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Chair

Mr. Dean Allison

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•(1310)

[Translation]

The Vice-Chair (Ms. Raymonde Folco (Laval—Les Îles, Lib.)): Good morning. This is the 30th meeting of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities. We are meeting on Wednesday, May 13, 2009, from 1:00 p.m. to 2:30 p.m.

First of all, I would like to welcome you all and to thank you for having answered our invitation. I would like to give you two or three pieces of information before we begin.

As you heard, the meeting will end at 2:30 p.m. You have a small piece of equipment before you. Channel 8 is for English, channel 9 is for French and channel 7 is for the language being spoken at that time. At times, we cannot hear very well what is being said.

This meeting is one of a series being held by the committee right across the country. We have begun a study on poverty in Canada, and God knows we need this study. Canada's economic situation has worsened. We have therefore undertaken a tour of Canada. We began in the Atlantic provinces, in Moncton and Halifax. Today, it is Montreal; in a few days, we will be in Toronto; and a bit later on, we will visit the Canadian west and Canada's north. This gives you an indication of the context within which we will hear your comments.

The meeting will unfold as follows: each group has five minutes to make a presentation in the language of their choice. You may share the five-minute period with your colleague as you see fit. After the presentations, my colleagues may ask you questions. They represent all of the parties in the House of Commons. Ms. Maria Minna and I represent the Liberal Party of Canada; Ms. Beaudin, of the Bloc Québécois, shares her time with Mr. Lessard; Mr. Mulcair is from the NDP; and Mr. Komarnicki and Mr. Lobb represent the government party, the Conservative Party of Canada. These people will ask you questions which you may answer.

We will begin right away. I will simply follow the plan by beginning with Mr. Saillant, of the Front d'action populaire en réaménagement urbain, better known as FRAPRU.

Mr. Saillant, the floor is yours.

Mr. François Saillant (Coordinator, Front d'action populaire en réaménagement urbain): Good afternoon.

I'd like to begin with a very brief introduction of FRAPRU. We are a Quebec umbrella group of 130 organizations that advocate for

housing, the homeless, and more broadly take part in the fight against poverty and for social rights.

From the mid-1990s, Canada, as you know, experienced a very long period of economic growth, a very long period of enormous budgetary surpluses, and in some years they were absolutely colossal. It was therefore a period that would have been conducive to a decrease in poverty, and even more than a decrease, it was a period that should have been conducive to the elimination of poverty in Canada. Unfortunately, this is not what happened.

I am not the only one to say so. An OECD report was published last fall, and this is not an organization particularly known for its left-leaning views. Not only did the OECD state that income gaps had increased significantly in Canada, but that only one country had done worse than Canada in this area. The OECD report more specifically addressed the income of the poorest quintile of the population. Their income increased by only 0.2% between 1995 and 2005, whereas the income of the wealthiest quintile, that is to say the fifth of the population that has the highest income, had increased by 2.1%. There was therefore an increase of 2.1% for the richest and 0.2% for the poorest.

In my view, the official policies adopted by successive governments in Ottawa are to blame for this. I will give you only one example, because there are many, but I will give you the one I know best, that of social housing.

In 1993, the federal government completely withdrew from the social housing sector. We know that before then, they were the main contributor of funds in this area. This followed three years of brutal budget cutbacks. In 1993, we therefore withdrew. There was a timid return in 2002, with the provision of funds for what was called "affordable housing". However, even taking into account what the government put into affordable housing, even taking into account what the Government of Quebec did with its own budgets, the shortfall for Quebec, for poorly sheltered and homeless people in the province who suffered, was 54,300 homes in 16 years. That represents 54,300 people or families who would otherwise not be on the street today, some of whom would not be paying an exorbitant percentage of their income for housing, or would not be living in hovels.

It is not without reason that Canada, on several occasions, has been criticized by UN authorities, particularly the Committee on Economic, Social and Cultural Rights in 2006 and by the United Nations Special Rapporteur on the right to adequate housing in 2007. The United Nations Human Rights Council, again quite recently, during its universal periodic review last March, criticized Canada for its weak performance in upholding the right to a standard of adequate living and also the right to housing.

We were in a sustained period of economic growth and budgetary surpluses. Now, circumstances have changed; there is an economic crisis and we are once again facing a deficit. We must not use these two reasons, the crisis and the deficits, to fail to act to relieve poverty. I feel that these responsibilities not only still exist, they're even greater in such times.

I am almost at my recommendations. FRAPRU's first recommendation is to respect the international commitments that Canada has made in terms of human rights, and particularly social rights, rights which the government and society have agreed to uphold. It seems to me to be the very least we could do to take the various UN committees' recommendations into account. In this regard, I remind you that the Canadian government has still not, after three years, responded to the comprehensive recommendations that were made by the United Nations Committee on Economic, Social and Cultural Rights.

More specifically, and I believe Ms. Jetté will add to this—we must increase the Canada social transfer to give the provinces and territories the means to increase social assistance benefits across Canada and make it possible to return to the levels we had at the time of the elimination of the Canada Assistance Plan.

•(1315)

I imagine that my time is almost up.

The Vice-Chair (Ms. Raymonde Folco): You have one minute left.

Mr. François Saillant: The employment insurance program must be reviewed in order to increase accessibility, so that any unemployed person would have the right to an adequate benefit level. This means that we must make a massive investment in social housing. When I say “massive”, I am in fact asking for another \$2 billion per year for the building of social housing. This also implies that we fund the Homelessness Strategy Partnership in the longer term, in order to allow advocacy groups working in this domain to continue their work. The budget has not been indexed or increased in years. We must continue funding existing social housing once the agreements signed with the federal government expire.

It speaks to the fate of the 623,000 social housing units across Canada and the 120,000 in Quebec. If these agreements are not renewed and if we do not continue funding this social housing, the low income renters living there will no longer have the means to stay. Often, the fact that they live in this housing allows them to improve their financial situation and even to escape the cycle of poverty. Thank you.

The Vice-Chair (Ms. Raymonde Folco): Mr. Saillant, you were very brief, and I thank you for that. We will come back to this issue.

We will now move to the Front commun des personnes assistées sociales du Québec.

Ms. Jetté.

Mrs. Nicole Jetté (Spokesperson, Front commun des personnes assistées sociales du Québec): Good day.

The Front commun des personnes assistées sociales du Québec includes 34 associations advocating for the rights of social assistance recipients from various regions of Quebec. I can tell you that poverty is seen as being nothing less than an impenetrable barrier. People living in poverty are excluded as citizens. That is what people experiencing this reality feel.

As a common front, we represent only 34 associations, but there are more than 400,000 people on social assistance in Quebec. However, we stand with many movements, including some that deal with women, for example the Fédération des femmes du Québec, the Fédération des associations de familles monoparentales et recomposées du Québec and the regroupement des centres de femmes du Québec—, the L/R des centres de femmes du Québec. We maintain contact with the Collectif pour un Québec sans pauvreté, a coalition of all kinds of community, union and other organizations, as well as with umbrella groups dedicated to working on the problems of homelessness and housing. I will not repeat what Mr. Saillant has said. We support him 100%. I want to emphasize that point.

We also have ties to non-union advocacy groups, some of whom have testified before this committee, as well as with the Civil Liberties Union. In fact, we believe that poverty is a structural reality that can be changed if we respect the broader rights of people, of the citizens of Quebec and of Canada. We know that rights are not prioritized and that they are indivisible. Rights are universal, deeply intertwined, interdependent and inextricably linked. If poverty denies people their rights, that means that people living in poverty are not full citizens, in Quebec and in Canada. We also work from this perspective.

The federal government has reduced its transfers for public services to the provinces, be it in health, education or social services. Its withdrawal from the Canada Assistance Plan has allowed the federal government to cut its transfers in half. It is clear that those who are most affected by this are those living in poverty. We know what the consequences of poverty are on health, education and so on. The federal government has a responsibility in this regard. We ask the federal government to fully reinstate this 50% in order to pay the real costs of public services.

There is also the whole story of employment insurance, which in reality is unemployment insurance. The government no longer invests in this. It uses these funds for purposes for which they were never intended. In our opinion, this is unacceptable. It is important that unemployment insurance be returned to its original purpose.

There is also the tax aspect. We are asking that taxation be made much more progressive than it actually is and that simple tax credits be replaced by refundable tax credits. Indeed, who benefits from tax credits? Those who pay taxes. But people living in poverty do not pay taxes, and they remain in a state of great poverty.

Furthermore, the federal government abolished the Court Challenges Program. For advocacy organizations, this program was a necessity. People can no longer assert their rights and defend them. It is therefore as though they have none. This program is also directly linked to the rights of people living in poverty.

We are also asking that the Women's Program return to the purpose for which it was created, which included supporting advocacy for women's rights and promoting equality.

• (1320)

Currently, the scope of this program is very limited.

Furthermore, it is obvious that if the federal government were to set a higher minimum wage, it would help increase the minimum wage in the provinces as well.

As far as the Canada Child Tax Benefit is concerned, it should be increased. Everyone knows that the amount allocated does not correspond to families' real needs. We also feel that funds should be invested into public transportation rather than into tax credits. I believe that it is people with money who can truly benefit from tax credits. Every time any such measure is implemented, we further isolate people living in poverty, and prevent them from participating in society.

The government has made international commitments. One of our prime ministers even said that we live in the most beautiful country in the world. If that is the case, we are very concerned about the world. The government must review these commitments, be honest and consistent in this regard. That is what we are asking for in the fight against poverty. If people do not have the conditions required to be able to experience and exercise their rights, they do not have any. Poverty is a barrier to exercising one's citizen rights.

The Vice-Chair (Ms. Raymonde Folco): Thank you very much, Ms. Jetté.

I now give the floor to Mr. Francis Vermette, of the Maison des Jeunes de Laval Ouest.

Mr. Francis Vermette (Director General, Maison des jeunes de Laval Ouest): Good afternoon, Ms. Folco.

Good afternoon, Mr. Lessard and other members of the committee.

I am also here to tell you what is happening on the front lines at the Maison des Jeunes, and how we experience the poverty of children from 12 to 17, day after day.

Needs are steadily increasing in the neighbourhood of Laval-Ouest, and the number of poor young people continues to increase from year to year. We have more than 110 members at the Maison des Jeunes de Laval-Ouest. We always need the support of the federal government, which brings me to presenting our three recommendations.

The first concerns the importance of maintaining the Canada Summer Jobs Program, of stabilizing it. We do not want to find ourselves in the same situation as in the spring of 2008, when funding cuts were announced to this program that allows young students to participate in sectors related to their areas of study. This subsidy must not be taken away from us. Canada Summer Jobs

allows students to work at the Maison des Jeunes, with other community organizations or with the public, and this assistance represents some support. We have a great deal of work to do during the summer, and these students help us. This subsidy is an absolute must for us.

The second recommendation is to set up employability programs for young drop-outs or young people living on social assistance or on employment insurance. As an example, I would mention the *Projet artiste de l'est de Laval*, offered by the Maison des jeunes de Sainte-Dorothée, or the *Pro acte* project, which offers rehabilitation to groups of 8 to 12 young people in order to allow them to work in their field. The problem is in the difficulty of putting together groups of 8 to 12 young people. At times, according to the projects that we are trying to set up to fight against poverty, we cannot find the 8 to 12 youths. That is the case in Laval-Ouest. There is no project adapted to a smaller group of four to six people. There needs to be more flexibility, and also some opening within these programs that could be of more assistance to us.

The third recommendation concerns a project like *Summer Jobs Canada*, but that would work in other periods of the year. This project, with stable funding, would allow us to hire young students who could work in their fields of specialization or in their area of study, and we could therefore provide much broader support, help students, and thus help our youth.

We can see the poverty of those who come to the Maison des Jeunes. It is difficult to measure, but we see it in the circles under the eyes and in the lack of small change that they might have to feed themselves with. We prepare meals on Tuesdays and Thursdays so that they can eat dinner with us. We always have some 12 to 15 youths who come, and often some of them do not even have the 50 cents we ask for the meal. Imagine the effort required to come up with that small amount. We also ask ourselves, with good reason, how they get their hands on the money. These are very poor children. Some have been expelled from school, and if they make their way to the Maison des Jeunes, we can see that poverty is part of their everyday lives.

I think there is much work to be done. Our three recommendations for the federal government deal with the maintenance and addition of stable funding, year by year.

Thank you.

• (1325)

The Vice-Chair (Ms. Raymonde Folco): Thank you, Mr. Vermette.

I now give the floor to Ms. Annie Pothier, Coordinator of the Maison de la famille de Laval-Ouest.

Mrs. Annie Pothier (Coordinator, Maison de la famille de Laval Ouest): Hello, everyone.

The Maison de la famille is a service that complements the youth home that Mr. Vermette directs. We look after children from birth to age 10, pregnant women, and fathers who want to know what a family is. We try to meet children's needs, beginning with the basics. What is this? What should I do? What is a proper diet? What is eating? What does it mean to be warm? What does it feel like to be comforted? It is the Maison de la famille that answers these questions.

The Maison de la famille has existed for 18 years, and I would say that we help some 100 families per year. Many families have come to me to say that if it had not been for our services, they don't know what would have happened to them.

What we deal with every day is children who come to us frozen in the wintertime because they have no heating in their homes because it costs too much money. Children who are 1, 2 and 3 years old come to me asking for food because their parents have no money to pay for it. We take in mothers who are five months pregnant who have starved themselves because they must give the little food they have to their child and they do not have enough for themselves. These are realities we see every day, every week.

Obviously, if we qualify for the Canada Summer Jobs program, as Mr. Vermette said, we can hire an additional employee and thus offer activities to children who normally cannot afford them. For example, they do not have enough money to take the bus to the local swimming pool or the Granby Zoo. It is impossible for them to take part in this type of activity. They have no idea what such activities are. We definitely recommend that we be able to qualify for Canada Summer Jobs at all times. It is clearly an essential tool.

Another very important recommendation concerns the Community Action Program for Children, the CAPC, which is a subsidy given by the federal government. For the past three years, we have been told that we may not be eligible for this subsidy again because the program may not be renewed. Most community organizations for families operate solely with this subsidy. So local family support centres would be forced to shut down if they did not receive the CAPC. Each year, we have to wait four or five months before finally finding out that the program will be renewed.

I can tell you for sure that without the CAPC, we would be unable to offer even half of the services currently provided by the Maison de la famille to children aged 2 to 5, to mothers, to parents who want to meet for coffee, attend conferences, have discussions with our employees and receive support. Children aged 2 to 5 receive services from us that help them develop life skills: how can we learn not to shout? How can we ask for things without hitting our friends? This program definitely meets our needs. Without it, we would lose two employees and half of our funding.

This is a major concern. When people ask me whether we will qualify for the program next year, I tell them that I do not know. I hope so, but I just do not know. Therefore, one of our recommendations would be to ensure that we can count on receiving this program funding annually. We want to be sure of receiving it so we can plan for the future and perhaps create other services.

As concerns the Community Action Program for Children, what we need and what we are asking you for is more flexibility. The program is very rigid.

• (1330)

It is very complicated to fill out the applications.

As concerns the grant application as such, it's fine. However, the children have to be at least two years old and have at least three problems, or else we do not qualify for the program. It's not flexible enough. Just because people don't have families, have enough to eat and have no social problems, it doesn't mean that they should not qualify for the CAPC. It's too restrictive.

Those are our recommendations.

The Vice-Chair (Ms. Raymonde Folco): You have both been very eloquent.

Thank you Ms. Pothier.

Ms. Trudel, of the Association coopérative d'économie familiale de la Rive-Sud de Montréal.

Go ahead, Ms. Trudel.

Mrs. Marie-Édith Trudel (Coordinator, Association Coopérative d'Économie Familiale de la Rive-Sud de Montréal): The ACEF of the south shore of Montreal will celebrate its 35th anniversary on October 19 of this year. In Quebec, the family education and consumer rights associations movement has existed, or should I say survived, for over 45 years. Our activities are offered to all consumers living on the territory of eight RCMs in the Montérégie region, which represents over one million people for five and a half workers.

For over 35 years, we have been offering assistance in learning about budgets, debt and consumption, particularly to low and middle-income households. Thanks to these services, we aim to create sound budget management practices, prevent and limit debt, promote the responsible use of credit—half of my text is about credit—help people become informed consumers and encourage consumers to stand up for their rights.

Our association is a member of the coalition des associations de consommateurs du Québec, which comprises some 21 associations in Quebec. This month, the ACEF completed its annual review, which is very positive: our services are up 40% compared to the past three years. We offer a telephone hotline to consumers who are grappling with budget and consumption problems. We also receive calls from people who want to declare bankruptcy. As concerns budget consultations, these are up 40% over the past three years. We also offer education workshops to community groups. Here again, these services have increased by 50% as compared to the past three years.

As a group, we could pat ourselves on the back and say that everything is marvellous, but we are hearing alarm bells instead. We have contacted the other 21 associations, which are experiencing similar problems, and so this information is worrisome. The majority of the associations are experiencing the same increased demand for services. It should be recalled that in the beginning, our services were intended mainly for low and middle-income individuals, the unemployed, social assistance recipients, etc. Today, “middle income” can also refer to workers who owe money, whether it be large or small amounts. This term can also refer to couples who work and who have children, but who are literally crushed by small debts, mortgage debt, and double and even triple credit card debt.

We also offer budget consultations and free services to the public. Many workers have no savings for their senior years. Savings are a luxury. It is often said that people do not spend their money properly, but that is not the case. People do not indulge in any kind of recreational activities; their children simply play in the backyard. In such cases, family resource centres are very useful.

The ACEF has a saying that is somewhat sad: “it costs a lot to be poor.” Low and middle-income individuals are not the ones who receive the best credit card rates: on the contrary, it’s inversely proportional in Canada. The poorer you are, the higher the credit card rate.

Renting an apartment that they can afford doubles or triples their heating bill. When you are poor, it’s heating that costs a lot of money, because the building owners are not obliged to maintain their units properly. This means that these people pay much more money than those who live in properly insulated houses.

Transportation takes another large chunk out of their budgets. At the beginning of the month, these people don’t buy a transit pass; they simply pay every time they take the bus, which means that their transport costs are three or four times higher than the average consumer.

This brings me to the subject of credit, the bugbear of the ACEF and consumer associations. Because credit access is too easy, consumers carry more debt and more of them declare bankruptcy each year, as well as saving less money.

•(1335)

Consumer associations are of the opinion that it is essential to warn consumers of the risks linked to excessive debt and to provide them with the information they need to stabilize their financial situation.

We realize, during budget information sessions, that credit cards are now being used as social safety nets or simply to make ends meet. Credit cards are being used as cushions, as if they were actual money. People borrow money on their credit card to pay off other credit cards.

Society has changed a great deal over the past 40 years. The advent of credit and credit cards have changed our society. According to Statistics Canada, the average Canadian has three credit cards. Over 60 million credit cards are issued in Canada, so if you do the math, many people have more than one card.

Consumer associations like ours are not against credit; on the contrary. We think that credit is necessary, but one credit card per person is sufficient. According to Statistics Canada, in 1968, there was one bankruptcy for every 10,000 people. In 2004 this number had risen to one for every 250 people. I can only imagine what 2009 will look like. According to what we see every day with the people who come to us, the figure will be very high.

I am not saying that credit alone is responsible for people’s misfortune, but if you read Professor Gérard Duhaime, you will understand that debt is a shared responsibility. Obviously, the individual is responsible, but we feel that the aggressive canvassing of credit card companies, their place in society and access to credit all play a role as well.

In our schools, chocolate and soft drinks are being banned, but credit card issuers are allowed to set up booths at the entrances to CEGEPs and universities. This is unconscionable. What causes more harm, chocolate or credit cards? Moreover, certain people are very vulnerable, such as compulsive personalities, people who have been unlucky in life, and those who collect credit cards. It’s a combination of all of that.

My time is already up? What about my recommendations?

•(1340)

The Vice-Chair (Ms. Raymonde Folco): We would ask that you skip to the conclusion because you have already gone over your allotted time.

Mrs. Marie-Édith Trudel: The coalition and our association recommend that credit advertising and the canvassing be banned. If people want to obtain credit, they should apply to a financial institution. In addition, more education on the subject of credit is needed; money management classes should be reinstated in our schools; our associations should be equipped to offer more educational and preventive services free of charge to the public, and finally — we can always dream — credit agencies should be obliged to invest in education programs, just like those who sell alcoholic beverages.

The Vice-Chair (Ms. Raymonde Folco): That is not impossible, Ms. Trudel.

I would like to make a brief comment. Yesterday, I received a letter from a credit card company—I have several credit cards—telling me just how much this company helped me and was so nice to me. Indeed, the company sends me information on various things. I found this letter almost insulting because, in the final analysis, it treated people as though they were idiots.

Mrs. Marie-Édith Trudel: Yes.

The Vice-Chair (Ms. Raymonde Folco): There is no hidden message. These companies are meeting a need they have been made aware of, but they do so in such an insipid way that it is almost insulting.

This explains why I quite understand your intervention. I’m going to stop here because I do not have the right to speak.

Thank you very much to all of you.

We will now proceed with questions. You have seven minutes for both the question and the answer.

Hon. Maria Minna (Beaches—East York, Lib.): Thank you to everyone. Today's presentations were extremely interesting.

[*English*]

I agree on the social housing issue; it's a major issue in our country. In Toronto in any case, but for most of Ontario, there's nearly a ten-year wait list. In essence, there is no access at this point to affordable housing. There are some homelessness program shelters, but the other is....

So that's a major issue, and I agree with you 100%. I'm not going to ask you questions that I think are very clear and that we have agreement on.

With respect to the revenue for lower-income Canadians, I was wondering, as a supplementary question—I think it was Mr. Saillant who mentioned this—where you would put the work income supplement, the WITB. How would you change it?

Housing and high-quality accessible child care would be another piece to bring the cost down for most low-income families, I would think.

I'm looking for some comment from you about the WITB program. Of course, in the case of housing and child care, I assume you would support.

[*Translation*]

The Vice-Chair (Ms. Raymonde Folco): I do not know whether the translator understood.

[*English*]

Hon. Maria Minna: Working income supplements—I said that.

The Vice-Chair (Ms. Raymonde Folco): Working income tax supplements.

•(1345)

Hon. Maria Minna: Income tax supplements.

The Vice-Chair (Ms. Raymonde Folco): Working income tax benefits.

Hon. Maria Minna: Benefits, sorry.

The Vice-Chair (Ms. Raymonde Folco): Do you want to reframe your question, please, Maria?

Hon. Maria Minna: Working income benefit....

The Vice-Chair (Ms. Raymonde Folco): The working income tax benefit. I would like you to reframe the question, because we have lost track of it.

Hon. Maria Minna: Okay. With respect to the lower-income Canadians who don't have enough revenue, housing would be of great help, obviously, and child care. Those are two major pieces. But I'm also asking, what would be your take on the working income tax benefit? This is to Mr. Saillant.

[*Translation*]

Mr. François Saillant: I am not sure that I understood the question properly.

Someone said earlier that workers are finding it increasingly difficult to keep poverty at bay. Some individuals who used to have decent jobs no longer are able to make ends meet. The problem is

less evident in Quebec than elsewhere in Canada, but even in Quebec, we now see more and more working people who have to rely on food banks despite being employed.

In this area, the federal government could, as part of its jurisdiction, intervene to help poor workers. I think that this would involve, in particular, an increase in the minimum wage set by the federal government. As Ms. Jetté said, this would set an example for the provinces. This would also result in an increase in employment insurance premiums, particularly the right for all to have access to employment insurance benefits. This would involve a range of measures.

I also agree with Ms. Jetté with respect to tax credits. We should increasingly be providing refundable tax credits, so that we do not deprive some individuals of various benefits, particularly in the area of public transit. That is not the only sector.

[*English*]

Hon. Maria Minna: Thank you. I agree.

Actually, Madame Jetté, I am just coming to you on something and then you can add your comments to that as well. I only have so much time, and I need to try to get some in.

I wanted to go to the taxation issue. I agree with you: there's no question, with respect to the tax credits, especially non-refundable tax credits, that they do not help people with families or individuals, because they don't have money to spend in the first place. There has been a trend, however, to deliver social programs through the tax system, and also a trend has started to bring in income splitting, which takes up a huge chunk of money, as you can appreciate.

I just wanted to have your input on the income splitting part of that, which is part of what we have started going down on the taxation side.

[*Translation*]

Mrs. Nicole Jetté: Family income is taken into account in taxation, but that involves other limitations. In my opinion, income splitting for someone earning a lower salary does have advantages. However, even as far as refundable tax credits are concerned, we must remember that more and more people in the labour force are under the low-income threshold established by Statistics Canada. In order to obtain a refundable tax credit, you first of all have to pay. So there is also this problem when you are dealing with inadequate income. For example, some people who work on call do not have the money to buy a metro pass.

The labour market is becoming increasingly precarious. I recently had to use the services of a health care agency. In order to earn a decent income, the person who came to my home had to be registered with three agencies, and be available seven days a week, both day and evening. Job precariousness makes things difficult. For example, when it comes to transportation, you also have to work at the source. You cannot ask people with no means to pay in advance. When they are unable to pay for certain expenditures, they use credit. If they have to borrow in order to purchase a metro pass—

•(1350)

[*English*]

Hon. Maria Minna: So an income supplement would be best.

Would you go as far as developing a guaranteed income supplement in this country?

[Translation]

Mrs. Nicole Jetté: Yes, if it does not exist. Then we would have an income and we could spend it when we needed it.

The Vice-Chair (Ms. Raymonde Folco): You answered the question well, Ms. Jetté. That is the answer that Ms. Minna wanted to get.

Ms. Beaudin.

Mrs. Josée Beaudin (Saint-Lambert, BQ): My question will first of all be to Mr. Saillant. I am under the impression that we need to do a great deal of catch-up. For the past 10 years, we have been doing emergency intervention whereas in fact we should be doing prevention to prevent the problem of poverty from worsening. Indeed, we are investing. Quebec has, among other things, had framework legislation since 2002. We have a policy to fight against poverty which is the envy of the other provinces. I have heard this said on a regular basis.

Mr. Saillant, I am asking you this question because I have the impression that one of the biggest causes of poverty that we have not been able to eliminate is housing. Could you tell us what has not worked over the past few years, so that we could use this knowledge to improve the situation in the years that lie ahead?

Mr. François Saillant: The focus of this meeting is the federal contribution to reduce poverty in Canada. It is obvious that the federal contribution is really associated with the worsening problem of poverty and the growing gap between the rich and the poor.

Governments have elected to use budget surpluses which, and I repeat myself here, were huge at a certain time, in order to reduce taxes. However, tax cuts do not give money to people who are too poor to pay them. Governments elected to inject a massive amount of money into the military budget, which grew by approximately 70% since 1995. However, the budget for the social programs of the Canada Mortgage and Housing Corporation have remained the same. There has been no increase.

So, on the one hand, we have adopted policies to reduce the deficit—the government has withdrawn from social housing, there have been cutbacks in transfer payments to the provinces and to employment insurance, which contributed, among other things... And on the other hand, we have been very generous in giving tax cuts and deductions that profited the wealthy and big corporations. When we compare these measures, we should not be surprised that the OECD noted that Canada is one of the countries where the income gaps have increased the most.

Mrs. Josée Beaudin: Despite everything, in Quebec, civil society has mobilized a great deal and chosen to implement programs and systems to fight against poverty.

Mr. François Saillant: We would have liked to have seen the Government of Quebec go further. It is truly inhumane to force people to live off welfare benefits at that level. The Government of Quebec has a responsibility. It did not read its legislation properly. Or if it did read it properly, it has not respected it completely.

Moreover, throughout Canada, welfare benefits have decreased. The provinces must assume responsibility, and there is a responsibility that lies with the government level that turned off the tap.

Mrs. Josée Beaudin: You said that we needed to invest massively in housing. You talked about \$2 billion per year. Where did you get this figure?

Mr. François Saillant: This demand has been made throughout Canada for several years now. In 1993, before the cutbacks were made, the government opted out of this sector entirely. The housing budget represented 1.3% of total government spending at the federal level. At that time, the UN told us that this was not enough and that we needed to increase the amount.

The Federation of Canadian Municipalities or the mayors of large cities said that 1% of their budget was earmarked for housing and that this figure had to be increased to 2%. The \$2 billion correspond more or less to this additional budgetary amount, which is, moreover, an investment. Even the last budget recognized this to a certain extent because it called for investments in housing. When you invest in housing, you are helping people who are in difficulty, but you are also contributing to the economy. In times of economic crisis, investing in housing is a choice that is not only necessary but can be easily defended.

• (1355)

Mrs. Josée Beaudin: Thank you very much.

My question would also be for Ms. Trudel, concerning credit cards. This is an issue that is of great interest to me because I think that right now interest rate on debts, depending on the card, can easily reach 28% or 24%.

Mrs. Marie-Édith Trudel: That was part of what I didn't have time to talk about.

Mrs. Josée Beaudin: Well, go ahead then.

Mrs. Marie-Édith Trudel: People are always very surprised to find out what the legal interest rate is in Canada. It can go up to 60%. As you can imagine, it's not people with incomes like ours that are subjected to those rates; it's always the poorest among us. On Chambly Street, where our association offices are located, I can tell you that that type of lender can be found at every two or three doors. This is common currency in all large cities. In France and Belgium, they passed legislation about that. An effort must be made to fight against spiralling debt.

We've observed that workers seek out this type of credit. People who live on unemployment insurance or social assistance have incomes that are said to be "non-seizable". The problem for workers is that their incomes are seizable. They end up in the credit spiral, and that's very harmful. They lose their assets, everything they have been able to accumulate over a lifetime. Physical and mental health problems may develop at that stage. This year, we've seen reports in the newspapers of such situations, suicides by couples, the death of children. We're not immune to that.

Mrs. Josée Beaudin: We should legislate to solve this problem; is that what you're saying?

Mrs. Marie-Édith Trudel: Legislation is needed with regard to the 60% interest rate, which is reprehensible. In Quebec, we're at least slightly protected. There is caselaw that states that starting at 35%, the interest rate becomes abusive. Interest higher than that is not prohibited, but it is abusive. That word does protect us a little bit, but it only affects Quebec, not the rest of the country. I think that all Canadians should be protected against 60% or even 28% interest rates. There are also department store credit cards for which customers are heavily solicited. Do the math; it adds up fast.

Mrs. Josée Beaudin: Thank you very much.

The Vice-Chair (Ms. Raymonde Folco): Thank you.

Mr. Mulcair, please.

Mr. Thomas Mulcair (Outremont, NDP): Thank you, Madam Chair.

Mr. Saillant, Ms. Jetté, Mr. Vermette, Ms. Pothier, Ms. Trudel, thank you and welcome.

Mr. Saillant, you mentioned that Canada does not respect its international commitments. What commitments are you referring to?

Mr. François Saillant: I'm referring to the rights contained in article 11 of the International Covenant on Economic, Social and Cultural Rights which include among other things the right to adequate housing and sufficient food. These are rights that are not being respected right now if you consider the poverty that surrounds us and the gravity of the housing problem.

I'm not the only one to say this; there are UN committees that have said it, most notably the Committee on Economic, Social and Cultural Rights which produced a very exhaustive report in May 2006. The committee heard from organizations in civil society, but it also took note of the voluminous report by the Canadian government. The committee issued very strong criticisms particularly to the effect that Canada was not using its capacity, was not putting its economic growth to good use to reduce the income gap and fully respect rights. Unfortunately, the committee produced this report three years ago now and the Canadian government still hasn't responded to it.

In my opinion, that's inadmissible. Once an international covenant has been signed and a commitment made to earmark the maximum amount of resources available to a cause, to continue to progress in this area, to produce reports for expert committees, once recommendations are made and not followed up on by government, that is completely unacceptable, to my mind. I may be using strong words here but I think they are appropriate in this area: Canada is behaving like a "rogue state".

Mr. Thomas Mulcair: Thank you very much for that.

Ms. Jetté, you talked about the Court Challenges Program. Do you have a few examples of cases that have come before the courts in the past regarding social rights? We think about language rights which remain in the program, and everything else has been excluded as you have explained very well. Can you give us past examples or tell us what you could do with other groups in Canada if the Court Challenges Program still existed?

• (1400)

Mrs. Nicole Jetté: Our organization, the Front commun des personnes assistées sociales du Québec, has used this program jointly with the Ligue des droits et libertés (Civil Liberties Union) to defend the rights of persons on social assistance. We challenge labour laws that are not respected as well as socio-economic and cultural rights. This is done in order to achieve progress and to make the Canadian government think about these things. The program is part of the resources we have to defend rights and have them respected. We organized a pan-Canadian reflection day on the right to work and the right to sufficient income in order to promote awareness of what it means in concrete terms if those rights are not respected, be it provincially or federally.

The Court Challenges Program allows us to move forward. Organizations like ours cannot afford to pay legal fees. If we want to see any progress in terms of rights, we have to have resources. I know that women's groups and movements have used this program in the past. I do not remember the exact case.

The point is really to defend rights contained in the Constitution. We work from a constitutional standpoint. However, no organization or individual can do that without this program.

Mr. Thomas Mulcair: I agree with you wholeheartedly.

Ms. Trudel, yesterday, the Standing Committee on Finance and the Standing Committee on Industry, Science and Technology held a joint meeting to examine aspects of the credit card issue. This week, the study is focusing mainly on merchants, because they too have serious problems...

Mrs. Marie-Édith Trudel: Percentages.

Mr. Thomas Mulcair: ... which are passed on to consumers. Obviously, these costs are "internalized", but it is still a problem for our economy.

You made a very good point about interest rate levels. We have always felt that the maximum interest rates for a credit card should be limited to 5% above the banks' prime rate, for example. Have you given any thought to that?

Mrs. Marie-Édith Trudel: We have not gone that far. Our coalition really examined the phenomenon of solicitation, or over-solicitation. In our opinion, this is an individual right: a person can say whether or not they need a credit card. We have to stop the harassment because it goes as far as people receiving credit cards in their name through the mail. In fact, that is illegal.

Mr. Thomas Mulcair: It is completely illegal. You are quite right to point that out because that is a trick that is being used right now. For about 30 years now, the Consumer Protection Act has prohibited the mailing of unsolicited credit cards. Nevertheless, this is what is done now: you are sent a card without being asked to activate the pin. And then the company says that it is that request that constitutes applying for the card.

Mrs. Marie-Édith Trudel: Right now, that is a way to get around the law.

Mr. Thomas Mulcair: And that's prohibited, precisely in order to avoid overconsumption. This is their new trick to skirt around the law.

You talked about CEGEPs and universities. In the Outaouais, we see this problem even in high schools as soon as people turn 18 and sometimes even before then. We have youngsters working 10 hours a week at McDonald's who qualify for a credit card and end up with debts of \$1,500 or \$2,000. Your life is really off to a great start if that's what you're taught to do!

I have one last question. I know that strictly speaking, education is a matter of provincial jurisdiction, and I don't want to get into that whole debate about compulsory religious education courses. However, if we must dedicate time to something, would it not be a good idea to think about what used to be taught in the old days, that is home economics?

Mrs. Marie-Édith Trudel: Yes, of course.

In our associations, there are three major aspects we work on: the remedial aspect, i.e. the immediate response, the preventive aspect and the educational aspect. Right now, about 90% of our work involves the remedial aspect. We're responding to an emergency. This is what's going on in our schools and in our hospitals. We end up with the same problems.

With regard to the educational aspect, we know that and we do outreach to community groups. That's a win-win situation. We do a lot of work with the Maisons de la famille, with community groups, we go to youth centres. This is education that people need because they do not know their rights. If somebody doesn't know their rights, how can they defend themselves?

When it comes to credit, it's the same thing. If you are not aware of examples of credit...

Mr. Thomas Mulcair: It's true that education is part of the solution, but it seems to me that we also have to restrain these voracious banks.

Ms. Marie-Édith Trudel: Yes.

• (1405)

The Vice-Chair (Ms. Raymonde Folco): Excuse me, Mr. Mulcair. I have to ask you to stop because your time has expired.

Mr. Thomas Mulcair: I had not heard you.

The Vice-Chair (Ms. Raymonde Folco): Yes, it has expired. I'm sorry, Mr. Mulcair.

Mr. Komarnicki, please.

Mr. Thomas Mulcair: The bell hasn't rung.

The Vice-Chair (Ms. Raymonde Folco): It's the clerk who has...

Mr. Thomas Mulcair: Have her let me ask my last question! I'm being robbed! Oh, oh!

The Vice-Chair (Ms. Raymonde Folco): I've no doubt that you'll be back, Mr. Mulcair.

Mr. Komarnicki.

[English]

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

I'd like to thank all of the witnesses for taking the time to appear here. Your recommendations are certainly something the committee

will take into consideration. We appreciate hearing your point of view.

Annie Pothier, you indicated that your organization has been in existence for 18 years. Marie-Édith Trudel, your organization has been in existence for 35 years. You're concerned whether your programs are going to be renewed from year to year. You've been in business a long time, so to speak.

I found from previous testimony that there is concern about having to make various applications. They're complicated, and you almost have to hire professionals to do it if you want to access a pool of money. You don't have assurance of continuity from year to year in your operations. Maybe the calls for proposals that go out and the various grants out there are specific to a particular direction, and you have to work into it, as opposed to having the funds work into what you're doing, which has a proven record.

So do you have some suggestions on how the system might be changed? Could there be some systemic changes to ensure that programs like yours and others could have that assurance of sustainability, while at the same time making sure they're transparent, and taxpayer dollars are protected? Have we gone too far one way? Do we need to look at going another way? What recommendations do you have?

Ms. Pothier or Ms. Trudel can go first—or anyone else, for that matter.

[Translation]

Mrs. Marie-Édith Trudel: In our circles, we often hear that this is a propospere recommendation. And yet it's not that propospereous. It's no more ludicrous than suggesting a tax be collected from credit card issuers, and having that money turned over to consumer protection groups. So why not?

Our most important recommendation, as I was saying to Mr. Mulcair, concerns the 60%. A lot of work has to be done on that. It may not help us in terms of funding, but it would greatly help the public which in the final analysis is what we are trying to do, that is to help the least well-off in our society.

The Vice-Chair (Ms. Raymonde Folco): Do you have anything else to add, sir?

[English]

Mr. Ed Komarnicki: I appreciate that, but that wasn't the direction of my question.

Ms. Pothier, can you respond?

[Translation]

Mrs. Annie Pothier: When we fill out the applications, it can take us one or two months to fill out the year-end report that is suppose to contain all the recommendations and account for everything that happened during the year.

Some of the questions are very specific. For example, we are asked how many children in the group are able to brush their teeth, how many cannot and why they cannot. It seems to me that the questions could be much more general, not so specific. For example, one question might be how many children aged two to three are able to do one particular activity. The questions should be less specific.

Then, when we send in the report, the person who is in charge of our file contacts us to review the various points raised within the report. For example, she will ask us exactly what we meant by one particular remark, because she is not sure how to interpret our figures. Eventually it all becomes very confusing, and we get the impression that they think we've done something wrong, but really, it's just a matter of how to interpret our activities.

Perhaps they should trust us more—I don't like the word—or they could be more flexible with—

[English]

Mr. Ed Komarnicki: I hear you.

[Translation]

The Vice-Chair (Ms. Raymonde Folco): You mean trust, Ms. Pothier.

•(1410)

[English]

Mr. Ed Komarnicki: Thank you.

I'm sure there's always room for improvement.

Housing is certainly a significant issue. When we extended the funding of \$1.9 billion for the homelessness and housing initiative it was well received. As François mentioned, during an economic crisis is exactly the time we should boost our housing dollars. We have put \$2 billion in the budget for renovations and new housing units for various groups—seniors, and those with disabilities.

There is a question you've raised that I want to pursue. We spend \$1.7 billion annually for existing social housing needs, and many of the agreements with provinces for 35, 40, or 50 years are starting to expire. So there is that pool of \$1.7 billion, but you're saying there should be an additional \$2 billion spent.

Some of the housing associations have made sure that the properties were improved and can withstand the test of time. They have spent money in that regard and have paid off debts, but others haven't done that.

What are your suggestions on how to handle existing housing stock in the years to come with that \$1.7 billion? It's not too far from your \$2 billion suggestion. I know we're going to be facing that in the next short while.

[Translation]

Mr. François Saillant: Concerning the budget for the programs and their renewal, we hailed the fact that funding had been allocated for new social housing. However, we must take into account the limited opportunities that it represents.

If we add the various amounts for the announcements made in the fall, the extension of the affordable housing initiative and the provisions of the new budget, we see that this funding will allow the Government of Quebec to subsidize 2,600 units over two years. Yet Quebec currently has 448,000 tenant households that are paying rent that is above the standard.

[English]

Mr. Ed Komarnicki: I appreciate that, and there's room for more dollars. My question to you is specifically about existing social

housing and the agreements that are expiring. There's \$1.7 billion there. How can that money be utilized?

[Translation]

Mr. François Saillant: In my opinion, the federal government must extend the agreements it has signed with housing coops, not-for-profit housing associations and the provinces for the management of their housing stock. I myself live in a coop unit, so I know that at the present time, the money we receive from the federal government is basically used just to subsidize the lower-income people, so that they are paying an amount that is in keeping with their income. They are paying 25% of their income in rent.

If the federal government picks up its marbles and leaves once the agreements expire, the people who are currently paying 25% of their income in rent will be subject to rent increases of \$200, \$300 or even \$400 per month. Instead of paying 25% of their income in rent, they will wind up paying 50%, 60% or even 70% of their income in rent. Some of these people will no longer be able to make ends meet. Some will have to move. In my opinion, that would be a disaster.

Here in Canada we currently have a national heritage. By that, I am talking about our social housing. We have 623,000 units, of which 120,000 are in Quebec. We need to increase the number of units. Or in any event, we must at least conserve the units that we currently have, and maintain the spots for low-income people. I would not want to see my own housing coop be only for people who can afford the rent. I want the people that the units were created for, that is to say, low-income people, to be able to afford living there. It's a major challenge.

Some of these agreements have already ended. The worst is yet to come, and even so people have been calling us recently and telling us that their rent has been increased because of the lack of federal subsidies. I think that the federal government absolutely must settle this issue immediately. The existing agreements must be extended for another 35 years, if necessary. It would not cost a single cent more than the current funding. It would just be a matter of maintaining the current funding.

The Vice-Chair (Ms. Raymonde Folco): We will now begin the second round, and you will have five minutes for your questions and the answers.

Ms. Minna.

[English]

Hon. Maria Minna: Thank you, Madam Chair.

I would like to go back to the discussion we started earlier. Some of the presenters we had in Ottawa talked about the persistence of poverty. We know that poverty has persisted in a certain portion of our population, sometimes for generations. But there's also the depth of poverty for some of our people.

It was suggested that we need to look outside the box, maybe even change EI and the whole welfare situation, and establish a fund to assist Canadians along the lines of the guaranteed income supplement. Welfare would be an absolute last resort.

What kinds of programs could we fold into this? I'm thinking that with the exception of the child benefit, housing, early education, and child care, we have a myriad of tax credits and income support programs. Have you looked at creating a guaranteed income supplement that would maybe even include the EI system, all of the refundable tax credits, the working income tax benefit, and so on, to create one safety net? I want to get a bit more sense on whether there's any appetite for that kind of thing.

• (1415)

The Vice-Chair (Ms. Raymonde Folco): Who are you asking the question to?

Hon. Maria Minna: I'm sorry. It's to all of them—but maybe Monsieur Saillant and Madame Jetté.

[*Translation*]

The Vice-Chair (Ms. Raymonde Folco): I have the impression you would like to answer the question.

Mrs. Nicole Jetté: The Front commun des personnes assistées sociales du Québec does propose a universal guaranteed income, which would not be subject to seizure and which could not be reduced. If everyone in Canada received a basic income that would ensure they would never lack the basics... Statistics Canada's low-income cutoff causes problems for political decision-makers. We know that people who are at the LICO are not rich.

We need a new approach. The ping-pong games that the federal government and the provinces get into are becoming more complicated—who will control this and how much will this guaranteed income be? The reference we have for a general, universal income is the low-income cutoff. People have to meet certain criteria in order to qualify for various grants under targeted programs. For example, we need to know whether the children know how to brush their teeth, assuming they still have some. The targeted programs force us to label social problems as diseases.

[*English*]

Hon. Maria Minna: Fair enough.

[*Translation*]

Mrs. Nicole Jetté: The cost to society is extremely high. If young people find themselves living in Maisons de jeunes, this is very costly. The Maisons de la famille are also very expensive, but these are the effects of poverty.

I have been working with people living in poverty for 40 years. I worked in youth protection, I have been involved with welfare recipients, with young drug users and with people who are released from prison. So I am familiar with the various faces of poverty.

If the child of parents on social assistance comes to school dressed differently from the other children, he or she will not be able to afford to take part in school activities. Mom Dion will have to provide the school supplies, and the Breakfast Club will provide the food. What are the labels? Do parents perpetuate the situation or are people marginalized from one generation to the next because of the way in which society is organized?

If we really want to fight poverty, we have to look at these issues as a whole, and examine them in much greater depth than we are at

the moment. In the meantime, we must set up programs to help out young people and families.

[*English*]

Hon. Maria Minna: But we have to change our way of thinking.

Monsieur Saillant.

[*Translation*]

Mr. François Saillant: We would be quite in favour of the Guaranteed Income Supplement, as Nicole was explaining. In the past, we had some concerns. I am thinking, for example, of the recommendations made in the Macdonald report in the 1980s, which advocated a very low guaranteed income supplement and the abolition of all social programs.

Whether or not there is a guaranteed income supplement, we will always focus on social housing. We cannot allow social housing to be controlled by market forces, and think that they alone will solve all our housing problems.

[*English*]

Hon. Maria Minna: I agree with that, no question.

The Vice-Chair (Ms. Raymonde Folco): Mr. Lobb.

Mr. Ben Lobb (Huron—Bruce, CPC): Thank you.

I appreciate the work that you do.

Madam Trudel, you touched upon a nerve I'm passionate about: financial literacy. Through our travels and through our committee meetings, we have heard about those who are most vulnerable, the need for housing and income supports, mental health treatment, and addiction. I don't think anybody can dispute any of those points. I worked in a software company before, and there were some fairly well paid people there, young people. I was the old guy at the company. There are some massive needs among those who are most vulnerable, but there's a huge part of our society that, though gainfully employed, is at the poverty level at the end of every month because of poor financial management. These are people with tremendous educations in computer science and computer programming.

How could we provide some financial literacy to that segment of our society?

• (1420)

[*Translation*]

Mrs. Marie-Édith Trudel: We often come back to education, the educational aspect. Unavoidably, we have to go there. This aspect has to do with individuals.

However, let me come back to the credit issuers. Money is lent out very easily, with very little study of each case. People end up with loans that are much too large and they cannot afford to make the repayments.

I imagine that at the places where you worked, many young people had credit. Certainly, if a young person 25 years of age can get \$5,000, \$10,000 or \$15,000's worth of credit —because we do see 25-year-olds with credit margins of \$15,000 in our offices—...a young person like this sees that it is possible to spend the entire sum in one month. He does not see the impact of the coming repayments. Therefore, this is an issue of consumer education.

We also need to set limits on credit issuers when they issue loans. When a consumer can no longer make the repayments, we must not let the credit issuer just wash his hands of the matter. In my opinion, the accountability is shared by everyone.

[English]

Mr. Ben Lobb: Actually, that's a good segue into my next question. With respect to payday loans and credit cards, in years gone by I have been annoyed to see on my credit card statement that the actual line of credit has been increased without my say-so, sometimes by as much as 50%.

[Translation]

Mrs. Marie-Édith Trudel: It is forbidden.

[English]

Mr. Ben Lobb: If people have the ability to borrow more than they're able to repay, it makes no difference whether the credit rate or the line of credit is 28% or 2%. If you can never pay back \$20,000 on a line of credit or a credit card, it's an unfortunate situation. The payday loan companies, in my opinion, are brutalizing those who are most vulnerable.

Do you have any suggestions about the amount that someone should be able to borrow? Do you have any comment on the payday loan business?

[Translation]

Mrs. Marie-Édith Trudel: Payday loans are a fairly recent occurrence here. The people who take out these loans are often young couples, young people whose mortgage is well above their payment capability. They are between 25 and 40 years old and they are heavily in debt. They are the ones who will slide down the spiral. These young people are our future politicians. They are our future. It is not too late to do something.

Currently, we believe that we are living through a crisis, or some kind of misunderstanding—we no longer know exactly what to call it—but I believe that this is not very serious as compared to what the future holds in store for this heavily indebted generation. Many people cannot get jobs at this time, but these young people often work for 40, 50 or 60 hours a week to pay back their debts. They have small families, but I cannot say that they are enjoying a marvellous standard of living. They have large budgets, they could take part in leisure activities, but they do not have the time for that. With regard to quality of life, I believe that it is important to mention people who have low or modest incomes, but nevertheless, the labour force in our provinces also includes these young people aged 25 to 40.

We will have to adopt a long-term approach regarding these people who borrow far too much.

• (1425)

The Vice-Chair (Ms. Raymonde Folco): Thank you.

I would like to add a few words, with your permission.

Ms. Jetté, you mentioned court challenges. I sat on the Standing Committee on Official Languages at the time when the Court Challenges Program was abolished by the government. Of course, for our clientele, namely Quebec anglophones and francophones in other provinces, this was a crucial program. There was a strong outcry, so much so that a part of the program was restored by the government.

Unfortunately, I think that the general public, and perhaps more specifically parliamentarians, do not know that this program had to do not only with language rights, but also with other rights. In fact, this helped groups such as yours or others to access government funds to challenge unfair positions held by that self-same government. I think that this is splendid for a government that wants to practice democracy.

With your permission, I will make the following comment not as the chair but on my personal account. It would be good to inform the parliamentarians that the pool of persons who can access the Court Challenges Program is much bigger than people think. We should find some way to inform the public about this, especially in the context of committees other than the official languages committee.

I think that you see what I am driving at. We could discuss this later on. Ms. Jetté, would you like to say something about this?

Mrs. Nicole Jetté: My answer will be brief.

In a way, some attempts were made to make this known. We issued releases and we contacted MPs and politicians. In any case, we are up against prejudice, and defending the rights of the poorest of the poor is not considered to be worthwhile.

It seems to me that we are very concerned about people who do not know how to establish a budget, but we are less concerned with people who have nothing to eat. When the time comes to create social programs for groups, organizations or persons in a precarious situation and who are already excluded from society, the decision-makers seem to be telling us that they are very kind to be setting up these programs.

In Quebec, we have heard of the “welfare state” of the 1960s. I am sorry, but it was not a welfare state; it was a responsible state. Before the 1960s, the health insurance plan, the Quebec Pension Plan, hospital insurance, were not counted as welfare but as justice. Some have claimed that it was welfare, and now the government would have a choice in being more or less generous. The government has no other choice than to be just. This is what we are fighting for. The Court Challenges Program reminds the government of citizens' rights.

Many questions are raised regarding democracy. Currently, in Canada, who are those who live in decent enough conditions to allow them to carry out their responsibilities as citizens? Our Canadian citizens are expected to maintain their good health, to pay for their housing, to feed themselves and to get involved socially either by working for wages or by some other means. These are responsibilities that adult Canadian citizens are expected to meet, but they are not given the conditions that they need in order to meet them, neither with regard to housing, nor with regard to food. This is inconsistent.

We are told that this has to do with rights and not with responsibilities. In fact, we are talking about responsibilities. We asked that people be given the means to meet their responsibilities as citizens, whereas poverty does not allow them to do so. If I lack the means to feed my children, I cannot meet my responsibilities as a parent.

• (1430)

The Vice-Chair (Ms. Raymonde Folco): Thank you, Ms. Jetté.

Thank you, ladies and gentlemen.

You are certainly wondering about what will happen with all this work that you did in preparation for this meeting. Mr. Kevin Kerr is our analyst, and he has been taking notes.

Meetings have been held before and more meetings will be held. Ultimately, we will produce a report that will be tabled before the House of Commons and given to the minister in charge. We hope that the answer we will receive will be as positive as it can be, but we do not yet know what it will be.

I want to thank you once again for having come here and for the work you have done. Let me assure you that you have been heard, and we will carry on with our work.

The meeting is adjourned.

Thank you very much.

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