



House of Commons
CANADA

**Standing Committee on Human Resources, Skills
and Social Development and the Status of
Persons with Disabilities**

HUMA • NUMBER 043 • 2nd SESSION • 40th PARLIAMENT

EVIDENCE

Tuesday, June 9, 2009

—
Chair

Mr. Dean Allison

Also available on the Parliament of Canada Web Site at the following address:

<http://www.parl.gc.ca>

Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

Tuesday, June 9, 2009

• (1115)

[Translation]

The Vice-Chair (Ms. Raymonde Folco (Laval—Les Îles, Lib.)): Welcome to the 43rd meeting of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities. The date today is Tuesday, June 9.

First of all, I would like to welcome our witnesses. We do not have cards for you yet, but they are being made right now. So you will have cards with your names on them in a few moments.

We have several groups here today: Community Foundations of Canada, Canada's Association for the Fifty-Plus and Citizens for Public Justice.

[English]

Since we don't have the cards, I will begin with Madame Monica Patten, *présidente-directrice générale*, and Madame Sara Lyons, *conseillère en chef*.

We can begin with you and then we will go on. I just want to get cracking.

Ms. Monica Patten (President and Chief Executive Officer, Community Foundations of Canada): I am Monica Patten, CEO of Community Foundations of Canada, and this is my colleague, Sara Lyons.

The Vice-Chair (Ms. Raymonde Folco): Madame Patten, you will be speaking first?

Ms. Monica Patten: I will. I'll start, and then I'll turn it over to Ms. Lyons.

The Vice-Chair (Ms. Raymonde Folco): You have 10 minutes for your group, which you can share as you wish. I will then go to the second group for 10 minutes, Canada's Association for the Fifty-Plus, and you will divide your 10 minutes as you wish. Then for the last 10 minutes, with Citizens for Public Justice, it will be the same thing. Then we'll go on to questions.

Madame Patten, please start.

Ms. Monica Patten: Thank you so much. Thank you for inviting us to be present with you today, Madam Chair.

I am going to start by making a few comments about community foundations in Canada and talking for a very few moments about the role of private philanthropy in addressing issues related to poverty.

The first thing I want to tell you is that community foundations are place-based grant-makers. That's how we refer to them. There are 165 of those local foundations all across the country, and we make grants somewhere between \$175 million and \$200 million every year. Obviously, a lot of it depends on the economy and the returns we get in our investments.

Community foundations know their communities very well. They understand the complexity of community issues, a theme we're going to return to in a moment, and they understand the reality that there is no single sector—not government, not the private sector, not the not-for-profit sector, not the foundation or the philanthropy sector—that can tackle complex, deeply rooted, long-term problems, poverty being one of those issues. And we know that philanthropy has a role to play in addressing the systemic problems that we have been talking about.

Part of the reason that community foundations are able to do this is because we know our communities so well, because knowledge of community—community networks, community issues, community problems, community assets, the resources that every community has—is really at the core of the work we do. We have highly accountable volunteer boards and very skilled volunteers working in our organizations, and staff as well. So we believe that we're very well positioned to observe and understand emerging trends, what lies behind those trends and those issues, and to know appropriate responses for various stakeholders.

I'm going to ask my colleague, Sara, to describe to you very specifically and in the few moments that we have remaining some of the work that place-based foundations have done to address the issues of poverty.

Ms. Sara Lyons (Senior Advisor, Community Foundations of Canada): Thank you, Monica.

Several of our member community foundations across the country, most notably in Winnipeg and Hamilton, have taken on large-scale, multi-year, comprehensive strategic approaches to reducing poverty in their communities. Community Foundations of Canada, in its work to support other community foundations across the country to undertake such work, has pulled together some of the lessons learned from them into a web-based toolkit, if you will, which we'll circulate some information about. It's called "From Good Causes to Root Causes", and it's for the use of community foundations and other funders in Canada.

More recently, the Government of New Brunswick has invited community foundations in that province to get their input into shaping a province-wide poverty reduction initiative and playing a leadership role in implementing the resulting strategy. In short, for several years, tackling poverty has been at the heart of our social justice philanthropy, and our comments today draw from that work.

The interest of this committee is in how the federal government can contribute to reducing poverty across the country and in hearing about innovative solutions for dealing with this important problem. Community foundations, and it's important to note this, are not front-line organizations and do not work directly on poverty reduction services or programs. But we have a unique bird's-eye perspective on trends and priorities in communities and the rich and broad approaches to real change that are taking place. While broad improvement to national programs like EI and the resources to aboriginal communities are needed, the federal government also has a role to play in community-based approaches, and that's what we're going to talk about a little more specifically.

As community foundations across the country do our work, several things are clear. The problem of poverty is complex. It is a long-term problem and it requires long-term solutions. Getting to know the players—both professionals or experts and people living in poverty—establishing trust, learning about what organizations and individuals are doing, and creating transparent processes are essential and take time.

We have to provide short-term solutions and support while taking on long-term commitments to explore and fix deep systemic issues. Embedding programs and initiatives in existing local institutions such as libraries, community centres, schools, etc., really helps with sustainability. No amount of money on its own will fix the problem of poverty. Identifying the strengths of all people and building on them, valuing and respecting citizens, embracing public policy that speaks to justice and equity, and fostering a culture of hope are just a few of the many other elements needed to address poverty.

Poverty is an issue that must be addressed through multiple simultaneous interventions, and there is a distinct role for the non-governmental sector and the philanthropic sector, and there's a role in creating complementarity between all these things.

Importantly, there is a constant pressure to invest in programs, particularly in programs that focus on alleviation, but there is an equal need to focus on the coordination and thinking about what those systemic responses are so that we really change the situation for people rather than just alleviate. We have to resist, though not ignore, the need for alleviation in the short term.

Poverty is most prevalent among certain parts of our population. This committee will be aware of that—women, the elderly, recent immigrants, etc.

Finally, this is something that community foundations are quite active in; data and knowledge are a strategic asset. Comprehensive data about poverty in communities can be key to choosing an approach, building shared ideas, and measuring progress. The federal government as a collector of national data has a key role in making that data available to communities at no or low cost and in a timely way.

● (1120)

Earlier we mentioned that community foundations are not front-line service providers. While this is true, as Monica outlined, we do have some very important channels and perspectives for understanding what's happening in communities. One interesting and strong example is the Hamilton Community Foundation, which is the co-convenor of the Hamilton Round Table for Poverty Reduction. It brings together business leaders, government, the not-for-profit sector, educators, people living in poverty, philanthropists, and other local leaders to take up the challenge of, in their own words, making Hamilton the best place to raise a child.

It's through this partnership, the round table, that they have developed individual solutions at the community level, while at the same time focusing on policies and systems at the higher level. After a long collaborative and consultative process to develop its changed framework, the round table has identified what it calls its five critical points of investment, most of which would and should include a role for the federal government. They are: quality early learning, which would include neighbourhood hubs in low-income neighbourhoods; skills through education, activity, and recreation, both in and out of school; targeted skills development, with a special focus on youth; employment, with a particular focus on opportunities for meaningful employment for new immigrants; asset-building and wealth creation, helping low-income people build savings and assets that would allow them to move through the housing continuum, social housing, rental housing, and eventually possible home ownership.

In closing, these are the priorities and actions that have been identified by one specific community through a community process. But similar lists would be seen in many places, and similar processes as have been undertaken in Hamilton could take place. Community Foundations are prepared to play a role in developing and implementing solutions, as well as processes for developing these solutions, and we're committed to poverty reduction as a goal in all of our communities.

Thank you very much.

[*Translation*]

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

We now move to Canada's Association for the Fifty-Plus, represented by Ms. Eng and Ms. Gravel. Who will speak first?

[*English*]

Ms. Susan Eng (Vice-President, Canadian Association of Retired Persons): I will be speaking first. Thank you.

My name is Susan Eng, and I am with CARP. Our formal name is the Canadian Association of Retired Persons; however, we don't use the full, formal name anymore because most of us are either not retired or can't afford to retire, so we use the name CARP only. We're a national, non-profit, non-partisan organization with 330,000 members and 23 chapters across the country. Our main focus is the quality of life for Canadians as we age, and financial security is one of our three main advocacy pillars.

I'm going to focus on financial security for older Canadians. Much of the debate on issues of poverty generally focus on children and their families, and we definitely support and encourage and endorse all the recommendations in relation to improving the lot of all Canadians who face poverty.

However, we want to identify a particular challenge for the aging population. The first challenges are the demographics. The population is aging. The 65-plus cohort today numbers 4.6 million as of the 2008 Statistics Canada figures, or 13.7% of the population. They estimate that by 2031 there will be 9.1 million Canadians who are 65 or more, nearly double the number of today at 23%.

We also concern ourselves with those who are 55-plus and 45-plus because they share many of the same concerns as they face their own retirement. The 55-plus today number 8.5 million people, or 25% of the population, and by 2031 it is expected they will be 14 million Canadians, or 35%. When we think of the 45-plus, and the reason we do that is they represent the last of the baby boomer generation, the largest demographic, today they number 13.8 million people, or nearly 41% of the Canadian population. By 2031 they will be nearly half the Canadian population at that time, or 19 million people, so we're talking about a huge number of people whom we group under the heading of "older Canadians".

Our association is affiliated with the magazine, which has been re-branded from *CARP* magazine to *ZOOMER* magazine, meaning boomers with zip.

Statistics Canada has projected that by 2015 Canadians over 65 will outnumber children under the age of 15, and this rapid aging of the Canadian population is due to the aging of the baby boomers, as I mentioned, combined with low fertility rates and increasing longevity. The projections show that population aging, which has already begun, would accelerate starting in 2011 when the first baby boom cohort, born in 1946, reaches the age of 65. This rapid aging is projected to continue until at least 2031, when seniors would account for between 23% and 25% of the total population, and that would nearly double their current cohort of 13%.

On the measurement and extent of poverty among seniors, the numbers are not as reliable as we would like. Frankly, it hasn't been well studied in terms of the focus on the seniors' cohort. There are many measures of poverty. The one that's more commonly used is the after-tax, low-income cutoff, or LICO. There are other measures of poverty as well, but the differences are not as meaningful. In 2005 Statistics Canada estimated the incidence of poverty using this measure by age and gender. They estimated the rate of poverty for people 65 or over was 6.7%. Applying this percentage to the 2008 population figures provides the estimate of over 300,000 Canadian seniors living in poverty. If nothing at all is done, and if this percentage is maintained until 2031, well over 600,000 seniors will

be living in poverty, according to Statistics Canada's own measurements.

Even more dramatic, though, are the differences between men and women. The rate of poverty among women seniors is 8.6%, nearly twice that of men, at 4.4%. For unattached seniors, 28% of men and 38%, getting close to 40% or half, of women are in the low-income bracket.

● (1125)

The causes have been articulated. For women, it's an issue of lower incomes, lack of work, working in the home instead of out in the workforce, child care responsibilities, and now, in later life, often elder care responsibilities.

For people who are new to the country, there have been measures that look at people who have been in the country 20 years or less. Where they are unattached, the percentage of people living in poverty is as high as 67%. For those within families, the rate is 17.4%.

The trend is similar for those people under the age of 65. The unattached find their poverty rates are much greater, by several magnitudes more, than those who are in relationships.

And among people in a minority status, the comparisons again are stark. Of those who are part of a visible minority, 44% may find themselves living in poverty, whereas of those people who are not classed as part of a visible minority, 31% might find themselves in poverty.

What is the role of the federal government in reducing poverty among seniors? I'd like to focus entirely on the retirement income system that the country has. That is the primary role of the federal government in ensuring that there is adequate retirement income for the entire population. What are described as pillars one and two of the Canadian retirement systems, OAS, CPP, and GIS, together have been credited with the dramatic decline in poverty rates among seniors in the past 20 years. This is due in large part to the maturing of the CPP and the availability of GIS. These are the first two pillars of the retirement system, generally referred to as the public pension benefits.

The combined maximum is about \$19,000 at age 65, but since the average CPP/QPP is about half the maximum, the typical retiree might be retiring on \$16,000 annually, if he or she is relying only on public pension benefits. Some 35% of Canadians 65-plus are currently receiving the GIS, which ensures a minimum annual income of about \$15,000. These are numbers as of March 2009. I do not have the numbers for 2008 to compare with the after-tax LICO, the government's own defined level of poverty, which for 2008 was defined as \$12,000 for a single person living in a rural community and \$18,000 for a person living in a city with a population of 500,000 or more. There is no other LICO for large urban centres, such as Montreal, Vancouver, or Toronto, and it may be argued that there should be a higher rate of LICO for those centres, since the majority of low-income seniors do live in urban centres.

Even with the existence of these programs in place, there is a prevalence of poverty among Canadian seniors. That level is still unacceptable, not only in the raw numbers but also because of the differential impact on their lives, most importantly because they really have little option to change their circumstances. As noted in the National Seniors Council report on low income among seniors, many seniors live on fixed and limited incomes, and slightly above LICO. So while they may not be officially living in poverty, they may be only one major expense or cost of living increase from that threshold.

Frankly, in this economic circumstance, there are a lot more people who are paying attention to their futures, or lack thereof, and the potential that they will face very harsh income circumstances. So the issue of poverty is an issue that has come to the forefront. In the past it has often only been the preserve of advocates and people on the fringes, whereas the debate now is much more front and centre.

So in the area of government income supports and public pension benefits, we would be recommending that the federal government increase the levels of OAS and GIS substantially to bring the guaranteed income to be at least LICO-appropriate for the urban centres or the places in which they live.

• (1130)

There is a web of clawback rules, all of which make a minuscule difference to the public purse but have important impacts for the people who are facing them.

I mentioned that there has been more public attention paid to people's own retirement these days, and, importantly, in the third pillar of our retirement system, namely the private pension savings system, there has also been a recognition that one in three working Canadians will have no meaningful retirement savings when they retire. It is to address that problem that CARP has also recommended that there be a universally accessible pension plan that will cover that issue.

From the standpoint of low-income seniors, that issue, unfortunately, is not as relevant. However, so long as the retirement system is here to prevent poverty in old age, and unless OAS and GIS are substantially increased, then some accommodation must be made in the reform of the third pillar.

I will comment on others when I have an opportunity in questioning—I recognize my time is up—and those will be in

relation to the fourth pillar, the kinds of social changes, including caregiving responsibilities and so on.

Thank you.

• (1135)

The Vice-Chair (Ms. Raymonde Folco): Yes, we need to hear that, Madam Eng. I'm very involved in all that.

[*Translation*]

I now give the floor to Citizens for Public Justice, represented by Ms. Karri Munn-Venn.

Ms. Munn-Venn, the floor is yours.

[*English*]

Ms. Karri Munn-Venn (Analyst, Socio-Economic Policy, Citizens for Public Justice): *Merci.*

Good morning. *Bonjour.*

Citizens for Public Justice is a national organization of members inspired by faith to seek justice in Canadian public policy. We are pleased to have the opportunity to appear before this standing committee on the subject of the federal government's role in addressing poverty.

I would first like to offer my congratulations to the HUMA committee on behalf of CPJ for the work that you are doing and to offer our prayers and best wishes for the success of your efforts.

Despite Canada's considerable affluence and resources, poverty continues to be a significant concern. At least one in 10 Canadians currently lives in poverty, and this rate has not changed substantially over the past 25 years.

Now that we are in a recession, the most vulnerable Canadians are at even greater risk. Already people working full time at minimum wage are living in poverty, as measured by the low-income cutoff. The poor are the first to lose their jobs and find it harder to get new work. Social assistance and employment insurance are inadequate to prevent people from living in poverty. As the Canadian economy continues to slump, it is clear that the difficulties faced by poor Canadians will increase, and more Canadians will slide into poverty.

The Vice-Chair (Ms. Raymonde Folco): You're reading a bit fast. I know the translators are going to be getting in touch with me any second now. Please slow down.

Ms. Karri Munn-Venn: Thank you. My apologies.

On May 22, we, along with campaign co-founder, Canada Without Poverty, announced the official start of Dignity for All: The Campaign for a Poverty-free Canada. Dignity for All is built on a number of shared beliefs. We believe that freedom from poverty is a human right. We believe in equality among all people. We believe that everyone is entitled to social and economic security. We believe in dignity for all. We also believe that now is the time to end poverty in Canada.

[*Translation*]

We are asking for concrete and long-term action on the part of the federal government to fight the structural causes of poverty in Canada. Dignity for All has three objectives. We want a federal plan to eliminate poverty that will complement provincial and territorial plans. We want federal anti-poverty legislation that will demonstrate a lasting federal commitment to action and accountability. And we also sufficient federal revenue to invest in social security for all Canadians.

[*English*]

Dignity for All is a collective initiative. To date—that is in the space of just two weeks—we have received the support of over 55 organizations as well as almost 500 individual Canadians. Our support base is growing. We understand that as elected officials you need public support for your efforts. Dignity for All will provide this public groundswell for moving poverty elimination up the political agenda.

Before moving on, I also wish to acknowledge that among the campaign's supporters are MPs Tony Martin and Mike Savage, as well as Senator Hugh Segal. We encourage all members of the HUMA committee and your parliamentary colleagues to sign on today in support of Dignity for All at www.dignityforall.ca. I have postcards here as well that I will be happy to distribute afterwards.

I just want to speak for a minute on a couple of concepts that are behind this important initiative.

First, I want to talk about dignity. Dignity is a core concept for what it means to be human. For the youngest members of society, living with dignity is having the freedom to enjoy childhood. It is not having to worry about adult arguments over money or whether you'll have winter boots that fit and keep you warm. For an adult, living with dignity is being able to provide for yourself and your family. It is having the confidence to face the challenges of life. It is knowing that you won't be refused service. Dignity is being able to sleep at night in warmth and comfort, unencumbered by concerns for basic survival. For everyone, young and old, living with dignity is being part of the community, taking pride in your accomplishments, and being valued for who you are.

Poverty robs people of their dignity. It forces unconscionable decisions between buying the groceries or paying the rent. It manifests itself in shame, doubt, and fear. And it is a daily reality for far too many Canadians.

So what are we to do? Love for our neighbour and respect for their dignity calls us to work to eliminate poverty. In doing so, we are faithful to God's vision of Jubilee as laid out in the book of Deuteronomy in the Old Testament. The Jubilee principles, which called for periodic redistribution of the means of production and the opportunity for everyone to participate in the economy on an equal footing, are still relevant today. They suggest that it is not enough to provide charity to those living in poverty. Instead, we must create public practices and policies that ensure people have the means to exercise a sustainable livelihood that provides a liveable income. They require that we make sure everyone has access to income and the resources necessary for well-being, even when we cannot secure all we need through paid work.

Public justice is the political dimension of loving one's neighbour, caring for creation, and achieving the common good, and it is particularly the responsibility of government and citizens. Public justice means that one of the roles of government is to create policies, programs, and structures that reduce poverty and that equitably redistribute resources in society so that all people and all parts of society can flourish and fulfill their callings by contributing to the common good.

Human rights are founded on the basis of dignity. Poverty is a condition that violates these rights as laid out in the Universal Declaration of Human Rights in the international human rights conventions. Poverty impedes people's access to the basic resources necessary for well-being, including adequate and sufficient food and clothing as well as safe and appropriate housing. Poverty is also an important social determinant of health.

In 2006 the Human Rights Council of the United Nations was mandated to “undertake a universal periodic review...of the fulfillment by each State of its human rights obligations and commitments.” As I trust many of you know, Canada has been under review this year and is in fact delivering its response to the Human Rights Council in Geneva today.

Among the 68 recommendations presented for the Government of Canada to consider was the recommendation that Canada implement a national poverty eradication strategy that incorporates a human rights framework. Unfortunately, this recommendation, along with several others dealing specifically with economic and social rights, was rejected. This regrettable response not only fails Canadian citizens, it also undermines the work of this committee and others in your efforts to determine the appropriate role of the federal government in combatting poverty in Canada.

Six Canadian provinces have either implemented or are developing poverty reduction strategies. The significant advances at the provincial level have been accompanied by an urgent call repeated in at least three provinces. Shawn Skinner, former Minister of Human Resources, Labour and Employment in Newfoundland and Labrador, and Dalton McGuinty, Premier of Ontario, have both said that provincial strategies will only be successful if the federal government supports them. Most recently, Manitoba's strategy, released May 21, explicitly states that “the federal government must be a willing partner.”

• (1140)

Perhaps more compelling than the call for federal engagement is the fact that existing provincial strategies are already making a difference. They are coordinating government programs and eliminating counterproductive practices, publicly reporting on progress, and agreeing to be held accountable for their actions.

By 2007, those living on social assistance in Quebec and in Newfoundland and Labrador had already seen some improvements. According to the National Council of Welfare, in the case of the lone parent with a child of preschool age living in Quebec, welfare income for 2007 reached 100% of the market basket measure. Similarly, in Newfoundland and Labrador, welfare income slightly surpassed the MBM at 103%. These figures are particularly noteworthy when set against findings in provinces without poverty reduction strategies, where the same demographic has a welfare income in the range of 65% to 90% of MBM.

As you have heard in many of the presentations over the last weeks and months, Canadians share the view that the federal government has a critical role to play in addressing poverty and that now is the time to act. Based on our 45-year history of promoting public justice in Canada, Citizens for Public Justice would like to make five recommendations.

Recommendation 1 states that the Government of Canada should adopt the target of eliminating poverty in Canada by 2020, along with the vision of creating a Canada that promises dignity, well-being, and social inclusion for all.

Recommendation 2 states that the Government of Canada should reconsider its response to the UN Human Rights Council in Geneva and instead adopt and implement a comprehensive, integrated federal plan for poverty elimination that incorporates a human rights framework.

A federal plan for poverty elimination will provide a pan-Canadian blueprint for reducing and eventually eliminating poverty. The plan will be built on the four cornerstones of an effective poverty reduction strategy as outlined by the National Council of Welfare, namely, a vision with measurable targets and timelines, a plan of action and budget, accountability structures, and an agreed upon set of poverty indicators.

The plan will contain measures concerning a range of issues, including, but not limited to, the assurance that all Canadian workers receive a living wage. As a first step, the federal government should demonstrate its leadership by ensuring that all of its employees as well as employees of all its contracted services, agencies, or businesses meet the same standard. Similarly, in its area of jurisdiction, it should legislate a national living wage.

The plan should also include measures to ensure social security for all Canadians, even when they cannot secure all they need through paid work, and immediate improvements to employment insurance, including: standard access rules across the country, set at 360 hours of insurable employment; doubling the available length of benefits from a maximum of 50 weeks to a maximum of 100 weeks; removing the two-week waiting period; raising the rate of coverage from 55% to 60% of insurable earnings; and extending participation to the self-employed.

It should also include a genuine national child care and early learning plan that is affordable and accessible to all Canadians, and targeted supports for aboriginal Canadians, newcomers and refugees, and other vulnerable populations.

Thank you.

•(1145)

[*Translation*]

The Vice-Chair (Ms. Raymonde Folco): Please excuse me, Ms. Munn-Venn, but I have no choice.

Thank you, ladies and—well, ladies, since you are all women. We now move to the question period. The first round of questions and answers will be seven minutes.

Mr. Savage.

[*English*]

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

Thanks to all of you. I thought those were very good presentations, and they're very helpful in the work we're trying to do.

To start off, I want to go back to recommendation 17 of the UNHRC, the periodic review that you raised, Ms. Munn-Venn. I'm going to quote from the response of the government about the recommendation that we should implement an anti-poverty strategy. Among the government's response was this:

Canada does not accept recommendation 17 or the related recommendation from Ghana to develop a national strategy to eliminate poverty. Provinces and territories have jurisdiction in this area of social policy and have developed their own programs to address poverty. For example, four provinces have implemented poverty reduction strategies.

We've heard from those four provinces. You've mentioned that there are now six. I know Manitoba was the fifth. Which one is the sixth?

Ms. Karri Munn-Venn: It's Newfoundland and Labrador, Ontario, Nova Scotia, and Manitoba. New Brunswick is another one that's in the works.

Mr. Michael Savage: New Brunswick? Okay. In fact, I recall that we got news of Manitoba adopting an anti-poverty strategy at the social forum in Calgary when we were there.

But what the provinces that we've heard from have told us is that they see an absolute need for some federal leadership involvement in an anti-poverty strategy. So I want to ask you, does it make any sense from a jurisdictional point of view, which seems to be what the government is using here, that we wouldn't have a national anti-poverty strategy? I would ask you and anybody else who wants to answer the question.

Ms. Karri Munn-Venn: It's interesting. The jurisdictional questions come up over and over again in this context, but the reality is that we need to be promoting the dignity and well-being of all Canadians, not just those who happen to live in provinces where their governments have decided to take action. We need to be working to address the needs of all Canadians. The reality is that there are some significant disparities, not just among provinces but among specific demographics, and the federal government really has an important leadership role to play.

Briefly, I will also mention that one of the other recommendations we have is around sufficient and fair taxation so that the federal government has the resources to invest in the social security of all Canadians. For the federal government there are resources here that don't necessarily exist in other parts, other jurisdictions. I think it's very important that the Government of Canada follow up on commitments that have been made previously internationally to work with the provinces in addressing this important issue.

Mr. Michael Savage: Does anyone else have a point of view on that?

Ms. Susan Eng: As I mentioned before, our focus is on older Canadians, but the importance of any government taking a role is not only to provide coordination, funding, direction, and so on that would be necessary for a successful event, but also their rhetoric is enough to set a new code of values as to what is important in our society, what are the political choices they are making, and for Canadians to be able to judge what kinds of values the country stands for. When you have a written statement that says we reject looking after poverty, regardless of what the excuses are, I think that is a cause for concern.

• (1150)

Ms. Monica Patten: I'd like to add a couple of comments in absolute agreement with our colleagues at the table here and say that I think there are certain elements that the federal government can be more active in. A couple of them have already been mentioned around taxation. There are some things around early learning and so on that used to be very important at the federal government level that don't seem to be as important right now.

I think we know there are many factors contributing to poverty and the complexity of it. One of the areas that is critical and that we use a lot, and that I think our colleagues at this table have used a lot, is the actual providing of information and data. The best data we can get comes from within Statistics Canada and the federal government. I would argue that this, in addition to other points, would, could, and should drive the Government of Canada to being outspoken about poverty.

Mr. Michael Savage: Thank you very much. I think we have unanimity among our guests that the refusal of recommendation 17 is a very sad point in our history. I know that Conservative members are working very hard on this committee to come up with an anti-poverty plan, and to be told by our own government that you're wasting your time, in essence, is a bit of a kick in the head. It's not that our personal feelings matter much; this is about the fact that there are people who are trying to make a difference, many of whom have come before our committee to talk about the importance and relevance of the federal government role in producing an anti-poverty strategy.

I want to congratulate Karri and CPJ. I'm not sure if any of the other organizations were at the social forum in Calgary. You were there as well? I'm thinking it was a seminal moment in the galvanizing of public support for an anti-poverty campaign in Canada. You spoke about the Dignity for All campaign on the Friday morning, I think it was, and it was very important.

I also want to congratulate our chair, Dean Allison, who came out and took part in that public forum, where I thought he handled himself very well as well.

I want to ask each of you if any of you have a view, a specific view, on the idea of the basic income that Hugh Segal spoke about at that forum and at many other places? Do you support the idea of a basic income? Do we need more information on it? Is it an idea that's evolving? Where would you be on the idea of a basic income for Canadians?

Ms. Sara Lyons: Your question is on a guaranteed basic income?

Mr. Michael Savage: A basic income guaranteed annually.

Ms. Sara Lyons: I think at a basic level it is a good idea for many of the reasons that Karri expressed about the impact of poverty on young people, on older people. If we are living in poverty, there are so many effects, not just in terms of our money, but our capacity to participate in society, etc. I don't think it would be a stretch at all to say that we really should, in this country, be able to have a guaranteed basic income.

Ms. Karri Munn-Venn: At Citizens for Public Justice we also support a basic income. One of my colleagues, Chandra Pasma, has been—

The Vice-Chair (Ms. Raymonde Folco): Excuse me, Ms. Munn-Venn, I need you to be very short in your answer because we're short of time here.

Ms. Karri Munn-Venn: Yes, we support it. We think every Canadian should be able to live free from poverty and in dignity, regardless of whether or not they have the means through employment.

The Vice-Chair (Ms. Raymonde Folco): *Merci.*

You'll probably get a chance to come back on this.

[*Translation*]

I yield the floor to Mrs. Beaudin.

Mrs. Josée Beaudin (Saint-Lambert, BQ): Good morning. Thank you for all your valuable information.

My question goes to Ms. Lyons. You mentioned a number of interesting things in your presentation. You mentioned local initiatives, development, and building dynamic communities. You also mentioned trends and long-term solutions, because these are problems that have been around for a number of years.

Could you talk some more about the trends. What are they?

• (1155)

Ms. Sara Lyons: Do you mean statistical trends or...?

Mrs. Josée Beaudin: I was also thinking about the nature of poverty. I imagine that you have looked at the phenomenon in your research.

Ms. Sara Lyons: We have not yet been able to talk about our report called "Vital Signs". The report contains local and national statistics, not just on poverty, but on ten or so subjects, including the environment, transportation and health. The 10 to 12 topics include poverty, specifically poverty in certain sections of the population. The report focuses on 16 communities around the country; mostly, they are large cities, but some are also small towns and villages.

We can see that poverty is quite stable. We see this as something negative. I think Karri mentioned it; poverty has not changed. The level of poverty has hardly changed at all in the last 20 or 25 years, including child poverty.

I think that Susan mentioned that poverty among seniors is increasing.

Mrs. Josée Beaudin: Why is that? You bring me to my second question, and the time is flying by. I get the impression that “Vital Signs” could be a kind of observatory.

A little earlier, Monica said that one of the roles of the federal government could be to compile current statistics and to set up a kind of observatory on the state of poverty, so that we could see how things are going.

Why have we failed? After all, we set ourselves the goal of eliminating child poverty. How do we do that? Have you looked at that question, as a way to avoiding making the same mistakes and to putting better measures in place? What could those preventative measures be?

Ms. Sara Lyons: We did not really analyze the reason for the failure, nor did we make specific recommendations about changes that could be made. “Vital Signs” did not either. In fact, “Vital Signs” is intended to be non-political. The intention of the report is to show the facts, to put them into perspective and, for the first time, to bring together all the available national, provincial and territorial data. The intention is to publish the facts so that they can be discussed by government and the general public.

I would like to add that the report is published in October each year. This is done deliberately because most elections take place in October. This does not mean that it is a partisan publication; it is not political. We want to promote discussion on those matters. We hope that political parties, other community organizations and the media will read it and ask themselves what is happening.

Mrs. Josée Beaudin: You do a lot of funding activities with community organizations. In Quebec, we are involved in building communities too, using the United Way, amongst other agencies, to bring those directly involved together with decision-makers and to unite our energies in order to try to solve problems locally.

Another problem that affects the funding of community organizations is the fact that there is no link between some services, so a kind of void is created. And you never get full funding; it is always very targeted or compartmentalized. So it is not possible to become involved when people are completely beset by problems.

Have you thought about that, and, if so, did you come up with any solutions?

Ms. Sara Lyons: As I said, at the round table in Hamilton, we saw that a lot of good-quality programs were being offered, but there were no links or progressions between them. Hamilton is not Quebec, but that is the problem you have just mentioned too. The federal government perhaps has a role to play in this regard. It could discreetly become familiar with each service and determine how a person can move through the services from poor to not poor. We are definitely not talking about a lack of services as such. The problem comes in how to move forward.

● (1200)

Mrs. Josée Beaudin: You do not feel that there is a lack of resources, human resources, at least?

Ms. Sara Lyons: It is perhaps not really a lack of resources. Personal resources may be an issue too. For example, there may be very good language training available designed to make access to jobs easier, but perhaps you cannot take the training if you do not have the bus fare to get to it on the other side of the city. Sometimes, you are too concerned about whether you are going to be able to eat tomorrow, or how to pay the rent at the end of the month. Individuals or families have to have a basic level of security so that they can think about improving their own situation or the family situation.

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

Before I give Mr. Martin the floor, I want to warn you that, in a few minutes, some time between noon and 12:30 p.m., we are probably going to hear bells. That lets members know that they have to go and vote. If that happens—and I think it will—I invite the witnesses to wait for us and have a coffee, if you wish. We will be back after the vote and it should not take long.

Mr. Martin, please.

[English]

Mr. Tony Martin (Sault Ste. Marie, NDP): Thank you very much, and thanks for coming today.

I certainly agree with CPJ and Canada Without Poverty as they call for a national anti-poverty strategy. I was disappointed, as was Mr. Savage and, I would suggest, others in the committee, to hear the government's response to the United Nations' recommendation that we develop a national anti-poverty strategy. I thought that's what we were doing here. I'm open to being creative in how we do that. I really am. Foundations and communities can play a role. We've met with all kinds of really marvellous, committed, hard-working organizations across the country doing good things, but all of them calling for some national leadership so we can provide some equity across the country in terms of access to programs and support for children and seniors and all that kind of thing. We're trying to figure out how it is that we put that package together.

I have just a couple of questions, one for the foundations. I know from talking to folks in Toronto, the Recession Relief Fund Coalition—I don't know if you've heard of them or not—John Andras, that they're gathering people in the Toronto area. Susan has probably heard of them. Their concern is that a lot of the agencies doing good work depend on foundations for their funding and they're finding it difficult now because the foundations are running out of money; they're not getting the same donations, they're not generating the same return on investment, and that kind of thing. They suggested at one point that we had about a six-month window before a number of the agencies they speak for actually begin to have to cut back seriously or collapse altogether. Can you...?

Ms. Monica Patten: I'd like to comment on that, if I may.

I think you're right. I don't know about the six-month window, but it is absolutely clear that foundations, private foundations and public foundations like ours, have experienced a fairly dramatic drop in the resources they have available for grant-making. That said, I want to make two comments that could help alleviate both the short-term and longer-term situations.

First of all, there is not a lot of evidence yet—there may be some anecdotal evidence, but there is not a lot of hard evidence yet—that donors are stepping back from their giving. We find that very encouraging. We know, in our own world, that donors know what's happening in their communities. They are continuing to, as we say, step up to the plate and make contributions, particularly making gifts for issues around poverty and environment and so on. So that's a reality, we hope, that we are obviously trying to encourage.

Foundations themselves are working very hard to convene collaborations in the community so that what one entity or organization may have done individually they now are encouraging two to three organizations to do, to kind of pool their resources, if you will, and see how they can do that in partnership.

The third comment I want to make, and it goes to your question, I hope, as well as to the previous question, is very important for the federal government in this instance. The way in which both foundations and governments have been funding organizations—projects, short term, one year, not supporting infrastructure, if you will, not supporting operations—has undermined the capacity of those organizations, in my view, as much as anything has. We say that about the foundation world. We need to rethink not only how we direct our resources, or what an organization can use them for, but also the terms and the timeframe.

I hope this crisis, as it is, has, if it's done one thing, taught us that lesson, that we cannot go back.

•(1205)

Mr. Tony Martin: Thank you.

I want to speak to Ms. Eng for a moment.

Some of us often look to the Canada Pension Plan and the way the government got serious about poverty among seniors at one point in its history and decided to do something big that actually captured everybody. Now we're finding that it's starting to fall apart a little bit, particularly as the demographic changes and the demand becomes so large.

You had suggested that there needed to be some other things put in place. In terms of a framework, which is what we're looking for, have you any suggestions or thoughts that you might give us as we struggle with how we do that?

Ms. Susan Eng: I have quite a lot.

The CPP is a good example of something that was a big idea that worked. It helped lift an entire generation out of poverty. It required substantial government investment. We are now facing a situation where the amount of coverage in CPP, for example, is simply not enough. A \$10,000-a-year maximum is what people can expect, and people in the low-wage sector, who are most likely to be facing poverty in old age, will not have their maximum CPP.

So it certainly takes us a long way along, but by itself it's not enough. That is why we're recommending a separate instrument that could include a vertical enhancement of the CPP to take more people out of poverty using that kind of process.

That, of course, recommends government involvement, government dollars, but the more important part is self-reliance. The kind of pension vehicle that we're recommending in relation to the people who do not have access to employer-sponsored plans is based upon the fact that both employer and employee contribute to their own retirement savings. It's that theme of self-reliance that's really a marker of this generation.

So when we're talking about people already living in poverty who are relying on OAS or GIS, we say that you have to give them more money. As somebody before me said, the basic cause of poverty is the lack of money. For those people, we need to make sure that we are lifting them out of poverty with direct dollars now, but for the future...the opportunity arises for people to contribute to their own retirement, including through a vertically expanded CPP.

The mandatory nature of the CPP is important, because it helps make it universal. There are some who argue that if you make the pension vehicle attractive enough, people will come. That may be so, but in order to get through, especially to the low-wage sectors, there will be more needed than simply an opportunity. There needs to be some kind of encouragement.

In a slightly separate vein, important also on the theme of self-reliance, I wanted to touch on caregiving as one of those kinds of social changes that would actually help people who are facing poverty, who cannot make ends meet, who rely on the kindness of their family and friends to help them get by. An estimated 5 million Canadians today are providing informal caregiving to friends and relatives. Those people need some kind of support or incentive to allow them to keep doing this, to make sure that their jobs are waiting for them when they get back to them and the formal health care system actually facilitates their work.

•(1210)

The Vice-Chair (Ms. Raymonde Folco): I'm sorry. I think we'll have time at the end, Mr. Martin. We'll probably have time then.

Mr. Komarnicki.

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

Thank you for your various suggestions. Certainly we'll take them all into account. I noted that the Community Foundations of Canada had suggested—I'm not sure if it was Monica or Sara—that money on its own won't fix the situation. But it certainly helps, and we want to be sure that we use it most effectively, if you have a certain pool of money to start with.

I have a quick question for you. You said you foster a culture of hope. I'm wondering if you can expand on that.

Secondly, with respect to ensuring that donors step up to the plate, is there any way we can do some things that would be specifically helpful to make that happen?

Also, I noted that you talked about some collaboration among the service providers. We've heard many times that there's a competition for a set of funding, and that funding is not always continued on a longer-term basis. Much time is spent competing and perhaps in making applications on a yearly basis. Do you have any specific suggestions as to how that may be improved?

Then I'll have a question or two for Karri.

Go ahead.

Ms. Sara Lyons: I'll try to start by addressing your first question about the culture of hope. I'm not sure who it was that did say that. One comment I would make on that is I think a critical piece of this—and this is referenced in the campaign that Karri had put forward—and that is public attitudes towards poverty. One thing I didn't say in my last comments is that I do think it's true that one of the reasons we haven't seen substantial change in poverty rates over the last number of years is that it hasn't been a government priority, it hasn't been a political priority, it hasn't been a public priority. In saying a culture of hope, I think one of the critical issues, and something the federal government may have a role in, is starting to change negative attitudes towards poverty. To put it bluntly, we need to change attitudes towards poor people. There's a culture of blame, a culture of difference, etc.

Just to go back to this question of who should be doing what and what jurisdiction, federal leadership could play a part. We do have, frankly, uneven attitudes across the country about what is the responsibility of government in taking care of the people. That's one place where there could be a role for the federal government in shifting public attitudes.

Mr. Ed Komarnicki: And the second part of the question?

Ms. Monica Patten: Would you like me to comment now?

Mr. Ed Komarnicki: Sure.

Ms. Monica Patten: Thank you.

Obviously we would want to be very careful in any response we make in thinking about how government can encourage donors to step up to the plate. I will start with that one. It's finding the right balance for government not to be seen as abdicating what citizens might think are its responsibilities—in other words, pushing too much to the community. Having said that, I think one of the things the Government of Canada could do, and there are examples around the world where this happens very effectively, is work with community organizations such as the United Way/Centraide, or community foundations, for example. They are actually far better grant makers, far better at giving out money, than governments are because we actually know the communities, we know the players, we know the issues.

That kind of a partnership with a local grant-making entity like a community foundation is a very effective way for the resources that government may have to be distributed in a community. The community foundations, like the Hamilton Community Foundation in the Hamilton example, work through processes that we know around convening, bringing groups together, having them at the same table, having the conversation about the distribution of those resources, and really trying to minimize that competitive atmosphere that you've described.

This will not be a surprise to you, but on the competition I've suggested that when resources are scarce—and what governments have provided for community organizations has been scarce—we see more competition.

Some of it is just about making more resources available in better kinds of ways. I've already mentioned some of those. I would also suggest that you consider partnering with local grant makers who really know their communities and how to distribute the resources.

•(1215)

Mr. Ed Komarnicki: Thank you.

Karri, you mentioned, specifically with reference to EI, that a qualifying period of 360 hours, which when you look at the days would in effect mean 2.25 months, to qualify for 50 to 100 weeks of benefits without a two-week waiting period at 65% of the insurable earnings...if that's correct, what do you say about those regions of the country that have high unemployment?

Quoting Mr. Savage from our own committee, he said, "As you can see, when you reduce it to a flat-rate of 360 hours, the cost is pretty significant." In other words, keep the regional rates, more or less. This is to protect those people in high unemployment areas. Mr. Savage went on to say, "But it's a real concern that if you get rid of the regional rates of unemployment, and cuts have to be made, it'll be those areas that are hurt disproportionately, and we need to be very concerned about that."

Are you not concerned about regions of high unemployment, when you say the rate should be the same across the country? Are you really suggesting that after working 2.25 months you would be entitled to all these benefits?

The Vice-Chair (Ms. Raymonde Folco): Is your question addressed to anyone in particular, Mr. Komarnicki?

Mr. Ed Komarnicki: To Karri.

Ms. Karri Munn-Venn: First of all, yes, I am suggesting that people should be able to qualify for less time of work because—

Mr. Ed Komarnicki: Okay. You're saying at 360 hours all those benefits would follow. My question to that then is, what do you say to those with high unemployment rates compared to those with lower unemployment rates?

Ms. Karri Munn-Venn: We're now in a situation where people who may travel to work, for whatever reason, are at an advantage over those who don't, because they can go home and get benefits.

We're not talking about a situation where we want fewer people to qualify and the situation to be worse for more people. What we want is to even out the rules and to make it fairer across the country.

I want to speak to the fact—

Mr. Ed Komarnicki: Are you saying that we shouldn't take into account higher unemployment areas?

The Vice-Chair (Ms. Raymonde Folco): Mr. Komarnicki, I'm going to cut you off at this point.

I'm going to suspend, and then we'll come back after the vote.

- _____ (Pause) _____
 -
 - (1245)
- [*Translation*]

The Vice-Chair (Ms. Raymonde Folco): We can now resume our discussions. For the second round, questions and answers are five minutes long.

Ms. Minna.

[*English*]

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

And thanks to all of you. I'm sorry I missed the presentation, but I had another meeting.

I want to go to Ms. Eng. You talked earlier about caregivers and the need for us to reimburse and find a way.... And I agree with you. There is a need to make sure people don't lose their jobs and everything else, and generally the people are women.

Could you tell us—very quickly, because I'm sharing my time with my colleague—whether any studies have been done on what types of programs specifically would work and on the moneys we would be looking at, or something along that line?

- (1250)

Ms. Susan Eng: Thank you for the question.

The important thing with caregivers is, as I mentioned earlier, that some five million Canadians are already providing informal care for their families. That makes it possible for the older person in many cases to avoid going into institution-level care, to avoid bad health outcomes, and so on. It's an extremely important contribution to the public good.

If we were to value the unpaid labour, the estimates run from \$12 billion up. The United States will have a survey coming out that suggests that in their context the value is some \$370 billion. If we only take 10% of that, which is the rule of thumb, there would be \$37 billion. Those are the kinds of values being attributed to the unpaid labour of family caregivers.

In order to make it possible for families to continue with this important responsibility, we have to make sure there is something that will allow them to take time away from their jobs. We have to give them either a refundable tax credit, such as a straight-out allowance, as is done in some European countries, or... There are a number of options, and it really depends on the government of the day which is most palatable.

But of course it will be quite expensive. Some have estimated the cost as in the neighbourhood of \$5 billion, depending how much you give to each person. But if we're talking about that kind of contribution and what value it levers in society and the social glue that it builds, then that kind of cost-benefit analysis is necessary.

Hon. Maria Minna: Thank you.

Mr. Michael Savage: The issue of caregivers is important to me, as it is to Madam Minna and as I know it is to our chair today. Having had the experience of both my parents dying of cancer very close together, and dying at home because we have a large family—not rich, but well enough off that we could afford to have our parents die at home—it seems to me that one of the keys of the health care system going forward is to shift some kind of resource from institutionalized care to care for people in the home setting, whether they be elderly parents, children with special issues, autistic adults, or others.

Ms. Susan Eng: In the 2003 Romanow report and health care accords, it was pointed out that the next big challenge in our health care system will be the need to provide home care as an alternative to institutional care, simply because the cost of institutional care is impossible. The only option is really to develop the home care process and sector. That includes both providing better for-pay home care services and also somehow providing an incentive and facilitation for those family members who provide the added care.

In addition to all of that financial piece, there is the facilitation that the formal health care system has to provide to the family caregivers; that is, they have to recognize that they exist and they have to tell them where the resources are, and they have to provide and develop home dialysis systems, for example—which exist now, but there are other things that are necessary. There is also a necessity to use technology more imaginatively, to monitor the family in the home, to monitor medications, and that kind of thing.

All of these things are part of an overall package that allows people to age safely at home and keep them out of the formal health care system, especially institutional care.

Mr. Michael Savage: One of the issues we haven't talked much about today, and that I know you all would have a view on, is that persons with disabilities are often marginalized by poverty. One of the ideas we heard from I think the Caledon Institute was that we should set up a system whereby we give the equivalent of OAS and GIS for persons with disabilities, to give them an opportunity. I wonder whether anybody has a thought on that.

I know I'm running out of time, Madam Chair.

The Vice-Chair (Ms. Raymonde Folco): I'm going to have to stop you right there because of the time you would have to take, but this is something you might be able to integrate into the answer you will be giving to someone else.

Mr. Vellacott.

Mr. Maurice Vellacott (Saskatoon—Wanuskewin, CPC): Thank you very much, Madam Chair.

It's good to have the issue of poverty among seniors come up in this particular session today. I would expect that most of the members of Parliament around the table have seniors in their ridings. There may be a fair number of them in certain parts of their ridings as well, as there are in mine, in the downtown Saskatoon core.

I meet some of these dear older folk as I door-knock at election campaign times and other times, and one thing that I know is a big issue is housing. It's probably one of the biggest things on their minds and in their hearts.

I know that these days, and maybe you can give me your response to this, there is some money coming back into this area—in fact, about \$400 million over two years for the construction of social housing units for low-income seniors. In my own riding, just recently, I had a good news announcement come my way. I was able to talk with the good folks at a place in the city of Saskatoon that had received almost \$1 million to create about 34 units. That's just one of the things being done across the country. We're looking forward to celebrating this at some point in the months ahead.

I wouldn't mind a comment on that. I don't know whether you are of the view that housing is the biggest top-of-mind issue. At least, as I speak it is.

• (1255)

Ms. Susan Eng: Housing is one of the major issues for a number of reasons, not least of which, of course, is affordability. We certainly congratulate the recent budget announcement of \$400 million over two years; however, provincial cooperation is required for that money to flow at all, and it is directed at bricks and mortar, which, although important, is not the only thing that's important when we talk about seniors housing.

Important also is the availability of assisted services, which might be emergency medical care, a bit of light housekeeping, a local transportation system that allows people who live in these clusters, in addition to living there in affordable accommodation, to also have these assisted services.

This is something that is really high on our agenda. If you think of the basic arithmetic of living, you have to have income, you have to reduce your expenses, and there is really no third outlet.

Mr. Maurice Vellacott: Thanks very much.

Yes, that's quite important. There are those other, supplementary or corollary kinds of services, and of course the basic need to have a proper roof over your head. I was really thrilled with some of that support and grateful to our government. There is always more that can be done, but they are doing something in respect of this.

In fact, in this case it was 46 units. I thought this was great, but more, of course, can be done as well.

Some of the other things we have put forward on which I wouldn't mind some comment, if time allows, and I know we're pretty limited here, include providing up to an additional \$150 of annual tax savings for low- and middle-income seniors by making a \$1,000 increase to the age credit amount—making that adjust upwards is a good thing—and reducing the required minimum registered retirement income fund, or RRIF, withdrawal for 2008 by 25%, so that it is not penalizing. I've heard some good comments with respect to that too.

Also, in Budget 2008 there were investments of about \$13 million over three years to combat elder abuse. It is a growing concern for me. I worked as a nursing home attendant. I know it's a thing that would concern all of us, if we had parents and elderly relatives or people we know. I think that's good; there doesn't seem to be enough awareness about this.

Allowing GIS recipients to keep more of their money by also raising the GIS earnings exemption to \$3,500 from the former level

of \$500 was a huge upward increase that I'm hearing some positive comments on.

There is a package of things here, but there is also the tax-free savings account, which permits seniors to grow their savings without affecting their GIS benefits and having them clawed back. That is also something of benefit.

I mentioned the pension income credit. Income splitting as well is something I'm hearing about at this time, as people have gotten their income tax filing done.

The quick question I would have, which embraces seniors but others as well, is this. I would be curious and interested to hear whether the various groups before us today have done significant study of the root causes of poverty. We respond and we want to deal with the symptoms of the needs that are before us. But what are some of the root causes of poverty among the various age groups on which you could give me a quick response?

The Vice-Chair (Ms. Raymonde Folco): You want a quick response? You asked a huge question, Mr. Vellacott. I'm afraid I'm going to have to cut you off.

Monsieur Lessard, s'il vous plait.

[Translation]

Mr. Yves Lessard (Chambly—Borduas, BQ): Thank you, Madam Chair.

I want to thank Mr. Vellacott, because I wanted to approach the problem in that way too.

First, thank you for being here today. As women, you are the appropriate representatives of those who work on the front lines to help people in the grips of poverty. Thank you for being here.

I am going to follow up on the thought that Mr. Vellacott raised. The people in Community Foundations of Canada are challenging community organizations to tackle the root causes of poverty too. Is there one fundamental cause of poverty?

• (1300)

Ms. Sara Lyons: Thank you for the question.

As Ms. Eng and Ms. Munn-Venn have pointed out, the cost of housing is certainly one of the main causes. Housing costs are often considered the most onerous, especially for people living in poverty.

Another cause that I would highlight is access to employment, especially for immigrants. In the largest cities, access to the labour market is very difficult for immigrants, especially for recent immigrants, compared to the population in general, regardless of their qualifications, their education, or their language abilities in English or French. So I do not think that the problem is education, or the availability of work, but rather of access to the jobs.

Mr. Yves Lessard: Agreed. I share that view.

Do you see things differently, Ms. Munn-Venn?

Ms. Karri Munn-Venn: Yes. Thank you again for the question.

I would like to say that there are many causes of poverty. They can have to do with one's origin, family history, and so on. But, really, the causes cannot simply be listed and defined. The poor in Canada can be poor because they are ill and because they can no longer work and...

Mr. Yves Lessard: Okay. Forgive me for interrupting you, but I want to ask another question.

I think that we have agreed that there is a wide range of causes. My question is whether one cause stands out from the others.

Ms. Lyons told us that housing is one of the main causes and that the ability to earn an income, access to employment, that is, is another. It seems to me that there is a vicious circle—I apologize for interrupting you, but you will have a chance to come back to that. When we studied the question of employability, we discovered that some people are too poor to go to work. I think that was something you mentioned too, when you said that the workplace was sometimes too far away, and so on.

When one of my colleagues asked you if a guaranteed minimum income was one of the possible solutions, you all said yes. How do you see that guaranteed minimum income? Would it take the form of a single source of income that would take the place of the social safety net as we know it at the moment, or would you keep the collection of measures that are currently in place and have the guaranteed minimum income just for people with no income at all?

Ms. Karri Munn-Venn: I would answer the question by saying that a basic income should be available to all but that it should not replace all the other services and programs that support people in various situations. We would have to see what base level to maintain. Moreover, a guaranteed minimum income should be available to all to establish a basis of equality, but that would certainly not exclude the provision of services for seniors or for people with disabilities or for other services that would complement the basic level.

Mr. Yves Lessard: Have you had the opportunity to look at the situation they are currently experiencing in Namibia? There was a debate about the guaranteed minimum income, much like the one we had in Quebec at the beginning of the 1980s. In Namibia, given that there was no national agreement, they chose one village and paid a guaranteed minimum income of \$100 to all the residents, which is the equivalent of \$14 for us.

The Vice-Chair (Ms. Raymonde Folco): Excuse me, Mr. Lessard, but we have gone longer than an hour. Here is what I propose.

• (1305)

[English]

Normally this is the end of the meeting. A lot of people have other engagements at one o'clock, including me. But if there are people who wish to stay and continue this discussion, we will need a vote to continue the meeting.

I'd like to hear from the members of this committee where you stand on this.

Madam Minna.

Hon. Maria Minna: Madam Chair, if we extend the meeting, it would have to be for the sole purpose of finishing the hearings and nothing else. I just want to make sure we're not extending for...

[Translation]

The Vice-Chair (Ms. Raymonde Folco): Ms. Minna proposes that we continue the meeting, but only so that we can keep on hearing the witnesses.

Mr. Lessard.

Mr. Yves Lessard: That is a good idea, Madam Chair. We have to finish this round of questions. Then we can adjourn.

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

[English]

Mr. Tony Martin: Okay.

The Vice-Chair (Ms. Raymonde Folco): On this side, are you all right?

Mr. Ed Komarnicki: We should finish the round of questions.

Mr. Maurice Vellacott: I would say finish the round.

[Translation]

The Vice-Chair (Ms. Raymonde Folco): Very good.

[English]

I take it for granted that everybody agrees there will not be a discussion of anything but what the witnesses have brought to us.

With that, I'd like to thank Mr. Lobb for giving me this opportunity to say a few words, because I'm going to have to rise from the chair immediately after my question.

I'll ask Monsieur Lessard,

[Translation]

...who is the second vice-chair, to take my place when I finish my question.

[English]

As for my question, I have two comments to make.

[Translation]

My first comment is about informal caregivers. With the cooperation of all parties in the House, I am preparing a private member's bill dealing with informal caregivers and the role that the federal government should play in order to help them to continue to do their work in a reasonable financial situation.

I also want to talk about the role of the Government of Canada. Everyone who made a presentation today talked about the important role of the federal government. Several of you also mentioned the important role of some provincial governments. Coming from Quebec, I have questions about the relationship between the two levels of government.

Given the obstacles that there can be between the provinces and the federal government when it comes to a policy that applies to Canada as a whole, would bilateral agreements be desirable? I am thinking, for example, about the bilateral agreements on immigration between Quebec and the federal government and other provinces. There are others as well. If so, what would the main components of those agreements be and what measures would we put in place to provide not only some accountability, but full accountability?

[*English*]

Ms. Susan Eng: Thank you.

I think on the whole issue of trying to make something national, it is not in our interests to force the provinces and the federal government to spend more time fighting about their jurisdictions. Rather, we are looking for some uniformity, some uniform standards, some portability of the different duties and monetary values that might be applied. And it is also important to have a national standard large enough to get the public's attention and put it to the front of the political agenda.

So the national aspects of it don't require an absolute national or singular perspective, but rather there needs to be some measure of uniformity and universality, so that it's in each province, not just some of them. And the levels and standards should be uniform as well. It's from that standpoint that we argue for a national caregiver strategy.

I think very little has been said about the details in the public debate, as everybody is stuck talking about whether or not we should talk about it. I think we need to get beyond that. We can start examining options that other people have tried in other countries. There are also smatterings of support for the caregiver role in the provinces. Some of it is attitudinal, that is, the health care systems—which, of course, are provincially run—need to recognize the role of the caregiver and facilitate that with assisted services, and so on.

Finally, I think the other reason for having a fairly high national profile for this issue is to ensure that workplaces actually accommodate the caregiver role, so that they keep their jobs. Really, we should use the maternity/paternity leave model, a comprehensive approach to recognizing an important public good, so that all of the systems that would support the role are pulled into play.

• (1310)

[*Translation*]

The Vice-Chair (Ms. Raymonde Folco): My comments were not just about the informal caregivers' program, but about the war on poverty in general.

Do other members of the panel want to comment?

Ms. Munn-Venn.

[*English*]

Ms. Karri Munn-Venn: One of the challenges that I think we've seen in the past, not only with the issue of addressing poverty but with other social issues in Canada, is that often jurisdictional issues get in the way, and not just in the sense of not being able to agree on who's responsible for what. Unless the federal government is together in the room with the provinces, either altogether or one on one, there's always the idea that the other jurisdiction will be

responsible for this, or that the provinces will look after this if we don't take it up.

I think it's really important that the federal government come together with the provinces to discuss these issues and to sort out what the challenges are and how are they're going to be overcome, so there is collaboration and everybody is in the room together to decide which pieces each level of government is going to take on, rather than passing it back and forth. That way everything gets covered and nobody gets left out.

The Vice-Chair (Ms. Raymonde Folco): What excellent timing. Thank you so very much.

[*Translation*]

Mr. Lobb, you have the floor.

[*English*]

Mr. Ben Lobb (Huron—Bruce, CPC): Well, thank you very much.

Thank you to our witnesses for coming today.

The first question I have is for CARP. I grew up in the auction and the real estate business in southwestern Ontario as a youngster. You can imagine the number of seniors you would deal with through estates and people moving and downsizing.

What further reinforced this was that during campaigns, door-knocking and talking to seniors, day to day, what I've come across—and I'm sure you have as well—is that there's a tremendous number of seniors who have very few savings but who have a tremendous nest egg in their homes.

I just wondered if your group has any innovative ideas on how to unlock that. We want our seniors to remain in their homes; they want to remain in their homes. It's really that what they have saved, and what they receive in CPP, OAS, everything else, does not really afford them much of a lifestyle beyond that.

Do you have any suggestions?

Ms. Susan Eng: Yes, we definitely do.

There are two ways you can look at this. One part is the business environment that is often pressuring seniors in those asset-rich and income-poor circumstances to enter into reverse mortgages. Now, we do not entirely endorse that approach because it leaves them with no asset and no alternative, and it creates a real serious problem for them. It might be appropriate, in limited circumstances, where the need is greater for immediate cash; however, it is not one of the options that we favour as the first option.

Instead, we look at the fact that there are people living in homes that they have lived in for a very long time who now can't afford to live there because of either property taxes, insurance rates, or utility rates, and those are areas in which the various levels of government can help.

For example, in Ontario, the harmonization process will create a new provincial level of tax on home heating oil. We would be recommending against that harmonization or for some kind of rebate for home heating fuel. Again, in the provincial context, we are recommending against or finding some level of relief for the massive increases in property taxes, for example.

So there is a multitude of options that provide people with the opportunity to stay in their home rather than choosing only the option of converting the equity in their home into immediate cash.

Mr. Ben Lobb: Okay.

There's obviously quite a lengthy discussion or debate that could surround that, and I do know that a tremendous number of seniors are in that position today.

Another question I have for you is about the number of people who are in their fifties who have virtually no savings to this point, whether they're in one circumstance or another. We know the older you get, the faster time goes by, and before they know it, they're going to be 65. They're not going to have any savings and they're going to be in the same situation as the seniors we just described who have a home paid off.

What do you recommend, what can the government recommend, so that we can help put our people who are not quite yet retired in a better position?

• (1315)

Ms. Susan Eng: There are a number of things. One that looks a bit further into the future—which comes upon us very quickly, especially in this economic climate—is to provide what we are calling a universal pension plan for the one in three Canadians who retire without any significant savings. That is something that will take a working generation to mature so that people do have a reliable pension savings vehicle. For the immediate time, we have to look at opportunities to make sure that older workers keep their jobs, and if they lose them along with everybody else, that they will be able to find new ones. Retraining is fine. There have been a number of government initiatives directed at retraining, but really the job match is probably more important.

There is an element that underscores all that we talk about, which is a level of ageism in society. This makes it harder for people to get new jobs if they are an older person, and to keep them if people are looking around to see who they are going to lay off. They often will be the ones who have caregiving responsibilities for an older loved one, and again workplaces have not been quick to accommodate a flexible schedule to deal with that. In addition, we have gotten rid of

mandatory retirement at the provincial level, but it still persists for federally regulated businesses. So for people who need to keep working, in order to live appropriately before they retire, we want to make sure they are able to do that even past the age of 65. In addition, health benefit plans, if employers provide them at all, certainly allow many of them to cut out at age 65 or even at an earlier age.

[*Translation*]

The Vice-Chair (Mr. Yves Lessard): Thank you, Mr. Lobb. That is all. You have gone a little over your time. Perhaps Mr. Martin could continue with his questions now. Then I will adjourn the session.

[*English*]

Mr. Tony Martin: I just want to ask Ms. Munn-Venn a question. She had talked about a framework to deal with poverty from a human rights perspective. Could you elaborate on the human rights piece of that, and why that would be important?

Ms. Karri Munn-Venn: Sure. One of the things that has been interesting in the past is that poverty tends to get looked at as an issue of disadvantage or of human need, and I think in some circumstances that is certainly an element of it. But what's important to recognize is that according to the Universal Declaration of Human Rights, as well as other international human rights conventions, freedom from poverty is in fact a human right. We are talking about access to food, shelter, clothing, and a lot of really basic needs. By failing to meet those, we are in fact violating the human rights of Canadians.

Admittedly, in the Canadian context, this is a new way of thinking about this, but this is part of the subject of the universal periodic review that we spoke about a little bit earlier, and I think we need to be looking at recognizing freedom from poverty as a human right. It essentially turns the table in terms of how we look at these issues and where we really need to make sure we are respecting these rights.

Mr. Tony Martin: Thank you.

[*Translation*]

The Vice-Chair (Mr. Yves Lessard): Thank you, Mr. Martin.

Ladies, the time has come to thank you for your testimony that has contributed wonderfully to our work. I am sure that, when we prepare our report, you will find in it the concerns that you have expressed to us this morning, as well as number of the suggestions you made to us.

The meeting is adjourned.

Published under the authority of the Speaker of the House of Commons

Publié en conformité de l'autorité du Président de la Chambre des communes

**Also available on the Parliament of Canada Web Site at the following address:
Aussi disponible sur le site Web du Parlement du Canada à l'adresse suivante :
<http://www.parl.gc.ca>**

The Speaker of the House hereby grants permission to reproduce this document, in whole or in part, for use in schools and for other purposes such as private study, research, criticism, review or newspaper summary. Any commercial or other use or reproduction of this publication requires the express prior written authorization of the Speaker of the House of Commons.

Le Président de la Chambre des communes accorde, par la présente, l'autorisation de reproduire la totalité ou une partie de ce document à des fins éducatives et à des fins d'étude privée, de recherche, de critique, de compte rendu ou en vue d'en préparer un résumé de journal. Toute reproduction de ce document à des fins commerciales ou autres nécessite l'obtention au préalable d'une autorisation écrite du Président.