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Mr. Dean Allison

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• (1500)

[English]

The Chair (Mr. Dean Allison (Niagara West—Glanbrook, CPC)): Order. Pursuant to Standing Order 108(2), we are continuing our study on the federal contribution to reducing poverty in Canada. It's meeting 42 here in Toronto.

To the witnesses, I just want to thank you for being here today and for taking time out of your busy schedules to talk to us about some of the things you're involved with, either through your organizations or through some of your own experiences.

I think most people already know at this point that we have been to Halifax, Moncton, and Montreal, but I'll just mention it briefly in case you don't know. We are hoping to get out to the west coast in the fall. That's the plan so far.

I want to start on my left-hand side with Avvy Yao-Yao Go. We're going to have each of you make your presentations, and then, of course, there'll be some questions from the MPs.

Avvy Yao-Yao Go, thanks for being here, and welcome. You have five minutes. The clock will go off at five minutes, but by all means, finish your thoughts; we're not going to cut you right off at five minutes.

Ms. Avvy Yao-Yao Go (Director, Metro Toronto Chinese and Southeast Asian Legal Clinic): Sure. I'll try to stick to my time.

I really want to thank you and commend the committee for studying such an important issue. I understand you have had a long two days, so I hope I'm not going to bore you to death.

We have submitted a written submission. It's a joint submission with the Colour of Poverty Campaign and OCASI. I'm going to give you some highlights from our submission. And you will see, when you get the chance to read it, that the focus of our submission is on the federal government's role in addressing the growing racial disparities, manifested through the growing racialization of poverty in Canada.

If you ask any member of the racialized communities who live in poverty why they are poor, they will likely begin with the problems they have in accessing good-paying jobs or getting a promotion because of their race. As the economic crisis continues to worsen, members of racialized communities are facing even greater risks of losing their jobs. Even in the best of times, they are often the first to be fired and the last to be hired.

We are very concerned that as the recession continues, the economic disparities facing members of racialized groups will deepen. And, sadly, the statistics bear out our concerns. In Toronto, racialized group members are already two to four times more likely to live in poverty than members of non-racialized groups. Racialized members make up almost 60% of poor families in Toronto.

Even child poverty, I am sure you have heard, has become racialized, or colour-coded, as the report from the Children's Aid Society of Toronto has shown. In the GTA, one in ten children of European background lives in poverty, but that rate changes to one in five for east Asians; one in four for south Asians, aboriginals, and those from the Caribbean and Central America; one in three for west Asians; and one in two for Africans. That means the darker the colour of your skin, the more likely you're going to be poor.

Even Canadian-born members of racialized communities are worse off than their white counterparts, especially if we take into account the fact that second-generation Canadians from racialized communities tend to have a higher level of education than non-racialized cohorts.

It's not a Toronto problem alone. Research has shown that similar realities of racial disparities happen in other communities across the province. Indeed, I heard recently of a study in Calgary indicating the same trend is there.

So it's important for us to admit that poverty in Canada is racialized; it's a necessary first step, if we want to develop an effective anti-poverty strategy. What we really need, urgently, is political leadership on the part of the federal government to adopt a comprehensive national poverty reduction plan that integrates a broad range of universal initiatives, while at the same time incorporating specific targeted measures to remedy the different underlying sources of vulnerability that expose racialized and other disadvantaged communities to poverty disproportionately.

To do that, we ask the committee to consider some of the following solutions. First, the federal government must acknowledge and address systemic barriers to inclusion, as well as the persistent experience of racial discrimination by these groups, by adopting a racial equity outcome measure for all its legislative programs and public policies.

Second, rather than introducing further tax cuts, which have a negative impact on racialized communities who rely on government programs and subsidies, the federal government should reverse some of the tax cuts that have been implemented to date, so that more federal funding will become available for providing needed services and programs for the poor.

Third, the federal government should implement EI reform. I'm sure you've heard this many times, but the reason we advocate this is that members of racialized groups, along with others, such as women and immigrants, are more likely to be, and are, overrepresented among workers in contingent and part-time work and therefore are least likely to get EI under the current system.

Fourth, the federal government should immediately implement the pay equity task force recommendations to deal with systemic inequities in pay based on race—in addition to gender—and reverse the decision with respect to the human rights tribunal's power to adjudicate pay equity cases.

Fifth, to make sure that racialized communities and other historically disadvantaged group members will benefit equally from the economic recovery plan, the federal government should require all provinces and territories that receive investments from the feds to comply with the federal Employment Equity Act.

Finally, the federal government should start collecting and tracking disaggregated data across all ministries and departments in order to identify racial and other structural and systemic disadvantages, and to establish clearly defined and specific benchmarks and indicators to monitor the progress of any poverty reduction plan as it relates to racialized and other historically disadvantaged communities.

• (1505)

Thank you.

The Chair: Thank you very much.

We'll now move to Michael Creek, who is with Voices from the Street.

Welcome. Thank you for being here. The floor is yours.

Mr. Michael Creek (Coordinator, Voices From the Street): Thank you, Mr. Chairman.

I would like to thank the committee for this opportunity to present my submission to the committee. My name is Michael Creek, and I am the coordinator of Voices from the Street.

Over the last few years, Voices from the Street has played an active role in making sure that those with the lived experience of poverty, homelessness, and disabilities have a voice. Often socio-economic factors and social exclusion keep us from having our voices heard. I know the damage that poverty inflicts; my life for 13 years was shackled to the chains of poverty. I see the damage it has done to individuals each day, not just here in Toronto, but across the province and across this country.

In Canada we have over 3.5 million people living in poverty. In Ontario it is 1.3 million, and in Toronto over 600,000 citizens struggle with poverty every day. Poverty makes many of us second-class citizens, abandoned and left to find our own way out, stripped

of opportunity and choice, and often denied our human rights as citizens.

Several of our provincial governments have recognized that poverty reduction and poverty elimination starts with a plan and have come forward with poverty reduction strategies, but for us to succeed in Ontario and for the other provinces to be successful, we need our federal government to play its role.

We believe the Ontario government has started in the right direction. Ontario's poverty reduction is not enough, though; we need our federal government to provide leadership and become a full partner in fighting poverty.

We can have a poverty-free Ontario. We can have a poverty-free Canada. Each of us in this room and throughout our country has a dream, a wish, and a goal of how we want our country to look. We cannot make poverty illegal, but as citizens we have a moral responsibility and an obligation to no longer sit idly by as others find their lives smothered in the ugliness of poverty and social exclusion.

I can imagine a Canada that would no longer allow our aboriginal first nations to languish in poverty and social exclusion. I can imagine a country that will not allow those with a disability to be cast aside to a life sentence of poverty. As Canadians we have far too many of our citizens condemned to poverty because they are disabled. Can you imagine having to live your life in poverty because you are disabled?

These challenges are not without answers. I can imagine a country that allows each of us a safe place that we can call home, a country that is free of poverty. I can imagine a stronger, healthier province that is equitable and fair and a Canada that deals with socio-economic issues as a priority for a country that is moving forward.

Over these last two days you have heard from many in our community. Those who are experts in the field have included the relevant facts, figures, and studies that show we are falling behind as a nation. Many different organizations and individuals have made presentations to your committee, all with the same plea: the need for our federal government to step up to the plate and start leading the country forward.

Today being National Hunger Awareness Day, let us feel the pain of hunger; let us feel the pain of our fellow citizens, who hunger not just for nutrition but to be full citizens in our country.

I leave you with this message as you continue to consult across this country: hear the voices of those with a lived experience of poverty. You can't miss us. We're on every street corner in every small town, village, and city from north to south to east to west, from sea to sea. The number of Canadians living in poverty grows with each passing day. Will we have the courage to no longer allow this injustice to continue to rob our country of so many citizens who live and die in poverty? The cost of not fighting poverty in Canada is a cost that not one of us can afford. We are weaker as people and we are weaker as citizens and we are weaker as a nation when we leave so many behind.

Thank you.

• (1510)

The Chair: Thank you very much, Michael.

We will now move to Habitat for Humanity Canada. We have Wayne de Jong.

Welcome, sir. The floor is yours.

Mr. Wayne de Jong (Vice-President, International Programs and Strategic Partnerships, Habitat for Humanity Canada): Thank you, Mr. Chair.

Good afternoon, ladies and gentlemen. Thank you for this opportunity.

Habitat for Humanity Canada believes that the development of a national poverty reduction plan and a national housing plan are top priorities. Sufficient federal funding needs to reach the provinces and territories to help make these plans a reality, and the issue of affordable housing must be central in future policies for reducing poverty in Canada.

Habitat's specific focus is on the importance of affordable, assisted home ownership, which is an often neglected part of the housing continuum. We urge you to recognize the importance and the long-term efficacy of assisted home ownership solutions to the affordable housing crisis. A stable, decent, affordable home is a doorway to better health, education, and careers, and it is an important source of human pride and dignity.

In Canada poverty is largely a function of two things, income and shelter cost. Too many Canadians are forced to make unreasonable and unjust choices between shelter on the one hand, and such things as food, child care, and electricity on the other.

Habitat uses the number of households living in core housing need as an indicator of poverty. According to CMHC, 1.5 million households, or 12.7%, were in core housing need in 2006. Their average income is just under \$20,000. About one-third of these households are homeowners and two-thirds are renters. In fact, more than one-quarter of all renter households in Canada are living in core housing need, mostly due to affordability.

The criteria for Habitat partner families include housing need, ability to repay an interest-free mortgage, and willingness to volunteer their own time. Partner family income is assessed using LICO, median income for the area, and shelter cost-to-income ratios.

Our goal is to keep shelter costs for these new homeowners below 30% of their income. How? Habitat for Humanity mobilizes volunteers and community partners in building affordable housing and promoting home ownership as a means of breaking the cycle of poverty by building modest, inexpensive homes with no down payment required and no interest on the mortgage. We enable low-income families to access the benefits of home ownership, the security that comes with more stable living arrangements, and the pride and confidence that comes from owning their own homes.

A one-time investment that increases housing affordability can in the long term be a more cost-effective solution than providing ongoing subsidies such as income supports and rent supplements. There will always be, of course, a need for rental housing for low- and middle-income families and for people who are just starting out or who are in transition. Due to the lack of affordable rental housing, for many people it becomes a trap they can't get out of, and the housing continuum is a dead end for them.

Financially, the distance from renting to owning is increasing, and lower-income households need help to make that leap successfully. Many more renters in Canada could afford to purchase a home, possibly paying less on their mortgage and property taxes than they are currently paying in rent, not only lowering their monthly housing cost but also building equity, lessening their reliance on government subsidies, and stimulating the housing market. As an added benefit, scarce rental units would be freed up for others in need.

We urge you to recognize the importance of assisted home ownership solutions to the affordable housing crisis. The federal government should support the work of organizations that are promoting and providing affordable home ownership by allocating funding to the provinces and territories for this purpose, in turn encouraging them to allocate more funds to affordable home ownership as well. An investment in affordable home ownership not only builds homes for families in need right now, but also, through their mortgage repayments, will help to fund homes for many more families in the future.

We respectfully request that the government recognize the important role that affordable home ownership plays in affordable housing and poverty reduction strategies. Promote access to affordable land. Fund affordable home ownership providers on a per unit basis to increase affordability and speed up housing production. Fund provincial and territorial programs that provide forgivable down payment assistance for qualifying low-income families. Encourage regions and municipalities to implement strategies like zoning that will increase the supply of new affordable housing. Create tax credit programs that provide incentives for corporations and individuals to develop more affordable market housing. This has been successful in quite a few U.S. states.

•(1515)

With this kind of support, providers of affordable home ownership could have a far greater impact. More families would plant deeper roots and become proud, connected members of a community. A well-housed population is one that creates thriving communities, forges new opportunities, and makes Canada a home to everything it stands for as a country, a place where all people have a chance to build a better life. Habitat for Humanity Canada believes that this chance should be at everyone's doorstep and that everyone should have an address.

Thank you.

The Chair: Thank you, Mr. de Jong.

We're now going to move to the Registered Nurses Association of Ontario, represented by Theresa Agnew.

Mrs. Theresa Agnew (Member at Large, Socio-political Affairs, Registered Nurses' Association of Ontario): Good afternoon.

I am a primary health care nurse practitioner, and I'm here today representing the Registered Nurses' Association of Ontario as a member of the board of directors.

We appreciate having the opportunity to participate in these proceedings. Ontario's 110,000 registered nurses know that moving towards a poverty-free Canada is the best way to build a healthier, more inclusive, and more vibrant Canada. Nurses work on the front lines—in hospitals, community clinics, homes, and with those who have no homes. Nurses have a finger on the pulse of society at its most vulnerable.

We often are the first to see the effects of a downturn in the economy. We see the thousands of laid-off women and men for whom the loss of a job represents the loss of drug benefits and other health care benefits, as well as their livelihoods. We witness firsthand those whose retirement savings are evaporating, whose housing values are dropping, and whose security of housing has been lost. People seeking assistance from a food bank for the first time are joining those who have long experienced hunger because of low-paying, precarious jobs or dangerously low social assistance rates. Taking action on poverty is literally a matter of life and death. There is an overwhelming amount of evidence that those who live in poverty and are socially excluded experience a greater burden of disease and die earlier than those who have better access to economic, social, and political resources.

For the last 28 years, I've worked with vulnerable populations, mostly through community health centres, but also in northern communities with first nations people. I'll give you a couple of scenarios.

One of my clients, Ella, finds that her health, well-being, dignity, and rights are compromised by the constant stress of paying rent and finding enough left over from her minimum-wage job for food and other essentials. Ella feeds her kids first and often goes hungry herself. She used to worry that the food from the food bank wasn't nutritious, but now she's worried that there might not be enough food in the food bank each month when she goes. It took Ella years to hire a regular health care provider. As she went from practitioner to practitioner, physicians would find that she had a history of mental illness and would deny her access to care. Ella was told, for example, that her rash and itching were all in her mind, but when I did a home visit, I found that her excoriated skin was due to bedbugs, which are prevalent in Toronto.

You'll hear a lot as you listen to people talk about the cycle of poverty, and you'll wonder whether people ever really get out of poverty and find their way. I'll just tell you a bit about myself.

I grew up in a family of four children, and my mother raised us on her own after my father died. We moved 13 times before I was three. I speak to the need for a national affordable housing plan when I tell you how important stable housing became to our family. When my father died, my mother was able to access welfare, despite the fact that she owned her own house. This was essential to our family's well-being. We were able to have stable housing and be part of a

community. When my mother was able to go back to work part-time, our family was still able to access dental benefits and medication coverage, despite the fact that she had begun working. My siblings and I also had access to OSAP grants, and we were therefore able to access post-secondary education, which allowed us to become meaningfully and gainfully employed members of society. I can tell you that all four of us now work, own our own homes, and take care of our mother.

• (1520)

Improving children's access to health and well-being will require leadership and collaboration from all three levels of government. To address poverty and health inequities that arise from deprivation and social exclusion, we urge you to develop a national poverty strategy. We also invite you to join nurses on the streets of Toronto, where we would be happy to host you and take you to hear more stories from the people of Toronto.

Thank you.

The Chair: Thank you very much, Theresa.

We'll start with Ms. Minna, who will have seven minutes for questions and answers.

Hon. Maria Minna (Beaches—East York, Lib.): Thank you, Mr. Chair, and thanks to all of you.

It was an excellent presentation. Since you're our last group today, I want to say to you and all the other groups that we've had a fantastic two days. I don't mean fantastic in the sense of good news, but fantastic in the sense of frankness, and the sharing of some great new ideas from all the witnesses.

A lot of the recommendations that have been made are very similar to ones we've heard right across the country and obvious to a lot of us—reforming EI, a national child care program, a national housing strategy, making sure there are social infrastructure supports in communities in addition to the programs, and so on. There are always interesting additional pieces for us to look at when we meet with different individuals.

I want to go to two things. I'll start with Mr. de Jong on housing.

In my riding there's half a block of houses that Habitat for Humanity built. I helped nail some stuff down and was involved in the official handing over of the keys. But I can't tell you the pride that those people have. In a lot of work I've done in the past, I've seen that when people have a stable roof over their head and know they're not going to get kicked out, it makes a tremendous difference in how they approach the rest of life and the risks they can take. They know they won't be in the streets. They know they have a certain amount of security and a place to go. A lot of dignity goes with that and a whole lot of other things. I understand that.

Ownership was talked about earlier, and co-op housing is very good. Affordable assisted home ownership is also something that I think would work. It's extremely important.

Could you give us a few more specifics? What percentage of citizens in Toronto, let's say, who need housing would fit into that category and be able to take advantage of that program? Let's say we had a program for affordable home ownership; do you have an idea of what we'd be looking at in being able to take away from the wait list for affordable housing?

Mr. Wayne de Jong: In the Toronto area, approximately 20% of the population is in core housing need. The percentage that would qualify for a Habitat home would be much smaller, because we work at the higher end of the low-income scale. We work with people who are just under the poverty line but still earning enough to repay the mortgage.

• (1525)

Hon. Maria Minna: So affordable home ownership is for those people who are kind of borderline, slightly below or above the LICO.

Mr. Wayne de Jong: That's right. They're usually slightly below. It probably applies to the top 5% of people who are in core housing need.

Hon. Maria Minna: Many are probably working for minimum wage at more than one job. I can think of a lot of families in my riding who would fit that. They would be very proud to be able to take advantage of that.

To Ms. Go on racialization of poverty, I don't think any of us need to be convinced of that issue. Are you aware of any study or activity within the system—whether it's provincial, federal, or municipal—that has looked at this specifically, done some work, and developed some benchmarks to address the issue, apart from what you've said, which I accept? It's needed.

Ms. Avvy Yao-Yao Go: I have to say that I'm very glad to hear you say there is no debate. We recently had a meeting with a provincial minister responsible for poverty reduction, and that was on April 30. She said the same thing, that there is no debate, that race and poverty are linked.

We started this Colour of Poverty campaign just over a year and a half ago. At that time, we had to do a lot of convincing. It took us a year and a half to get to where we are today, where people have finally come to realize there is an issue of racialization in poverty. Certainly a lot of studies have been done over the years by a number of people. The City of Toronto has taken a lead. They looked at the census data based on 1996 and 2001 to give us all the information we need to push this issue forward.

There are different communities or projects that have looked at this issue. Some are happening at the University of Toronto, the three-city project, for instance. And Access Alliance's Community Health Centre also started a project looking at how to develop measurements and indicators and benchmarks.

So there are different stages in which these studies are found. But I don't think there is anything at the governmental level, whether it's the municipal or provincial or federal, that is really taking ownership of this issue, saying, yes, this is what we are going to develop.

Even in our conversation with the minister, it is something we presented, but this minister was looking at us like, you know, "You

have to have help us." To me, that's an indication that nothing has happened yet.

Hon. Maria Minna: So there is a systemic problem, and I understand it well from having been involved in immigrant services for many years. Systemic problems have existed in our systems for a long time. At one time, it was the Italian Canadians and the Portuguese facing it, and I remember dealing with it when I was at COSTI. And now of course visible minorities are facing it, and it maybe even heavier than at that time. So the systemic problem still exists in the structure.

What I'm saying is, to your knowledge there hasn't yet been any initiative system-wide, if you like, at the Ontario level or in any other bureaucracy or ministry at this point to look at this and to integrate this issue within...?

Ms. Avvy Yao-Yao Go: No. And the other thing I can think of would be the Canadian Index of Wellbeing that the Atkinson Charitable Foundation is looking at, but they don't specifically look at the issue of race. And how that is being incorporated in that, I'm not too sure.

Hon. Maria Minna: Yes. But just to finish, my thing is always to look at how you break down systemic problems. Breaking down systemic barriers is harder than breaking down a brick wall. It really is. I know; I've tried before. I banged my head, and succeeded a couple of times, but sometimes you don't. It's really hard. That's why I'm saying it needs to be....

So I understand. Thanks.

• (1530)

Mrs. Theresa Agnew: If I could just tag on to your question, one of the things I see through my work with community health centres is that, for example, refugee claimants who come to Canada have access to interim federal health benefits, but that program is quite restrictive and sometimes those refugee claimants don't have access to critical health care through that program.

As well, Ontario is one of the few provinces that accept people as naturalized citizens as newcomers to the country, as new immigrants, but denies them OHIP for the first three months. We see a lot of people who really struggle with that. When I first started practising I had many women who were deciding to deliver their babies at home rather than incur the cost of the hospital stay. That, I feel, needs to be a legislative change.

Hon. Maria Minna: I agree.

The Chair: Thank you very much.

We're going to move over to Mr. Ouellet, for seven minutes.

[Translation]

Mr. Christian Ouellet (Brome—Missisquoi, BQ): Thank you, Mr. Chair.

Ms. Go, earlier you said that tax cuts had adversely affected communities and programs. Can you explain why and how?

[English]

Ms. Avvy Yao-Yao Go: If you look at the balance sheet, it's expenses and revenue, right? The government receives tax from the taxpayers so it can pay for programs and services for the people who need them. If you look at the people who are most likely to benefit and rely on government programs and services, whether it's a child tax benefit or some other kind of program, they tend to be people who are poor. They are more likely to have to rely on these for basic survival or to improve their life situation. If racialized community members are overrepresented among the poor, that means they are also overrepresented among those who need these programs and services.

The problem with tax cuts is that they become the impetus for reducing programs and services. The expense side is affected when the government revenue gets decreased. So we think it's better fiscal policy to at least not decrease tax any further, but to make sure that the people who are able, and can afford to pay tax, do pay tax at a level where it will allow the government to fund these programs adequately.

Of course, we all think that governments tax us too much. However, studies consistently find that Canadians are not opposed to tax per se, but they want a fair tax policy. I would strongly argue that a fair tax policy means that the rich will pay more tax than the poor. If people have decent jobs with decent incomes, they will not mind paying more tax if they know that the money collected will be put to good use. That's part of a fair tax policy as well.

[Translation]

Mr. Christian Ouellet: Thank you very much, Ms. Go.

Mr. Creek, you stated that there were even homeless people living in towns and small cities. No one has talked to us about that problem until now. Everyone has mentioned cities like Toronto. My riding is made up of small towns and I think it is important to take care of people everywhere. Could you tell us more about this problem? Is any assistance available? Is there more assistance than before? What are your feelings about this?

[English]

Mr. Michael Creek: I spend a lot of time talking with people and visiting other communities. Recently I was in Port Dover, which is a small town in southern Ontario, and I spoke to many people there who were not homeless but were living in poverty. When you're living in a rural area, the services are often very limited. You're restricted even to see a doctor if you don't have public transportation. How do you get out of Port Dover to go to Simcoe if you are a disabled person?

We need to look at how poverty affects people not only in cities but also in rural settings. It's important that we seek out people who are living in poverty in those areas and find out how we can make their lives better.

• (1535)

[Translation]

Mr. Christian Ouellet: Thank you very much.

Mr. de Jong, as you know, and as I have already mentioned, we heard this morning from Mr. Shapcott. He informed us that one

quarter of all Ontario residents currently cannot take advantage of affordable social housing.

You always talk about affordable housing. Does that mean you are disregarding one quarter of the population because they do not earn enough to receive assistance from Habitat for Humanity Canada?

[English]

Mr. Wayne de Jong: I wouldn't say leaving behind; I would say Habitat for Humanity plays an important role in the housing continuum.

In case you don't know what that includes, it ranges from emergency shelter, to transition housing, to non-market rentals, to market rentals, to affordable home ownership, and to market ownership. We're focused on the affordable ownership portion of the housing continuum. That is our niche.

Our role is to help those people who could move into home ownership to do so, to move out of rental housing. That frees up scarce rental housing. They move into a situation that in the long term will be much better for them because they'll be building equity and will have a more stable home environment and better security.

We're not leaving the others behind, but we are creating space for others in the scarce rental housing supply.

[Translation]

Mr. Christian Ouellet: Do you have programs for single persons, for persons who have no source of income other than their old age pension? Do you provide assistance to women with children, and single women? What is your target population?

[English]

Mr. Wayne de Jong: Our priority is households with children, including households headed by single parents. We don't often reach out to single people or seniors. We have limited capacity in terms of the number of housing units we can provide in a year, and we feel that we really want to focus on the families with children.

[Translation]

Mr. Christian Ouellet: Thank you.

Earlier, Ms. Agnew, you spoke about the cycle of poverty. Can you explain this concept to us?

[English]

Mrs. Theresa Agnew: It's the idea that once people become impoverished, it's very difficult for them or their children to get out of poverty. Unfortunately, you end up seeing generations of people who have been living in poverty, with poor housing, low income, and low educational levels.

[Translation]

Mr. Christian Ouellet: Thank you.

[English]

The Chair: Go ahead, Michael.

Mr. Michael Creek: I would just quickly add something about housing.

In 2007 I lived on \$7,200 a year. Those were my benefits from the Ontario disability support program. In 2008 I became employed after living in poverty for 13 years. Last week I bought a condo here in the city.

So there are different opportunities for people who are single, of low or modest income. In 2008 I made \$41,000. There are opportunities available, and we need to expand upon those opportunities for everybody to have a chance at owning a home.

The Chair: Thank you, Michael, for sharing that. That's good news.

Mr. Martin, you have seven minutes, sir.

Mr. Tony Martin (Sault Ste. Marie, NDP): I echo what the others have said. We really appreciate your taking the time to come today and to share with us and help us in this work that we do.

First, Avvy, you remember the employment equity program in the early nineties. Was that helpful?

• (1540)

Ms. Avvy Yao-Yao Go: Do you mean the provincial one?

Mr. Tony Martin: Yes.

Ms. Avvy Yao-Yao Go: Well, it was very short-lived, because it was introduced by the NDP government, and before it even had a chance to prove its success, it was repealed by the Progressive Conservative government that came in 1995. We never actually had a chance to test the employment equity program. But certainly the federal employment equity program has been very helpful.

It's interesting, because if you look around, even the premier of the province and our mayor talk about how Toronto has such a diverse population, and they look at some of the workplaces to show the diversity. They often refer to the banks and to telecommunication companies. All of them are regulated federally, and, therefore, they are subject to the employment equity program. To me, that is an illustration of how useful the federal employment equity program has been. At least at the front-line level, the workforce has become more diverse.

It hasn't done much at the top echelons of some of these corporations, which are still basically white male-dominated, but for the lower management level and the lower level of the workforce, the federal employment equity program has made the workplace more diverse.

Mr. Tony Martin: Okay.

Michael, I know that you wear probably a few hats, including the one you're wearing today. You're with Canada Without Poverty?

Mr. Michael Creek: That's correct.

Mr. Tony Martin: And you launched a week or so ago a campaign called Dignity for All. Could you share a little bit of that with us?

Mr. Michael Creek: Sure.

As Mr. Martin said, I'm a director with Canada Without Poverty. It's a national organization that works for the elimination of poverty in Canada. We've started a campaign around the use of the word "dignity" and how that relates to people who are living in poverty. It's one of the things that people in poverty don't have; it's stripped

from you when you become poor. "Dignity" is a word that people can understand. Often it's hard for people to understand words like "stigmatization". They really don't know what that means. But for people to know about what the facts are around how poverty affects people and how it damages communities....

I live in Regent Park, which is one of the poorest neighbourhoods in Ontario. I see racial discrimination every day around people unable to find jobs in this country simply because of the colour of their skin.

For me, that is a point around dignity. There's no dignity if you come to a country as an immigrant and you find yourself totally closed out of Canadian society. You lose your dignity when your credentials aren't recognized in this country. You lose your dignity when you can't afford to buy food for your family.

Those are the things that we want to bring to the attention of Canadians, because Canadians do not understand poverty. They do not understand the damage and the cost of poverty, the cost that every day all of us as citizens have to pay.

Mr. Tony Martin: Wayne, a couple of years ago I did a tour across the country talking to people about poverty, listening to people talking about poverty. When I got to Victoria, there was a fairly active and energetic group of people trying to build affordable housing. In fact, they had the money for the housing but they couldn't afford the land.

Is that a problem across the country, or is that particularly specific to Victoria?

Mr. Wayne de Jong: It is a big problem in Victoria and Toronto and other major cities, but really it is the biggest problem that all of our 72 affiliates across the country face, even the rural ones. Affordable land is the biggest obstacle.

• (1545)

Mr. Tony Martin: Is there anything you've looked at that we could do to fix that?

Mr. Wayne de Jong: We're always looking for below-market or donated land, of course, including from the surplus federal real property homelessness initiative, SFRPHI, which is under HRSDC. It has been some years since we've been able to access suitable land from that program, because a lot of it tends to be institutional land, not suitable for Habitat partner families. But we also work with the provinces and the regions and the municipalities to try to obtain below-market land or, ideally, donated. That's a constant struggle, because that is, as I said, the largest obstacle that all of our affiliates face.

Mr. Tony Martin: Theresa, before you came we had a panel that included a woman who spoke about the impact of poverty on her health. It's not an obvious thing that you see. When you think of poverty, you think of housing and not having enough money and not participating in the community. You don't always connect the two. She said that it was because she wasn't able to afford healthy food any more, particularly after the government in 1995 in Ontario reduced welfare by 21.6%.

Is that a regular occurrence in some of the work that you do?

Mrs. Theresa Agnew: Food security is a huge issue for many of the people I work with, and now there's such a demand on the food banks in Toronto. It's overwhelming to hear people's stories. Many people, for example, know that they're allowed to go to the food bank only so many times a month, so they learn where else they can go to get accessible food for their families. Often things like formula for infants are not available in the food banks, so people will resort to other alternatives to feed their children. What we also see is that the parents are not getting adequate nutrition in order to feed their children. These are some of the stories that I certainly hear.

But the other thing I'm hearing a lot about is people who've gone off their medication because they can no longer afford to buy their medication and they don't fall into a category where they can access drug benefits. And believe me, we use every which way to get people medication. We use the Trillium program, the Ontario disability support program, compassionate drugs, and donations from pharmaceutical companies to help people access medication, but what we really need is a publicly funded, publicly controlled national pharmacare program that people can access and that is less about the profit for the pharmaceutical companies and more about people accessing drugs.

We had a situation recently with a client who had mental health issues but she had been stable for a long time and was working. Then she was laid off from her job, and that meant she couldn't afford the medication that she used for her mental health illness and she ended up being hospitalized because of that.

The Chair: Thank you.

Thanks, Tony.

Ms. Avvy Yao-Yao Go: Can I make a comment?

• (1550)

The Chair: Sure, just very quickly.

Ms. Avvy Yao-Yao Go: I just want to point out that apart from the effect on physical health, poverty also can cause mental health issues. A lot of the clients we see can't afford medication, as was mentioned, but poverty adds to their depression.

I was at a CPP disability appeal this morning, and my client had fibromyalgia, DDD, all kinds of illnesses, and she can't afford to pay for the painkillers. She's used Chinese medicine; she burns her skin to stop the pain, and she is completely scarred. She has asked the doctor for medication to kill herself.

The lack of good physical health can sometimes lead to mental health issues as well. And of course, there are also studies that show that racism is a factor in mental health. So all of these issues have to be looked at as well.

The Chair: Thank you.

We are going to turn to Mr. Lobb, for seven minutes.

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

I'm feeling pretty collegial today, so if Ms. Minna doesn't mind, I'll share my time with her today, seeing as this is in her hometown. She can have a few extra questions here today.

Mr. Creek, if you don't want to go into any personal details, I quite understand, but I just wondered if you could explain a bit more. We

often hear how people get into poverty or homeless situations. You've expressed that you were able to remove yourself from that, climb up. I just wondered if you could tell the committee what some of the key steps were, the key milestones that you reached to help you to rise up there.

Mr. Michael Creek: First I'd like to start with how I fell into poverty. I fell into poverty because I was diagnosed with cancer. I had started a new job and I had no private insurance that would cover me. I quickly found out that in this country, we don't have a social safety net. From there, I spent those next 13 years living in poverty.

Speaking of some of the health issues, for 13 years I had two open wounds on my leg that would not heal. Often those wounds were right to the bone, so they were very painful. Since I have been able to eat better, those wounds are finally healing. So it does have a lot to do with health and how you can access nutritional food.

To the second part of the question, it was a bit of chance that I found my way out of poverty. I was in the doctor's office, because I was going through a depression. That's often found when you're living in poverty; you just can't avoid it.

There was a poster on the wall that said they were looking for people to train in public speaking, conflict resolution, to study policy, and to use the lived experience to work toward change. I took a chance. Often these courses and things that are offered in the community don't really lead anywhere. In this case, for me, I went through the 12-week training course. At the end of those 12 weeks, the coordinator left, and after a couple of months of working very hard, I was offered that job.

One of the things that is really lacking for people who are living in poverty is those choices and those opportunities. They are just not available.

A good example here in Ontario is a training program that was available for people who were laid off. Yet if you were on Ontario Works or the Ontario disability support program, you were excluded. If those opportunities were made available to people, it would allow some people to find their way out of poverty.

So it isn't always just about more money. It's about opportunities and chances for people to change their lives on their own.

Mr. Ben Lobb: Thank you.

Ms. Minna.

Hon. Maria Minna: Thank you, Mr. Lobb.

I was going to ask a question of Ms. Go to clarify something.

Does Ontario not cover a certain number of drugs for low-income Ontarians? Am I wrong on that? I'm just going back to the drug issue you had mentioned.

Ms. Avvy Yao-Yao Go: There are different programs—Trillium, and if you're on OW and ODSP you'd be able to get your drugs covered as well—but not everyone who is poor or working poor will be able to access all these programs. So in my particular case, my client is married with four kids, and her husband works. The income is enough to support the family but not enough to pay for all the drugs she needs.

Hon. Maria Minna: Just to clarify, I know there's a certain income level where the families of individuals in Ontario are exempt from paying the monthly health care bill. I also thought there was blanket coverage for drugs for low-income Ontarians.

Ms. Avvy Yao-Yao Go: No.

Hon. Maria Minna: Okay. I thought there was. So it's just welfare and ODSP primarily.

• (1555)

Mr. Michael Creek: Even when you're on ODSP and Ontario Works, you still have to pay \$2. People don't think that's very much, but if you have to pay for four prescriptions, that would be \$8. You also have to get to that drugstore, you also have to get to that doctor. It can add up to quite a bit of money.

In my case, it used to be \$30 or \$40 each month to fill my prescriptions. There are extenuating circumstances when we look around prescription drugs for people on ODSP and Ontario Works.

Mrs. Theresa Agnew: Just to add to that, you would probably be surprised at the exclusions. Only certain drugs are covered under the list, and that's if you qualify under Ontario Works or ODSP.

Just as an example, diabetic medications are covered but not the newer ones. The ones that are most efficacious and are related to the fewest side effects are not covered. Strips for the diabetic monitors are not covered. So if you want somebody to be well controlled, like someone with diabetes, you want them to be checking their blood sugar, but many people will not be able to afford the strips, which cost \$1 each, on average.

Another piece that's not covered is dental care. I have many clients who have access to food but can't eat the food because they don't have dentures.

Hon. Maria Minna: I need another clarification. In the last year or two, didn't the Ontario government extend dental care? That was for children, I guess.

Mrs. Theresa Agnew: There is to be an expansion of the dental care program in Ontario. Right now some of my clients can access emergency dental care through some public dental clinics. But it doesn't apply to preventative dental care, and you can't get dentures through any of those programs. Despite the announcement of the expanded dental care program, we've yet to see the actual details of the program announced.

For example, if you are a family on Ontario Works, the children have dental care and can access coverage, but if you're a senior, you do not necessarily have access.

The Chair: Your organization does great work. I know that the Niagara school board just finished building some houses last year in the Niagara area. I think they're going to El Salvador or some other place. It's great to see that participation.

Some people have given testimony that because of bylaws you can't add granny flats and things like that. Would that help a whole lot? I guess some of that stuff is helpful, but I don't think it'll solve the problem by any stretch. Would it help much?

Mr. Wayne de Jong: Proper zoning and bylaws could easily put Habitat for Humanity out of business. For example, many municipalities have zoned certain areas so that developers have to include 5% of affordable housing in any new development. Of course, developers fight that like mad, because it's not in their best interests. In communities that have implemented this practice, for example in British Columbia, it has virtually eliminated the problem of not having enough affordable housing. That can certainly help a great deal.

The Chair: You would recommend that we get the municipalities to help. As I said, it won't fix the problem, but it will alleviate some of the concerns.

• (1600)

Mr. Wayne de Jong: Allowing secondary suites can make a huge difference in communities. It has made all the difference in many urban communities.

The Chair: When you talk about the cost of land, you're right, it's already there. You're really just talking about the cost of building.

Is it true you guys are planning to build 250 homes this year?

Mr. Wayne de Jong: Yes, in 2009.

The Chair: What are your plans for the future? It seems to me it's been ramping up every year. In 2010-2011, is this going to continue?

Mr. Wayne de Jong: Our goal is to get to 500 homes per year in Canada within the next four or five years, together with an equal number internationally. We have a large international program. In Canada our immediate goal is 500. That's just a drop in the bucket, and we realize that, but in the 72 communities where we build Habitat homes, it's an opportunity to raise awareness about poverty and the need for affordable housing. Many hundreds of volunteers are involved in every Habitat build. They all learn a lot about their community, and many of them get involved in advocacy for affordable housing and the reduction of poverty.

The Chair: I think that would be a great benefit. I like the model you use. I realize it can't be used in every circumstance, but you guys give interest-free loans. I'm assuming that you get donations. You guys almost act like a bank. You coordinate and the volunteer effort is fantastic. You ask people to help and participate. By and large, I'm sure you build houses cheaper because of the volunteerism, but a large portion of the money you raise goes out as interest-free and down-payment-free loans.

Mr. Wayne de Jong: You could say we are a bank. It is a revolving fund that needs to be capitalized on an ongoing basis. When we can't get affordable land, then we have to raise more cash in order to buy the land we need. There's a tremendous amount of fundraising required to bring more money into the revolving fund, the Fund for Humanity, which is used to build houses. Mortgage payments that come back to the affiliates are also used to build houses. In many cases, one-third of their funding comes from mortgage payments and two-thirds comes from capital injections by donors. This is necessary, because the mortgages are interest-free. We're not earning as much as a normal bank, and we need more capital to keep the fund going.

The Chair: Does anyone have any further questions before I wrap up? All right.

I do want to thank all of you for being here. We really appreciate the work that you're doing and the suggestions that you brought to us today.

As we wrap up here in Toronto, I do want to thank Christine, the clerk, and Kevin, the researcher, who put in a tremendous amount of work behind the scenes to make it happen so that we, as MPs, just get to show up. All the real work is done behind the scenes, as you're aware.

I want to thank the translators and the technical people who also make all these things happen, and, of course, the logistics people. I don't even see them in the room. They're probably—

A voice: On the plane.

The Chair: That's right, they're on the plane—gone.

Chantal and Hilary are also researchers who didn't come for this part of the trip.

I also want to thank Mr. Ouellet, who is substituting.

You are absolutely a real gentleman. It was nice to get to know you a little bit during the last couple of days. Thank you very much.

With that, the meeting is adjourned.

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