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**EVIDENCE**

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**Chair**

**Mrs. Karen Vecchio**



## Standing Committee on the Status of Women

Thursday, February 21, 2019

• (0845)

[English]

**The Chair (Mrs. Karen Vecchio (Elgin—Middlesex—London, CPC)):** Good morning, and welcome to the 131st meeting of the Standing Committee on the Status of Women. This meeting is being held in public.

Today, pursuant to Standing Order 108(2) and the motion adopted by the committee on Tuesday, June 19, 2018, we will commence our study on the challenges faced by senior women, with a focus on the factors contributing to their poverty and vulnerability.

For this, we are pleased to welcome the following witnesses in our first hour.

From the Canada Mortgage and Housing Corporation, we have Charles MacArthur, Senior Vice-President, Assisted Housing; and Romy Bowers, Chief Commercial Officer.

From the Department of Employment and Social Development, we have Karen Hall, Director General, Social Policy Directorate, Strategic and Service Policy Branch; Catherine Scott, Director General, Community Development and Homelessness Partnerships Directorate, Income Security and Social Development Branch; Jackie Holden, Senior Director, Seniors Policy, Partnerships and Engagement Division, Income Security and Social Development Branch; as well as Patrick Bussière, Director, Social Research Division, Strategic and Service Policy Branch.

I now turn the floor over to Jackie Holden.

You will have seven minutes for your opening statement.

**Ms. Jackie Holden (Senior Director, Seniors Policy, Partnerships and Engagement Division, Income Security and Social Development Branch, Department of Employment and Social Development):** Thank you so much, Madam Chair and committee members.

Thank you for the opportunity to speak with you this morning as you begin your study on challenges faced by senior women. It's a pleasure to be here with my colleagues on behalf of Employment and Social Development Canada.

Seniors are an important part of our social fabric and contribute to the rich diversity of Canada. That's why the government is committed to seeking widespread stakeholder views on seniors' issues, so that older Canadians can age with dignity, in the best health possible, and with social and economic security.

**The Chair:** Jackie, can you slow down just a tad?

**Ms. Jackie Holden:** Of course.

The government is committed to responding to the diverse needs of older Canadians and recognizes that life experiences are not the same for all Canadians. Women face gender-specific challenges throughout their lives and continue to face unique challenges as seniors. It's important to fully understand these challenges and how they can be addressed.

Both men and women are now living longer and healthier lives than ever before and are projected to live even longer in the future. As women age, they face unique challenges. For example, many senior women face economic insecurity stemming from limited pensions, minimal retirement savings or widowhood. In addition, low-income seniors and senior women living alone are populations with high incidence of core housing need. Women are also more likely to be providing informal care to a family member, which puts additional pressure on women who might need or choose to participate in the workforce or social activities.

**The Chair:** Can you slow down? It's for interpretation purposes.

**Ms. Jackie Holden:** Of course, sorry.

The Government of Canada is working to capitalize on opportunities presented by our growing and diverse population of seniors, as well as to address the challenges and provide supports that seniors need. Your study will help inform these efforts.

On August 21, 2018, the Government of Canada released "Opportunity for All: Canada's First Poverty Reduction Strategy". The strategy sets the foundation for future government investments in poverty reduction. "Opportunity for All" lays out a bold vision of a Canada without poverty, where all Canadians—including senior women—should be able to live in dignity and have a sense of security.

The strategy establishes an official measure of poverty—the official poverty line—based on the market basket measure. It includes concrete targets for poverty reduction, which are to reduce the rate of poverty by 20% by 2020 and by 50% by 2030, based on Canada's official poverty line. Meeting these targets will mark a significant reduction of poverty in Canada, reducing the number of Canadians living in poverty to about 10% by 2020 and to 6% by 2030, a historic low.

This year, the government is investing nearly \$10 billion in support of poverty reduction, including investments through the Canada child benefit, the guaranteed income supplement and the national housing strategy. This builds on new investments in poverty reduction the government has already made, totalling \$5 billion in 2016-17 and nearly \$7.5 billion in 2017-18. Government efforts are already showing results. Investments will help lift about 650,000 Canadians out of poverty by 2019, with more expected as the impacts of these investments are realized in the years to come.

The government has taken several steps to improve the income security of seniors. In 2016, the guaranteed income supplement was increased by up to \$947 annually for the most vulnerable single seniors. This has improved financial security for almost 900,000 seniors and allowed approximately 57,000 Canadian seniors to exit poverty, the majority of whom are women. The government also restored the age of eligibility for the old age security pension and the guaranteed income supplement from 67 back to 65. Without this change, it is estimated that 100,000 future seniors aged 65 and 66 would have fallen into poverty. Vulnerable seniors would have been the most affected, but the least able to protect themselves by adjusting their work and savings behaviour.

We've also enhanced the Canada pension plan for today's workers—the seniors of tomorrow—including new measures that will increase CPP retirement benefits and provide larger benefits for disabled contributors, widows and widowers. We're also working to help Canada's seniors remain in the labour force for as long as they can and want to. We're doing this through new workforce development agreements with the provinces and territories, which they can use to provide support for older workers to retrain or upgrade their skills.

I would now like to discuss with you the Government of Canada's investments to address homelessness. We know that homelessness has an impact on every community in Canada. It affects a diverse cross-section of the population, including individuals, families, youth and, of course, women and seniors. "Reaching Home: Canada's Homelessness Strategy" will replace the current homelessness partnering strategy on April 1, 2019. As part of the national housing strategy, the Government of Canada has committed \$2.2 billion over 10 years to tackle homelessness. By 2021, this amount will double annual investments compared to 2015-16.

"Reaching Home" will support the goals of the national housing strategy—in particular, to support the most vulnerable Canadians in maintaining safe, stable and affordable housing and to reduce chronic homelessness nationally by 50% by 2027-28. "Reaching Home" will also work with communities to develop and deliver data-driven system plans with clear outcomes. This new outcomes-based approach will give communities greater flexibility to invest in homelessness prevention and the opportunity to identify, test and

apply evidence-based practices that achieve results for vulnerable Canadians, including women and seniors.

Having said all this, as you can appreciate, living a full and healthy life goes beyond being financially stable later in life. It is about connecting with our communities, maintaining close-knit relationships and playing a meaningful role in society. In fact, maintaining quality of life for seniors and keeping them socially engaged in their communities is among the most pressing issues facing Canadian families today. Seniors who are lonely, isolated and generally disconnected from the community cannot lead healthy, active lives. Through initiatives like the Government of Canada's new horizons for seniors program, we are helping seniors to stay engaged and connected with their communities through volunteerism, mentoring and other community activities.

The abuse of older adults is another often hidden but serious social problem that affects the lives of thousands of seniors in Canada. Specific forms of mistreatment include physical, psychological, financial and sexual abuse and neglect.

● (0850)

**The Chair:** You have one minute.

**Ms. Jackie Holden:** Each year, the Government of Canada, through the new horizons for seniors program, continues to fund community-based projects to raise awareness about elder abuse. For example, the government approved over \$1.1 million in funding for 53 elder abuse awareness projects across Canada in the new horizons for seniors program's 2016-17 community-based call for proposals.

As part of our commitment to seniors, we recognize the importance of engaging with Canadians and making decisions based on solid evidence. The National Seniors Council plays an important role in this regard and advises the government on issues important to the health, well-being and quality of life of seniors.

I know that there is much interest in a national seniors strategy among stakeholders. For this reason, the government has asked the National Seniors Council to further examine the potential objectives and elements of a national seniors strategy through commissioning research and leading consultations with seniors and stakeholders, for example.

Federal, provincial and territorial governments are also working together to support present and future generations of older Canadians in meaningful ways. Through all these measures, the government is seeking to improve the social and economic inclusion of all seniors.

**The Chair:** Excellent. Thank you very much, Jackie. I appreciate that.

We'll move over to Charles MacArthur, for seven minutes.

[*Translation*]

**Mr. Charles MacArthur (Senior Vice-President, Assisted Housing, Canada Mortgage and Housing Corporation):** Thank you, Madam Chair.

It's a pleasure to be here on behalf of Canada Mortgage and Housing Corporation. I am joined today by my colleague Romy Bowers. We appreciate the opportunity to meet with the committee and support your study of the challenges facing senior women in Canada.

As Canada's national housing agency, we are keenly aware that accessing affordable housing that meets their needs is a fundamental challenge for many senior women in communities across the country. Through Canada's national housing strategy, we are actively working with a wide range of partners to better understand those needs and to close this housing gap.

As the committee is aware, the national housing strategy is a 10-year, \$40-billion plan that aims to create a new generation of housing and give more Canadians a place to call home. The strategy is focused primarily on vulnerable populations, including seniors, who have special housing needs and often limited financial resources.

• (0855)

[*English*]

During the consultations on the national housing strategy, Canadians told us time and time again that the federal government's primary role in housing should be to support people who are falling through the cracks; seniors and women were often at the top of the list. We know that Canadian seniors can face huge challenges when it comes to housing. These challenges are made more difficult by escalating house prices, an aging housing stock, inadequate supply and a growing seniors population.

Almost 14% of senior-led households are in core housing need today. This means that close to 400,000 senior households are spending more than 30% of their disposable income on shelter, which leaves them less money for other basics like food, medical care and transportation. The problem is even more acute for seniors who are living alone, particularly senior women—27% of senior women living on their own are in core housing need, compared to 21% of senior men. Many senior women face economic insecurity stemming from limited pensions, minimal retirement savings and widowhood.

The national housing strategy has been designed precisely to address problems like this. In fact, 33% of all investments under this strategy are aimed to support the unique needs of women and girls, including senior women. For example, the national housing strategy includes the national housing co-investment fund, which will provide close to \$16 billion in federal funding over 10 years for

projects that aim to increase housing supply and repair and maintain units. Among other targets, the fund is expected to create at least 12,000 new, affordable housing units for seniors in locations where they have access to community and health services. It will also support much-needed renovations of existing community housing to allow seniors to age in place.

Just last month, the Government of Canada announced two projects under the national housing co-investment fund that will directly benefit senior women. In Porters Lake, Nova Scotia, the federal and provincial governments are jointly investing more than \$650,000 to create 13 new, affordable housing units for seniors living on low incomes. The one-bedroom-plus-den units have been designed to help seniors stay in their homes longer, with features such as low-threshold showers with seats and lower kitchen cabinets. These units should be ready for occupancy this spring.

The co-investment fund is also contributing more than \$4.7 million to support the construction of 100 new housing units at the YW Calgary hub facility. Although the units are not designed specifically for seniors, the Alberta Ministry of Seniors and Housing is partnering in this project, which will provide shelter and transitional housing for women experiencing domestic abuse, poverty and homelessness. All units and common areas of the building will be accessible through universal design, which of course is of great benefit to seniors.

Seniors are also benefiting from the national housing strategy investments in community housing stock, to ensure these can continue to be affordable when old operating agreements expire. Seniors currently occupy about one third of these housing units across Canada.

Beginning next year, low-income seniors will also be able to access the Canada housing benefit, which will provide an average of \$2,500 per year directly to those struggling to make ends meet.

The national housing strategy will also address knowledge gaps regarding the needs of seniors and other vulnerable groups by collecting new housing data, funding new housing research and showcasing innovative approaches to housing. This work will inform future policy decisions that will improve housing conditions for senior women and others.

These national housing strategy initiatives are in addition to the \$200 million set aside for seniors housing in budget 2016. More than 6,200 senior households are enjoying better housing as a result of this investment. Thousands of other senior-led households are living in better conditions thanks to the investment of \$490 million, also part of budget 2016, to retrofit and renovate existing community housing units.

The national housing strategy has set measurable targets for reducing homelessness and improving access to suitable, affordable housing. However, at CMHC, we have set an even bolder goal: to ensure that by 2030, everyone in Canada will have a home they can afford and that meets their needs.

This aspiration will guide everything we do in the years to come. To that end, we are modernizing and restructuring our company to achieve housing affordability for all. Everyone at CMHC is focused on this goal, because we understand that housing is critical to Canada's economic health, social inclusiveness and the well-being of individuals, families and communities.

Thank you again for the opportunity to be here. We would be pleased to answer any questions.

● (0900)

**The Chair:** Thank you very much.

We will go to our first round of questioning. Each of the participants has up to seven minutes.

We'll begin with Pam Damoff for her seven minutes.

**Ms. Pam Damoff (Oakville North—Burlington, Lib.):** Thank you, Chair.

Thank you to all the witnesses. We have quite a crew here today. I was going to say "cast of thousands", but it's not quite that many.

Mr. MacArthur, you were talking a lot about housing for seniors and you said that 400,000 are spending more than 30% of their income on housing. I'm surprised it's not higher than that. I suspect that, depending on the municipality, it is probably higher.

I know that in my communities of Oakville and Burlington housing has increased dramatically. We have seniors who bought a home in the 1950s or 1960s who are still there, and their house is now worth a million dollars. They're having trouble even paying their property taxes.

**Mr. Charles MacArthur:** Yes.

**Ms. Pam Damoff:** I suspect that number, geographically, is higher.

Do you have those stats across Canada?

**Mr. Charles MacArthur:** I think we could get our market analysis folks to provide more in-depth numbers.

As well, we're doing two studies at the moment that were launched in November. We're trying to gather more information on the most vulnerable populations. I'm not sure of the exact end date and when that information would be available, but that should provide some additional information. We're going to survey 125,000 households. The other study is going to be for social housing, so we'll have better information.

One of the things identified as a need in the national housing strategy was to gather more precise information, so we've—

**Ms. Pam Damoff:** These women are not necessarily qualifying for social housing, but they are having a challenge in meeting the costs of staying in their own home. My communities are half an hour west of Toronto, and the average rent is \$200 more than in Toronto, for example.

Are you doing any innovative programs or grants to allow seniors to stay in their homes? For example, if they have a bungalow with a basement, they can retrofit the basement for student living and having students come in, or two or three senior women can come together to live in one home, but they will need adaptations made to that home.

Are we looking at any programs that might accommodate that?

**Mr. Charles MacArthur:** We don't have anything specific, but through the national housing strategy we have innovation funding that can test...if we had a group who were interested in that. There's nothing specific, but we can test innovation to see if it works so we can replicate that, and that might form the basis of some policy advice we could put forward.

**Ms. Romy Bowers (Chief Commercial Officer, Canada Mortgage and Housing Corporation):** I'll just add one point. We've had many discussions with officials from the City of Toronto, and I know that in Toronto they have a pilot program to allow seniors and students to share space. We could put you in touch with that program if you're interested in that kind of initiative. It's a municipal initiative, but it's something that we've become aware of through consultations.

● (0905)

**Ms. Pam Damoff:** I think it's happening across the country. I don't think it's something that we need to start from scratch, but if a senior woman could perhaps get a grant to be able to renovate her house... We're not talking about housing complexes, because I know the national housing strategy is dealing with that, but I'm thinking more on an individual basis, just as we've provided grants for conservation reasons and retrofits for homes. If there was something available for seniors to allow them to stay in their home....

Thank you. Do you want to add anything?

**Mr. Charles MacArthur:** I was going to say that, through the initiative for affordable housing for provinces, where the federal government contributes 50% of the funding, there is a renovation component, so speaking to the local service manager would be the place to go. That's some federal funding that's being topped up by the provinces and territories.

**Ms. Pam Damoff:** I do recognize that this goes across all levels of government.

**Mr. Charles MacArthur:** Yes.

**Ms. Pam Damoff:** It's not just federal. You have provincial jurisdiction, and you also have municipalities that might have zoning bylaws that don't even allow it. I recognize that it's a cross-jurisdictional issue.

The Canadian Association of Retired Persons told this committee that financial abuse and elder abuse through fraud are becoming more and more common. I know that just this week, in the region of Halton, there were reports of CRA scams. There was an article before Christmas about a senior woman in Milton who had given tens of thousands of dollars to a supposed suitor in another country who was not a suitor at all. She can't get the money back.

What are we doing to both educate people and combat that type of financial elder abuse, particularly of senior women?

**Ms. Jackie Holden:** ESDC has taken a number of different actions in partnership with other government departments to try to address this issue. We recognize that it's widespread and growing in terms of nature and scope.

One of the departmental priorities, as mentioned, is looking at financial abuse specifically and working with other departments. This is part of Minister Tassi's mandate letter. Basically, we're looking at how to best design and implement initiatives that better protect seniors dealing with financial institutions and telecommunications companies with respect to, as you said, public education and awareness to increase the odds of their being able to protect themselves.

Last December, Parliament passed new legislation, together with the new financial consumer protection framework, which advances the rights and interests of bank consumers and provides additional tools to the Financial Consumer Agency of Canada. The Financial Consumer Agency of Canada is a major player in this field. They are working on the creation of a code of conduct to guide banks in the delivery of services to Canada's seniors, and they also provide significant amounts of public information that's made available through financial advisers and senior stakeholders, and made available more generally publicly.

We are also working to ensure, through the new horizons for seniors program, that awareness of financial and other types of elder abuse is increased. Between 2007 and 2015, they did lots of projects on that front.

**Ms. Pam Damoff:** Thank you.

**The Chair:** Thank you so much.

We'll now move on to Rachael Harder for her seven minutes.

**Ms. Rachael Harder (Lethbridge, CPC):** Thank you.

Thank you so much for taking the time to be with us today.

My first set of questions are with regard to the national housing strategy that was just recently implemented. This is a 10-year program, or at least a 10-year rollout.

Mr. MacArthur, I'm wondering if you can comment on this. With a 10-year rollout on this program, when can we expect money to be rolling out the door and invested to make a difference in people's lives? What is that rollout going to look like?

**Mr. Charles MacArthur:** I'll step back. In my opening remarks, I talked about budget 2016, and that was a several-billion-dollar investment that started money toward the most urgent and pressing matters. I talked about there being some 6,200 units; \$200 million specifically for seniors was in there. We doubled the investments in affordable housing. There was \$490 million for the renovation of existing social housing. That went for two years, until the end of March.

We began rolling out the national housing strategy. The first piece to roll out is the federal community housing initiative for those who were about to lose their ongoing subsidy in federal housing. They are able to maintain that, should they choose to continue. That's over two years, while we're designing a new, modern agreement for them; we'll make sure that 55,000 units are there. That started on April 1. On May 2, we opened the door for the national housing co-investment fund.

● (0910)

**Ms. Rachael Harder:** Are you saying this already started in 2018?

**Mr. Charles MacArthur:** Yes, the federal community housing initiative, which is part of the national housing strategy, was announced in the most recent budget. I went from 2016, the front-end stuff, and now I'm in the federal community housing initiative, which started April 1, 2018, so the first year of that. I'll get the numbers, but over two years it will maintain 55,000 units with subsidies. The national housing co-investment fund started on May 2; the doors opened, and we've received some 200 applications. We will commit all the appropriation funding by the end of March. We're confident of that. I don't want to get ahead of announcements. It's rolling out now.

Four bilateral agreements have been announced with the provinces and territories, and we're confident we'll sign some more before the end of the fiscal year. That will coincide with the ending of the investment in affordable housing; the new partnership money will continue to flow.

We've started the investments. The innovation funding continues to flow, so money is flowing and it will flow over another nine years.

**Ms. Rachael Harder:** How do you ensure that the money goes to the most vulnerable within the Canadian population?

**Mr. Charles MacArthur:** The way we've set up our application process, women and children are a priority. All things being equal, we will err on the side of going to a shelter. Our folks are out there on the ground, working with groups to try to bring in the projects. It's absolutely targeted at the most vulnerable folks.

**Ms. Rachael Harder:** Are women with children considered more vulnerable than single female seniors?

**Mr. Charles MacArthur:** No.

**Ms. Rachael Harder:** Can you help me understand what that scale would look like?

**Mr. Charles MacArthur:** I'd have to get the detailed scale for you, but there's a prioritization. Vulnerable groups would include seniors, women and girls, and indigenous populations. They are considered vulnerable groups. Two projects being equal, we would err on the side of going with the more vulnerable, and we're out there trying to develop projects with the groups.

**Ms. Rachael Harder:** There's a program in place that helps women over the age of 65 who live on a reserve to be able to make changes to their home so it better accommodates them as they grow older, including things like handrails, etc. This exists for indigenous women who are on reserve, but what about indigenous women who are not on reserve, and what about non-indigenous people who would also like to live in their home after the age of 65 and might benefit from that type of funding to be able to make those adaptations to their home? Is anything available for them?

**Mr. Charles MacArthur:** A number of years ago, through the partnerships with the provinces and territories, the renovation funding that CMHC had administered in the past was transferred to the provinces and territories. Provinces and territories may have—and, in many cases, do have—those adaptations.

In the national housing strategy, there's a requirement for us to improve accessibility by up to 20%. We look at projects—and it could be a portfolio, if somebody comes in with multiple buildings—to improve the accessibility to a minimum level of 20%.

● (0915)

**Ms. Rachael Harder:** Sorry, what does that mean, to improve accessibility by up to 20%?

**Mr. Charles MacArthur:** It means that 20% of the housing that's available is accessible, according to the Canadian standard.

**Ms. Rachael Harder:** Sorry, they're accessible according to the Canadian standard...?

**Mr. Charles MacArthur:** Yes. We have a standard.

**Ms. Rachael Harder:** Do you mean built according to code?

**Mr. Charles MacArthur:** No.

**Ms. Rachael Harder:** For whom are they accessible, or in what way—

**Mr. Charles MacArthur:** There are—

**Ms. Rachael Harder:** —according to what standard?

**Mr. Charles MacArthur:** I'll get the exact standard and provide it. There is a standard.

In my speaking notes, I talked about universal design. Universal design is built so that, as the population ages, it's really easy to make those adaptations. That's a way of ensuring that it's there, but also, in our standard, if you're above 20%, we would favour that as well. We're targeting 20%.

**The Chair:** Excellent. Thank you very much.

We'll now move over to Irene Mathysen.

Irene, you have seven minutes.

**Ms. Irene Mathysen (London—Fanshawe, NDP):** Thank you, Madam Chair.

Thank you very much for being here. I appreciate all of the expertise and what you do on a daily basis. I think that CMHC is a very important resource in terms of addressing housing needs. Over the years, I have come to know how significant its role is.

I have some questions with regard to the brief. On page 2, you talk about Porters Lake, Nova Scotia, and the investment in 13 new affordable housing units as an example. How does that match the need? In London, Ontario, we have an eight-year wait-list for accessible, affordable housing. The people who are waiting are among the most vulnerable. This example is encouraging, but how does it reflect what the need really is out there?

**Mr. Charles MacArthur:** I think that we have the tools that we have. One of the tenets of the co-investment fund, for example, is to work with others. It's based on partnerships to try to leverage the funding that is available to us so that we can do more with what we have. We try to work with the province, municipality, private sector, public sector and community sector to leverage the resources that we have at our disposal. By trying to weave together partnerships, we try to increase what we're able to do. The need is quite large, for sure.

**Ms. Irene Mathysen:** One thing that troubles me is that dependence on partnering. Municipalities, for example, are struggling in many cases.

I wonder about capacity. I'm ancient. When I first started out in this business, there were all kinds of community-based organizations, non-profits, that were there to assist in creating or facilitating really successful non-profit co-ops and the kind of housing we hope to see across the country. It seems that they have disappeared over the last 20 years. Are they still there? Can we revitalize them? What kind of hope do we have in that regard?

**Mr. Charles MacArthur:** For sure. We work with the groups that are there.

I'll talk about two things.

As part of the national housing strategy, there's the technical resource centre, which is a \$70-million program for the sector by the sector. We're working with some proponents at the moment to try to finalize a contract with them so they will be able to service that capacity for the sector by the sector. That's one tool.



For individual groups that may have lost...or may not have done something for a while, coming in to get a loan or get a grant, there's work to be done. At CMHC, we've revamped some of our old tools to align them with the national housing strategy. If there's a group out there that's trying to figure out how to go about it, our seed funding program may be available for them to do the initial thinking that could help them put together their proposal, eventually, but look at the need, look at what is possible in the city.

Even municipalities have some significant tools. We met with one northern municipality yesterday. We were talking with the mayor and the city manager about the speed of approval for affordable.... That can make a significant difference, or abatement, or foregoing the tax. Cities can do that.

The reason for the partnership is that we don't want to do something that doesn't work in the community. London knows better than I know in Ottawa what projects should be there.

The other thing I would say is to talk to our folks on the ground. They will help the groups navigate. They will help the groups find the tools. The groups don't need to navigate that by themselves. We have folks out there who can say, "I know who's in London" or "I know who's in Brampton" or "I know who's in Saskatoon", and they can help bring the projects to realization.

● (0920)

**Ms. Irene Mathysen:** Thank you.

Ms. Holden, I have a couple of questions.

You talked about the new measurement being the market basket measure. There's been some profound concern expressed about how it differs from the old measurement. I understand that there was a variation in terms of where you were in Canada. But the concern is that the market basket measure...automatically takes people out of poverty, when they really remain in poverty. It's not an accurate measure. I wonder if you could respond to that.

I have another question, about aging in the community, but I'll let you speak first.

**Ms. Jackie Holden:** I'm afraid I'm not an expert on the market basket measure specifically. Perhaps I'll ask Karen Hall to speak more specifically to that issue.

**Ms. Karen Hall (Director General, Social Policy Directorate, Strategic and Service Policy Branch, Department of Employment and Social Development):** Thank you for the opportunity to be here today.

I am responsible for the poverty reduction strategy at ESDC. The introduction of Canada's official poverty line, as measured by the market basket measure, was a key feature of the poverty reduction strategy.

There are a number of ways to measure poverty. For example, there's the low-income measure, which is a relative measure of distribution. There is the low-income cut-off, which is a measure that's permanently grounded in the nineties but has been brought up to date. Then there is the market basket measure. The market basket measure provides the cost of a given basket of goods in 50 different regions across the country. It is quite regionally sensitive.

As part of the work for the poverty reduction strategy, there was funding, \$12.1 million, going to Statistics Canada to update, refresh and review the MBM to ensure that the basket remains relevant and that we're able to have the coverage all across the country, including in the north. Those efforts are under way at StatsCan right now, and we're looking forward to the results of that work.

**The Chair:** Excellent.

Your time is up, Irene.

**Ms. Irene Mathysen:** You're so cruel, Madam Chair.

**The Chair:** I'm sorry.

We're now going to pass it on to Sonia Sidhu.

You have seven minutes.

**Ms. Sonia Sidhu (Brampton South, Lib.):** Thank you, Chair.

Thank you all for being here.

My first question is for CMHC.

Mr. MacArthur, you said that 27% of senior women living on their own need core housing. I know our government is doing a great job on the housing strategy. Is there anything specific you are doing with the housing for women with disabilities when making the units, the townhouses or apartments?

**Mr. Charles MacArthur:** We are. The new housing that's being built, we're renovating it so...if it's renovation. Now, there are urgent situations when somebody comes in and we look at it as an urgency. But if there's time, we're strongly encouraging people to make at least 20% of the units and the common areas accessible—and we're getting that at the moment—so that when we move forward to the future....

We're building the housing for the future, which is why I talk about universal design. That allows it to meet the market needs right now, and as the population ages, or as we age, it's very simple. The holds are put in place; the cabinets are put in place, and the studs are put in place behind the washroom. That is acceptable as well. We're really trying to push, and if you're doing that, you're rewarded for it in terms of selection.

**Ms. Sonia Sidhu:** What about wheelchair accessibility?

**Mr. Charles MacArthur:** We're truly accessible, trying to get 20% of the units accessible. It's more difficult in the renovation of a 1970s building. We work with groups that have multiple buildings in the same town and the same community, and they say, "We can make this one 80% accessible. For this one over here, we can only get 10%." We're looking at it in a practical way with groups as well, because we want to make sure the need is there. What we don't want to do is create ghettos where it's just folks over there; we want to integrate folks and be inclusive in the community.

● (0925)

**Ms. Sonia Sidhu:** You talked about the national housing co-investment fund, and you said that you're taking applications. I represent Brampton, a mostly ethnic community where people are affected by the language barrier. How can you reach them? Do they know about the applications that are being taken?

**Mr. Charles MacArthur:** Of course, we have folks, and with our workforce we try to reflect the communities in which we're working. Our folks are out there in the community, promoting, working with partners and working with groups. We know many of the groups across the country. If there is a language issue, we will have somebody on staff who can help.

I lived in B.C. for a while. We had 27 different languages in the office. We were able to do that. In our Toronto office, I don't know what the diversity is, but I'm quite sure that language wouldn't become the barrier. We could bridge the cultural divide, for sure, if that's the barrier we needed to overcome.

**Ms. Sonia Sidhu:** Okay.

To Catherine or Jackie, regarding the new horizons for seniors program, how are you addressing the seniors isolation part?

**Ms. Catherine Scott (Director General, Community Development and Homelessness Partnerships Directorate, Income Security and Social Development Branch, Department of Employment and Social Development):** The new horizons for seniors program is a grants and contributions program that really works to enhance the quality of life for seniors and their engagement and participation in the community, with a real focus on reducing social isolation. There are two parts to that program. There's the community-based grant aspect of it, which is the majority of the funding in the program, at about \$35 million annually. That is for small, community-based grants of up to \$25,000. Those can be used by community organizations to initiate projects that engage seniors in their community.

About \$9 million of the program is what we call pan-Canadian funding. We've been using that to do collective impact projects in communities. That's been quite an innovation. We've had that in place since late 2015. Those projects bring together not-for-profit organizations working with seniors to develop common objectives that they want to achieve. For example, in Edmonton we have a project with seven or eight not-for-profit organizations working with seniors. Their focus is really on reaching out to "multi-barriered" or isolated seniors, in particular those who may not speak English or who are recent immigrants. Some of those projects might focus on providing additional language skills or transportation for seniors going to appointments or to community activities.

A number of initiatives within the program are focused on that, and those initiatives all come from the community.

**Ms. Sonia Sidhu:** I'd like to add something to what Pam said about the program in Toronto that's the municipality's responsibility. Can we not start a program where students can live with seniors and get benefits from that?

**Ms. Catherine Scott:** I'm not aware specifically, through the new horizons for seniors program, of a project that looks at that. But through our collective impact projects, if there was an element that

looked at experimenting or testing approaches, that is something that could probably be considered as part of the program.

**Ms. Sonia Sidhu:** Thank you.

I want to come back to Mr. MacArthur.

In Peel, every day, seniors are getting ripped off by fraud. Can we not start a helpline for that?

**Mr. Charles MacArthur:** In the housing area, in terms of our programs, and particularly our insurance products, we have some sophisticated modelling that helps us identify fraud. If it's somebody who came through for a mortgage loan or a mortgage product, we have some very sophisticated algorithms and methodologies to identify fraud in the early stages. We work with the industry as a whole. It's not just CMHC; we work with our commercial competitors and the banks, because we're all interested in eliminating fraud to the extent that we can.

● (0930)

**The Chair:** Excellent. Thank you very much.

We're now moving on to our second round, which is five minutes. We'll give the floor to Phil McColeman.

Phil, you have five minutes.

**Mr. Phil McColeman (Brantford—Brant, CPC):** Thank you, Madam Chair.

Mr. MacArthur, are you aware of what the tax load is per door of a unit? I mean the cumulative tax cost. You're talking about affordability here and an aspiration of making a house affordable for every Canadian by 2030. What do you propose to do regarding the fact that right now, according to the building community in this country, from the time they start a project to the time they hand the key to the new owner of that unit, or the tenant, whichever, the tax load is almost half the price of the house?

So for a \$300,000 unit, \$150,000 is going through the approvals process, going through the financing costs, going through the taxation level at the municipality, mainly for development charges and things like that, mainly through HST. That's almost half of the price of the house—it's not quite there yet—depending on the jurisdiction across the country. We talk about affordability. Are you addressing the overtaxation of housing?

**Mr. Charles MacArthur:** We work with our municipal partners, as I said, to try to speed up the process, because time is money, for sure. We work with them on the affordability side, and what they can bring to the table for the national housing strategy. For the overall tax policy, I'd have to defer to my colleagues at the Department of Finance.

**Mr. Phil McColeman:** That's okay. That's fine.

I guess I'm trying to drive a point—and you'll sense my bias as I go through this, as a past president of Ontario Home Builders' Association—which is the fact that right now it takes seven to 10 years for the approvals process of a greenfield site to the time the first person moves in. If your goal is 2030, the applications of people who want to take their property and develop it are going to take from seven to 10 years to get through the process, with all the carrying costs of that.

Frankly, this has to be part of the equation of affordability. I had many dealings with CMHC in the 1980s and 1990s, and I know you say the organization is modernizing and restructuring itself. How much of your initiative going forward to make housing affordable should be at the...? I'm not talking about the price of sticks and bricks, the actual cost of building a house; I'm talking here about the loads that all levels of government are putting on housing.

**Mr. Charles MacArthur:** I don't understand the question. I understand what the statements—

**Mr. Phil McColeman:** That's okay. Let me move on. I have lots to do.

I chaired a national housing round table. We had them once a month for the four years prior to this Parliament. We brought in a lot of people from what I would call the public and non-profit sector to give us their thoughts on the solutions they saw to the barriers to people being able to access affordable housing. Several of the top organizations said that if you really want to reach more people, portable subsidies work way better. The U.K. has moved to that model for individuals who qualify. What are CMHC's views on that?

**Mr. Charles MacArthur:** I don't have a view on portable subsidies, but I do have a view on the Canada housing benefit, which will be implemented in 2020. We're currently working with our provincial and territorial partners to implement it. This will provide \$2,500 on an annual basis to up to 300,000 recipients. It will go directly to individuals.

**Mr. Phil McColeman:** It will go directly to individuals, so they can go out and select the kind of housing they want to live in.

• (0935)

**Mr. Charles MacArthur:** As I said, we're doing the design work right now. We're making sure it aligns well with what's out there now, and what provinces and cities have. Depending on where you are in the country, there are different pieces.

We want it to be additive, so that it is helpful, as opposed to replacing money that is already there.

**Mr. Phil McColeman:** When we were in government, we started the Housing First initiative. The Housing First initiative took into play all the things around individuals who face barriers to getting into affordable housing. Many other issues need to be taken care of, and they were referred to here. This government, thankfully, has taken that initiative forward, Housing First.

How does Housing First fit in with your goal of—I have to read it again, because it's quite a statement—every Canadian being able to afford a house that meets their needs in 10 years, roughly 11 years from now?

**The Chair:** Phil, I'm sorry. We honestly don't have time for that question. Perhaps we can get back to it.

I'm going to pass the floor over to Mark.

Mark, you and Terry have the floor for five minutes.

**Mr. Mark Gerretsen (Kingston and the Islands, Lib.):** Thank you very much.

I represent a riding, Kingston, in which we have the lowest vacancy rate in Ontario, and arguably in the country. We desperately need housing, and in particular affordable housing, as a result of having such a low vacancy rate.

Having said that, I've had the opportunity to work with housing providers, both of them in the Kingston area, and through that work, to have worked with CMHC and the various programs that have come along through the years for building affordable housing.

The national affordable housing strategy that has been introduced, using the \$11 billion from the federal government, has the potential to leverage \$40 billion nationally. The criticism that has come as a result of it is, "We need the money now. It all has to come right now."

How would CMHC respond if a cheque arrived for \$40 billion and it was told to spend that money immediately? How would that situation impact the individual not-for-profit housing corporations? In particular, how would they manage it?

**Mr. Charles MacArthur:** I'll refer to the statement the gentleman made, that it takes seven years. It takes time to build these projects. Groups need to get back up to speed; they haven't been building for a number of years. There is capacity. As I said, we have programs to help with that—just repurposing some old ones.

Then we need to make sure there's money in the pipeline as they go, because it's not all one. We're going to be there with them when they break ground, when they put the windows in and when they close the building; and we're going to be there with them for 20 years after the fact.

Housing is built over a period of time, so we need to have the cash flows. The groups that have not done anything in 20 years are gearing up. While we have some great projects coming to the door, we get some for which we have to go back out and work with folks, because it's not quite ready and we have to do some work to get it there.

Having it flow in that manner is consistent with the way the construction happens.

**Mr. Mark Gerretsen:** Thank you.

**Mr. Terry Duguid (Winnipeg South, Lib.):** Madam Chair, thank you.

It's great to see ESDC and CMHC friends. I had the great privilege of working with some of you in my first year in Parliament as Parliamentary Secretary to the Minister of Social Development.

I was in fact at the meeting in which Evan Siddall first threw out the idea of a set-aside for women and girls, which we then implemented in policy and in the budget. I'm interested in how we're tracking and monitoring to ensure that we're doing what we say we will do.

The other issue a number of colleagues are interested in is why universal design isn't mandatory. Thinking 20 or 30 years down the line, we would have to retrofit anyway. This is pushing that efficiency up front. I know we have those kinds of provisions for LEED buildings, green buildings and that sort of thing.

Then I have a question for Ms. Holden regarding senior centres and the battle against loneliness, particularly among senior women. I see it very strongly in my own community. Seniors' centres are popping up. They can barely pay their expenses; they're really struggling. Do you have any suggestions for supporting these centres? A \$25,000 grant just doesn't cut it.

An organization that will be appearing before us, Pembina Active Living, has just received one. They're delighted and are going to do good things with it, but we really need more of these centres, to have, as they say, "a place to go, a place to grow."

• (0940)

**Mr. Charles MacArthur:** I'll start with the universal design. It's a good idea. It works. Those who are building new have the opportunity to build for the future. One of the objectives of the national housing strategy is to create a new generation of housing for Canadians, as our forefathers and foremothers did before us. They did that for us, and now it's our opportunity to do that.

With regard to how we track, we ask, "Whom is this going to serve, and how is it going to serve them?" In fact, our team just came back from meeting with 50 women's organizations across the country from all areas, and with some 75 folks with lived experience, to make sure what tweaks need to be made. It's not a set-and-forget. We really want solutions. We heard some of the senior women saying that it would be good to have a place that has kids and families in it.

So... Oh, sorry.

**The Chair:** No, please finish.

**Mr. Charles MacArthur:** I saw you.... I'm afraid.

**Voices:** Oh, oh!

**The Chair:** You have 10 more seconds. Go for it.

**Mr. Charles MacArthur:** So, we have it and we're asking the questions, and we're also asking the users what that means, whether it's garden space or whatever.

**The Chair:** Excellent. Thank you very much.

We're now going to suspend so we can switch panels. We'll suspend for three minutes and start once again at 9:45 a.m.

• (0940)

\_\_\_\_\_ (Pause) \_\_\_\_\_

• (0945)

**The Chair:** Welcome back to the 131st meeting of the Standing Committee on the Status of Women.

For the second hour, we are pleased to welcome, from the Department for Women and Gender Equality, Danielle Bélanger, Director of Strategic Policy, Policy and External Relations Directorate.

As well, from the health promotion and chronic disease prevention branch of the Public Health Agency of Canada, we have Anna Romano, Director General of the Centre for Health Promotion, and Franca Gatto, Director of the Aging, Seniors and Dementia Division.

From Statistics Canada, we have Anne Milan, Chief of the Labour Statistics Division, and Sébastien Larochelle-Côté, Editor-in-Chief of Insights on Canadian Society.

Thank you very much for coming.

We will start with seven minutes for Ms. Bélanger. You have the floor.

**Ms. Danielle Bélanger (Director, Strategic Policy, Policy and External Relations Branch, Department for Women and Gender Equality):** Good morning. I'm Danielle Bélanger, Director of Strategic Policy with the new Department for Women and Gender Equality.

Thank you very much for having me here today. I welcome the opportunity to appear before the committee to talk about senior women in Canada and how our department is working to address some of the challenges they face.

On December 13, 2018, the Department for Women and Gender Equality Act received royal assent, which transformed the former Status of Women Canada into the Department for Women and Gender Equality. This brought with it an expanded mandate for the new department for all matters relating to women and gender equality, including the advancement of social, economic and political equality, with respect to sex, sexual orientation, gender identity and expression.

The department plays a central policy role in ensuring a more inclusive and equal society for all Canadians, and in the mainstreaming of the gender and diversity lens, also known as gender-based analysis plus, GBA+.

While we have witnessed advances in gender equality in recent years, women and LGBTQ2 communities continue to face social and economic disparities. These challenges become more acute when we account for other diversity factors, such as age. Senior women account for 55% of the senior population of Canada, yet they're among the most vulnerable in the country.

As the population of seniors continues to grow, so have the social and income gaps of Canada's most marginalized and vulnerable populations of seniors. For example, senior women are more likely than men to experience income disparity. Despite the increased participation of women in the labour market over the last several decades, factors such as the persistent gender wage gap, women being more likely to take on part-time and unpaid work, and the burden of caregiving continue to impact the economic participation of women, with lingering economic impacts well into old age.

The challenges that senior women face are further compounded by other intersecting factors, such as race, ethnicity, disability, socio-economic status, sexual orientation, citizenship status and living in a rural or remote area, to name a few. For instance, indigenous women face higher rates of economic insecurity and health challenges. About 49% of indigenous senior women are low-income, and one in ten has reported experiencing food insecurity. We also know that LGBTQ2 adults are at greater risk of physical and mental illness due to discrimination and harassment.

As was mentioned earlier, social isolation is a reality experienced by many seniors, particularly LGBTQ2 seniors. Due to a history of discrimination, exclusion and fear of stigmatization, not all LGBTQ2 seniors wish to come out openly or be included in the LGBTQ2 community. For many, moving into a seniors' residence often means going back into the closet for fear of being misunderstood or mistreated.

While some seniors experience discrimination because of their sexual orientation or gender identity, adding in other forms of discrimination based on age or physical or mental abilities compounds their isolation and vulnerability. This has a direct impact on their health.

● (0950)

[Translation]

Senior women and members of the LGBTQ2 community are also more likely to experience gender-based violence. In 2017, females accounted for over half, or 58%, of senior victims of family violence, and those senior females were most often victimized by a spouse—in 32% of cases. As with homicides in general, the non-family homicide rate was higher for male seniors than for female seniors. In contrast, however, rates of family-related homicides of female seniors were double those of senior males, at 4.4 victims per million.

Our department has worked to address these persistent challenges. In 2017, Canada launched “It's Time: Canada's Strategy to Prevent and Address Gender-Based Violence” to address gaps in support for diverse populations, including seniors. The strategy focuses on three pillars: prevention, support for survivors and their families, and promotion of responsive legal and justice systems.

Again, one of the central policy roles of the Department for Women and Gender Equality is around the mainstreaming of the gender and diversity lens, the gender-based analysis plus, known as GBA+. In this important role, we work to support other federal departments to ensure that policies and programs being implemented consider impacts on all Canadians.

This includes making sure we have appropriate data and research to support decision-making, developing training and tools to

facilitate gender-based analysis, and tracking and reporting on progress towards these important goals. To that end, a new survey was launched in 2018, called the “Survey of Safety in Public and Private Spaces”. The information gathered by the survey will fill an important data gap by providing a more complete and inclusive picture of the realities of gender-based violence in Canada. Results are expected to be published in November 2019.

In order to achieve gender equality for all Canadians, and in every stage of life, we must consider the best ways to support senior women and LGBTQ2 people, while also ensuring we do better to provide the best chances to enable younger women and members of the LGBTQ2 community to successfully transition into older ages.

In closing, I would like to highlight that there is much work to be done in advancing gender equality. The formalization of the Department for Women and Gender Equality presents a historic opportunity to tackle head-on challenges to inclusive social and economic growth.

Again, thank you for the opportunity to speak here today on these important barriers. I would be happy to answer any questions you have.

Thank you.

[English]

**The Chair:** Excellent.

Now we're going to pass the floor over to Anne Milan. You have seven minutes.

**Ms. Anne Milan (Chief, Labour Statistics Division, Statistics Canada):** Thank you for having us here today. My colleague Sébastien Larochelle-Côté and I are pleased to be here this morning on behalf of Statistics Canada to share data and analysis regarding what we currently know about the challenges facing senior women, where gaps exist in our data holdings and how we could potentially address these gaps.

We know that the senior population is growing quickly and that women are overrepresented among those aged 65 and over. Between 2011 and 2015, the number of seniors grew 20%, four times the growth rate for all age groups. With increasing life expectancy, people will be spending about two decades, on average, as seniors.

It should be noted that, while Canada does have an aging population, it has the second-lowest proportion of seniors among the G7 countries, after the United States. The share in Canada is below Japan, Italy, Germany, France and the United Kingdom. In fact, you may recall that in the United Kingdom, last year, their Prime Minister added “loneliness” to the Ministry for Sport and Civil Society. This highlighted a recognition that there's a need to combat the social and health issues caused by isolation.

Loneliness is certainly a reality for many people, which is why there's such interest in those who are living on their own. Women represent the majority of seniors living alone, although the share has fallen over the past several decades. In contrast, women are more likely to be part of a couple until older ages, and this is primarily because men are living longer. This could result in more social and physical support.

The current generation of senior women, similar to all generations, is a product of the socio-historical context in which particular cohorts have lived. Some younger seniors today are members of the large baby boom generation, while older seniors were born prior to World War II. This context will shape many of the experiences throughout their lives in areas such as family formation, gender roles and participation in the labour market. As younger generations grow older, greater diversity can be expected when these cohorts reach their senior years.

While we recognize that seniors are a heterogeneous group, with younger seniors generally being more active and healthier than older seniors, there are greater needs as they age. For example, demand for residential care increases with age, and this disproportionately affects senior women. In 2016, at age 85 and over, there are three times as many women compared with men living in collective dwellings such as residences for seniors and nursing homes.

Senior women not living with family members have a number of vulnerabilities, including a higher likelihood of being below the poverty line. According to Statistics Canada's market basket measure, which is Canada's official poverty line, senior women who lived alone or with non-family members in 2016 were about twice as likely to be below the poverty line, compared with all senior women.

The incidence of poverty and low income can be exacerbated by other characteristics, such as the presence of a disability, aboriginal status and immigrant status. However, poverty does tend to decrease during the senior years, largely because of government programs such as GIS and OAS. Without these two programs, the poverty rate of seniors would be five times larger than it is now. Government programs also contribute to reducing the intensity of poverty.

Another significant issue is whether seniors have enough savings. According to the survey of financial security, the median net worth of unattached senior women was slightly over a quarter of a million dollars in 2016, compared with \$264,000 among unattached senior men, and \$730,000 among senior couples. The lack of savings can be problematic, especially if seniors require care over a long period of time. The financial situation of senior women can also vary depending on their marital status. For example, a widow may have greater financial resources than a divorced woman.

Senior women, particularly those who live alone, might not participate as much as they would like, given that they have less access to a vehicle. Without access to a car or public transport, it can be more difficult to go out, which may be why senior women are less likely than senior men to meet the minimum requirements for physical activity. On the other hand, seniors with a car and driver's licence are more likely to do volunteer work. Seniors with disabilities, including mobility problems, are particularly more likely to face transportation challenges.

● (0955)

The social networks of seniors can play a key role in their well-being and can be a source of emotional and practical support. Senior women are more likely to receive paid or unpaid help with daily activities than senior men, and transportation is the most common form of unpaid help. Senior women are more apt to receive unpaid help from their daughters, while for senior men it more often comes from their spouse. This also has consequences for working-age women who have to manage these responsibilities.

About twice as many senior women have unmet home care needs compared with senior men. In terms of absolute numbers, this is the largest age and sex group. As a proportion of those who reported that they needed home care, however, the share of senior women who had unmet home care needs was in the 30% range, compared with over 50% for women aged 35 to 49.

Although they do face some challenges that we have highlighted, it's also important to keep in mind that senior women reported relatively high levels of life satisfaction and good health, regardless of whether they lived alone or with others. Among seniors who lived alone, women were more likely to be satisfied with life and to be in good health compared with men.

In closing, we do have some rich sources of data to examine the challenges facing senior women. We also have data forthcoming from a number of surveys that will help shed light on issues of interest to this committee. Building on these datasets through linkages with administrative data would allow us to more fully examine some important issues affecting senior women.

However, some key gaps exist in our administrative data. For example, there's little information on people living in residential care facilities. These seniors may face different challenges than those who are still living in their homes. We know little about the type of care received, health conditions, housing costs and social interactions of residents in such institutions. Policy-makers would no doubt benefit from additional data on this topic.

Thank you for the opportunity to speak today. We look forward to your questions.

● (1000)

**The Chair:** Thank you very much.

Finally, we are going to hear from Anna Romano. She's the Director General for Health Promotion at the Public Health Agency of Canada.

You have the floor for seven minutes.

**Ms. Anna Romano (Director General, Centre for Health Promotion, Health Promotion and Chronic Disease Prevention Branch, Public Health Agency of Canada):** Thank you for the invitation to address this committee. I'm pleased to contribute to your study by speaking about the role of the Public Health Agency of Canada in addressing challenges faced by senior women.

Starting with the current public health picture, the fact that more Canadians are living longer is a public health triumph. The aging population also means that the prevalence of chronic diseases is expected to increase. With advances in treatment and management of diseases, persons aged 65 years and older are likely to live longer with one or more chronic conditions. I'm going to go over those now.

In terms of dementia, while dementia is not a normal part of aging, age is the strongest known risk factor for dementia. Dementia disproportionately impacts Canadian women, and the majority of family/friend caregivers of people with dementia are female. Women aged 65 years and older are more likely than men to be diagnosed with dementia. Given Canada's aging population, the number of people diagnosed with dementia is expected to increase. It is projected that by 2031 the total annual health care cost for Canadians with dementia will have doubled.

While many seniors maintain good mental health, mental illnesses later in life often occur within the context of life transitions, losses, chronic illness, disability or social isolation. Senior women are more likely than men to use health services for mood and anxiety disorders. Senior women are also disproportionately affected by musculoskeletal conditions. They are about four times more likely to be diagnosed with osteoporosis than men. Fractures, the primary complication of osteoporosis, are higher among women than men, and women are approximately two times more likely to fracture a hip. In addition, women are twice as likely to be diagnosed with rheumatoid arthritis and 1.5 times as likely to be diagnosed with osteoarthritis.

Falls have a significant physical and mental health consequence for older adults and families and threaten independent living. Falls are the leading cause of older adult traumatic brain injury; 20% to 30% of seniors experience at least one fall each year. Of those seniors who experience a fall, close to 20% will die within one year of the fall. Older women, particularly those over 75 years of age, experience higher rates of fall-related injuries and hospitalizations than men.

In terms of what the Public Health Agency of Canada is doing with our investments and initiatives, I'll start with surveillance. In collaboration with provinces and territories, the agency conducts national chronic disease surveillance to support the development and evaluation of related policies, programs and services. We're currently developing a report on seniors aged 65 years and older that will provide a snapshot of their health. As much as possible, data will be disaggregated by sex to highlight patterns unique to women and men. The report is expected to be released in 2020.

In 2018, the Government of Canada invested \$75 million in the healthy seniors pilot project in New Brunswick to fund a range of applied research initiatives that will provide useful information for governments and stakeholders across the country on how to better support seniors in their homes, communities and care facilities. This will help us to better understand the different challenges that women and men face.

The agency also works closely with provinces and territories, as well as the World Health Organization, on the age-friendly communities initiative. Under the AFC initiative, older adults and community leaders are working together in more than 1,200 communities across Canada to create supportive physical and social environments so that seniors can live safely, enjoy good health and be active. The agency has developed tools to help communities implement and evaluate AFC initiatives.

More recently, in 2019, PHAC announced funding of \$250,000 to Parachute Canada for its pan-Canadian seniors' fall prevention network. This is a project in collaboration with other organizations. Parachute Canada will create an online hub for individuals and health professionals, making it easier for them to find tools, resources and information related to fall prevention and recovery.

In terms of the dementia file, starting in 2019, the dementia community investment is a new program that will provide \$4 million per year to support community-based projects to improve the well-being of people living with dementia, as well as the family members and/or friends who care for them. The Public Health Agency is also leading the development of a national dementia strategy. The strategy is expected to be released in spring 2019.

● (1005)

The pan-Canadian health inequalities reporting initiative aims to strengthen the measurement, monitoring and reporting of health inequalities in Canada through improved access to data.

As part of this initiative, an interactive, publicly accessible data tool was developed. The tool can be found online, and it includes 70 indicators for health for up to 13 different socio-economic and socio-demographic population groups. The data tool currently provides rates by age group and by sex for indicators meaningful to seniors' health, such as those related to housing, health care, food insecurity and community belonging. Additional data on health inequalities among seniors is expected to be made available in 2020.

PHAC is also systematically applying the Government of Canada's renewed commitment to sex and gender-based analysis, SGBA+, which my colleague Danielle referenced. We're applying this to our science, policies and programs to consider the potential differential impacts on diverse groups of men and women, girls and boys.

In conclusion, we know that the needs of senior women are diverse. Some may need extra support to stay in their homes and to find the appropriate services to enable them to do so. Some need access to activities or programs that help them stay active and involved in their communities. Many senior women are interested in finding ways to maintain and improve both their physical and mental health.

Thank you for your attention. I'd be pleased to answer any questions.

**The Chair:** Excellent. Thank you very much.

I'll just remind the committee that we do have about five minutes of business that we'll have to discuss, so take that into consideration as we go forward with our questions.

We will begin the seven-minute questions with Salma Zahid.

**Mrs. Salma Zahid (Scarborough Centre, Lib.):** Thank you, Madam Chair.

Thanks to all the witnesses for coming today. It was good to hear your testimonies.

My questioning will be mostly about some minority groups. I know it's important that the government apply a gender lens to all its programs and decisions, and I'm very glad to hear that we are undertaking this study. It is pretty clear to me—and I suspect the evidence will bear this out—that senior women face certain unique challenges around poverty and vulnerability.

I also believe that it is important that we apply an ethnic lens, and that's something I will be focusing more on today. I represent a riding that has a big group of majority-minority communities, and we have a lot of minority senior women. I hear about their unique challenges around language, integration and cultural needs every day in my riding.

My first question is for the Department for Women and Gender Equality. How would you describe the department's undertaking of the challenges faced by minority women? How do you address them in your programming?

•(1010)

**Ms. Danielle Bélanger:** As I mentioned earlier, the Department for Women and Gender Equality does have two parts to its new mandate. One is to advance gender equality, and the other one is to promote the gender and diversity lens, which is GBA+. As part of that lens, we are looking at the different intersecting factors for women, including minority women, indigenous women, etc.

Part of our role is to help other government departments apply GBA+ to all of their programs, services, policies and initiatives. We do provide training. We are working with the Canada School of Public Service to provide very targeted training on GBA+, which has components that target different women populations. Those are some

of the first things: training on GBA+ and capacity-building across government.

Another component is the different calls for proposals that we have through our women's program. There are women's organizations that have been receiving funding, and that's also targeted to different populations. For instance, the gender-based violence program was launched in January 2018, and it looks at violence based on different populations. It's a call for proposals, so not everyone receives funding, but certainly these are factors that are being looked at in terms of high-risk populations and vulnerable populations.

**Mrs. Salma Zahid:** Many minority groups are not aware of these, so do you have any other languages included in the programs that you are doing, to create awareness so they know these are available programs?

**Ms. Danielle Bélanger:** Certainly, we have a gender-based violence knowledge centre, which has also been recently launched. Most is available in English and French, but we do know that accessibility for multilingual services is an issue in local and regional contexts. At this time, English and French are the primary languages, but of course we work within regions. Our staff on the ground do work with other organizations to be able to provide information in the language of choice.

**Mrs. Salma Zahid:** Social isolation is a big challenge for many senior women, and I see it specifically more for the minority senior women, because language is a barrier for them and integration is a big barrier for them. Are there programs specifically to address social isolation for minority senior women?

**Ms. Danielle Bélanger:** There aren't currently with the Department for Women and Gender Equality. However, I may be looking to my colleague at PHAC.

Perhaps there's some programming and some interventions within your organization.

**Ms. Anna Romano:** Normally, the way I answer the social isolation question is to talk a little bit about the age-friendly communities initiative, which isn't specifically for minority communities, but it is across Canada currently in 1,200 communities. The idea with the age-friendly community initiative is that the facilities, the community, everything is built in that particular community to encourage and have an environment that's conducive to seniors getting out and being with others, with friends and family, and to reduce social isolation. While it's not specifically targeted at minority communities, I'm sure that among those 1,200 communities there would be a bit of a mix.

**Mrs. Salma Zahid:** You mentioned in your remarks the issues senior women face in regard to falls.

**Ms. Anna Romano:** Yes.

**Mrs. Salma Zahid:** What fall prevention strategy are you adopting, and how are you creating awareness within different communities about fall prevention?



**Ms. Anna Romano:** In my remarks, I also mentioned the very recent investment we've made with Parachute Canada to support the pan-Canadian seniors' fall prevention network project. Basically, this will be an online hub where all Canadians and health professionals would have access to fall prevention resources. There are a number of very good resources out there; sometimes people are not aware of them. The idea with this project is to create this hub where anybody can go on to get some further information on resources that are available.

We also support some evidence-building in this area, in terms of our work with Statistics Canada on.... Is it the longitudinal study I'm thinking of?

•(1015)

**Ms. Franca Gatto (Director, Aging, Seniors and Dementia Division, Centre for Health Promotion, Health Promotion and Chronic Disease Prevention Branch, Public Health Agency of Canada):** It's not Statistics Canada, but CIHR.

**Ms. Anna Romano:** Yes, it's our work with CIHR, to gather some additional information on falls, their prevalence, and why they're happening, because we need to build the evidence base before we can build further programming in this area.

**The Chair:** Excellent. Thank you very much.

We're now going to turn to Rachael Harder.

Rachael, you have seven minutes.

**Ms. Rachael Harder:** Thank you.

Ms. Bélanger, in your opening remarks, you mentioned that the mandate of the department has changed. Of course, we know there was a name change that took place this fall. With that, the mandate changed.

I've been told the mandate didn't really change, that the department has stayed largely the same. Can you just clarify that? Has it changed or has it not changed?

**Ms. Danielle Bélanger:** The mandate has expanded. Earlier, when we were Status of Women Canada, the mandate was specifically focused on women. Now, in terms of the new Department for Women and Gender Equality, the mandate has expanded to sex and gender and looking at gender identity and gender expression, as well as sexual orientation.

**Ms. Rachael Harder:** In your estimation, is this a significant change, or is it not so significant?

**Ms. Danielle Bélanger:** I would say it's an evolution in some ways. We had been doing work with LGBTQ communities, to a certain extent, based on some of our programming, but we've also been doing work with girls. Girls weren't part of the original mandate of Status of Women Canada, so I think it's an evolution in that respect.

**Ms. Rachael Harder:** Thank you.

Do you think that the evolution is significant enough that those around this table should have a better understanding of that? I ask this because this committee is responsible for Status of Women Canada, whose mandate, of course, has now changed. Those around

this table are responsible for conducting studies that fit within Status of Women Canada or that would pertain to that department.

I'm wondering whether those around this table should then have a better understanding of the changes that have taken place, so that we can better serve the department and its goals going forward.

**Ms. Danielle Bélanger:** I think it's a great question. When the act was passed in December, there were a number of questions asked at that time, as the bill went through the House and the Senate. Certainly, the department would be happy to come back to this committee to provide more information and a better overview of the activities we're now conducting.

**Ms. Rachael Harder:** Thank you.

My next question goes to Stats Canada and Ms. Milan. I'm looking at these slides, and there's one here that states, "Poverty quickly falls off in senior years, largely because of government programs". It points out that after the age of about 65, we see that poverty declines quite significantly. Based on the slides, it would show that this is because OAS and GIS kick in.

This is my first question: Can you define the measure that is used for poverty? How do we define that?

**Mr. Sébastien Larochelle-Côté (Editor-in-chief, Insights on Canadian Society, Statistics Canada):** If you don't mind, I will take that question.

**Ms. Rachael Harder:** Sure.

**Mr. Sébastien Larochelle-Côté:** The definition of poverty in this slide is the MBM, the market basket measure. This is a basket of goods and services that you require to meet your basic needs and achieve a modest standard of living. If you are below a certain threshold, then you're considered to be under the poverty line.

This was developed recently. Essentially, the threshold varies from region to region, so it takes into consideration variations in the cost of living across the country. The basket of goods itself includes things such as healthy food, appropriate shelter, home maintenance, clothing and transportation, as well as other goods and services that permit engagement in a community. As you can see, it's a number of items. It's a fairly complicated measure in terms of how it's calculated, but it's fairly simple to understand. I can give you an example: For a family of one, it's slightly above \$20,000. That's the amount of money that's considered the minimum to meet the poverty line.

This measure will be reviewed in the future. The idea of the MBM is that it's not constant. It's not fixed in time, so it will be reviewed over subsequent years to see if it continues to.... Essentially, it will be changing over time. I can give you more information about it, should you require it.

•(1020)

**Ms. Rachael Harder:** Are you saying that for a family of one, approximately \$20,000 or below would be considered poverty, no matter where you live in Canada?

**Mr. Sébastien Larochelle-Côté:** No, no, there are regional variations in that. If you live in a rural area, for example, it would be less than that. If you live in an urban area, it would be more than that. There are over 50 regions in Canada. We have one threshold for each of those regions.

**Ms. Rachael Harder:** When I look at the graph in front of me and I look at the poverty box, it would appear that after we account for OAS and GIS, our poverty rate is at about 5% for those who are over the age of 65.

**Mr. Sébastien Larochelle-Côté:** That's correct.

**Ms. Rachael Harder:** Am I correct that this is for those individuals who would have filed a tax return of some sort? In order to get that data, StatsCan would need that. This wouldn't include those who are homeless or maybe not filing their papers with the CRA.

**Mr. Sébastien Larochelle-Côté:** You're correct. The information is coming out of tax returns, so, yes, it's based on people who file an income tax return.

**Ms. Rachael Harder:** For the 5% that remain, what would it take to get them out of poverty?

**Mr. Sébastien Larochelle-Côté:** That's a good question, which I think is more for policy-makers to answer.

**Ms. Rachael Harder:** What would be the increase in the monetary amount?

**Mr. Sébastien Larochelle-Côté:** What we do know is that there is a higher proportion of poverty among certain groups, so the poverty level is higher, for example, among senior women living alone. There are also higher levels of poverty among aboriginal people, as well as recent immigrants, for example. So we do know that for certain groups, those levels are significantly higher than for the rest of the senior population.

We also know that the people with disabilities have higher rates, and if you have an interaction of people with disabilities and other risk factors, if you allow me to use that term.... We call them risk factors. I guess the strategy is to try to better understand what the risk factors are, because then maybe we can pinpoint better the groups that are more at risk of being low-income or under the poverty line.

**The Chair:** Excellent. Thank you very much, Sébastien.

We're now going to move over to Irene Mathyssen.

Irene, you have seven minutes.

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

Thank you very much for being here. I have a number of questions.

I want to start with the department. One of the concerns I've heard with regard to the department is that core funding for women's organizations has disappeared and now it's project-by-project kind of funding, which means that groups scramble to meet the criteria and do the project and are then left without the kind of funding they need to do research or advocacy.

Are you hearing this? Have you considered the impact on women's organizations that this change has created?

**Ms. Danielle Bélanger:** Certainly at the Department for Women and Gender Equality, we are very focused on women's organizations, the women's movement and the sustainability of the women's movement. I know this government has also encouraged that through budget investments through the women's program. Another \$100 million was provided in budget 2018. That is certainly something we are aware of, and we want to continue to support the capacity of women's organizations.

• (1025)

**Ms. Irene Mathyssen:** Is it possible that we would return to core funding in order to provide that support? I know you mentioned \$100 million, but that issue is still out there. Has it been considered?

**Ms. Danielle Bélanger:** It's definitely something that has been discussed, but I think making that determination is a question for others.

**Ms. Irene Mathyssen:** Thank you.

There's been discussion between the two panels with regard to aging and community. I recently had a meeting with the VON non-profit home care providers, and the issue is that they cannot attract volunteers. They cannot attract home care providers because of the low wages. They're very worried that they may not be able to support the community, and that would be of particular concern to older women. Have you heard any of this? Is this something that comes across your desk, and what kinds of concerns do you have?

I also want to relate that to the incredible cost of long-term care. We talked about poverty among senior women. I cannot imagine what it must be like to be looking at a bill for long-term care when you're alone, when you're isolated and the resources just aren't there. Is that something you have considered and is it something that concerns you?

**Ms. Anna Romano:** Maybe I'll just answer by saying that this question is best directed to colleagues from Health Canada, because their mandate would cover issues around home care and long-term care. It doesn't come across our desk directly at the Public Health Agency.

**Ms. Irene Mathyssen:** Are you saying you've heard nothing, no rumblings, in that regard?

**Ms. Anna Romano:** That's not indicative that maybe the rumblings are not there.

**Ms. Irene Mathyssen:** I thought that raising that with you might be of interest, because you talk about gathering data and how important that is.

I know there is a critical shortage of gerontologists, and very often family doctors just don't have access to the information they need, the data they need, because when they're dealing a senior individual, there are medication changes over years and there has to be a sensitivity to those changes and what aging means to an individual.

I wonder how effectively you are able to provide the information, the data, the research that these family practitioners and others doctors or nurse practitioners need in order to be effective.

**Ms. Anna Romano:** Certainly, there is a role in the public health world to ensure that health professionals and other allied professionals are in a position to use the latest data, the latest guidance in a particular public health area.

We look to have a number of different options in terms of hubs—which I talked about earlier—so that there is a one-stop shop for health professionals to get the latest data and information.

We've also started some innovative practices in the area of game-based learning, recognizing that health professionals don't have a lot of time to learn all of the latest guidance around how to deal with a particular issue. So we are trying to be innovative in how to get that information in a way that is easily accessible and easily learnable by those health professionals.

**Ms. Irene Mathysen:** Collectively, you touched on elder abuse. Some years ago, this committee did a study on elder abuse, particularly among seniors. One of the things that were discovered was that seniors are very reticent. They are embarrassed; they don't want to talk about their grandson or granddaughter or a member of the family abusing them, and it usually is a family member.

I wonder if there is any work on prevention. What are the challenges around that? In the brief, the judicial system was mentioned, but then sometimes a police officer comes in and the abused individual doesn't want to talk about it, and the police officer doesn't have the time to tease that information out. Is there an awareness of that? Has there been consideration in regard to a response to that?

•(1030)

**Ms. Anna Romano:** In the Public Health Agency, we take a broader approach to family violence prevention. We have a consolidated place for health professionals to get information with the Stop Family Violence web pages. That's something you might like to check out.

We are always worried about the evidence base, and this is where I was thinking about the Canadian Longitudinal Study on Aging. We provide funding to that study so that we have information on the psychological, physical and financial abuse of older adults.

**The Chair:** Excellent. Thank you very much.

We're now going to pass the floor over to Bob Bratina.

**Mr. Bob Bratina (Hamilton East—Stoney Creek, Lib.):** Thank you very much.

I'll share with Eva. I wish we had more time. It's a great topic.

I'm doing my own longitudinal study on aging.

**Voices:** Oh, oh!

**Mr. Bob Bratina:** Also, I'm including my grandparents of 104, 103, 98, 95, and 90, and I've made lots of observations about their care.

First of all, Ms. Bélanger, have you looked at the impact that a basic income would have on the problems and related costs of what you have presented?

**Ms. Danielle Bélanger:** Definitely, income and economic security is a big issue for the aging population. We've been looking at

medium income, and we've been using StatsCan data to have a look at what the impact is, especially on senior women.

What we've found is that senior women's medium income has risen since a historic low point in the 1990s, and that senior men's income has remained 1.5 times higher. Really, senior women are vulnerable. The evidence base is what we are using to think about policy options and policy interventions that we should be considering in the longer term.

In the Department for Women and Gender Equality, as part of our mandate, we do policy and some research. As to actual programming, we don't have anything that's specifically targeted to senior women, but certainly the gathering of evidence is really important.

**Mr. Bob Bratina:** Wouldn't you assume that removing the threat of affordability for food and lodging would relieve some stress issues for people in this category?

**Ms. Danielle Bélanger:** Absolutely. Food insecurity is really big. There is also—you spoke earlier about this—inadequate and unaffordable housing, inaccessibility for transportation in the built environment as well, and there are lots of different barriers that senior women face. Certainly, if senior women are living in poverty, it's exacerbated even more.

**Mr. Bob Bratina:** Ms. Milan, how reliable is the information collection?

I was at a dinner a week or so ago, and there was a couple at the table in their 80s. They were high-functioning, had driven to dinner and all that stuff. Somebody said, "You can get the link for this on your computer", and they said, "We don't have a computer." I don't know how pervasive that is among the senior population, but is there any difficulty in gaining this information from the cohort, the older group?

**Ms. Anne Milan:** Do you mean, for example, Statistics Canada data?

**Mr. Bob Bratina:** Yes.

**Ms. Anne Milan:** We're certainly trying to make an effort to make our StatsCan website more user-centric and more accessible to the public, so we're doing improvements all the time there. We welcome feedback from the public.

We're increasingly organizing the content around themes, so that, if someone were interested in data on seniors, it would be much easier to find it. We're in the process of organizing a portal on seniors. That is in development now. We are making efforts to make this data more accessible to the public, including seniors.

•(1035)

**Mr. Bob Bratina:** With regard to public health, in observing these older folks in our family, it was obvious on some occasions that incorrect medicines were given because what a doctor suggested was changed by the observation of a nurse.

In Hamilton, we have the downtown department of family medicine at McMaster tied in with clinics to be in proximity to the vulnerable population and public health all in the same space. I'm wondering if we're seeing improvement in how doctors and the medical profession are able to deal with the problems presented by the senior population.

**Ms. Anna Romano:** It's a great question. Again, that whole area of non-compliance with medication would fall under the mandate of Health Canada, so I'm sorry but I can't answer.

**Mr. Bob Bratina:** Okay.

Eva, go ahead.

[*Translation*]

**Mrs. Eva Nassif (Vimy, Lib.):** Thank you, Madam Chair.

I'd like to thank the witnesses for their informative presentations. It would've been nice to have more time to ask them questions.

My first question is for Ms. Milan, from Statistics Canada.

As everyone knows, Canada's population is getting older. In my riding of Vimy, which is in Quebec, more than a quarter of the population is over the age of 65. Given the gender gap in life expectancy, women live longer than men.

Can you tell us whether that gap has shrunk, and if so, why?

**Mr. Sébastien Larochelle-Côté:** I'll answer that, and I'm going to switch languages.

[*English*]

**The Chair:** We have interpretation in case you need it.

**Mrs. Eva Nassif:** Let him speak in French, Madam Chair.

I'm just kidding.

[*Translation*]

**Mr. Sébastien Larochelle-Côté:** Basically, women's life expectancy has gone up. That said, the life expectancy of men has risen more quickly. In other words, the life expectancy gender gap is shrinking. Men are living longer than before. That explains why senior men are more likely to be in a relationship and fewer women are widowed. Women are more likely to be widowed than men, but the gap isn't as wide as it used to be.

**Mrs. Eva Nassif:** What do you attribute that to?

**Mr. Sébastien Larochelle-Côté:** The increase in men's life expectancy may be due to a number of factors. A lot of research has been done on the subject, but essentially, numerous changes in men have been noted. The cohort of baby boomers now entering old age had different lifestyles than men in the generations prior. Previously, men didn't work in the same fields or have the same lifestyles as the men of today. That has an impact on health.

**Mrs. Eva Nassif:** Could you elaborate on that?

[*English*]

**The Chair:** Actually, we're way over time on this.

We are going to end this panel now. As I said, we have about five minutes of committee business that needs to be done.

We are going to suspend to go in camera. If everybody who can't be in the room while we're in camera could exit quickly, that would be fantastic.

Thank you.

[*Proceedings continue in camera*]







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