



House of Commons  
CANADA

## **Standing Committee on the Status of Women**

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FEWO • NUMBER 011 • 2nd SESSION • 40th PARLIAMENT

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**EVIDENCE**

**Thursday, March 26, 2009**

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**Chair**

**The Honourable Hedy Fry**

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## Standing Committee on the Status of Women

Thursday, March 26, 2009

• (1150)

[English]

**The Vice-Chair (Mrs. Patricia Davidson (Sarnia—Lambton, CPC)):** We are quite late getting started here, but I will call the meeting to order. We do have a quorum.

Before we start into the witnesses' presentations, I want to apologize to the witnesses for keeping them waiting. Some circumstances are beyond our control.

The second portion of our meeting, from 12:30 to 1:00, was to have been in camera. Because we are going to miss out on a lot of time hearing from witnesses, I would ask the committee for unanimous consent to forgo the in camera portion and do it at the next meeting. Is there any objection to that?

Ms. Mathysen, it's your motion.

**Ms. Irene Mathysen (London—Fanshawe, NDP):** No, Madam Chair, I'd be quite happy to do that, because I do want to hear from these witnesses. They've come a long way and they have a great deal of wisdom to impart.

With the indulgence of the chair, I would like to ask that Ms. Ashton, who has joined me today, be allowed to share my time. There is precedent for it in terms of previous meetings. She is a member of BPW, and I think it's only fitting that she have a chance to ask a question or two.

**The Vice-Chair (Mrs. Patricia Davidson):** Do we have unanimous consent for that?

I'm sorry; do you have a question?

**Ms. Nicole Demers (Laval, BQ):** I was wondering what BPW is.

**The Vice-Chair (Mrs. Patricia Davidson):** It's the Canadian Federation of Business and Professional Women.

Is there unanimous consent for that? I see there is, so we will move along.

We're going to start with Leah Vasko. I believe your presentation is up here, and members have copies of that presentation. You have 10 minutes, please.

**Dr. Leah Vosko (Canada Research Chair in Feminist Political Economy, York University, As an Individual):** Thank you very much for providing me with the opportunity.

I'm pleased that the Standing Committee on the Status of Women is devoting attention to the issue of employment insurance for women in Canada and to improving it. My remarks today will focus on the relationship between the design of EI and the changing nature

of employment, particularly as it relates to the situation of women in precarious jobs.

My aim is to illustrate that many problems in the EI system, and their gendered consequences, are the product of a disjuncture between the realities of the labour market and the design of the EI program, which rests on outmoded employment norms.

As many people realize, growing numbers of workers in Canada are working in jobs that offer low wages as well as limited social benefits and statutory entitlements. As we might expect, certain forms of employment are particularly likely to be precarious, such as temporary and part-time paid employment and some varieties of self-employment. Taken together, the distinguishing feature of these forms of employment is that they differ from the traditional norm of the full-time permanent job. This traditional norm never extended to all workers in the past, but was dominant among men, especially white Canadian-born men. While many gender exclusions from this model of employment have been eliminated with formal equality, the full-time permanent job continues to be shaped in profound ways by gender relations.

At the same time, despite the changing nature of employment, this norm also continues to organize public policies such as employment insurance, as I'll attempt to show. Before I do, I'd like to give you a brief portrait of the gendered contours of precarious employment in Canada.

As the table on the screen shows, full-time permanent employment accounted for only 64% of total employment in 2008, down from 68% in 1989.

During this period, temporary employment and solo self-employment, where the self-employed person does not employ others, grew among women and men. At the same time, men's and women's participation in part-time employment remained relatively stable. However, more than twice as many women as men, over two million, worked part time in 2008.

As the next slide shows, women also held much larger shares of part-time forms of employment than men. Women are thus more likely than men to lack access to social and labour protection extended on the basis of hours of work.

When temporary forms of employment are broken down by type, a set of additional gender patterns surfaces. In 2008 men held the majority of seasonal jobs, segments of which have historically been protected more than other types of temporary employment. In contrast, women dominated in casual employment, much of which is part-time and characterized by high levels of uncertainty and income insecurity.

Part-time and temporary forms of employment are, in certain respects, insecure by definition. That is by virtue of their shorter-than-standard daily or weekly hours and their lack of certainty. However, other dimensions also make these forms of work insecure. Take income level, for example. Workers in forms of part-time and temporary employment are far more likely than full-time permanent workers to earn lower wages. For example, in 2008 fully 44% of part-time permanent workers earned \$10 an hour or less, as opposed to 8.3% of full-time permanent workers.

Shifting now to the design of employment insurance, as you know, in 1996 employment insurance replaced unemployment insurance, marking the introduction of an hours system in place of a system based on weeks worked. This shift to EI formally extended coverage to more part-time and multiple job holders, seemingly taking account of the changing realities of the Canadian labour market I have described.

However, since its introduction, access to benefits has deteriorated for many part-time workers. Eligibility is organized around the norm of a full-time permanent job, making it more difficult for those who had worked fewer than 35 hours per week to qualify. Under unemployment insurance, new entrants and re-entrants were required to work the equivalent of 300 hours, whereas under EI they need 910 hours. Under UI other workers were required to work between 180 and 300 hours, depending on the regional rate of unemployment, whereas under EI they need 410 to 700 hours. After the introduction of EI, many part-time workers were insured for the first time, but qualifying requirements under the hours system often put benefits out of their reach.

Changes to the benefit formula, particularly the divisor rule, have negatively affected those with intermittent earnings, including temporary workers such as casuals. Women are more likely to be adversely affected by qualifying requirements for regular benefits, and when they qualify they are more likely than men to exhaust their benefits. They represent the majority of part-time workers, and on average, women's weekly hours are lower than men's.

Women have also been affected negatively as workers who may become pregnant. A woman returning from a year's parental and pregnancy leave may find herself unable to collect any EI benefits if she is laid off in the following months. This is because she is unlikely to have accrued sufficient hours to establish a new claim, especially if her work week is under 35 hours. Furthermore, even if she meets the required minimum, she will have a shortened claim compared to her co-workers. In contrast, workers with full-time permanent jobs have been affected mainly by reductions in the maximum number of weeks of benefits, remedied, but only minimally, by the budget of February 2009.

Other witnesses have reported broad statistics on employment insurance eligibility, noting a significant decline in the ratio of EI

beneficiaries to unemployed people since 1989. Considering the ratio of regular EI benefits—my emphasis here—to the unemployed, comparing women and men, adds texture to these observations. In 2008 just 39.1% of unemployed women, down from 82.6% in 1989, as opposed to the still low 45.5% of unemployed men, were receiving regular benefits.

• (1155)

These trends point to two fundamental problems with the system. One problem is getting in the door or qualifying for these benefits. Another problem is how long the benefits last. Women have lost on both counts. I've already emphasized how many part-time and temporary workers have lost on the first count. On the second count, also due to their lower hours versus men, a larger percentage of women exhaust their benefits.

As the slide on the screen shows, in 2005, 30.4% of women versus 26.3% of men exhausted their benefits before finding a new job. I would be pleased to give you a concrete example in the question period of how this affects a typical woman service sector worker, for example. It is also important to emphasize the double jeopardy faced by unemployed workers who previously had relatively low hours and low wages, many of whom are women, due to low replacement rates. These workers face receiving 55% of already low earnings. Many such workers cannot afford to receive EI, contributing to a cycle of precarious jobs.

Even the safety net for low-income women is limited. While EI retains the low-income supplement, the formula for receipt is means-tested based on family income, not individual earnings. This supplement limits low-income women's independent access to higher benefits.

In my time, I've tried to illustrate that many jobs differing from the full-time, permanent job tend to be insecure. I've shown that many workers in such jobs—particularly highly precarious, temporary, and part-time jobs—are women. There is no principled reason that EI should not be able to better serve people in these jobs. I therefore want to end with three priority recommendations for fixing the regular EI system, and I focus on this given the current recession.

My first recommendation or proposal is for a uniform qualifying requirement of 360 hours for regular benefits. Lowering the qualifying requirement would respond to the significant number of women workers, especially those only able to work in part-time and temporary jobs, who currently have difficulty accessing benefits. It would also address the trend of declining hours among all employees. At the same time, standardizing the qualifying requirement would eliminate the complicated system of tying access to EI to regional rates of unemployment, which are relatively insensitive to industrial and occupational trends.

• (1200)

**The Vice-Chair (Mrs. Patricia Davidson):** Can I ask you to wrap up, please?

**Dr. Leah Vosko:** Yes, indeed. Perhaps I could indicate my final two recommendations.

**The Vice-Chair (Mrs. Patricia Davidson):** Sure.

**Dr. Leah Vosko:** For workers now in the new-entrant/re-entrant category, a unified and lower qualifying requirement would, in turn, improve access and support to meaningful job search. Reducing qualifying requirements for regular EI would also make these benefits more accessible to workers recently returning from a maternity or paternity leave, who might otherwise not be able to qualify for such a claim in the face of unexpected layoffs.

Additionally, given the current recession, it would be prudent and simple by a regulation to allow workers returning from maternity and parental leaves, who are laid off without the requisite hours, to count the claim they used prior to taking this leave towards the claim for regular benefits.

My second recommendation is to peg benefit levels to the best 12 weeks of employment over a longer period. The dual rationale is, first, that just prior—

**The Vice-Chair (Mrs. Patricia Davidson):** Perhaps you could just outline your recommendations and flesh them out in the question period.

**Dr. Leah Vosko:** Indeed.

**The Vice-Chair (Mrs. Patricia Davidson):** Thank you.

**Dr. Leah Vosko:** The third recommendation is to restore the standard benefit to 67%, as it was in the early 1990s. Initiating such a change is vital for women with low earnings, whether or not they live in households with higher earnings, as it would make the family supplement less important.

These are a few suggestions for priority items to address the gendered consequences and effects of EI, mounting after 1996, but which I believe have become more pressing in the current recession.

Thank you.

**The Vice-Chair (Mrs. Patricia Davidson):** Thank you very much.

We will now turn to Ms. Calhoun, please.

**Ms. Sue Calhoun (President, Canadian Federation of Business and Professional Women's Clubs):** Thank you very much. It's a great pleasure for us to be here today as well.

[*Translation*]

We are very pleased to be here. With me is Mrs. Joan Macklin, the Vice-President of our organization.

[*English*]

With me is Joan Macklin, who is a vice-president in the organization. Joan lives in Montreal, and I live in Moncton, New Brunswick.

The Canadian Federation of Business and Professional Women's Clubs, which we call BPW Canada, has been around since 1930. Our mission is to develop the professional and leadership potential of women in Canada through education, awareness, advocacy, and mentoring within a supportive network.

[*Translation*]

**Mrs. Joan Macklin (Vice-President, Canadian Federation of Business and Professional Women's Clubs):** The Canadian Federation of Business and Professional Women's Clubs has been around since 1930. Our mission is to develop the professional and leadership potential of women in Canada through education, awareness, advocacy and mentoring within a supportive network.

BPW Canada was a founding member of our International Federation of Business and Professional Women, which has clubs in more than 90 countries, and which has Category I Consultative Status at the United Nations.

[*English*]

**Ms. Sue Calhoun:** BPW Canada was a founding member of our international federation of BPW clubs. We have clubs in more than 90 countries, and BPW has a category I consultative status at the United Nations.

We are a volunteer organization that receives no government money. My job as president of BPW Canada is a volunteer job. To make a living, I run my own company. I am one of the almost one million women in this country who own a business or are self-employed.

Like most organizations, BPW Canada's policies and positions are driven by the membership. We have a resolutions process, where clubs bring resolutions on particular issues to our annual general meetings or biennial conventions. They are discussed, debated, and, once approved, become the position of the organization.

In 2004, at our biennial convention in Regina, we endorsed the report by the Prime Minister's Task Force on Women Entrepreneurs, and we urged the government to move forward on its more than 80 recommendations.

One of the recommendations—this is what we're going to talk about today—was to find a way to give self-employed and business-owning women the opportunity to access maternity and parental benefits under the employment insurance program. At our 2006 convention in Toronto, our members again urged the Government of Canada to amend the Employment Insurance Act to correct inequities with respect to people who are business owners or are self-employed, to give them the option of accessing benefits such as maternity and parental leave. We also made a case for giving compassionate leave to caregivers.

•(1205)

[Translation]

**Mrs. Joan Macklin:** Our arguments were the following: according to Statistics Canada, small business is the fastest growing segment of the business sector in Canada. Within this sector, the growth of women-owned businesses is the fastest growing, with women launching businesses in Canada over the past decade at a rate twice that of men.

The growth in the number of women-owned businesses has been phenomenal. The Prime Minister's Task Force report stated at the time, that is in 2003, that there were 821,000 women who owned businesses or were self-employed.

Yet challenges remain. Women who are self-employed or own 40% or more of a business do not have the option of contributing to the EI fund. Therefore they cannot access EI benefits such as maternity and parental leave. Many women, including our BPW members, often feel forced to make a choice—the business or a baby.

Ironically, many women entrepreneurs do contribute to the EI Fund on behalf of their employees who then have access to such benefits, while they do not.

Women entrepreneurs are a major economic force in this country, creating jobs and contributing to economic growth. The Government of Canada needs to recognize the contribution of women who own their own businesses and find a way to rectify this situation.

[English]

**Ms. Sue Calhoun:** We have read some of the presentations that have been made to you already, in particular the presentation from the Canadian Labour Congress and Richard Shillington's presentation. Both spoke about maternity and parental benefits for the self-employed. Mr. Shillington referred to the Canadian Bar Association's study on maternity benefits for self-employed. He also spoke about the program that they now have in the province of Quebec that allows the self-employed to access maternity and parental benefits.

We know that you're starting to accumulate a lot of information, a lot of statistics, and even more today with Leah's presentations, so we thought that we would talk about what this situation means in human terms. We will try to put a face on what it means when a woman who runs her own business or is self-employed cannot access EI benefits to stay home with a newborn.

I mentioned earlier that I run my own business. One of the projects that I worked on in 2002-03 was an Atlantic-wide study on access to EI maternity/parental benefits for self-employed and business-owning women.

We had a team of women who did focus groups across the Atlantic region. The research was funded by Status of Women Canada back in the days when Status of Women Canada funded research.

I did half a dozen focus groups in New Brunswick. I did them in both languages, and I did them in rural and urban parts of the province. I'd like to tell you about some of the women I met.

There is the 35-year-old hairdresser who runs her own salon. After 14 years without a holiday, she took three weeks off and had a baby. She breastfed for those three weeks. Then, as she said, she had to "dry up" and get back to work. She mourned not being able to breastfeed that newborn for the next six months.

There is the massage therapist, also 35, who runs her own clinic. She has six employees. All of them are able to access EI because she pays into the fund on their behalf, as do they. They can stay home for a year with a newborn. She can't.

There is the 40-year-old psychologist who also runs her own counselling clinic. She didn't intend to get pregnant, but these things happen. Because of her age, both she and the baby had serious problems. She almost died, in fact, giving birth. She was at home for months with the newborn with no income coming into the household. When she was finally able to get her clinic going again, she had to rebuild her clientele.

A photographer whose business depends on her creativity already had a 10-year-old and got pregnant. She built up a massive debt on her line of credit as she tried to juggle two children—one a newborn—and keep the business going.

We heard horror stories all across the region, stories of hairdressers back on their feet all day, a week after having a baby, because they could not afford not to be on their feet cutting hair; of new mothers, business owners, running up massive debt trying to keep the business alive; of women deciding not to have children or not to have more children because they couldn't afford to.

Perhaps most sad is the situation of the newborn baby who doesn't have the right, as a lot of newborns do, to have that most important person close to them for the first year of life, because one or both of their parents is self-employed.

These women all said the same things. They make a contribution to the economy, to their local community. They hire people. They create jobs. Their employees can stay home for a year with a newborn, but they can't. It is a question of fairness. It is a question of social justice.

We talk a lot in this country about our aging population and about the need to attract more immigrants. We would suggest that there are women in this country who would have babies or would have more babies if our social support system were more family-friendly. Sadly, in a lot of instances—this is definitely one—our support system is not family-friendly.

We know that in September of 2008, during the last federal election campaign, Prime Minister Harper announced that a re-elected Conservative government would give self-employed Canadians the opportunity to access maternity and parental benefits. Going through some of my papers in preparing this, I found this news release that came out on September 15, which I would just like to read to you, because it quotes the Prime Minister, who said,

Self-employed Canadians—and those who one day hope to be—shouldn't have to choose between starting a family and starting a business because of government policy. They should be able to pursue their dreams—both as entrepreneurs and as parents.

● (1210)

We want the Prime Minister to know that we totally agree with him. We know that in January of this year, he announced that he would set up an expert panel to study the issue. We hope that this is not just another way of stalling. BPW Canada is not alone in this. We are not saying anything different from what a lot of equality-seeking groups are saying—that the time has come to make maternity parental benefits available to the self-employed and to business owners.

**The Vice-Chair (Mrs. Patricia Davidson):** Can I ask you to wrap it, please.

**Ms. Sue Calhoun:** Yes.

This is an urgent situation. We don't think it's rocket science. As you know, the province of Quebec already does it. You may not realize it, but self-employed fishers have for many years been able to collect EI. We think the time has come, and the government needs to move ahead with this issue.

We thank you once again for inviting us here today.

**The Vice-Chair (Mrs. Patricia Davidson):** My thanks to all three of our presenters. We appreciate your comments today.

I'm sorry that I didn't recognize you, Ms. Macklin, when we were introducing Ms. Calhoun. I didn't realize you were both speaking at once.

We will now go to our first round of questioning.

Madame Zarac, please.

[*Translation*]

**Mrs. Lise Zarac (LaSalle—Émard, Lib.):** Good day and welcome. Thank you for enlightening us on this matter.

As far as the Canadian Federation of Business and Professional Women's Clubs is concerned, priority must be given to day care services and to employment equity. How do these criteria affect the EI benefits of women who are unemployed?

**Ms. Sue Calhoun:** I'm sorry, but I'm not sure I understand your question.

**Mrs. Lise Zarac:** According to some of the background material that I read, your organization's priorities are, among other things, day care services and employment equity. Given these priorities, have you done any studies to determine the effect they might have on employment insurance?

**Ms. Sue Calhoun:** I'm still not clear on the question. Most of our organization's work is done by volunteers. We are not a research

bureau and we do our best. We keep up on studies that have been conducted, but we do not carry out our own research activities.

In the past, we relied heavily on the studies funded by Status of Women Canada. It was a great loss for us, as a volunteer group, when Status of Women Canada stopped funding research. We feel that it is fundamentally important to study the situation of women in order to effect change.

● (1215)

**Mrs. Lise Zarac:** Why do you no longer receive any funding?

**Ms. Sue Calhoun:** We rely on the dues of our members.

**Mrs. Lise Zarac:** I see.

**Ms. Sue Calhoun:** That's how it is.

**Mrs. Lise Zarac:** Thank you.

Dr. Vosko, you were selected to formulate some recommendations. I'd like to hear about some of them.

You also stated in your presentation that you could give us some concrete examples. Now is your opportunity to do just that.

[*English*]

**Dr. Leah Vosko:** Thank you.

Maybe I'll start with a concrete example, since I alluded to that. I would like to show you my other slide show, which I've submitted to the clerk.

I mentioned the issue of qualifying and duration of regular benefits among industrial groups in which women predominate. Maybe I'll just start with that and then mention a few recommendations. I, like my counterpart, thought it would be a nice idea to be able to provide an example of a typical woman worker in the kind of situation I described.

The service sector is a common sector of employment for women. The average service sector worker works for 29 hours per week. Average hours in grocery stores are even lower, at 25 hours per week. In February 2009, workers in regions with 7% to 8% unemployment—Toronto, Montreal—needed 630 hours to qualify for a minimum claim of 17 weeks.

A service sector worker with 29 hours a week therefore needed 22 weeks of work prior to a layoff to meet the 630-hour requirement. It is even harder for a grocery sector worker. This worker needed 26 weeks of work prior to a layoff to obtain weekly hours over the 630 minimum.

Both of these workers would have needed only 18 weeks of work prior to a layoff to qualify for a minimum UI claim in the weeks system. If we look at the issue of duration, workers in a similar region with 7% to 8% unemployment who have at least 630 hours of insured earnings before a layoff would normally be eligible for 17 to 40 weeks of EI benefits, depending upon their insured hours. Until September 11, 2010, all claimants are eligible for this extra five weeks.

But if we take the case of a grocery store worker again, a grocery store worker in this region with an average of 25 hours a week and steady work for a full 52 weeks before the layoff—so 1,300 insured hours—is eligible for a maximum of 31 weeks of benefits until September 2010, and after that the duration declines to 26 weeks. This worker would have been eligible for up to 40 weeks under the pre-existing weeks system.

Given the relationship between hours worked in the qualifying period and duration of regular benefits, it's not surprising—this is the figure I showed in my presentation about exhaustion of EI benefits, and you have it in your package—that women exhaust their benefits more than men do.

I think it's really quite important to put a face to this. Many women in the labour market work in the service sector. I chose a grocery sector worker and looked at some of the numbers that Statistics Canada offers us on hours. I think that's quite important. That was one of the examples I would give.

If you would allow me to make a few more comments about recommendations—

• (1220)

**The Vice-Chair (Mrs. Patricia Davidson):** You have only about 30 seconds left, and then we have to move to the next questioner.

**Dr. Leah Vosko:** Absolutely. I'll mention one.

**The Vice-Chair (Mrs. Patricia Davidson):** Good.

**Dr. Leah Vosko:** If there are further questions, I can address them.

I would argue, in commenting on my co-presenters' presentation, that I think it would be prudent to engage in a pilot project to explore two issues around extending EI coverage to self-employed women and to develop scenarios for who is a self-employed worker and develop possible models for EI policy that would be inclusive of such workers.

I have some data on self-employment that confirm some of the comments that the commentator made, that many self-employed women, particularly those who work on their account, like child care workers, hairdressers, etc., earn relatively low income and should benefit from employment insurance.

**The Vice-Chair (Mrs. Patricia Davidson):** Thank you.

We will move to Madame Demers, please.

[*Translation*]

**Ms. Nicole Demers:** Thank you, Madam Chair.

Good day to our witnesses. Thank you for joining us. Thank you very much, Dr. Vosko, Ms. Calhoun and Mrs. Macklin, for your presentations.

Dr. Vosko, our analysts have done a thorough review of your work. They have prepared some very intelligent questions for us and I'd like to put a few of them to you at this time. For instance:

In your research work, you have examined how precarious employment deviates from the standard employment relationship in several countries.

Could you provide us with an explanation of how precarious employment compared with the standard employment relationship? What are the differences and similarities between these two types of employment relationships?

Would you agree that the current EI program was designed for the standard of employment relationship? If yes, what kinds of income security programs are needed to address precarious forms of employment?

[*English*]

**Dr. Leah Vosko:** I've tried to show that the employment insurance system, despite the attempt to include part-time, temporary, and multiple job holders among the insured, still pivots on a full-time, full-year job, that is, on a 35-hour work week. I would argue, in response to your question, that it continues to pivot on a typical worker.

In my recommendations, I didn't have enough time to speak about maternity and parental benefits, which were of course introduced in 1971 and 1990 respectively. I should stress that they have also been negatively affected in certain respects by the shift from UI to EI, although the maximum weeks of benefits is quite a different question.

Because the hours system also applies to maternity and parental benefits, workers in part-time and temporary employment have trouble qualifying. Those who do qualify face lower income replacement rates and tend to take leaves of shorter duration. Women are required to have 600 hours to qualify for maternity and parental leave, as opposed to the previous requirement of 20 weeks with a minimum of 15 hours per week, or the equivalent of 300 hours.

Like regular benefits, EI maternity and parental benefits take this full-time, full-year job and 35-hour week as a norm, in essence penalizing women who lack full-time continuous employment and penalizing self-employed workers as well. Furthermore, although the parental benefits were extended to 35 weeks in 2000, with little change to the maximum benefit level, the weekly replacement rate has also effectively declined.

A low rate replacement rate and a low cap for maximum insurable earnings also create an incentive for the low-income earner in the household to take the leave, more so than the high-income earner. So even though parental leave is extended to both men and women, the gender segmentation, the sex segmentation in the labour market, affects who takes the benefits.

My colleague Katherine Marshall, at Statistics Canada, has furthermore shown that women who are in non-permanent work are almost five times more likely to return to work if they're able to qualify for EI maternity—five times more likely to return to work in less than nine months—compared to those with a permanent job. So the dynamics that I tried to describe around qualification, getting in the door, and exhaustion apply as well to maternity benefits, albeit in somewhat different ways.

I would say that most certainly the typical job remains the model both for EI regular benefits and for maternity benefits, although I chose to focus on regular benefits because of the recession and also in looking at what other witnesses have spoken of.

Thank you.



• (1225)

[*Translation*]

**Ms. Nicole Demers:** Thank you very much.

Mrs. Macklin, you spoke to us earlier about parental leave and the problems encountered by women entrepreneurs who want to have a baby and truly take advantage of this experience, because they are forced to go back to work very quickly.

Do these women receive \$100 a month from the government for each child under the age of six years? If so, wouldn't this be enough money to put the child in day care and continue working without having to worry?

**Mrs. Joan Macklin:** Receiving \$100 a month isn't nearly enough to cover the cost of day care, especially if you have two or three small children. It isn't even enough to cover the cost in Quebec where day care services are available for \$7 a day.

**Ms. Nicole Demers:** That's in Quebec.

**Mrs. Joan Macklin:** Day care costs \$35 a week in Quebec. Elsewhere the cost is almost \$300 per month per child. So then, \$100 doesn't get you very far. What's needed is a national day care program, like the one in Quebec, and a national EI program for women, like the one in Quebec. If we use Quebec as an example—a very good example, I might add—such programs are already in place. I'm here today not to fight for Quebec women, but for other women in Canada.

When interviewed recently, Mr. Harper said that not only do we need immigrants, but that a real effort will be made to welcome them, because of Canada's declining birth rate. However, since both of these programs were introduced in Quebec, the birth rate has increased, the child poverty rate has decreased and more women are now working.

**Ms. Nicole Demers:** During these tough economic times, do you not think that undue pressure would be put on the government if a national program for women similar to the one in Quebec were developed to give women access to a worthwhile maternity benefits program that is not governed by employment insurance?

**Mrs. Joan Macklin:** Not governed by employment insurance?

**Ms. Nicole Demers:** That's right.

**Mrs. Joan Macklin:** Are you referring to the day care program?

**Ms. Nicole Demers:** No, I'm talking about the maternity benefits and parental leave program.

**Mrs. Joan Macklin:** Obviously, each time the government spends money, especially during a crisis, our debt load increases. Choices must be made. Personally, if I had to choose between expanding benefit entitlements by five weeks, a measure that may not help many people either because the economy may have rebounded, or people may have lost their jobs before the measures actually takes effect, and extending these benefits to women, I would opt for the latter.

**Ms. Nicole Demers:** You would opt for an extended and better structured maternity leave program.

[*English*]

**The Vice-Chair (Mrs. Patricia Davidson):** Thank you. That's the end of your time.

[*Translation*]

**Ms. Nicole Demers:** Thank you, Madam Chair.

[*English*]

**The Vice-Chair (Mrs. Patricia Davidson):** Madam Hoepfner.

**Ms. Candice Hoepfner (Portage—Lisgar, CPC):** Thank you. It's good to have you as guests here. It's been very interesting to hear your presentations.

I have a couple of questions. First of all, you mentioned some research that was done and you cited some examples of women who were having challenges because they couldn't access maternity benefits. When was that research done?

**Ms. Sue Calhoun:** It was done in 2002 and 2003 in Atlantic Canada. It's still available on the website. I can give the committee that information.

**Ms. Candice Hoepfner:** I would appreciate that.

You also mentioned some concerns about whether this government was going to follow through on providing self-employed people with maternity and parental benefits. Unfortunately, if that research was done in 2002, it looks like there was no action taken on it. I can assure you, ladies, that we will take action. We listened to the expert panel, which you referred to, with the Prime Minister. We are committed to families. We are committed to supporting women. I want to assure you that we've made this part of our election platform.

Unfortunately, the research that you're talking about sounds as though it was done just for the sake of research, maybe; I'm not sure what it was for. But if we do research and we don't act on it, it's futile. So I want to assure you of that.

With that, I want to ask you if you would be able to provide the panel with some suggestions on how this program could best work for families, for women and men who are self-employed. Would you suggest that there would be voluntary premiums paid? Could you give this committee some tangible suggestions? I know the panel will be looking for those kinds of things.

• (1230)

**Ms. Sue Calhoun:** Thank you.

I'm glad to hear the government is prepared to move ahead on this. I congratulate you. We think this is an urgent situation. The overall economic crisis is an urgent situation, but for self-employed women in particular who would like to have children, it's an urgent situation. I'm happy to hear the government is going to move ahead on this.

I think there's a good example, a good model, in the province of Quebec. A lot of information has been made available to the committee on this in terms of how that program is functioning. As I said earlier, BPW Canada doesn't have a big research department, so we're not able to do that, but we are on the record as saying we think it should be a voluntary program for the self-employed. I'm talking about maternity/parental benefits, the special benefits. I'm not talking about overall, not the regular benefits, but it should be voluntary for women who are self-employed. For example, as a business owner, I am required to pay into Canada Pension, and I pay both the employer's contribution and the employee's contribution. It costs me probably something like \$4,000 a year, which is a cost to my business.

If we set up something that's mandatory for all self-employed people to pay into for maternity/parental benefits, we're not sure that this is the best way to go, but it definitely needs to be an option. It needs to be set up so that women have a choice as to whether or not they want to pay into it so they can then access it, like some of the things that have been implemented in the province of Quebec, for example. Currently, to access EI maternity/parental benefits, you have a two-week waiting period. I'm not sure what that's all about, and I know a lot of people have said the same thing to you: what is that two-week waiting period all about anyway, especially in a situation when you're getting maternity/parental benefits, but even for regular benefits because you go two weeks without any income, your bills don't take a holiday, and in the situation we're in, what purpose does this serve? That's one thing that I think the expert panel could and should look at: what's the reason for that?

Even women who are able to access those benefits are still only getting 55% of their revenue, so if they're running their household based on the income that's coming into the household and all of a sudden they're getting 55% of that, it becomes very difficult. In the province of Quebec, it's more flexible. You can choose between getting a higher percentage for a shorter period of time, or getting a lower percentage, but I believe it's still more than 55%. Our colleagues from Quebec could tell us that.

**Ms. Candice Hoepfner:** So in terms of the program as it currently in Canada, are you saying change it just for the self-employed, or overall? I'm asking specifically in terms of the self-employed programs that the panel will be looking at.

**Ms. Sue Calhoun:** For the self-employed, I'm saying the two-week waiting period, but that applies equally to the regular benefits.

**Ms. Candice Hoepfner:** A previous witness testified on behalf of disabled women and she was very clear. She said they would prefer to have the five weeks at the end, that would be a greater benefit. Looking at the big picture and what we can do to help Canadians, we have to look at the best choice, and I think five weeks at the end, which is what we've done, is definitely something that's going to benefit all Canadians and women.

**Ms. Sue Calhoun:** I think the key thing is that the five weeks at the end apply to people who are able to qualify to get it. As we've seen—we've looked at statistics—60% of the people who apply for EI do not get it. So that five weeks at the end will not help that 60% who are not eligible.

• (1235)

**Ms. Candice Hoepfner:** Are you aware that women are currently the net benefactors of the EI program? Women receive more benefits than they pay in. Are you aware of that?

I think it's great, because it's needed, but primarily it's because women access or account for 68% of special benefit claims. In fact, 97% of women working full time qualify for special benefits. So women are the benefactors of the special benefit portion of EI. They're huge benefactors. Thankfully that will continue if we extend it to self-employed.

Thank you.

**The Vice-Chair (Mrs. Patricia Davidson):** Thanks very much, Ms. Hoepfner.

We'll now move to Ms. Mathysen, for seven minutes.

**Ms. Irene Mathysen:** Thank you, Madam Chair.

I want to say thank you to Ms. Macklin, Ms. Calhoun, and Professor Vosko for being here and sharing your expertise. You have always been great supporters of women.

I am going to share my time with my colleague, so I'll address my questions to Professor Vosko so that Niki can talk to her colleagues.

I almost feel as if I should apologize to you, because I recognize that the research you did in 2002-03 wasn't just for the sake of doing research; it was intended to provide information that governments need in order to have sound policy. I regret very much that Status of Women Canada has cut funding to that kind of research, because it's clear we still need that. We need to know what's happening to women—now.

At any rate, Professor Vosko, you had some very interesting information in regard to the number of beneficiaries, that 45.5% of men and only 39.8% of women are able to collect EI.

As late as yesterday, the Minister of Human Resources stood in the House of Commons and said 80% of Canadians who are unemployed are able to collect EI. We keep having this difference of opinion or this discussion about the discrepancy in these figures.

I'm wondering, could you please provide some clarity in that?

**Dr. Leah Vosko:** Yes, certainly.

There are differences in the way in which the unemployed versus beneficiaries are measured. You'll know that in a study produced under the monitoring and assessment report, maybe three or four years ago, there was a discussion of different ways of measuring.

One route of measuring is to look at the unemployed versus those who contribute, so the self-employed people who are unemployed, whom Sue Calhoun and Joan Macklin talked about, are not included in that measure.

Another way is to look at the number of unemployed versus those who are receiving benefits. I would argue that in this period, and particularly when one is looking at those who are precariously employed—solo self-employed, part-time, temporary, etc.—who are in situations in which they are unemployed, it is absolutely essential to look at the reality of the labour market, that is, who's unemployed versus who's receiving benefits.

I would also echo your comments about the importance of research that is directed to informing our public policy. I also have regret; I think that study was very important for understanding the situation of women in Canada around EI.

I would also like to emphasize that I think it's important to look at regular employment insurance expenditures by sex. I think it is very true that women are the primary beneficiaries of the special benefits. However, in 2006-07, the monitoring and assessment report reported that men received \$5.3 billion worth of benefits and women received \$2.8 billion of benefits, when one looks at regular EI expenditures. I can certainly provide you with the reference to that. I think it's something that's very important to emphasize, particularly in this recession.

So the comment that women are the primary beneficiaries of EI needs to be looked at by separating out regular and special benefits.

• (1240)

**Ms. Irene Mathysen:** We need some GBA, gender-based analysis, in regard to this.

**Dr. Leah Vosko:** Indeed, and I think sound research. I would urge the members of this committee to call for this research. I'm privileged enough to be a professor, to be able to access certain kinds of data from Statistics Canada. I think this kind of reliable data should inform our policy decisions.

Indeed, I would also echo the comments of Sue Calhoun, that we have the option of looking at the Quebec system. It's not impossible to finance a system along the lines of CPP or other systems of that sort for self-employed women. The EI system itself is fixable.

**Ms. Irene Mathysen:** Okay.

**The Vice-Chair (Mrs. Patricia Davidson):** You have two minutes, Ms. Ashton.

**Ms. Niki Ashton (Churchill, NDP):** Thank you.

I'd also like to thank you for your presentations today. As a young woman representing one of the largest rural ridings in Canada, I am aware that the issues you have brought up are a very direct reflection of the challenges that young women face particularly. I realize that one of those major challenges, which obviously ties into accessing EI benefits but certainly is in terms of broader well-being, involves issues around child care, whether you're a worker in child care or a mother needing to access child care.

I want to ask BPW Canada—I must note that I'm a proud member of the Thompson chapter of BPW Canada—given that child care is a priority, what kind of work are you doing in this area, and what are

you hoping to achieve? Also, what do you feel is the expected impact of such actions in child care? How are they related to women being able to access EI, whether it's a woman working in that area or, again, certainly a mother seeking employment in a time such as this right now?

**Ms. Sue Calhoun:** A Statistics Canada study came out this week looking at the difference between the wage gap that women with children face compared to women without children. The women with children had a bigger wage gap than those without.

I did a couple of interviews with the media about that, and I said that the reason the wage gap would be bigger for the women with children than the women without children is that as soon as a woman starts to have children where there is not a good-quality child care system, that impacts her ability to be in the workforce, to stay in the workforce, and that's when women start working part time because they don't have that kind of support. Women in this country are still having way more than their share of responsibility for child care, and now for elder care.

Those are the things that impact women's ability to work, which in turn impacts their ability to access EI. When they're working part-time contractor work, they can't get the hours they need to qualify for EI.

**The Vice-Chair (Mrs. Patricia Davidson):** Thank you very much.

We'll now move to the second round. I would ask that we keep it to four minutes rather than five. Then we could get a round in from each party.

Mr. Simms.

**Mr. Scott Simms (Bonavista—Gander—Grand Falls—Wind-sor, Lib.):** Thank you, Madam Chair, and thanks for having me.

My researcher behind me tells me a very interesting point that Ms. Hoepfner brought up earlier, that someone in the disabled community had suggested one over the other. In actual fact, her first choice was that she wanted both. That was her choice. So in this particular situation....

But if Ms. Hoepfner feels that she would like to make it a choice between people, maybe she could suggest to the Prime Minister to make that an option for all people: you have a choice, two or five. I'd suggest that she may have gotten a different answer.

The reason I bring that up is because I want to ask the members here about the situation with EI.

Ms. Vosko, you brought up the divisor rule. This is something I've been...because in my riding, people are heavily into seasonal work. The divisor rule was a situation that really was detrimental to seasonal workers, but also to casual workers as well.

In this particular situation, we did create a pilot project that provided the best 14 weeks to get around this divisor rule. Of course, the biggest industry in my riding is the fishery, including plant workers beyond the fishers.

I'd ask you to comment on that divisor rule. Perhaps you could give us some information on how that works and how it's a detriment. But also, of the three things you suggested, the 360 hours, best 12 weeks, restore to 67%, which particular measure is the one that you think would be of bigger benefit to the people who you're talking about? Or which particular measure here is of the biggest detriment to women in general?

•(1245)

**Dr. Leah Vosko:** Could you just clarify if you're referring to which one of the three recommendations I mentioned or...?

**Mr. Scott Simms:** Regular benefits, uniform 360 across the country; the best 12 weeks; and restoring the benefits back to the 67% of the early 1990s—which is your highest priority?

**Dr. Leah Vosko:** I'm afraid I see them as absolutely integrated. I came along with about 12 or 14 others that I saw as priority. I was informed that even though I'm a researcher with a lot of data, I had 10 minutes. So I could also provide you with more; I'm afraid I'd have to say that. In particular, I think your region is an example of one in which the three are so intimately related.

The divisor rule is quite complicated. I have a chart I could show you based on the regional rate of unemployment.

On that particular issue, just to say a few words about the divisor rule, the EI formula for calculating weekly benefits averages total insurable earnings over actual weeks worked in the past 26 weeks, as you know, unless the number of weeks is less than the minimum divisor, which ranges—

**Mr. Scott Simms:** If I could interrupt for a second, one of the reasons it was such a detriment in my area is because it discouraged people from taking what we call “short weeks”, so less hours in a particular week, because that in the end reduced their benefits.

**Dr. Leah Vosko:** This is where I'm going.

**Mr. Scott Simms:** Carry on, then. As you were.

**Dr. Leah Vosko:** It ranges from 14 to 22 weeks, depending on the regional rate of unemployment, which I assume is higher in your region. I have the data to show you.

In such cases, the earnings are divided by the larger number rather than the actual weeks worked, lowering benefits. The divisor rule can disadvantage temporary workers or people in an intermittent situation, so it's not surprising that many people are arguing for this best 12 weeks formula.

I have suggested that the best 12 weeks—I abbreviated my comments on that—should be over a longer period of time. Because often right before a layoff, or to avert a layoff, many employers will shorten hours. I would support a best 12 weeks scenario, where one can count the weeks in a longer period.

While I think the 14-week pilot was very instructive to us, as researchers, and political representatives, I would say that the best 12 weeks over a longer period would deal with the problem. That would mean that people would accept work for shorter hours if that was all that was on offer, knowing that it wouldn't disadvantage—

**Mr. Scott Simms:** Over the full year instead of 26 weeks.

**Dr. Leah Vosko:** Exactly.

**The Vice-Chair (Mrs. Patricia Davidson):** Thank you very much.

We'll now move to Ms. O'Neill-Gordon—

**Hon. Larry Bagnell (Yukon, Lib.):** Madam Chair, I have a point of order.

**The Vice-Chair (Mrs. Patricia Davidson):** Sorry.

**Hon. Larry Bagnell:** I wonder if Ms. Vosko could mail her 12 recommendations to the committee.

**The Vice-Chair (Mrs. Patricia Davidson):** Oh, yes, we're going to ask her for all her information. Thanks, that was a good point.

Ms. O'Neill-Gordon, for four minutes, please.

**Mrs. Tilly O'Neill-Gordon (Miramichi, CPC):** Thank you, Madam Chair.

I want to thank the guests for being with us this afternoon.

I also want to touch on what Ms. Hoepfner said about the two-week period. When we spoke with her, we were comparing as well. As we all know, if you're a full-time worker or you're on salary, you don't get a cheque every day or every week; you get a cheque every two weeks. She kind of compared that situation to this, that the two weeks would be much like getting your cheque. If you applied for your unemployment right away, then you would wait two weeks, as if you had been getting your cheque. That's what she compared it to.

For that reason, she felt the five weeks at the end was better. And it does make sense. Even if you were working, you would only get your cheque every two weeks.

That's where she was coming from.

**Mr. Scott Simms:** That's not right.

**Mrs. Tilly O'Neill-Gordon:** I also want to say that in your report—

**Mr. Scott Simms:** She got it wrong.

**Mrs. Tilly O'Neill-Gordon:** Well, that's what she said.

**The Vice-Chair (Mrs. Patricia Davidson):** Okay—

**Mrs. Tilly O'Neill-Gordon:** She said that if you knew you were going to be unemployed and you applied for your unemployment right away, that was your two-week period, the same as if you were waiting for your cheque.

Moving on, in your report you suggest that the EI benefits should be extended to self-employed workers. We see this, and we realize what you're saying. But one of the main problems, not only in Canada but in other countries as well, is that if someone was self-employed, we found that the business owners...because it's impossible to know if someone has actually laid themselves off. How do you propose—as I said, this is a problem facing lots of countries, not just Canada—that we overcome this problem, and what suggestion can you offer for this?

• (1250)

**Ms. Sue Calhoun:** May I clarify? What I've been talking about today is access to EI special benefits for self-employed and business-owning women. That's what I've been talking about, not regular benefits for self-employed people across the board. As an organization, we haven't even got to talking about that, because we think a lot of things are more urgent, one of which is special benefits for access to maternity and parental benefits.

In answer to your question about how we would know if somebody laid himself or herself off, I don't know. We haven't even got to looking at that. What we're talking about, and what I've been talking about today, are the special benefits under the EI legislation for maternity and parental benefits.

When I answered your colleague's questions earlier, I said with reference to the two-week waiting period that even if you're able to access maternity and parental benefits, you still have a two-week waiting period during which you have no income. That's the point I was making: there's no income. It doesn't matter if it's added on at the end. You have two weeks when your bills don't stop, but your income does.

When I asked what the point of that two-week waiting period was, I was talking about special benefits, but it applies equally to regular benefits, because people who are now in the situation of being laid off are still waiting two weeks, so I raise the question about why that two-week waiting period exists.

The second point I wanted to make was that we don't disagree with adding five weeks onto the end at all. I mean, we don't want to take anything away from anybody, but in the case of the 60% of people who apply to EI and do not qualify, adding five weeks does not help, because they can't access it. They're not getting EI benefits.

**The Vice-Chair (Mrs. Patricia Davidson):** Thank you.

I'm sorry; your time is up.

We'll now move to Madame Deschamps. You have four minutes, please.

[Translation]

**Ms. Johanne Deschamps (Laurentides—Labelle, BQ):** We have heard a lot of things today, but for a while now, we have the impression that the same tape is playing over and over. At least, that's the impression I have.

Today, we've talked about the proposal to expand EI benefit entitlement by five weeks. That is a step in the right direction, but it doesn't change the fact that the system currently discriminates against women. Few women manage to qualify for benefits because the system is outdated. It fails to take into account the fact that more and more women are employed in precarious, seasonal jobs. I can give you some idea of what it's like in the regions, since I toured the province of Quebec twice to meet with workers when we tabled the first version of Bill C-269 which called for improvements to the existing EI system.

You referred, Madam, to the human dimension of this issue. As it happens, I met with some women who worked in a shrimp processing plant in the Gaspé. They were working full out because the owner wanted the shrimp packaged as quickly as possible. These women do not manage to qualify for EI. Yet, they are old enough to be grandmothers and they are struggling. When I met with them, they were in tears. How can a person not feel for them? Many times, we've argued that the system needed to be improved because it did not correspond to women's day-to-day lives. Extending EI entitlement by five weeks is all well and good, but this initiative does not mean that more women will qualify and collect benefits.

Another reality is that of self-employed women. You describe their situation in your submission. The three recommendations put forward are also contained in the bill that was tabled in the House by, I repeat, my colleague. We have not invented anything new, merely relied on your studies and expertise, and on the experience of people, associations and support groups. We have the figures to back this up. I'm astonished to see people nit-picking. What are we waiting for to get this program up and running so that it benefits people? According to the experts, this initiative could help to stimulate the economy. When the statistics no longer report on women who cannot qualify, it means that the problem has been offloaded to the provinces. These women survive on social assistance. Can someone claim that she is helping to keep the economy afloat because she receives social welfare benefits? I hardly think so.

I don't really have a question for the witness.

• (1255)

[English]

**The Vice-Chair (Mrs. Patricia Davidson):** Your time is almost up, if you want a reply.

[Translation]

**Ms. Sue Calhoun:** I would just like to say that we agree with you completely. We have asked ourselves the same question: what will it take for things to change? That is why I wanted to touch on the human dimension of the problem today. We are talking about real people, about real women and I understand what you're saying. Even if they could qualify, women who work in the lobster processing plants would only stand to collect about one hundred dollars a week.

**Mrs. Joan Macklin:** May I just say something?

[English]

**The Vice-Chair (Mrs. Patricia Davidson):** Be very brief.

[Translation]

**Mrs. Joan Macklin:** Thank you.

Ottawa is home to a coalition of women's groups and every day, members receive newspaper articles from around the country. When the last federal budget was being drawn up, all of the union and women's groups, along with a large number of economists, called for changes to the EI program similar to the ones that we are discussing today, but nothing came of it. The only recommendation followed up on was the call to extend EI entitlement by five weeks.

[English]

**The Vice-Chair (Mrs. Patricia Davidson):** Ms. Mathysen, please, for four minutes.

**Ms. Irene Mathysen:** Thank you, Madam Chair.

I'm going to thank all of you once again. When I had my daughter, I felt very much like I was "committing pregnancy", that there was very little in terms of support for me. And now it feels very much the same, that with the 1996 EI changes, women are further jeopardized. We haven't made any real progress.

It's clear to me that we need a wholesale reform when it comes to employment insurance. Having five more weeks of benefits just doesn't cut it. So I want to thank you for underscoring that and for making that very clear.

But I did want to give my colleague a chance to ask another question, as she so rarely gets the opportunity.

**Ms. Niki Ashton:** Thank you very much.

My question has a great deal to do with research. I'd also like to decry the lack of funding for research and the attack we're seeing on research in the social sciences and humanities, which in many cases affects research regarding women.

I'd perhaps like to direct this to Professor Vosko, but I'd certainly like to hear any overall comments—if there is time—on the feminization of employment norms. What are the trends in Canada to date, and perhaps not just in terms of women as a whole, but also in terms of certain cases of women, whether they be immigrant women or aboriginal women or young women? I'd be interested to hear the trends that we're looking at.

**Dr. Leah Vosko:** One comment I would begin with is that the new entrant/re-entrant requirement under EI has had a disproportionately negative effect on new immigrants in large urban centres. In other words, it's not simply a case that it's hard for women who have been engaged in caregiving to get access to EI, under the 910-hour rule,

but that it's been quite well-documented, including by my colleagues at the Caledon Institute and elsewhere, that this is a challenge for immigrants too, that it's important to look at the relationship between immigrant status and gender in looking at the situation.

And, of course, you mentioned the issue of rural women. I think, again, geography plays a very important role in these things.

One of the things that we've observed—I don't have the number handy, but I could certainly provide it—is that young people, particularly young women, and certainly young immigrant women, are having difficulty accessing EI as new entrants to the labour force.

So I would certainly emphasize that point and underscore that it's a population we should be studying. The value of funding for the Social Sciences and Humanities Research Council of Canada is that people who engage in this kind of research work can pursue research toward the very positive end of improving public policies like employment insurance.

● (1300)

**The Vice-Chair (Mrs. Patricia Davidson):** Okay, thank you very much.

I'm sorry; at this point, we are going to have to cut off the debate or the information that we're receiving.

I want to thank each of our presenters very much for being with us today. Again, I apologize for the delay in hearing your presentations at the beginning.

Dr. Vosko, I think we've referred to a couple of things we would like you to pass on to the clerk. It would be great if we could get the data on the self-employed women you referred to earlier, and the 14 other recommendations you have.

Ms. Calhoun, I think you referred to the 2002-03 data from eastern Canada.

**Ms. Sue Calhoun:** Yes.

**The Vice-Chair (Mrs. Patricia Davidson):** If you could present that to us, it would be most helpful.

Again, thank you very much.

The meeting is adjourned.









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