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and Social Development and the Status of
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Mr. Dean Allison

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•(1305)

[English]

The Chair (Mr. Dean Allison (Niagara West—Glanbrook, CPC)): Pursuant to Standing Order 108(2) and our study on the federal contribution to reducing poverty in Canada, we'll commence with our twenty-sixth meeting.

I'd like to welcome all our guests today.

We want to thank you very much taking the time out of your busy schedules to be here with us. This is an issue that the committee has been looking at over the last number of months in Ottawa. We've been out on the road for the last couple of days. We were in Halifax yesterday, we are in Moncton today, and we will be in Montreal tomorrow. We're hoping that we can hear what's happening on the ground and can take back some of your suggestions and ideas to look at incorporating into a report.

Once again, we want to thank you very much for being here. You can each take five minutes to go through your presentation. I have a timer. If you're close to the time, don't worry. It will go off just to let you know that five minutes has gone by, but don't stop your remarks. Finish up what you're saying. Then we'll then have a couple of rounds of questioning from the members of Parliament. Those rounds will last seven minutes and five minutes.

There are headsets here if you need translation, either English to French or French to English. The last bit of housekeeping is that you don't need to turn the mikes on and off when you've been identified. The ladies and gentlemen behind us here will get those mikes on.

I will start with Ms. Phyllis Mockler-Caissie, project manager with the Poverty Reduction Initiative.

Welcome. Maybe you can tell us a bit about yourself, Ms. Mockler-Caissie, and then we'll have your remarks. Once again, thank you for being here.

Mrs. Phyllis Mockler-Caissie (Project Manager, Poverty Reduction Initiative): Thank you very much.

As Dean has said, my name is Phyllis Mockler-Caissie. I am a provincial civil servant and I have been assigned the role of project manager for the poverty reduction initiative that currently is under way in New Brunswick.

I have worked with the department or with government for over 20 years. I do a lot of project management. I work in the planning, research, and evaluation branch of the Department of Social

Development, but in this role I wear the hat of project manager for this very important initiative.

On October 17, 2008, Premier Shawn Graham announced that he was sponsoring a major public engagement initiative to develop a poverty reduction plan in New Brunswick. This collaborative approach to addressing a societal problem is being carried out in three phases.

The first phase, the public dialogues, ended on March 30 and resulted in the development of a "What was Said" report affirming the contribution of the participants. The participants included a cross-section of the population, who shared their stories and experiences related to poverty.

In addition to the face-to-face dialogue sessions held around the province, citizens participated online and by sending us e-mails and letters. Smaller face-to-face dialogue sessions were also held to allow those who were not comfortable at a public meeting a chance to be involved.

We heard some very emotional stories from nearly 2,500 New Brunswickers. The participants talked about what causes poverty and what can be done to reduce it.

We believe a public engagement initiative is a very innovative way of dealing with a very important problem. This is not the typical approach that governments use to find out what needs to be done to solve a problem that affects all of society. It goes beyond the traditional method of governing and seeks to involve the public in decision-making. It wasn't a consultation; it was an engagement process.

It is a way of bringing together citizens, community non-profit organizations, business leaders, and government leaders to talk about ways to solve a problem. I would like to share with you some of what was said. What I'm telling you represents the passionate voices of members of the public and does not represent the position of the leadership team, government, or any sector of society, nor does it represent the views of any one individual. It represents the views of many people. I will focus on the issues that fall under the mandate of the federal government and not on all the issues that were identified as the causes of poverty.

Frequently, people said that lack of education is the primary cause of poverty. Over and over, New Brunswickers said they are living in poverty due to high student loan debt. They indicated that the high interest rates charged on their loans and the exceptionally high monthly payments required by the National Student Loans Service Centre are causing them a great deal of financial hardship.

Given the lack of employment opportunities in New Brunswick, many graduates are forced to leave their home province to find meaningful employment. Even then, the cost of living is so high that they are struggling to meet their student loan repayment obligations, and many are defaulting. This is causing pressure on them as they are being sent to collection agencies and getting bad credit ratings. In one instance, we heard that it almost cost a young graduate a job when the employer, a financial institution, was alerted to problems related to repayment of the outstanding student loan.

We heard that eligibility rules for getting interest relief and debt reduction assistance are too stringent and are providing only temporary relief. Often, existing high student loan debt is causing students to drop out of post-secondary education before they finish their program of study. In other cases, the thought of incurring high student debt is preventing many from furthering their education. We heard from one New Brunswicker who stated that, at 40 years of age, he was still trying to pay off his student loan.

Many people said more has to be done to forgive student loan debt, because it causes them to live in poverty for years after they complete school and really prevents people from becoming self-sufficient.

● (1310)

New Brunswickers also said that the employment insurance system is causing financial hardship. They said the waiting period for EI is too long, and often, they said, even after being determined eligible for benefits, it was taking too long for them to receive a cheque. In the interim, they are struggling to meet their financial obligations.

Further, people said the benefits are too low. We also heard that it is difficult for some to accumulate enough weeks to be entitled to EI. In addition, many people who want to go back to school are having trouble accessing training funds under the EI program. Many said they were not aware that they could even get assistance through EI, and then, when they did seek help, they found the eligibility criteria too complex.

People said that disabled New Brunswickers usually live below the poverty line. It was stated that persons receiving a disability pension do not have enough resources to live on and are unable to buy the goods and services necessary for their comfort and mobility. It was raised many times that there needs to be a guaranteed annual income for persons with disabilities, similar to that provided to seniors.

Another cause of poverty is the lack of decent and affordable housing. People said that rents are so high there's not much left over to meet their other basic needs. Often, people said that families and individuals are sacrificing nutritious food in order to pay their shelter costs. We all know that safe, adequate, and affordable housing is a fundamental building block for societal well-being.

We heard that there is a lack of subsidized housing, a lack of housing options, particularly for persons with mental health issues and those with physical disabilities. It was said that social housing is too remote, too removed from other resources that low income people have to access, particularly for those living in the rural area who commute to the urban centres for doctors.

Participants said there was a lack of affordable housing in the rural areas. Many people indicated that grouping low-income housing units together doesn't work. It was said that it's difficult to raise children in neighbourhoods that are riddled with issues related to poverty. People said that kids who live in poverty are further marginalized by growing up in low-income housing that is collected in a single area. This type of housing perpetuates the generational cycle of poverty. The children living in these neighbourhoods are exposed to crime, drugs, alcohol, and teen pregnancies.

These are but a few of the causes of poverty as identified by New Brunswickers in this process. I want to thank you for allowing me to echo the voices of New Brunswickers in this public engagement initiative.

Poverty affects all of us and, therefore, it is recognized that it will take all of us to find ways to reduce it. Through new partnerships with community organizations, the business sector, and all levels of government, we hope we can improve the lives of those living in poverty in our province and across the nation.

Thank you.

The Chair: Thank you, Phyllis.

We're now going to move along and have Miguel LeBlanc speak. He has five minutes.

Welcome, Miguel. I see here that you're from the New Brunswick Association of Social Workers. The floor is yours.

Mr. Miguel LeBlanc (Executive Director, New Brunswick Association of Social Workers): First, thank you for this opportunity. I am Miguel LeBlanc, the executive director of the New Brunswick Association of Social Workers. We have over 1,500 members in the province.

Our mandate is the promotion of the social work profession and the advancement of social policy that affects our clients and, second, the protection of the public through self-regulation. My members work in a diverse field, in everything from child protection, addiction, and mental health services to health, hospitals, counselling, and so forth. So what I'm going to be recommending comes from people who have front-line experience.

We believe that all levels of government have a responsibility to protect the most vulnerable in each community. Therefore, processes need to be developed that will work with all levels of government to reach a common goal, because the federal government's role is to provide leadership in eliminating poverty in Canada.

Social workers believe this study is one step in reaching this goal and we applaud the members and the government for taking this on.

The role of the federal government is also to develop and set national standards and policies that will ensure the protection of people in need and, through the social transfer, to ensure each province has the appropriate level of funding. The reality is that the federal government does have and must use its fiscal and funding power in working with all levels of government in ensuring that national standards are met and adhered to, for example, through legislation.

I have 13 recommendations. I would like to briefly talk to you about them.

We believe that the federal government must implement a national housing strategy.

We believe that the federal government must implement a national child care and early childhood education program. This will help low-income people and single parents to access affordable day care and, at the same time, to go out into the workforce.

Improvements in employment insurance need to be made. We applaud the five-week extension to the EI program, but the waiting period is too long. We believe the waiting period should be eliminated.

Social workers recommend the creation of a national pharmacare plan that would provide first-dollar coverage for prescription drugs. This would remove the barriers associated with employment for people who receive social assistance. This would allow them to be in the workforce, start earning some money, and have drug coverage.

We recommend the development and implementation of community economic development initiatives and job creation strategies and training to spur economic development. In New Brunswick, it's especially needed in the northern and eastern communities, the rural communities.

Another aspect that needs to be addressed regarding the rural communities is the issue of transportation. It's a major problem and needs to be addressed. Therefore, we recommend that the federal government do its part in adopting a rural transportation policy.

The federal government must also review and make every policy decision from a gender-based lens, which recognizes the unfortunate but real inequality between men and women in our community. I think this is vital when we start looking at the statistics and the gaps between women and men living in poverty.

We believe that there must be an implementation of a homeless strategy that provides adequate core and long-term sustainable funding to NGOs to provide services to homeless people.

Furthermore, we believe that we must implement a strategy that will provide adequate—and again—core and long-term sustainable funding to all the NGOs providing services to the most vulnerable people. They're providing excellent service; however, sometimes they can't meet the demand.

We need to work with all levels of government to develop and implement national standards and policies to eradicate poverty and improve the well-being and the quality of life of every Canadian through the social transfer. Again, we truly believe that the federal government does have a role in using its funding and fiscal powers

to ensure that every province and all levels of government adhere to the national standard, either through legislation or fiscal penalties for non-compliance, for example.

● (1315)

We do believe that we need to develop processes to build working relationships with all levels of government by providing a leadership role.

We believe that the government must implement the Kelowna Accord for the first nations people and Inuit.

My last recommendation is that we need to start reviewing the Statistics Canada low-income cutoff. It definitely does not meet the individual's needs. I think we need to base the low-income cutoff on quality of life. Therefore, we need to increase the low-income cutoff.

Thank you.

The Chair: Thank you, Miguel.

We're now going to move to Gary Glauser from the New Brunswick Non-Profit Housing Association.

Welcome, sir.

Mr. Gary Glauser (Policy and Conference Coordinator, New Brunswick Non-Profit Housing Association): Thank you very much, Mr. Chairman.

I'm with the association as its policy and conference coordinator. I've been with the association for a few years. Prior to that, I worked for a long time for Canada Mortgage and Housing Corporation, so housing is near and dear to my heart.

Our association has some 200 non-profit and co-op housing providers in the province of New Brunswick, who supply some 7,000 units of affordable housing to aboriginal and non-aboriginal families, seniors, and individuals with special needs.

We have just finished our annual conference here in Moncton on the weekend. Attendees included the provincial Minister of Social Development, CMHC, the president of the Canadian Housing and Renewal Association, and Elizabeth Weir from Energy Efficiency NB. These are all people who are active in the whole area of affordable housing. We had a very good discussion there.

Today's meeting follows very well from that discussion. We welcome the opportunity to discuss the important federal role in reducing poverty in Canada. We strongly advocate for a federal leadership role in this initiative.

We fully realize that it's a multi-faceted issue and requires a multi-pronged strategy, as we're dealing with a lot of issues, including income issues, housing affordability, and energy, poverty, health, education, and training issues. However, our main message today to the committee is that a federal strategy to reduce poverty must have as its central pillar an assurance that all Canadians have access to safe, secure, and affordable housing.

Quite simply, a lack of affordable housing is a major contributor to poverty, as many Canadians are paying more than 30% of their income on housing. In New Brunswick, there are 30,000 households that are paying more than 30% of their income on housing. There's an active waiting list for housing. The number is very high. It's at least 5,000. Maybe Phyllis can help me there. It's a huge number and it doesn't seem to be going down.

Also, the Human Development Council estimates that one in six children in New Brunswick is living in poverty, and there's a huge gap between low- and high-income families. There's another indication: a single parent in Fredericton needs to have almost two minimum wage salaries to afford a suitable apartment in Fredericton. Phyllis has made the point that rents are very high and people have problems accessing the market.

We've made this point consistently in our briefs to New Brunswick's self-sufficiency initiative and to the 2008 Senate Subcommittee on Cities. We made the same pitch to Senator Eggleton last year and also to the province's poverty reduction strategy.

We strongly subscribe to the "housing first" model, under which you have to provide a person with a roof over their head. Then they can take steps to become better-educated, healthier, better-employed, and, eventually, more self-sufficient. We view affordable housing as sort of a gateway point for other service providers. Housing can help to achieve other social and economic objectives with this integrated policy response.

Our member groups are in the business of providing affordable housing. We look at the need numbers that are tracked through the census and we also look at the housing waiting list numbers. Those are the measures we are looking at.

Again, we see the federal government playing a leadership role in ending poverty. Also, a long-term affordable housing strategy has to be in place to buttress that effort, along with community input, because we need to have policies and programs that reflect community needs. This input has to be engaged.

• (1320)

In New Brunswick, we have some examples of the federal government partnering with other stakeholders. We have the federal-provincial affordable housing agreements. We have local homelessness partnering strategy action groups. Also, in Fredericton, we have an affordable housing committee in which all levels of government, the private sector, the aboriginal sector, and the service groups are engaged. We're trying to partner to find affordable housing solutions.

We are very happy that in the most recent federal budget funds were allocated to affordable housing and homelessness. We anxiously await the signing of the new agreement between CMHC and the Province of New Brunswick so we can get on with program delivery.

But again, some of the programs, especially the ones attached to the economic stimulus, have a short-term timeframe, so we need to get on with the delivery of the programs. Instead of having short-term program timelines, we strongly urge the federal government to

have a longer-term vision in mind so that groups can operate more effectively over time.

One way in which we think federal funding can be increased further is to simply maintain the investment the federal government currently makes in existing social housing stock. As these agreements expire, the federal dollars are no longer required. The \$2 billion should stay in place over time to ensure the long-term viability of the social housing stock and help create new units.

Another fact that should be highlighted is that affordable housing, with supports, can be a very cost-effective way of attacking poverty and homelessness. You can save up to 40% on costs compared to other responses to homelessness, such as hospitals, shelters, and jails.

This topic has been researched quite a few times. We were very impressed by the Senate report, "Poverty, Housing and Homelessness: Issues and Options", which came out of the Senate subcommittee last year. We feel that we need to be more action-oriented. We need to get the programs moving and end poverty in Canada.

• (1325)

The Chair: Thanks, Gary.

We will now move to Leah.

You have five minutes.

Ms. Leah Levac (As an Individual): Thank you.

Good afternoon, everyone. I'm a doctoral student at the University of New Brunswick. I work with young women who are marginalized for social and economic reasons. I want to try to talk a little about something that I think is of parallel importance to this.

My work is funded by the Trudeau Foundation and the Canadian Institutes of Health Research, so because of that I spend a lot of time thinking about the connection between policy and practice and who leads and drives those decisions. I'm going to offer three suggestions for what I think the federal government can do to support poverty reduction, and they all live at the site where policy, practice, and research meet each other.

First, I think we need to focus on creating an entirely new generation of leaders who understand the importance of social justice. That's a federal responsibility and it creates a great opportunity to align in an inter-jurisdictional way with education. I understand that there's not a direct mechanism into education from the federal level, but with an emphasis on leadership development, I think the federal government can play a strong role in supporting all sorts of initiatives that help young people to become active in their communities around important justice issues.

I'm going to give you a couple of examples of how we can do that, particularly with young people who might not identify themselves as being leaders.

There are programs in place, for example, in Saint John, where, as part of supporting housing initiatives, youth are building the residences that they will then become tenants in. Not only are they learning specific skills for construction, but they're also taking ownership for the next steps in their lives.

Also, I'm a member of an organization here called 21inc, which is about leadership development with young people. We have a very specific program called the golden ticket program in which we ask people to go out and identify young people who wouldn't normally call themselves leaders but who we see behaving as leaders.

I think there are hundreds of clever and creative ways that the federal government can implement ideas—for example, inside granting programs—that would ask the question: what is it that you can do as a part of this initiative that will inspire leadership development in young people?

So that's the first suggestion.

Then, we need a dedicated response inside policy-making processes to engage young people so that they don't get called apathetic but, rather, do get invited to the table to be a part of collective decision-making. The poverty reduction initiative is something that I've been involved in studying.

We're learning in New Brunswick that young people are willing to be engaged if you ask them, but it requires a different strategy and a different approach. Sometimes it's far more time-consuming than we give people credit for. We engaged with young women who have been living in transitional housing for upwards of two years, but it took six weeks and multiple visits, with us returning over and over again, to build a relationship in order for them to feel as though they were being invited to the table.

So when we're thinking about the way we design political processes and policy-making at the federal level, we need to think about shifting some of these exceptional models into what is normative for the way that policy gets created, so that young people start to re-engage in democracy. If we don't have an effective democracy, we will have much bigger problems on our hands than poverty reduction.

Finally, I think we need to start thinking about ways in which researchers, policy-makers, and the public can come together at tables so that we know what best practice is; in health research we call it "closing the know-do gap". That gap is even bigger in the social sciences.

•(1330)

We need federal leadership to help roll over what we know in the theory of knowledge translation in health; we need help moving that into social sciences so that we can bring together researchers, the public, and policy-makers and close the gap between all of the things that we know that we need to do about poverty reduction but are not currently doing.

Thank you.

The Chair: Thank you, Leah. You are right on time.

We're now going to move to our last witness, Mrs. Lillian MacMellon, from Karing Kitchen Inc.

Welcome. The floor is yours.

Mrs. Lillian MacMellon (Director, Karing Kitchen Inc.): Thank you, Mr. Chairman.

Good afternoon, members of the committee.

I'm a member of the board and volunteer director of operations of the Karing Kitchen, in downtown Moncton. I have been a volunteer in the city for 50 years for several non-profit organizations. My passion has mainly been directed towards the poor and the vulnerable in our communities.

A United Church minister and I met back in 1985 to discuss the need to feed the homeless, seniors, children, people on social assistance, and the disabled. We formed a board of directors and opened a soup kitchen in the basement of St. John's United Church. It was open five days per week. We hired a cook and the churches agreed to send volunteers to help us every day.

In the first years of operation, we served between 50 and 75 meals each day, mainly soup and sandwiches. We soon discovered that for many, this lunch was the only meal of the day, so we began serving a full dinner every day. Today, we average 400 meals per day. We have one cook, a manager, and some volunteers, mostly seniors.

In the summer, we have been fortunate to be able to apply for four students to replace the seniors, who move out to the shore. Now we are losing one of our student positions. Our numbers increase in the summer months because we see more transients and schoolchildren, so not having these students puts a lot of pressure on our staff.

You ask how we measure poverty. We measure by the number of meals we serve and the clients who form a line all around our social hall, waiting for their meal at 11 a.m. every day. Some of these clients have been coming to our kitchen since the day we opened our doors 24 years ago. We are the only family they are connected to. We treat them with respect and provide a warm greeting and a listening ear.

Recently, we have seen an increase in clients, with some of them returning home from Alberta, where their employment opportunities ended. We are unable to keep statistics due to a shortage of staff. We are unable to hire anyone due to a shortage of finances.

I applaud the federal government for implementing some programs over the years that have helped us to look after our clients. In the year 2001, we received a grant from Human Resources Development Canada under the homelessness file to refurbish our kitchen in order to better serve our clients. Harvest House, a transition residence, and the Moncton YMCA ReConnect program for homeless people and youth at risk of becoming homeless also received funding that year.

This past year, Mrs. Claudette Bradshaw has been establishing her office for work on a research project on homelessness and mental health. We feel strongly that this program is exactly what is needed by some of our clients suffering with mental health issues. They need someone who cares and understands what these individuals are experiencing every day.

However, I am very concerned about what is happening in our growing city. It is my understanding that funding for Harvest House and the YMCA ReConnect program has been discontinued and they face the possibility of closure. These two important organizations help a lot of our clients.

The Karing Kitchen is in the basement of a church. We pay a small rent of only \$360 per month, which barely covers the power and heat that we use. We had two small bathrooms. They were outdated and did not meet the standards for the disabled. Therefore, we had to add new bathroom facilities this past year due to the high volume of clients we see every day. We have applied to the federal and provincial governments for help with this \$50,000 renovation. So far, we have not been successful.

The only funding we receive each year is \$18,000 from the provincial government and \$5,000 from the municipal government. We must rely on the community every year to raise the funds needed to keep operating.

We were the first soup kitchen to open in Moncton in 1985. In the Greater Moncton Area, we now have two kitchens, a mobile bus, and 23 food banks all competing for the same dollars. We need financial help and we have not been successful with the federal or provincial governments.

• (1335)

I am certainly not qualified to give you advice on how the government can reduce poverty. I can only relate to you some of our success stories that we have experienced over the years. They all come down to the fact that we cared for these people when they were without work. We fed them and encouraged them and, eventually, some of them found work. The rewarding part happens when they return with a cheque to express their thanks our help at a low period in their lives.

One particular story that touches our hearts is an individual who came to the kitchen every day for 10 years. He helped us carry heavy boxes, cleaned the floors, and would gladly do anything we asked of him. He couldn't find work because he couldn't read or write to fill out the forms. However, we nominated him for volunteer of the year with the City of Moncton. He was chosen and, shortly afterwards, because of the exposure he was given, someone gave him a job. Again, this has done so much for his self-esteem that he no longer has to rely on social assistance.

This is only one of the many success stories we have experienced at the kitchen over the years. It may seem small, but we feel that this part of the program works best for us: treating them with dignity, plus boosting their self-esteem.

One of the major complaints we hear at the kitchen from clients is that they can't reach their social workers. I really think the province needs more social workers and more mental health doctors. This is where the ReConnect program helps a lot of individuals find the help they need.

We see more and more young people on drugs, and also an increase in break-ins, which we feel are related to the drug scene.

I have read the 2009-10 budget of the Government of Canada, and I see millions of dollars being allocated for social housing, the working income tax benefit, and the EI benefit. All of that is positive, but when it comes to the food banks, I see the establishment of another independent task force. Unfortunately, that will not help us at the present time. When Minister Bradshaw held the homelessness portfolio, we were told there were millions left to

help us, but when we try to obtain the funds, we are told that none are available.

You ask if current federal resources for reducing poverty can be deployed more effectively. I say yes. When an organization such as Karing Kitchen is trying to help some of these individuals stand on their own two feet, we need the help of the federal or provincial government. We feel that the community just can't help any more than it does at present. Therefore, if we don't receive any help from the government, we will be forced to close our doors. What will happen then to these vulnerable members of our society?

I thank you for the opportunity to express our concerns to your committee. I wish you much success with your meeting.

• (1340)

The Chair: Thank you very much, Lillian, for talking to us and telling us about some of the things you're challenged with on a daily basis.

We're going to start with a first round of seven minutes for questions and answers.

I'm going to turn it over to Mr. Savage for the first round.

Mr. Michael Savage (Dartmouth—Cole Harbour, Lib.): Thank you, Chair.

Thanks to all of you. Those were wonderful presentations on the issues of poverty here in New Brunswick.

Lillian, I had to laugh when you said something to the effect that you didn't feel qualified to give advice. I think you've given us good advice. Stepping in and doing work in the community is about as good advice as we can get. It indicates to us where the gaps are.

I have some short snappers this time. I just want to go through them based on your presentations.

I'll start with Phyllis.

I was surprised to hear you mention student loan debt right off the bat. I do a lot of work on the post-secondary side, and there are student loan organizations, such as the Coalition for Student Loan Fairness, and a fellow named Julian Benedict out in B.C. There are CFS, CASA, and all the student organizations.

I'm surprised to hear you indicate that education, and specifically student loan debt, is that important. But what is the solution to that? Is it to reduce student loan interest rates? Is it to eliminate interest? Is it to extend the grace period? Do you have any specific suggestions?

Mrs. Phyllis Mockler-Caissie: Again, remember that I'm speaking about what we heard as we went around the province. I didn't come prepared with the list of what we think can be done or what people in New Brunswick think can be done, but definitely, as number one, most people said they think there should be free post-secondary education. There are examples of many other countries where students are offered free post-secondary education.

I don't know what that would cost. We're moving into another phase of this initiative wherein some solutions will be put forth in order to look at what the plan is going to look like. There will be options for solutions and there will be some costing done by another group of participants in what we're referring to as the round tables.

Among a number of things that did come out was more debt reduction, thus making it easier for students to get relief. When they're contacted.... No, when they're hounded—I'm going to use that word—over and over by an organization that I think has been established to collect debt on behalf of the federal government, the amounts that students are being asked for are atrocious. They're being asked for \$500 a month when a young person is out there trying to find, first, a job, and then affordable rent, etc.

I think most students are saying, "Look, I'm not saying that I'm not going to pay it back, but I can afford \$100 a month right now." They're starting out at \$30,000 in debt, they have a rent of \$900 a month, they need an old car, which costs, and they have way too many other things. They're asking what it is that we want them to do. Is it to declare bankruptcy, which isn't an option?

Mr. Michael Savage: No. It's not an option for 10 years in Canada. You can't even declare bankruptcy—

Mrs. Phyllis Mockler-Caissie: Right. And that's a long time. They're saying that they can never move forward. In some instances, we heard of 28-year-olds still living with their parents because they cannot afford to be on their own and still meet their financial obligations related to student loan debt.

Mr. Michael Savage: Certainly in all the provinces, except perhaps Quebec... In English Canada, we have student loan debts that are outrageously high and as MPs we deal with these all the time in our offices.

You mentioned the waiting period for EI. Are you talking about the two-week waiting period as opposed to having to wait months and months to get approved?

• (1345)

Mrs. Phyllis Mockler-Caissie: Yes, and I'm not familiar with the EI system. I have no personal experience other than with a son. What we heard from people is that once they were determined eligible, there was quite a long waiting period. One particular person I talked to said they were told that people hadn't been able to review their claim because they were so backlogged.

Mr. Michael Savage: "Waiting period" is really a bit of a misnomer. It's really an exclusion period of two weeks for which you don't get EI. That is what's called the waiting period. Then there's the processing time.

On disabilities, you spoke about something I mentioned this morning. The Caledon Institute has proposed that for persons with disabilities we should look at having something similar to what we have for seniors, combining the OAS and the GIS and providing a living income, as well as training and everything else. We really do not treat people with disabilities with the kind of respect that a country as wealthy as Canada should. Is that what you're hearing?

Mrs. Phyllis Mockler-Caissie: Yes. Right now, we provide social assistance benefits for persons with disabilities. If anybody knows about our social assistance rates, although they're not the lowest in the country, they fall below what would allow people to have a decent standard of living.

Persons with disabilities said that they don't want to be on welfare, that they want an income that allows them to have a decent standard

of life. Their costs are often higher because of their special needs and they want to be treated differently from being on social assistance.

Mr. Michael Savage: I think it was Johanne Perron who mentioned to us this morning that it's even hard to get qualified for disability assistance here.

Mrs. Phyllis Mockler-Caissie: That is one thing we've heard. You have to be medically certified. It is quite a process.

Mr. Michael Savage: Thank you very much.

I'm going to go to Gary first.

Gary, you mentioned co-ops. Are there many co-op housing units in New Brunswick?

Mr. Gary Glauser: Well, that number of 7,000 includes non-profit and co-op housing. For co-ops, I'm not sure of the exact number. It would be under 1,000, for sure. It's mostly non-profit housing.

Mr. Michael Savage: Right. I get you.

Miguel, are you talking about a two-week waiting period on EI?

Mr. Miguel LeBlanc: Yes.

Mr. Michael Savage: You also spoke about core funding for NGOs. A lot of us have heard that organizations dealing with some of what we would traditionally call the most vulnerable people can't get core funding. They can't get A-base funding. They have to become professional grant writers. They're always having to apply for \$3,000 here and 75¢ there, and it just becomes such a pain that it almost disempowers them from getting the work done. Is that what you're referring to?

Mr. Miguel LeBlanc: Exactly. If you look at the non-profits, they're doing amazing work. As Lillian said, they can't even hire a staff person to actually meet their needs. I think we need to start reviewing the idea of funding, because it's not all project-based. As you mentioned, it's like becoming a professional grant writer. Then there is the accountability after that, which is also time-consuming. I think we need to start examining how we are actually funding.

Mr. Michael Savage: Does that sound mean I have two minutes left, Mr. Chair?

I'll come back with a question for Leah.

The Chair: Yes, because it means your mic could be cut at any time.

Thanks, Mike.

Thank you, folks.

Madam Beaudin, for seven minutes, please.

[Translation]

Mrs. Josée Beaudin (Saint-Lambert, BQ): Thank you very much, Mr. Chairman.

Welcome to all and thank you for being here.

My first question is for you, Mr. Mockler-Caissie. You mentioned a number of measures that partners suggested. We heard this morning from a number of those partners and there has been a lot of talk about pay equity and child care. But you did not mention these as issues. I know that you were focussing on matters that fall under the mandate of the federal government.

Did your partners raise pay equity and child care as issues?

[English]

Mrs. Phyllis Mockler-Caissie: Absolutely. We heard that pay equity was an issue. The lack of affordable child care and the lack of spaces for child care are certainly issues for many families—not just for young single moms but for the working poor—with regard to being able to find a job to earn a living.

There were many other points, but I didn't attach them all to this presentation because I didn't find that there was as much that the federal government could do, so I didn't raise them. But I have many other points that were brought up throughout the process.

● (1350)

[Translation]

Mrs. Josée Beaudin: Thank you very much. By the way, you say that mothers need child care but more and more fathers do also.

My second question is for you, Mr. Leblanc. Your presentation was very interesting. You made several recommendations, which are not new but which deserve repeating. At any rate, these are corrective measures. I know that some catching up is required, whether in terms of affordable housing, pay equity, homelessness or child care and so on. I imagine you would prefer to invest in prevention.

Mr. Miguel Leblanc: Obviously, because we believe there are many ways in which poverty could be prevented. It may require an investment at first, but in the long run it would save us a lot of money. I like the idea that every dollar invested will return three dollars in savings. It is an investment. One of our Canadian values is to care for one another. By investing in the prevention of poverty, we promote justice and equity. By doing so, these individuals will be able to contribute to their community. It is one phase of longer term economic development.

Mrs. Josée Beaudin: Other witnesses told us that we need to take action at the early childhood stage if we want to break the poverty cycle. Do you agree?

Mr. Miguel Leblanc: Of course, and this is why we recommend a national child care system. We believe that the federal government should provide funding to the province to set up a good child care system. Children are the future of our communities.

Mrs. Josée Beaudin: Thank you very much.

Ms. Levac, thank you for being here, it is very useful. You mentioned structural models that need to be tailored to the situation on the ground, in the communities. What exactly have you in mind? Could you elaborate?

[English]

Ms. Leah Levac: Yes. I think there are a couple of things. First of all, I think the biggest community-based role is to actually engage with organizations who are already effectively engaging young

people, because they already know how to do it. We need to take the models that exist in that way and implement them into other structures that are taking place instead of trying to make it up all over again. That would be one example.

I think that the other really important thing at a community level is that we need to shift the understanding of what we mean when we say leadership, or how we understand who occupies a leadership position. You spoke a little bit about pay equity, which starts to lead me to gender and women in leadership. One of the big problems we have is that we don't think about leadership as something that exists in the masses. We don't believe that everybody has leadership potential.

There's the community organization base. For example, with 21 Leaders, which is a program that we deliver in New Brunswick, one of the things we do is change our selection process so that instead of it turning into a grandstanding contest about who has the most notches on some chart of accomplishments, we put people into situations where they have to practise leadership skills.

Then we can watch, for ourselves, the difference between having been given a position for legitimate reasons, or not, and the actual way in which you play a leadership role in your community. There are shifts in the way we think about leadership, and then how we go about identifying the people we need to invite to be a part of the process.

Does that help?

● (1355)

[Translation]

Mrs. Josée Beaudin: Yes, thank you very much.

By the way, in Quebec, the cohesive leadership support program is funded by United Way. Under this program, leaders are being trained at the grass roots and community level in Quebec. I believe a third cohort is being trained. This program is a great success and will bring about the emergence of a new type of leaders in the community.

I also have a question on housing. We have been travelling for the last two days and hearing from witnesses. I just called my riding office and was told that yesterday a 26-year-old young man showed up there because he did not know where to spend the night. The night before he slept in the street because there was no space left at the shelter and he had nothing to eat. Yesterday in Nova Scotia we visited a couple of shelters.

We need to put people at the heart of our concerns and of all our decisions. Having a roof over one's head and something to eat seems to me to be a priority. Once that is in place, we can look at other things.

Mr. Glauser, in terms of needs, what concrete action could the government take that would have a quick impact? We are in an emergency.

[English]

Mr. Gary Glauser: Let me say that in Fredericton we've had discussions with Brian Duplessis of the Fredericton Homeless Shelters. I think he appeared here. His line is that he doesn't want more beds; he wants to be working himself out of a job there. We are simply saying that we're in a sort of backlog situation, in that from 1993 to probably 2001, there was not very much social housing built in Canada. I think we are still in a sort of backlog situation.

The government has to be the leader, I think, working with the provinces, the private sector—I think the private sector has a huge role to play in the affordable housing game—and the municipalities to make affordable housing development easier, because lots of times an affordable housing project takes so long to go through the regulatory process and the community engagement process that by the time the project gets built, the waiting list has gotten even higher. I think it is a collective effort, but I think the federal government has to be the leader.

How you get units on the street really quickly is a multi-faceted nut to crack, so to speak, because there are a lot of players involved. The federal government can put out more and more money, but it has to have the cooperation of all the players down the line, right down to the municipal planning department that's stamping the project. Dollars are wonderful, but it has to be a partnership effort.

As I said, our Fredericton affordable housing committee has been doing very well. We have all the actors at the table. On the zoning process, in the City of Fredericton there's a sign saying "zoning control". That says it all right there. The word "control" has to be turned around. A city has to want to have affordable housing projects, to engage them, rather than having the not in my backyard scenario.

The Chair: Thank you, Gary.

Tony, you have seven minutes.

Mr. Tony Martin (Sault Ste. Marie, NDP): Thank you.

I thank all of you for being here today. I've learned something new from each one of you this afternoon.

Phyllis, I just wanted to know what your next steps are.

Mrs. Phyllis Mockler-Caissie: In June we will be holding what we're referring to as round table sessions. There will be about six full days with 30 participants who we believe are experts in poverty. I don't necessarily mean academics; I mean those who have lived in poverty, those who have first-hand knowledge of dealing with people in poverty. Those 30 people will come together and review the "What was Said" report, which, as I've said, represents the input from all the participants in phase 1.

Options will be put together. We believe that a poverty reduction plan has four main components. Those would be: establishing a global objective; identifying indicators so we'll be able to measure success; determining what accountability and monitoring mechanisms need to be put in place; and, obviously, what the priority actions are to reach that global objective. At the round table sessions, options will be put forward to yet another group, which we're referring to as the participants of the final forum.

The final forum is slated to be held in November. It will be about a day and a half that will be chaired by our premier, wherein those who can make decisions—I will call them the heavy hitters, the representatives of government, business, community, and the non-profit sector, and others from within the community who are leaders—will determine which of those options should be put forward in a poverty reduction plan for New Brunswick.

It will be a shared responsibility. People will leave that day assuming responsibility to implement one or more of those priority actions that have been collectively identified by citizens of New Brunswick through this public engagement initiative.

• (1400)

Mr. Tony Martin: That sounds very good. It looks like you're moving. You're not wasting any time now that you're up and running.

I'd suggest that at the end of it you'll find the same thing that Newfoundland and Labrador, Ontario, and now Nova Scotia and Quebec are finding, which is that you'll need a huge partner at the federal level, particularly to fund some of your proposals.

I would agree with Miguel, who said that we as the federal government need to be willing to use our fiscal and funding powers to make sure that some of this actually happens and to work with you as a partner.

Mrs. Phyllis Mockler-Caissie: At this stage of the process, of the initiative, we haven't really found a way to bring the federal government to the table. In the dialogue phase, we talked about how we are going to get them there. That was really sort of the big picture phase, the brainstorming, allowing people to really get comfortable and also bringing about awareness of poverty in the communities.

Yes, I think it's true. Kudos to the other provinces that have undertaken a poverty-reduction initiative and have come up with plans. We like to pride ourselves on the fact that ours is a little bit different. It is not a consultation. This is not a government document that will come out of it. This is a community document. This will be owned by the people of New Brunswick. We are looking at very innovative partnerships happening and at people really standing up and saying, "You know what? We can do more in that area."

We know, as everybody has said, that non-profit organizations are doing phenomenal work and they do need more support, but maybe there's a way in which we can all work together to help each other continue the good work that's being done. But that isn't to say that we wouldn't look for some assistance from the federal government, for sure, for some particular programs.

Mr. Tony Martin: I'm intrigued as well, Leah, with your suggestion that one of the things we need—and we haven't heard this before—is a new generation of leadership coming up that's not so much on the MBA track but the social justice track. I live and breathe social justice and left-wing politics at my house, but all my kids seem to be interested in are careers that will pay them big bucks. It concerns me deeply.

Lillian, I started out running a soup kitchen in the basement of a church back in the early 1980s during the then recession. Out of that, what we did was have forums every three or four months. We would bring in community members and young people to talk about poverty, including why there is poverty, the underpinnings, the dynamic, and everything. Out of that were developed some alternative approaches to creating work.

Quebec is a wonderful example of some real creativity. The social economy that's developing in Quebec should be studied by everybody. Out of some of the work.... I'll take some small credit for a program at our university in Sault Ste. Marie now, which is training young people, particularly those from aboriginal communities, in community, economic, and social development; again, it's studying the dynamic and all of that.

Is this something that you've thought about as well, Leah? Getting young people into those hands-on types of work and then having them.... Anyway, I think you know.

•(1405)

Ms. Leah Levac: Absolutely. When people become aware of a lot of the pressing needs, some of that shift happens because you become committed before you realize that you're committed. Exposure and experience are a part of that process.

I also think it's much harder to tailor in terms of how do we do that, but if I think about the role of a federal government, largely, it can't be anything more than providing an overall will of what we as a country value and believe in. What do we mark as our priorities?

Just for kicks, I went on to the federal government website, searched "poverty reduction", and then searched "economic development". I got half as many hits for "poverty reduction" and "social justice" as I did for "economic development". That is obviously not a good test of anything, really, except to say that our discourse does not focus us in the direction of getting people to buy into the importance of valuing your neighbours, your community, and social well-being.

Also, I think, our story is an important part of how you move people's interest from "how much more money can I make?" to "how do I make sure that the people around me are living in a way that's fair?"

The Chair: Thanks, Tony.

Thanks, Leah.

We're going to now move to the last questioner of the first round. That will be Mr. Komarnicki.

You have 10 minutes, sir.

Mr. Ed Komarnicki (Souris—Moose Mountain, CPC): Thank you.

As I think of it, economic development does have a part to play in poverty reduction in the sense that if you get people working and move them up by providing jobs, that's a good thing. I think both need to be looked at.

Thank you very much, all of you, for your presentations, coming as they do from different perspectives.

I think, in listening to Lillian MacMellon, that there is something intrinsically satisfying in providing food and clothing to those who most need them. Organizations like yours go a long way to doing that. It's a pleasure to go there and see what you do. I realize that more funds would always be welcome. A lot of what you do is through volunteerism, and I want you to know that we greatly appreciate it.

You were speaking, Phyllis, about education and about maybe providing education at no cost. I suppose there would be a cost to doing so. You'd have to see what it is. We've taken on some specific non-repayable funding for targeted groups, for people with disabilities or on low incomes. We've had some grants of \$250 per month or \$150 per month. We're tending in that direction.

There is also a new initiative to somehow tie the repayment of student loans to the ability to repay so that not more than 20%—or some per cent—of their income is used for repayment of loans.

We're making some steps forward, maybe not as quickly as many would like, but they are tending in the direction you're suggesting.

Some of the people who have appeared have said that the root causes of poverty and what you might do about them have been talked about for years and years, and that what we don't need is another study or another round table, but some action. When you say we're going forward through these steps and are hoping to get to another level, the big question always is implementation.

There are two sides to it. One is money, pure and simple: where does it come from when you decide what it is you want to do? The other is whether the money you're presently using is being directed to where it should be. Maybe it's a question of using the money more wisely.

As you go through your process—in a fairly quick timetable, I must admit, when I listen to what you're hoping to accomplish—what are your thoughts in terms of actually putting into practice, by practical steps, what you're going to hear, in terms of what it's going to cost and who's going to pay for it to be sure it happens? Second, are you going to be looking at reallocation of funding at provincial, federal, and municipal levels or not?

•(1410)

Mrs. Phyllis Mockler-Caissie: Those are good points. Yes, the provincial government is only one player at the table, and yes, it's a very tight timeframe. But when the provincial government comes to the table as a player...

We're a bit unique, in that we're an umbrella group. This is not about just the Department of Social Development. This is broader. Every government department has a role to play in helping to reduce poverty, especially when we hear such things as the point that mental health issues are causing poverty. The education system, public safety...all of those other departments are coming together.

The non-profit groups don't have an umbrella organization per se for which they can have a leader. We're like a pyramid. We say, "Here are the things that are coming out of the "What Was Said" document that suggest government needs to do things differently." So that group gets together, they consider whether they need to re-profile dollars, and they see that it's an opportunity to look at those things they've been doing and haven't evaluated for a long time, to recognize that they're not working.

Maybe people in New Brunswick will say to stop putting money into adult literacy and put more money into the early childhood years. We heard that over and over: kids need to learn to read so they can read to learn. That's not my phrase; it's Dr. Doug Willms'.

It is important to look at where we're spending our money. The other players who will come to the table, the non-profit groups and the business sector, also need to contribute and to consider where they can help.

There are some great models happening in New Brunswick. The Business Community Anti-poverty Initiative in Saint John is a model that is working fabulously. In it, the three sectors have come together and are really making strides in reducing poverty in Saint John, which used to be the most hard hit area of the province with respect to poverty.

Then there's implementation. I used to be an evaluator and I'm all about implementing. This is not another study. We continue to reiterate that. This will produce a plan that everybody will share in helping to implement. We will ensure that there are monitoring mechanisms in place, and we will establish measures to ensure that we are reaching our objective, or the global objective that is set by the next round of participants.

Mr. Ed Komarnicki: I certainly wish you success, that's for sure.

The other thing we've heard, and I think you may be part of the way on this, is that many times federal and provincial programs are designed, there are calls for proposals, and that gets a number of people competing for the same set of funds and trying to build into a particular fund, whether it addresses the greatest need on the ground or not. They find that there's a degree of competition and they spend a lot of time making applications for funding, trying to get the grants that are available, and tailoring their operation to that end.

The sense I get is that what the people on the front lines would like to see is their understanding of what needs to happen, their understanding of the needs, being funnelled up to the various levels of government, to have the programs then tailored back to them, with some sort of systemic process in place to ensure that this happens on an ongoing basis.

What you're suggesting is to get to a certain point and then implement, but this thing carries on and continues, and programs may need to be redeveloped and realigned based on regional needs, on individual needs, and on the things that are happening.

What do you propose in terms of structural systemic things that can be put in place to ensure that these things come about?

Mrs. Phyllis Mockler-Caissie: Because this is not a government process only, I don't want to speak for myself, for my department, or for the New Brunswick government, but what I'm hearing

throughout—and because we've made a lot of contacts—is that perhaps there could be an agency established. Maybe there's already an organization that is doing great things by looking at establishing indicators, monitoring, continuing to look at that "What was Said" document, and asking where we need to put the money and our efforts to address those needs.

The community foundations are phenomenal. They are doing so many things within their own communities. All of the things I heard about throughout this process are being done, and they're being done in small ways, tailored to individual community needs, which I think is important.

If we all ask what the global objective is for the province, and if at the community level everybody is working towards that same objective, then things can get done. We all work together to do just what you're saying, which is to look at the programs that exist. If they're not having any benefit and are not needed any longer, then let's get rid of them. Let's move our money—all of us, all of the entities in the sector—to where we can make the biggest difference in improving people's lives and reducing poverty.

●(1415)

The Chair: Thank you very much.

We're now going to move to our last round of five minutes for questions and answers.

I'm going to start with Mr. Savage.

Mr. Michael Savage: I have a bit of a comment. First of all, you're all fabulous. I really appreciate the work each of you does.

Nova Scotia recently released its anti-poverty strategy. After it had been promised before the last election three years ago, it came out just before this election. I think the people who are working on it, and who we met yesterday, are very good. Anti-poverty advocates look at it and say that it's pretty thin. It talks about \$155 million of direct investment, \$81 million of which is transferred from the federal government to the provincial government.

Sometimes when we talk about poverty we get these false choices. I heard you say—I think you were referring to somebody else—that maybe we shouldn't invest in adult literacy, that maybe we should invest in early learning and child care. That's a false choice. We should invest in both. We can't write off tens of thousands of New Brunswickers and Nova Scotians who didn't have the opportunity to have early learning and child care. In the Atlantic provinces, as across Canada, we desperately need investment in literacy.

I hope that when you produce your report, what you've heard goes to the next step. We've heard about Frank McKenna and how he made a lot of investments in bringing jobs to New Brunswick, and that the best social program is a job. We all know that. We all need training.

But it seems to me that we have to directly invest more money in what we call the social infrastructure of the country. We don't treat people well enough. Somebody told us this morning—and I don't know if this is true, but this is what I wrote down—that a single person on welfare gets \$290 a month in New Brunswick. You can increase that by 1%, 2%, 10%, 20%, 30%, or 40%, but I don't think it makes any difference. It seems to me that we have to fundamentally re-evaluate how we treat and marginalize people who live in impoverished circumstances.

I don't know where we need to be. Tony and I talk about this a lot. Tony refers to himself as an old soft lefty. He's not that old. He is a little bit soft and he's a bit of a lefty; we agree on some things. I would be much more inclined to say that we need to have some corporate tax breaks, that you have to provide a solid foundation in the economy. I believe that. But I also believe that we have to spend money on people. We can't fall into this trap of false choices.

Ed spoke about gearing student loan repayments to income. Well, the problem with that is that you never get rid of your student loan. If you're being charged an interest rate, all you do is offset it. It shows the fundamental broken-down part of the system, in my view, which is that we need more grants, non-repayable grants, for students. For those who can afford it, they can pay it back, but let's maybe get rid of the interest rate. Why do we need that? For the amount of money it costs, I don't think it makes a lot of sense.

I don't really have a question. I had a bunch of short snappers earlier. I just really appreciate the work you guys are doing. I do have one question.

Lillian, you mentioned that you were losing a student who was going to work with you. Is it the Canada summer jobs program that you guys use?

Mrs. Lillian MacMellon: We normally get two from the federal program. We always got two from the provincial program, but we were told this year that we would only get one from the province.

Mr. Michael Savage: And you will get two from the federal program?

Mrs. Lillian MacMellon: We have not heard from the federal program yet.

Mr. Michael Savage: Well, I certainly encourage you to call your MP, because that work has been done now. That is a great program. I think the government put an extra \$10 million a year into that, which I think is a start. In my view, the Canada summer jobs program is a \$100-million-a-year project that produces 35,000 to 40,000 jobs for students, but it also helps your organization and lots of others. To me, that's the kind of thing that really helps two groups that have not been as much front and centre during the recession as others: students and not-for-profits, which are putting stuff together with bubble gum and toothpicks and scraping and saving—and you're going in to help with the work.

I've offered that before to the minister. I offer it to the parliamentary secretary: it's a recommendation at no charge double the Canada summer jobs program and make sure we support it.

I just want to say that you guys are very inspiring because of the work you do in the community. I thank you for that.

● (1420)

The Chair: We're now going to go to the last questioner of this round.

Ben, you have five minutes, sir.

Mr. Ben Lobb (Huron—Bruce, CPC): Thank you, Mr. Chair. I'll get right to the point.

Mr. LeBlanc, I believe that your sixth recommendation was on transportation in rural communities. I'm from rural Ontario, so as a former director of the United Way in Huron County, I can understand the issues. Could you give us a little more information as to what that would look like or what you would recommend?

Mr. Miguel LeBlanc: In the rural communities, the reality is that a lot of jobs are being lost, etc., but at the same time, you have individuals living in their communities and striving, so I think the challenge is how we can develop mechanisms that can provide transportation to these individuals. I think we need to start looking at this area. I'm not 100% sure on what it would look like, but I do think we need to start looking at it.

A lot of jobs are already moving to the urban centres. There may be a process of a sort of car pool for transportation, or something like that, to bring workers into the urban centres and back, within reason, of course. I'm not suggesting that they need to drive two hours to go to a job and come back, but I think we need to start looking. In the northern and eastern parts of New Brunswick, a lot of people are suffering, and there's increasing poverty.

Mr. Ben Lobb: Thank you for that.

I have one question to Mr. Glauser.

One experience I've had with affordable housing so far involved zoning issues within municipalities. We've heard of many different theories or best practices on where affordable housing should be placed. Can you share with us some of the best practices you've experienced for zoning and for educating residents about some potential Nimbyism in their backyards?

Mr. Gary Glauser: Nimbyism seems to never go away. One thing we've been trying to do in New Brunswick, which has been successful across Canada in varying degrees, is called the inclusionary zoning method. Let's say you have a subdivision of a certain size. The municipality will say that a certain percentage of that subdivision will be affordable housing. But to try to get that moving, we've been told in New Brunswick that the planning act has to be changed to give municipalities the power to do that. To address the whole NIMBY issue, we think the inclusionary zoning model makes sense.

Groups in New Brunswick have had some success engaging community members and neighbourhoods by basically extolling the benefits of affordable housing and showing that affordable housing, when put into a neighbourhood, can raise the standards of that community. We've tried to debunk some of the myths associated with affordable housing, such as myths that say the community will suddenly become a ghetto, or whatever.

We had a dentist, and a small affordable housing project was put into his neighbourhood, right next door to his office. We had him interviewed by the local paper. He said that after some reservations he welcomed the entrance of that project into the community. It's been very well run. I think that's the key. The projects have to be managed properly, with the people in the projects being provided the supports they need, and it goes from there.

The other thing is getting local councils and the local mayor on the same page in terms of wanting an affordable housing project, as opposed to fearing it.

● (1425)

Mr. Ben Lobb: That's definitely one of the themes we've had, the coupling of ideas and thoughts.

I have just one last thought to Phyllis on the student loans. Along with Mr. Savage, I was very surprised that it was the number one issue. Again, you can only report on what you hear.

We talk about literacy. I feel that financial literacy is one of the areas where the least amount of education is provided to our students, especially for someone who's never had any debt and is coming out of university with, say, \$30,000 worth of debt.

We did some debt counselling for some of our employees and young graduates. You would be surprised and amazed at the number of young graduates who end school with a debt of \$30,000-plus, but who, the very first thing, go out and buy a new or nearly new vehicle. When the debt repayment starts to kick in, they have no idea how to pay for what they owe.

One suggestion I would have is that the minute they graduate, if we haven't educated them at all, the last thing we should do before they venture off into this world is provide them with an idea of how to budget.

Mrs. Phyllis Mockler-Caissie: What I gave you was just the tip of the iceberg. There were so many causes, and the lack of education in itself came out as number one, if I were to quantify those causes. Then it became very hard to distinguish between what was said more times than others, because they all sort of fell along. We know that poverty is very complex, and it's not about just one thing. It's about social well-being.

I was echoing other remarks when I asked where we should put our money. Over and over again, it also came out that within our education system many young people today and many young adults have no idea of how to manage money. It's time to put life skills education back into our public school system, because they're not getting it. They often find themselves in that situation because we haven't prepared them. So we're also telling our school systems to get that back into the curriculum.

The Chair: I want to thank all of our witnesses for being here today. You are on the front lines, and we appreciate what inspirations you are and the ideas you generate for us as we look at the study of poverty. Thank you once again for taking time out of your busy schedules to be here.

The meeting is adjourned.

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