That at least is what we hear in Quebec. That reinforces our argument in favour of increasing the minimum wage.

In Quebec, earning minimum wage and working 40 hours a week does not even enable you to get out of poverty. We have to ask ourselves some serious questions.

• (1645)

**Ms. Sylvie Lévesque:** One woman talked about pension reform. Should we increase the guaranteed income supplement? That affects women, most of the time. Every year, I laugh when I receive a notice telling me the amount I can contribute to an RRSP. I say to myself that it will take a long time before I can get to that point. That mainly concerns more well-to-do families.

Single-parent families have average incomes of between \$25,000 and \$30,000. So they won't be able to contribute to an RRSP overnight. Over the long term, that pushes back the age at which they'll be able to retire.

In Quebec and elsewhere, when people talk about reforming pension plans, there's increasing talk about people retiring much later. They want to raise the retirement age rather than lower it. Women, among others, are very much affected, because most of them are already poor. They don't want to stop working, because they won't have any money and won't have contributed enough to a pension plan. Until what age will they be working? What are their living conditions and quality of life? People are living longer and longer, but are they increasingly rich? That's another question. In my view, we also have to consider that point?

[English]

**The Chair:** You have one minute.

**Mrs. Irene Mathyssen:** Okay.

I appreciate your answer with regard to the minimum wage. In Ontario, we have heard this dire prediction that the sky will fall and 60,000 jobs will be lost, when we know in fact that when we increase the minimum wage, people spend that money in the neighbourhood. They create jobs and they create wealth, because they don't have those offshore tax havens that some people have.

I have one more question. Should the government introduce employment-related measures to bring more women into standard employment, with adequate social benefits, and should there also be a recognition of women's unpaid work?

[Translation]

**Ms. Sylvie Lévesque:** I'll answer the second question.

Some women find themselves in a situation where they can't work because they have children. In general, the couple decides quite quickly that the mother will stay at home, even though it is sometimes the father. Demands are being made, together with other groups in Quebec and elsewhere, for there to be social recognition, even though it is not in the form of a salary for people who stay at home, of the fact that people take care of children during that time. It is mainly women who see to the upbringing of children during that period. In financial terms, those women do not have any incomes. We must increasingly consider what measures that should be taken in this regard. In my opinion, we must recognize not only that they are doing good work, but that they have contributed financial to society during those years. This is an important social job.

[English]

**The Chair:** Merci.

We'll go to Ms. Smith, for five minutes.

**Mrs. Joy Smith (Kildonan—St. Paul, CPC):** Thank you.

Thank you, presenters, for coming today. Your insightful comments have been very useful.

I have a particular question for Mary McGowan. I was really interested, Mary, in what you have said about that bridging between the nursing home and the woman living in her own house. But there's another aspect. In my riding we've had meal programs started, and the big benefit from those is from people getting together socially. They're just at bare cost. They were able to really come out of themselves and feel better, not only psychologically but physically too. Also, if a partner was lost with one of the couples, they had those social supports.

Could you expand a little bit more on what you envision, something like that, through some of these programs that would be put in place? Because it's hit and miss all over the place.

**Ms. Mary McGowan:** It is, yes.

Comprehensive seniors services run a pretty broad range. There are social-recreational programs for the healthy senior. You know, that's where you go and you have tai chi and cribbage and things like that. There are also any number of types and varieties of congregate dining. Congregate dining seems so very cold, but we have breakfast programs and lunch programs and supper clubs and diners clubs. People like that, because sharing food is so fundamental, and you tend not to eat very well if you always eat alone. You don't eat very much, and you certainly don't eat much variety.

Moving up the scale from that is personal support. You need personal support for laundry and shopping and transportation. Transportation is huge, so fundamental. If you can't get to the doctor, you call the ambulance and you end up in emergency. You know, it's that kind of thing. If you're not regularly going to the doctor, if you can't get the prescription filled at the pharmacy, you end up sick again. So it's community transportation.

It would be supportive housing, where the unit is designated and personal support workers go in on a regular basis, or adult day programs for people with dementias. You shouldn't be put into a nursing home as soon as you are diagnosed with Alzheimer's disease. There is a progress of the disease, and certainly in early

stages, they're perfectly able to stay in the community. There's also meals on wheels, for sure that kind of thing.

But the biggie is what we call client intervention and assistance. That is the community worker who ties all the pieces together, works with the client to determine what that client needs, finds where that service is available if the agency doesn't provide it, and ties them all together.

And sometimes, you know, as I say, it's not, strictly speaking, health care. We have a client who had sold ice cream at Maple Leaf Gardens, and all he wanted to do was go back and watch a hockey game. Well, I tell you, it wasn't hard to find volunteers who would take him, and Maple Leaf Gardens, I'd like to say, provided the tickets. It made him happy.

So does that explain it? You need the cluster of services and you need the community worker to tie them together.

• (1650)

**Mrs. Joy Smith:** Do I have some more time?

**The Chair:** You have one minute.

**Mrs. Joy Smith:** I'm really interested in the immigrant women's situation, where they don't actually have the—I wouldn't say courage, but just the support systems to get to a doctor. Could you comment on that a bit in terms of how it might look making that happen?

**Ms. Mary McGowan:** I think if you look at many of the culturally specific agencies—and I think there's a culturally specific agency for just about every immigrant group—if they were funded or mandated to provide seniors services, they'd already have the networks to find the people, and presumably they'd have the correct cultural sensitivity to address the problems.

It's phenomenal. We have newcomer support, and our first newcomer support person was Iranian. Well, heavens above, did we ever have a lot of Iranian newcomers attached to the agency. Then when she went on maternity leave and we had a Guyanese person replace her, wow—now it's Guyanese. And there's no way around that. You will have good access to a community only if you can speak the language—and not just be able to “speak” the language, but to speak the “language”.

**The Chair:** Thank you.

We have time for one more question, because the bells will start ringing at 5:15 and we have some committee business.

While Ms. Minna is asking the question, prepare in your minds what you would like to say as your closing remarks.

Ms. Minna.

**Hon. Maria Minna:** Thank you.

I'll go back to my original question on the list of potential pensions. Madame Lévesque and Madame Desjardins weren't able to answer and I would really like to know. Do you want me to repeat it? Yes.

On the question of pension reform, I talked earlier about RRSPs. They don't do it, so we need to look at the potential expansion of CPP. There's the dropout rate for childbearing and caregiving—that's another one to help women. There's pension splitting at the time of retirement, increasing the threshold of GIS, and allowing stay-at-home moms to pay into CPP or some other...

Which of those—or a combination—would be most effective? Have you thought of other things? I'm looking at pension reform. We're talking about income security for women and what that's going to look like at the end of the day.

• (1655)

[Translation]

**Ms. Sylvie Lévesque:** I would answer all those measures.

[English]

**Ms. Lorraine Desjardins:** As you would say in English, all of the above.

[Translation]

Increasing the guaranteed minimum income threshold would be a very good help. But there's more than improvements to the CPP. I think we've already conducted that kind of reform in Quebec, with regard to the old age pension, which consists in not calculating, in not taking into account the number of years in a woman's life where she did not contribute because she was taking care of children or because she had a lower income, and to eliminate those years from the calculations. Accommodations should be found, but everything you've said would be welcome.

Thank you.

[English]

**The Chair:** Thank you very much.

Before you make your closing remarks I would like to thank you for the passion you've brought. You've made a passionate appeal to us. Everyone comes with a different viewpoint, and we will have a fun time trying to gather all the information together and look at the factors affecting poverty in women in their later years.

This time I'm going to give you each a minute to make your wrap-up comments, please. It's fine if you have no comments.

Madame Lévesque.

[Translation]

**Ms. Sylvie Lévesque:** You shouldn't tell us that we don't have to talk. We're going to take the opportunity to talk.

As we mentioned throughout our presentation, and as you've already observed as a standing committee, single-parent families headed by a woman are among the poorest families. They are very much affected by poverty. It is therefore imperative that measures, such as the pension reform we referred to earlier, progressive social measures, be taken to improve the situation of single-parent families and to cover their needs. I believe we will be there when those

demands are made. If there are further consultations, we will be pleased to come back.

**The Chair:** Thank you.

Ms. Desjardins.

**Ms. Lorraine Desjardins:** Perhaps I could go back a little to the recommendations that the federation made at the end of its document. We obviously repeat that the transfers made by the federal government to the provinces are very important for social programs, for the possibility for the provinces to have social programs. Increasing the minimum wage is also an extremely important action. Education transfers will also enable the provinces to improve their financial assistance for education programs.

Investments are needed in housing, that is to say in social housing. The more specific request would be for an increase of \$2 billion a year in federal low-rent housing, housing cooperatives and non-profit organizations.

Compliance with the agreement on child care would also be a good thing. That would make it possible for there to be adequate child care services. If there could be greater interprovincial equity, that would be good as well. I think that, even though much work remains to be done in Quebec, when we hear our colleagues from the other provinces talk, sometimes we find it hair-raising. We find it quite terrible. There should be greater interprovincial equity. It shouldn't be about Quebec lowering its criteria, but rather about the other provinces being able to get more as well.

[English]

**The Chair:** Merci.

Go ahead, Ms. McGowan.

**Ms. Mary McGowan:** I'll follow up on your concept of interprovincial equity.

You made a very good point that we seem to be talking about stuff that's within provincial jurisdiction. But if the senior level of government doesn't take leadership on these things, there will be as much poverty 10 years, 20 years, 30 years from now as there is now. It has to clearly be a mark of a caring society that it looks after the most vulnerable. That's why I think the appeal to a federal level of government makes sense. I don't want to suggest how it should be played out. A national program, yes, I can understand is bureaucratic and cumbersome and is therefore costly. Maybe it's a matter of standards being met. I mean, there is a Canada Health Act that dictates health standards to the provinces. Maybe there could be other comparable kinds of things. I leave that, definitely, to you folks.

• (1700)

**The Chair:** Thank you very much.

If the witnesses want to stay in the audience, it is okay. It is a public meeting.

Ms. Mathysen, at our last meeting you had deferred your motion. I'm wondering whether you have any extra information or whether you were satisfied with the information that Ms. Smith provided, or was about to provide.

**Mrs. Joy Smith:** That's the very thing I wanted to speak to, Madam Chair—

**The Chair:** Okay, sure.

**Mrs. Joy Smith:** —just to help things out today.

**The Chair:** Fair enough.

**Mrs. Joy Smith:** Thank you.

I have an update on the information we had last week. Three reports will be printed. Five will be posted on the website by March 31.

I have to correct. We thought they were on the website, and they were at one time. Apparently they were taken down. They're putting them up again because of some computer stuff going on. And the list of the ten will be provided when we get back on Tuesday. They're just putting that together now.

So that's an update.

**The Chair:** So three have been printed, did you say?

**Mrs. Joy Smith:** They will be printed. Five will be posted on the website by March 31. And the list of ten that are not completed will be given to the committee on Tuesday.

**The Chair:** Do we know the names of the three programs that are in publication?

**Mrs. Joy Smith:** Yes.

**The Chair:** And will you be able to provide them?

**Mrs. Joy Smith:** I can read them out right now, if you like.

**The Chair:** Sure.

**Mrs. Joy Smith:** The three that are to be printed are one, *Gendering Canada's Refugee Process*; two, *Seeking Alternatives to Bill C-31: From Cultural Trauma to Cultural Revitalization through Customary Law*; and three, *The Impact of Patient Classification Systems on Women Front-Line Care Workers in Rural Nursing Homes*.

The five to be posted on the website are: *Social Capital and Welfare of Immigrant Women: A Multi-Level Study of Four Ethnic Communities in Windsor*; *Public Policy and Social Reproduction: Gendering Social Capital; Security and Immigration, Changes and Challenges: Immigrant and Ethnic Communities in Atlantic Canada*, *Presumed Guilty?; Employer-Supported Volunteer Activity: How Do Women Employees and Women's Organizations Fare?;* and *Social Security Review: 10 Years Later*.

**The Chair:** Ms. Mathysen, are these the groups that—?

**Mrs. Irene Mathysen:** Thank you, Madam Chair. And I thank Ms. Smith. I would appreciate it if I could have that list. I have a list

that shows at least three other documents that are not on Ms. Smith's list. So I—

**The Chair:** Is it possible that the three others that are not on Ms. Smith's list are among the ten that are to be brought forward, probably by March 31? Is that what you stated?

**Mrs. Joy Smith:** No, the listing of the ten—

**The Chair:** Are going to be brought forward—

**Mrs. Joy Smith:** —will be brought forward Tuesday. And then Ms. Mathysen can compare her list with that ten. We're trying to get all the information here.

I've marked this one up, but if someone has a clean copy—I will make sure that this is sent properly.

**The Chair:** Send it to the clerk.

• (1705)

**Mrs. Joy Smith:** We'll send it to the clerk's office. You don't want it like this.

**The Chair:** The clerk will distribute it.

Ms. Mathysen, can we wait until Tuesday, then?

**Mrs. Irene Mathysen:** I'm quite concerned about the time getting away on us. I would prefer to bring forward my motion on Tuesday with the list that is different from what Ms. Smith has brought forward, so we can pursue those that should also be published. It's good work, and I don't want it to be lost.

**The Chair:** So is it agreed to defer for further consideration until Tuesday as soon as Ms. Smith provides us with the updated list? Is it agreed?

**Mrs. Irene Mathysen:** I hope on Tuesday, so we can deal with it on Tuesday.

**The Chair:** Yes. I always consult the clerk so we're not doing something strange. Yes, you can bring your motion, and if any amendments need to be made, we can make them at that time, if you're not satisfied with the list you have.

On Tuesday we are bringing forward the draft copies of the hearings on the changes to the Department of the Status of Women, and they will be distributed next Tuesday. Of course the copies will be identified by each member's name. We are not sending any electronic versions and we're hoping there will be no leaks.

For your information, that is what's going to happen next Tuesday, and you'll be able to take them with you because you need to look at them so you're working on them well.

Thank you.

The meeting is adjourned.









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