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• (1105)

[English]

The Chair (Hon. Wayne Easter (Malpeque, Lib.)): I call the meeting to order.

As everyone knows—we repeat it daily—the committee is continuing its study on the pre-budget consultations 2020.

In beginning, I want to thank all the witnesses, who have managed to get here on fairly short notice, and also to inform those groups that made submissions prior to the August deadline that the committee passed a motion to bring forward those submissions and consider them as part of our pre-budget consultations 2020. Basically, they will be put into evidence.

With that, we will start. I will ask you to try to hold your comments to roughly five minutes. That will give us plenty of time for questioning around the table.

We'll start with the Appraisal Institute of Canada. We have with us Mr. Fox, president, and Mr. Lancaster, CEO.

Welcome.

Mr. Keith Lancaster (Chief Executive Officer, Appraisal Institute of Canada): Mr. Chairman, honourable members, ladies and gentlemen, we are very honoured to be here again. We appreciate the opportunity to present our members' perspectives and recommendations to the Standing Committee on Finance as you prepare for your pre-budget consultation process.

The Appraisal Institute of Canada has over 5,500 members. They complete over one million real property appraisals each year, valuing over one trillion dollars' worth of real estate and real property. Our members provide unbiased opinions of value on residential, commercial and all other types of property. In addition to a university degree, our members complete a rigorous program of professional study, leading to one of two internationally recognized designations. The scope and conduct of our members' services are defined by our Canadian uniform standards of professional appraisal practice. As a self-regulatory body, we have a strong focus on consumer protection. We maintain a robust disciplinary process and provide a mandatory professional liability insurance program to help protect consumers and our members' clients.

Our submission today is focused on three areas. The first is that the Office of the Superintendent of Financial Institutions exempt residential mortgage renewals from the application of the B-20 stress test. The second is that the Government of Canada work with provinces and territories to create a publicly accessible registry of

beneficial ownership to help combat money laundering in real estate. The third is that the Government of Canada make an immediate investment to improve the quality, availability and currency of flood mapping across the country.

We understand that each of these recommendations has been noted in mandate letters to the Minister of Finance, the Minister of Innovation, Science and Industry, and the Minister of Natural Resources. We would like to convey the importance of proceeding with these initiatives and would note that we are fully prepared to support government in carrying out that work.

To our first recommendation, we all know that as of January 1, 2018, the stress test has been applied to uninsured residential mortgage loans gained through federally regulated lending institutions. The stress test applies to all mortgage loans, whether they are new originations, renewals or refinances. While we know and appreciate that many in organized real estate have called for broad-based changes in the stress test, our focus has been on the application of the stress test to renewals. Applying the stress test on borrowers who may want to switch lenders at renewal could prevent consumers from obtaining the most competitive interest rate and terms that might otherwise be available in the marketplace.

Whether it is at the end of the mortgage's first term or several terms down the road, mortgage holders seeking to renew their mortgages are responsible borrowers who have a proven track record, and are not seeking to increase the amount of their mortgage debt. We would also note that transferring one mortgage from one federally regulated financial institution to another does not add any additional financial stress to the system as a whole. Therefore, we recommend that mortgage renewals be exempt from the application of the stress test so that Canadians can obtain the most competitive rates and terms possible.

Our second recommendation focuses on allegations of criminal behaviour and money laundering through real estate purchases in Canada. One measure that has been discussed, and in fact has been recently announced in British Columbia, is the need for and the creation of a publicly accessible registry of beneficial ownership. In May of 2019, the C.D. Howe Institute released a report regarding Canada's ability to combat money laundering. The report called for this publicly accessible registry, stating, "Canada's anti-money-laundering protections (particularly as they pertain to real estate) are among the weakest of those of the western liberal democracies". Based on 2018, it's estimated that the amount of money that is laundered annually in Canada could be as high as \$130 billion.

The C.D. Howe report further outlines that money launderers are able to do what they do because of their ability to be "invisible" and "anonymous". A publicly accessible registry of beneficial ownership would help address that concern. We believe these registries would help support the balance in market forces of supply and demand, and help ensure that legitimate homeowners are allowed to compete in a fairer and more balanced market. Regardless of how the registry is structured, it is important that all stakeholders within the real estate industry have full and equitable access to these and other public records.

Our third and final recommendation relates to the increased number of floods that have occurred over the last several years in communities across the country, most notably in the spring due to abnormally high water levels during the thaw. Many thousands of residences and buildings across the country have struggled in preparing for and managing these extreme flooding events. There are reports and indications that climate change is one of the factors contributing to recurring flooding. In fact, the Insurance Bureau of Canada estimates that over one million homes across Canada are at a high risk of flooding. A portion of those are at a very high risk.

• (1110)

Homes and buildings that are situated in flood plains are often less valuable than those that are outside of those zones. As climate change escalates, floods will occur more frequently and in areas that may not have been affected in the past.

Prospective homeowners, developers and the mortgage-lending industry rely, in part, on information gathered by appraisers to make their buying, lending and development decisions. Updated flood maps that would be made available to the real estate industry, and in fact to the public, would assist appraisers in providing more accurate information to those relying on their reports.

Mr. Chairman, honourable members, we feel privileged to have been invited here today to share the perspectives of our members. We also appreciate the chance to share our recommendations and would be very pleased to respond to any questions or comments that you and your colleagues may have.

Thank you.

The Chair: Thank you very much, Mr. Lancaster.

I think you know that the finance committee did a fairly major study on money laundering, etc., during the last Parliament, and that recommendation matches what we recommended as well. Thank you for that.

From the Canadian Mental Health Association, we have Ms. Rodrigues, senior policy analyst.

Welcome.

Ms. Sara Rodrigues (Senior Policy Analyst, Canadian Mental Health Association): Thank you, Mr. Chairman and honourable members. Thank you for inviting me to speak today.

I am Sara Rodrigues, senior policy analyst at the national office of the Canadian Mental Health Association.

Founded in 1918, the Canadian Mental Health Association is a pioneer and leader in community-based programming and service delivery. With 86 locations, our programs and services are available in more than 330 communities. The national office of the Canadian Mental Health Association champions publicly funded mental health care, advocates to end stigma and enhances the knowledge and evidence base around how social status and economic status influence mental health.

The Canadian Mental Health Association applauds the federal government for firmly establishing mental health as a priority in the health minister's mandate letter and in its throne speech on December 5. The stated commitments to increase people's access to mental health and addictions care, and to ensure that first nations, Inuit and Métis peoples have access to culturally safe mental health care, are critical, as the opioid and suicide epidemics continue to have a devastating impact on individuals, families and communities.

The stated commitment to mental health sends a clear message to people in Canada, who increasingly see mental health as important and who are working together to break down stigma around mental illness. People from all walks of life are demonstrating an unprecedented level of honesty and engagement, and with it, a desire for change.

The time has come to match political will to public awareness and make the immediate, tangible investments that will transform our systems, protect the mental health of all people in Canada and ensure that people with mental health problems and illnesses can get the help they need when they need it. Our efforts must be effective in the short term and sustainable in the long term. To move forward with purpose, we must work collaboratively to treat and fund mental health and addictions the same way we do physical health. We can advance equity by elevating parity.

Parity is the notion that mental health should be funded equitably and proportionately with physical health care. For at least five years, the Canadian Mental Health Association and our allies have advocated for parity of esteem legislation in Canada, which is critical to ensuring accountability and compliance. But people in Canada need their leaders to deliver on the promise of parity and make an elusive notion a reality by bringing urgently needed and highly demanded relief.

Canada's "universal" health care system does not universally cover mental health care provided by addictions counsellors, psychologists, social workers and specialized peer support workers, but these services are the foundation of mental health responses in other G7 countries.

We know the numbers. This year, one in five people in Canada will experience a mental health problem or illness. This week, 500,000 people will miss work due to a mental health problem. Today, 11 people will die by suicide. Yet spending for mental health care represents just 7.2% of Canada's total health care spending, even though mental health problems and illnesses represent as much as 23% of the total disease burden. This leaves people in Canada to spend, for example, \$950 million per year on counselling services alone, 30% of which is out of pocket. Funding must increase significantly, and it must be tracked by measures that ensure it is truly allocated to mental health.

Canada is well positioned to demonstrate true vision and leadership by addressing chronic inequity and underfunding in mental health. Sufficient and sustainable investment in community mental health services, like the Canadian Mental Health Association, is vital to maximizing our health care system. We intervene early, preventing problems before they start. We provide direct services to people with mental health problems and illnesses. And we provide supports and programs to people who are leaving hospital care or the justice system, to support them in recovery and in flourishing.

Many people still do not receive the full scope of care they need, and many others who could be well supported by community mental health care often cycle in and out of hospitals. The Canadian Mental Health Association sprang up from the grassroots and continues to exist because it fills critical gaps in our formal systems.

Each year, our 5,000 staff and 11,000 volunteers provide direct services and programs. These are offered in person and through e-mental health solutions. Peer supporters, mental health and addictions counsellors, therapists, nurse practitioners, mental health court workers, program coordinators and managers, and recovery coaches support this work from Yukon to Prince Edward Island. We deliver culturally safe programs for first nations, Inuit and Métis peoples. We offer population-specific programs for LGBTQ+ youth, older adults, caregivers and new parents. We teach children and youth about resilience and social and emotional learning. And we provide interventions such as counselling and cognitive behavioural therapy. This is a snapshot of what we do to keep people in and connected to their communities.

- (1115)

But we can't keep doing it alone. The Canadian Mental Health Association does not have core funding and urgently needs an immediate influx of \$50 million to more seamlessly coordinate and replicate evidence-based services and programs. Such funding can bring more programs to schools, communities and workplaces across Canada.

People in Canada see a future with continued investment and greater access to effective mental health services and programs. With core funding from the federal government, the Canadian Mental Health Association can pave the way, as it has for the past 100 years.

Thank you for inviting me today. I'm happy to answer your questions.

The Chair: Thank you very much, Sara.

Now we have, from the Canadian Cardiovascular Society, Dr. Krahn.

[*Translation*]

Dr. Andrew Krahn (President, Canadian Cardiovascular Society): Good morning. I apologize, but my French is not very good.

My name is Andrew.

[*English*]

I'm a heart rhythm cardiologist who works in Vancouver. That means that I spend my day seeing patients who need pacemakers or have heart rhythm problems, or families where sudden death is going on. My friends tease me and say I'm an electrician up at the hospital.

Access, equity and quality of care are common goals for all of you health leaders, as well as for us, leaders in the area of health care delivery. I'm here representing 2,500 cardiovascular specialists from across Canada.

I live this in spades in the area of access. I go up north to Whitehorse for two weeks out of the year to do clinics, and to Prince Rupert as well. In those situations, you see the people who have access, the local quality of care. I see a large indigenous population and see those people struggling to get the best health care that we can provide. We know that the outcomes of these situations are not very good. What we don't have is a map and the tools with which to try to create improvement. We need to understand what the gaps are and try to deliver on them.

As specialists, we are the team leads to deliver a \$30-billion business. It's a staggering amount of money, and we know that people also get low-value care. That low-value care is represented in unnecessary testing, ventures that are not necessarily advantageous, inappropriate hospital admissions and so on, but we lack the tools to be able to compare and use that data to try to improve the system.

Imagine investing in a \$30-billion business that doesn't measure, report, compare or have system improvement. You would never invest in something like that, and yet that is the state that we're in and that we are aspiring to try to improve and change.

Sadly, the data is there. The Canadian Institute for Health Information, CIHI, has much of that data, but in fact, in many of its forms, it's siloed. It's not integrated or analyzed and then turned into improvement tools. There are no resources or mandate to roll cardiac care data up into a national comparative report, as we do in cancer care with CPAC, the Canadian Partnership Against Cancer. Provinces and territories have few tools with which to do a comparative analysis to understand how other places are improving their systems, how they're gaining efficiencies and how they're delivering better care. If you are a heart institute in New Brunswick or Manitoba, you're the only game in town. As a result, understanding whether your length of stay, mortality rates or costs are in line or aspire to be the best in Canada is impossible right now. We are looking to try to address that problem.

As you know, the population is getting older. The scope of our population is getting bigger. Two of the top five reasons to come to the emergency room are heart failure and atrial fibrillation. Heart failure is going to cost you three-quarters of a billion dollars this year. That's an immense amount of funding. Atrial fibrillation is the same. Right now, about 45,000 people will be admitted to hospital next year due to atrial fibrillation. Our recent guidelines that look at quality processes suggest that we could probably avoid 60% of those admissions. Imagine the cost of hospitalization for a heart problem. It doesn't resolve itself, typically, in a day or two. It's expensive and intensive, and there's a huge cost-avoidance opportunity.

Believe it or not, we can now actually replace your heart valve and have you go home the next day without doing surgery. A catheter procedure to give you a new heart valve is possible. This is a new venture. It typically targets seniors who have a poor quality of life and a poor outcome. The procedure restores quality of life and extends their life, but this is an expensive venture. It's innovation. Our ability to do this is wonderful for the people who want this, who want to avoid open heart surgery, but the cost is a recognized need that seniors are advocating for on the access front. What we need to do is collect and utilize the data to try to develop system improvements to realize this.

Twenty years ago, the federal government came to CCS in conjunction with PHAC and said that we need to develop those measures and methodologies for doing cardiac care reporting. We rose to the challenge and developed the tools in partnership with CIHI in 2012. We received funding through PHAC to work on a project that was funded for three years. We then developed those measurement tools, those reporting tools, proven methods and an annual report. The funding ended in 2015, and since then, we have gone into our health reserves and virtually bankrupted ourselves to be able to show our commitment to this project as a member organization. This includes thousands of hours of volunteer time and expertise.

• (1120)

We do have a nucleus of activities in six areas where we continue to generate a national map and report. What we are lacking in 2020 is funding to expand and sustain this. These are just six out of many areas within cardiac care that require some measurement, comparative analysis and then system improvement.

Our ask is for \$2.5 million each year for the next three years to sustain and fully roll out that reporting system and work with CIHI to integrate this. In summary, we're asking for support to improve care, eliminate expensive, unhelpful components of care and enable a learning cardiac health care system.

Thank you. *Meegwech*. I look forward to your questions.

The Chair: Thank you very much, Andrew.

Turning then to Équiterre, we have Mr. Viau, director of government relations.

[*Translation*]

Mr. Marc-André Viau (Director of Government Relations, Équiterre): Thank you very much, Mr. Chair.

I hope nothing will happen, but if ever there was a problem during my testimony, I feel like I am in good hands with a cardiologist sitting next to me.

Mr. Chair, distinguished members of the Standing Committee on Finance, thank you for welcoming me today. My name is Marc-André Viau, and I am the Director of Government Relations at Équiterre. That organization has several thousand members and supporters. For more than 25 years, it has been proposing concrete solutions both in Quebec and in the rest of Canada to accelerate the ecological transition.

We feel that federal fiscal policies and investments for the upcoming year must reflect the current climate emergency. We recognize the fact that the upcoming transformations are deep and complex, and that winning conditions must be created for success. So the government will have to invest in measures to foster the social acceptability of transition measures and to support the proliferation of spaces and forums for discussion, so as to create a true Canada-wide dialogue in different regions, provinces and territories of the country. Canadians must take ownership of the transition for it to happen.

Today, I will talk about issues related to transportation, agriculture, energy and employment. They are closely related to the delivery of the Pan-Canadian Framework on Clean Growth and Climate Change and to the objectives of government ministers' mandate letters.

First, in order to reach our objectives to reduce GHG emissions, we need to accelerate the electrification of transportation in the country. Public transit reduces the use of personal vehicles, but electric public transit increases its eco-benefits. Sarah Petrean, of Clean Energy Canada, demonstrated this eloquently in her presentation two days ago, and we support her recommendations. We feel that the implementation of a financial support program dedicated to the electrification of public transit is necessary for absorbing the additional cost of purchase and supporting equipment conversion.

When it comes to personal vehicles, the popularity of the incentive program proves that Canadians are ready to make the jump to zero-emission vehicles. Of the \$300 million available when the purchase assistance program was announced in 2019, \$134 million has already been spent. At this rate, the envelope of this three-year program will be spent in a few months. In response to that situation, we also support the recommendations of Clean Energy Canada.

That said, the main barriers to the adoption of zero-emission vehicles—also known as ZEVs—remain the lack of ZEVs availability on the Canadian market and access to charging stations. To accelerate the adoption of those vehicles, Équiterre is of the opinion that the implementation of a mandate on ZEVs across the country, along with the extension of the purchase incentive programs for the next three years, is the most effective way to achieve sales targets.

Second, agricultural producers are among the first to feel the increasingly significant impact of climate change. Crop losses associated with the growing risks of climate change have an impact on the GDP, on profitability, on the sustainability of rural communities, on farmers' mental health, and also on government insurance programs. The strategies to increase and maintain healthy soil are some of the most important methods to reduce the footprint of GHG emissions from agriculture and to strengthen farm resilience.

That is why public policies should highlight nature-based solutions. Considering that soil degradation cost \$3.1 billion in profit loss in 2011 and resulted in a cumulative loss of \$40 billion to \$60 billion between 1971 and 2011, the government must present a plan to remedy the issue. Équiterre invites the federal government to support farmers who decide to reconcile that economic growth with the protection of production capacity in the medium and long term by changing their practices.

Furthermore, we believe that, in a context of efficiency and healthy management of public finances, a review of risk management programs should lead to their adaptation, so that they would encourage producers to adopt soil regeneration practices. This would be a \$2-billion envelope.

Third, consistent budget decisions are essential in a period of transition to environmental and ecological choices. However, Canada continues to subsidize the production and consumption of fossil fuels. We estimate that those subsidies were \$600 million for 2019. Although Canada and Argentina announced in 2018 that they were conducting a joint peer review to ensure the phasing-out of their ineffective subsidies for fossil fuels, we are still waiting for the outcome of that exercise.

So we would like the federal government to commit to completing the inventory of subsidies for the production and consumption of fossil fuels by the end of 2020, so that a schedule for the phasing-out of this public support to the sector can be established by 2022.

• (1125)

Finally, Équiterre is very concerned by the transition's impact on Canadian workers. We are fighting against climate change and not against workers. That distinction is too often forgotten in a polarizing discussion and too often used for political goals. It is the duty of various levels of government to protect existing employees in dif-

ferent economic sectors. However, as we begin a decade of transition, do we really have to continue to promise new jobs in economic sectors that present an increasingly high risk for investors?

Jobs in the fossil fuel sector are not only affected by the energy transition related to adapting to climate change, but also by the uncertainty of the Canadian oil barrel price and the automatization of jobs in that sector. In light of these circumstances, we have two choices: the status quo or the diversification of the economy and adaptation to deal with the human, social and economic costs of the changes brought on by the energy transition. It is clear that we have come to the stage of introducing a bill.

In closing, I would simply like to come back to the discussion you had yesterday after the presentation of some of my colleagues from the Climate Action Network Canada. According to you, the two parties—environmentalists and people who work in the energy sector—need to establish a dialogue. I think that my presentation goes in that direction and that this is already the case. For example, our organization is part of an alliance that brings together people from the energy sector, industry representatives and environmentalists. That alliance is called SWITCH, and its objective is to successfully transition to green economy. In other words, that dialogue is already underway. I think we need to continue to build bridges.

Thank you.

• (1130)

[English]

The Chair: Thank you very much, Marc-André.

We will turn to HealthCareCAN with Mr. Cloutier, president and CEO, and Ms. Sveistrup, CEO and chief scientific officer, Bruyère Research Institute.

[Translation]

Mr. Paul-Émile Cloutier (President and Chief Executive Officer, HealthCareCAN): Mr. Chair, honourable members of the committee, thank you for having me today. I represent HealthCareCAN, the national voice of Canada's health care organizations and research hospitals.

I am happy to have next to me Heidi Sveistrup, who is the chief executive officer and chief scientific officer of the Bruyère Research Institute. Ms. Sveistrup, a brilliant researcher who is appreciated, is also a member of HealthCareCAN.

Before I begin my statement, I would like to greet my fellow witnesses who are here to share their point of view.

[English]

If government wants to address the climate emergency, research hospitals and health organizations must be made key partners in its sustainable development, green infrastructure and climate change agendas. As everyone knows, hospitals operate 24 hours a day, seven days a week, 365 days a year. The result is that these critical institutions are the most energy-intensive public facilities in Canada. Hospitals currently consume roughly 11% of Canada's total public energy and collectively account for more than 5% of our nation's greenhouse gas footprint.

Making matters worse is the fact that Canada's hospital infrastructure is ancient. Much of it is made up of 50-year-old hospitals, and yet Canada's research hospitals and health organizations continue to be excluded from most federal infrastructure funding programs, including the disaster mitigation and adaptation fund, and many others. In my view, this is an appalling policy oversight. Hospitals and health organizations cannot make green upgrades, retrofits or repairs when they often do not have the budget to perform even basic maintenance.

In 2016, we were pleased to see that this committee recommended that the federal government ensure a level playing field to allow hospitals and health organizations to be eligible to compete directly for federal funding programs, such as green infrastructure and innovation. Hon. members, we are not asking for any special favours or special treatment. What we are asking for is for our sector be treated equally, like other sectors, such as energy and universities. In budget 2020, we ask that you bring back that overlooked recommendation. In my view, this only requires a policy change and no additional funding.

HealthCareCAN is also urging the federal government to step up and fund the full cost of health research in Canada.

[Translation]

Research activities involve significant indirect costs. The federal funding currently covers only between 18% and 21% of indirect costs of research, compared with 40% to 80% covered for our American and British colleagues and counterparts.

[English]

You can see how Canadian researchers are at a serious disadvantage and why brain drain of the top-tier research talent is a serious concern.

HealthCareCAN therefore recommends that the federal government grow investment in science to cover the full cost of research, enabling Canada's research hospitals to generate new breakthroughs, including on the health impacts of climate change.

Lastly, specific action to support health lies in the federal government stepping up its efforts to support full deployment of digital solutions in health.

[Translation]

In Canada, health data is generally siloed in an establishment or an appropriate authority. However, as argued by the government's own advisers at Canada's Health and Bio-Sciences Economic Strat-

egy Table, the mobilization of our data on health will benefit patients, clinicians, researchers and the economy in general.

More specifically, the table recommended that Canada put forward three key elements: an interoperable digital health platform; harmonized frameworks for data and for safeguarding individual privacy; and, finally, a unique electronic health record for all Canadians.

● (1135)

The federal government has the power to address this recommendation, and we want it to take the initiative to do so.

[English]

I would like to close with the words of the CEO of one of our member institutions in Ontario, who recently published in *The Globe and Mail* a stirring call to action from the front lines of our health care system:

While much divides our country, one thing unites us: compassionate, safe and high-quality care for all Canadians. Without definitive action, it's never been at greater risk.

I urge the honourable members of the finance committee to take action now.

Thank you for giving us the privilege to present here today.

[Translation]

I have left you an invitation card for February 24, when you will be able to meet most of those leaders, who are CEOs of institutions, universities and research centres.

Thank you.

[English]

The Chair: Thank you very much, Paul-Émile.

The last witness is Mr. Obed, president of the Inuit Tapiriit Kanatami organization.

Mr. McLeod will be after me for pronouncing that wrong, but go ahead.

Mr. Natan Obed (President, Inuit Tapiriit Kanatami): *Nakurmiik.*

Good morning, *ulaakut*, everyone.

Inuit Tapiriit Kanatami is the national organization representing approximately 65,000 Inuit in Canada, the majority of whom live in Inuit Nunangat. Inuit Nunangat is our homeland and the term we use to describe the roughly 35% of this country that is governed and controlled by Inuit interests, either through fee simple or through a co-management structure, through modern treaties or land claims.

ITK is governed by the elected leaders of the Inuvialuit Regional Corporation, Nunavut Tunngavik Incorporated, Makivik Corporation, and the Nunatsiavut government. These four Inuit representative organizations and governments are Inuit rights holders under section 35 of the Constitution, having negotiated comprehensive Inuit-Crown land claim agreements between 1975 and 2005. Our ongoing relationship with the federal government, especially through budgetary processes, is relatively new and an emerging way in which we implement our modern treaties, but also the way in which we implement reconciliation.

ITK undertook an exercise to quantify Inuit-specific federal government investments proposed in budgets 2010 to 2019. Through this review, we found the following. Prior to federal budget 2016, there were no federal Inuit-specific fiscal investments as part of budgets. Any investments for Inuit tended to be indirect, either through public governments or through indigenous allocations, without any specific mention of Inuit specificity within the text of any budget. In fact, mention of Inuit at all in federal budgets was exceedingly rare. For example, in budgets 2010 to 2014, Inuit were mentioned only twice in each budget, and not in relation to any new investment.

Over the last four successive federal budgets, however, references to Inuit have continued to increase, with budget 2019 containing more than 90 references to Inuit. At the same time, Inuit-specific investment allocations have also increased across a broad range of areas, from health and social development to post-secondary education and early learning and child care. In the last two years, there has been an Inuit priority section within the broader indigenous chapter of the federal budget.

These are positive policy changes. They reflect the evolving and maturing relationship between Inuit and the Crown and better situate the meaningful place of Inuit within broader Canadian society and as one of the three indigenous peoples identified in section 35 of the Constitution. Federal budgets allow for the Canadian government to specifically tell Canadians how it will spend money. Unfortunately, in the past, the term “indigenous”—or the term “aboriginal”, which preceded it—allowed for complete lack of consideration of Inuit within any of the allocated funds.

Budget 2020 should build on progress made in the last four federal budgets by continuing to implement an Inuit Nunangat fiscal policy in the allocation of Inuit-specific funding. The inclusion of an Inuit priority section in the last two budgets was a welcome and positive development and should continue in budget 2020. Continued implementation of an Inuit Nunangat fiscal policy in federal budgets creates efficiency, cost savings and more immediate impacts and benefits for Inuit, which, in turn, benefit all Canadians.

In our pre-budget submission, we have gone through a number of things that we would like to see within the Inuit section of the indigenous chapter of the budget. It starts with a \$1-billion investment in an Inuit Nunangat infrastructure fund, to consider eliminating the infrastructure deficit in Inuit Nunangat. It also calls for social infrastructure investments to enhance the health and safety of Inuit Nunangat communities, supporting women and also supporting the emerging workforce, and to create the environmental conditions necessary for lifelong development in children. We need investments in early learning and child care centres, family violence

shelters and transitional housing, addiction treatment centres and social housing.

- (1140)

We also need investments in marine and air infrastructure. Inuit Nunangat encompasses all of Canada's Arctic coastline and significant offshore areas, yet its marine infrastructure is almost non-existent. This contributes to lost economic opportunities, greater fossil fuel emissions, as well as a higher cost of living and its associated challenges. In addition, most airport runways date from the 1950s and 1960s and are made up of compacted gravel. They can support only smaller aircraft, and they lack ability to operate in inclement weather or darkness.

We also need investments in renewable energy. No community in Inuit Nunangat is connected to the North American grid, and with the exception of Inuvik and Tuktoyaktuk, none is connected to the road system. Each community is served by a local power plant dependent upon fossil fuels, predominantly diesel, for power generation. To support the off-diesel transition, there is a need for an Inuit Nunangat renewable energy fund. There is also a need for an Inuit Nunangat feed-in tariff for Inuit-owned power projects serving our communities. This would transcend jurisdictional boundaries and differing energy policies, and provide direct support for Inuit renewable energy projects.

We also need investments in telecommunications. Incremental investment in satellite technologies confuses industrial policy with telecommunications policy and is not cost-effective or a long-term connectivity solution. In order to remedy these challenges, ITK is seeking federal investment in regional fibre projects, beginning with regional feasibility studies. Inuit Nunangat faces a dire digital divide, one that has been noted by the federal government since the 1990s and reiterated most recently in the 2018 report on rural broadband by the Standing Committee on Industry, Science and Technology. Due to remoteness factors, Internet connectivity has a more critical role to play in Inuit Nunangat than in other parts of Canada in enabling access to health, education and justice services, and in reducing the overall costs of public service delivery in Inuit communities.

Other key investment areas include funding for the implementation of our national Inuit climate change strategy; funding for the implementation of our national Inuit strategy on research, supporting Inuit language and culture in schools; and also funding to implement the Act respecting First Nations, Inuit and Métis children, youth and families.

The specific considerations in relation to our funding are contained within our pre-budget submission that was provided to the standing committee and that is also publicly available on our website at itk.ca.

Nakurmiik.

The Chair: Thank you very much.

I am going to come back to Dr. Sveistrup. You had some remarks. Could you keep them fairly tight? We're going to run tight on questioning time.

Go ahead.

Dr. Heidi Sveistrup (Chief Executive Officer and Chief Scientific Officer, Bruyère Research Institute, HealthCareCAN): Thank you very much for the opportunity to speak.

I am Heidi Sveistrup. I am the CEO of the Bruyère Research Institute. It's the institute that's associated with the Bruyère Hospital, a multi-site academic hospital affiliated with Carleton University and the University of Ottawa. At any one point, we're serving, every day, about 1,000 older adults, in addition to conducting research and teaching the next generation's health professionals.

I know you've been hearing a lot about Canada's aging population, including earlier this week. I'm here today to talk about an alternative future to the sometimes fearmongering perspective that we have toward "the silver tsunami" because, as with any challenge, there is an opportunity, and global aging is actually a massive economic opportunity for our country.

I'm going to provide the context for this economic opportunity and give three tangible recommendations for this committee to consider.

I'll start with an example. We know that Canada is in a deficit of long-term care beds. In less than 15 years, we're going to need about 200,000 new long-term care beds. This is going to add billions of dollars to our health care costs annually. Long-term care is often viewed as a solution to the impacts of aging on our health system, but this is because we have inadequate supports to help people stay in their homes, where they want to be.

While more beds are part of the solution, we can't continue to simply absorb the costs associated with our rapidly aging population. I want to be clear that there is nothing wrong with aging—I'm aging—but there is currently a dearth of alternatives to keep people out of expensive health care institutions. We have to find a way to keep people at home longer, where they want to be.

One way is by doubling down on research. In this example, one focuses on an emerging branch of health care technology known as age-tech. Age-tech is providing distinct solutions for long-term care and health care by leveraging existing technologies like the Internet of things, sensors and virtual reality to provide digital home care and support for all Canadians, including aging adults.

Age-tech for the silver economy will be a multi-million, multi-trillion dollar global market within the next half decade, with an estimated growth of \$8.5 trillion by 2025 in Europe alone.

Here is our opportunity. As earlier stated, Canada is uniquely positioned to be a leader in age-tech because of our hallmark public health system. We can leverage this through research, development and commercialization to truly capitalize on the silver economy in ways that we never imagined.

Here's how. We provided a pre-budget submission last year with five recommendations. I'm going to talk about three. First, the government should continue to consult with industry and the research sector through its economic strategy tables and expand the focus to include age-tech and the silver economy.

Second, the government should renew funding for the strategic innovation fund, stream 4, in pursuit of the health and biosciences economic strategy table objectives.

Third, the government should expand federal research funding, including CIHR's Institute of Aging, to add more work on age-tech and how these technologies can support healthy aging.

As my colleague Paul-Émile stated, levelling the playing field and ensuring that access to infrastructure and capacity-building funding opportunities is open to academic health care organizations directly is critical to success. To unleash the potential of the silver economy, the government must implement ambitious policy packages targeting the aging population, such as those I've listed. These will position and enable Canada to become a leader in the global age-tech economy.

Thank you for this opportunity. I look forward to your questions.

• (1145)

The Chair: Thank you, Heidi. Thank you, all.

We will drop back to five minutes per individual in the first round and split up the last four.

Mr. Cooper, go ahead for the first round.

Mr. Michael Cooper (St. Albert—Edmonton, CPC): Thank you, Mr. Chair.

Mr. Lancaster, you talked about the stress test and in particular the renewal aspect in terms of changing lenders who are being locked in. Do you know how many Canadians are impacted by that right now? In other words, they would like to or could potentially change lenders upon renewal, but are locked in because they would not satisfy the stress test.

Mr. Keith Lancaster: Our organization does not have any statistics on that. We do know that approximately 70% to 75% of the residential lending is still being offered through federally regulated financial institutions.

Philosophically, we support the notion of providing consumers with the greatest degree of choice possible, while still recognizing the need to balance the stress on the economy and the stress on the system. We believe that if a borrower has serviced their loan well and is not taking on any additional debt, they should have the broadest base of choices available.

As to the numbers of people who may be directly impacted, I'm afraid we don't have those statistics. I know that others are looking at that kind of information, but that's not information we have on hand at this point.

• (1150)

Mr. Michael Cooper: Do you wish to add anything about the stress test more broadly? I know you said the focus is on the renewal aspect, but do you have anything else to add?

Tied into that, I think you're right that we are talking about a group of borrowers who are low-risk. Making this change doesn't add any financial stress to the system. Is there any argument to say we shouldn't provide an exception? It seems to me to be a no-brainer.

Mr. Keith Lancaster: Our perspective has been that we're not adding any additional stress to the system. Borrowers are not taking on any additional debt, so the public policy objective is not being encumbered by eliminating the stress test on renewals.

As far as the remainder of the stress test across the balance of the market is concerned, it's important to recognize that our members are somewhat unique in the real estate value chain in that they have no vested interest in the outcome. Their sole function is to provide value, to confirm the market value, to confirm the value of the collateral for the borrower and for the lender. They're not compensated any differently if the deal closes than if the deal does not close.

Mr. Michael Cooper: Right. Thank you for that.

Ms. Rodrigues, you alluded to some gaps in terms of mental health supports and funding within the framework of the publicly administered health care system. Could you elaborate on some of those gaps that you see?

Ms. Sara Rodrigues: Certainly. At the Canadian Mental Health Association, some of the gaps we see are in access to community-based mental health care, access to counsellors, access to psychotherapists, access to medication and access to low-intensity supports and interventions for mental health.

We see that wait times are increasingly long in this country, especially for vulnerable people and especially for youth. To take a provincial example, we see recent reports from Children's Mental Health Ontario indicating that wait times for youth are up to a year in some cases.

I'll leave it at that.

Mr. Michael Cooper: Thank you.

Chair, how much time do I have?

The Chair: You're okay for a minute and a half.

Mr. Michael Cooper: Ms. Rodrigues, could you elaborate on the \$50 million that you're requesting? Is that a one-time commitment? Could you expand on that?

Ms. Sara Rodrigues: We would like to see an influx of funding as a one-time commitment to start, with core funding to sustain the organization at a national level and then throughout the federation following from that. This would allow us to continue to provide the high-quality services that we are providing across the country. It would also allow us to expand, replicate and scale the services and programs that we provide across the country. It would allow us to enhance the population-specific supports that we are currently working towards.

One thing that we didn't have an opportunity to address today, but that I can address now, is that it would allow us to start to work towards responding to some of the key areas that we anticipate will be future areas of priority for mental health care, which specifically will look towards climate-readying the mental health care system. We believe the implications of the climate emergency will be as much a public health issue as they will be a mental health issue, so we're going to need to look towards solutions that will address that. The Canadian Mental Health Association will be well positioned to provide that through interventions that will specifically look toward mental health implications of the climate emergency.

The Chair: Thank you very much, Sara.

Mr. Fragiskatos, and then we'll go over to you, Mr. Ste-Marie.

Mr. Peter Fragiskatos (London North Centre, Lib.): Thank you, Mr. Chair.

Thank you to the witnesses.

I want to begin with Mr. Cloutier. Is it Dr. Cloutier or Mr. Cloutier?

Mr. Paul-Émile Cloutier: My wife is a physician, but I'm not.

Mr. Peter Fragiskatos: We'll go with that, then.

The mandate letter to the Minister of Innovation, Science and Industry says, in general terms, that there is a need for the government and the minister to act to strengthen the health care system. It also talks about putting in place measures to create a healthy society, and then it points to research as a way to get there.

A lot of research happens in this country, health research specifically, not just at universities but also in hospitals, which is something that not many Canadians know.

I'm a member of Parliament from London, Ontario. As I'm sure you know, we have a wide network of hospitals in the city, and the region as well, and researchers working on these things at hospitals.

Could you go into the importance of hospitals on the research end?

• (1155)

Mr. Paul-Émile Cloutier: I'll start, and I'll ask Heidi to continue.

Dominic Barton, who, as you all know, started this particular table, approached us and said he'd be interested in knowing what the research hospitals are doing in terms of innovation. When he did his study—his first study, that is—he concluded that if you really wanted innovation in Canada, and even that innovation to be commercialized, it would have to be done through research hospitals, because that's where it happens.

I'm not against doing research in universities, because I think it's very important that they do the research—

Mr. Peter Fragiskatos: I have Western University in my riding, sir, so I'm with you on that.

Mr. Paul-Émile Cloutier: Exactly. That's why I said that.

However, the results and the outcome in terms of patient care, delivering an efficient and better system, are more seen in a hospital setting than at the university, and also the commercialization. The issue that we had, if I may, with ISED, with all the various programs like SIF1, SIF2, SIF3, SIF4, SIF5, is that institutions like London and UHN, which have enormous budgets, could not lead any project unless it was led by the private sector. Now, we have nothing against the private sector. The private sector is very important, but we wanted to lead the projects with the private sector rather than having the private sector leading them with us. It's only after arguing about this with Minister Bains' office and the department that on SIF4 they allowed our university research hospital to actually lead the innovation in partnership with the private sector.

You saw some of the results, which were enormous. I mean, \$49 million was given at Sunnybrook and \$49 million was given in the west and McGill. These projects will result in really concrete outcomes that will bring greater efficiency in the system.

Mr. Peter Fragiskatos: I don't mean to cut you off, Mr. Cloutier, but the amount of research at hospitals, then, the breadth and scope of what's being looked into.... We can talk about anything from infection prevention to cancer research and research on stroke. The list is quite exhaustive. Is that correct?

Mr. Paul-Émile Cloutier: Yes.

Dr. Andrew Krahn: And heart....

Mr. Peter Fragiskatos: And heart, yes. You're from London yourself, so I'm not going to forget you, Dr. Krahn.

I have limited time. I want to go to Mr. Viau.

[*Translation*]

Mr. Viau, I apologize, I speak little French. In 2017, I began a French immersion course.

[*English*]

I'm continuing with that.

You talked about electric buses in particular. The mandate letter to the Minister of Infrastructure calls for the government to act to help school boards and municipalities purchase 5,000 electric buses over the next five years. We've heard from a number of witnesses

on this issue. You mentioned Ms. Petreva in your remarks. Her idea was that a rebate system could be used to help cities with this. What are your thoughts on that? I know that municipalities might push back and say they don't have the money to put up front to invest in buses and in the infrastructure system to make that initial purchase in the first place.

How do we best make this happen? How can we best help municipalities pay for the infrastructure, pay for the buses?

[*Translation*]

Mr. Marc-André Viau: Thank you for starting your question in French. Keep improving.

I don't have all the solutions for you, but, indeed, the rebate is important to enable municipalities to purchase buses. There are already some programs that should be enhanced to include the electrification of transportation, but we are not just talking about equipment such as buses; we are talking about all the adaptation to be done. Let's think of garage equipment that must be transformed in order to be adapted to electric vehicles. I think there is talk of creating a new fund.

I worked for the City of Montreal for a few years. Canadian municipalities have tremendous needs in transportation, be it in terms of developing new infrastructure or in terms of operational issues. Many large municipalities are able to benefit from such rebates, but we must not forget about medium and smaller-sized municipalities that want to move toward transportation electrification.

When it comes to the form the program should take, I will let experts on the issue talk about it and members of the Standing Committee on Finance consider the issue, but the needs are there. We think that, by 2030, the price of an electric bus will be the same as the price of a conventional bus. That gap will have to be closed between 2020 and 2030 to enable Canadian municipalities to purchase electric buses.

• (1200)

[*English*]

The Chair: Thank you, both.

We'll go to Mr. Ste-Marie and then over to Mr. Blaikie.

[*Translation*]

Mr. Gabriel Ste-Marie (Joliette, BQ): Ladies and gentlemen, good afternoon. Thank you for being here and for making your presentations.

If I may, Mr. Chair, I will begin with a comment to the committee.

I think it is significant that we have four witnesses today who are here to talk about health. In Quebec, health remains a priority in opinion polls and when we meet with people; it is very important. Clearly, the federal government is active in certain sectors. Mention has been made of statistics, especially on the needs of Inuit and first nations.

In terms of research, the federal government has a role to play. However, the main part of the federal government's role is to fund the health sector. Unfortunately, over the past few decades, we have seen a systematic erosion take place. In the beginning, the federal government was supposed to fund half of the health care expenditures, but we have noted an erosion year after year. The situation is such that Quebec's Minister of Health for the latest Liberal government, during the last agreement a few years ago, accused the federal Liberal government of predatory federalism. That is not insignificant.

There are figures from the parliamentary budget officer. He reminds us, in every study on the issue, that the fiscal room to manoeuvre remains in Ottawa and that, within a few years, the provinces could topple under the debt, especially because of the increase in health funding, and that it is important to take into account the aging population in that funding.

That said, Mr. Chair, I would like to put two questions to Mr. Viau.

The first question is about COP21, the Paris agreements. The government stated it wanted to respect those agreements. Do you think it would be useful for this Parliament to introduce a law forcing the government to honour those agreements?

I will ask my second question right away. You talked about the importance of supporting our farmers in terms of environmental measures. I would like you to tell me more about that.

Mr. Marc-André Viau: Concerning the first question, yes, we do feel that the federal government should adopt a piece of legislation on the climate to enshrine the established targets. That intention has already been announced by the Minister of Environment and Climate Change at the latest COP, and it is included in mandate letters.

For us, this is an encouraging sign. It is also something that was asked of the Quebec government the day before yesterday, during the hearing on Bill 44 on climate governance. We have reached this important moment in the fight against climate change and the climate crisis. We hope that more ambitious targets will be announced ahead of COP26.

It is by adopting more ambitious targets and ensuring that they are enshrined in the legislation that the government will have a responsibility in climate, that we will be able to take steps and to have an action plan focused on those targets. For the time being, there are targets, but they are not enshrined in the legislation. They can be missed without consequences, but there are consequences for the environment.

Was your second question about support for farmers?

Mr. Gabriel Ste-Marie: Yes. You said there could be measures to support farmers' efforts, including to maintain soil capacity. Can you give us examples—

• (1205)

Mr. Marc-André Viau: Yes. There is currently a lot of talk about that. A summit is taking place on nature-based solutions. In agriculture and in biodiversity protection, those nature-based solutions are becoming increasingly important. There is still a great deal of work to be done to examine the best nature-based solutions. For example, in agriculture, that leads to reduced pesticide use. There are also different cover crops that improve soil resilience, but there is also carbon capture, which is important, as well.

Two aspects are involved here: the environment and soil production capacity. In various regions of the country, the soil is affected by erosion or by the regenerative capacity issue. There are regional differences, but we feel that nature-based solutions are the way of the future. Those solutions will help protect our production capacity and reach our objectives in terms of exports and domestic production, but also meet our GHG reduction needs in a sector that accounts for 10% of our greenhouse gas emissions.

Mr. Gabriel Ste-Marie: Thank you.

[English]

The Chair: We'll have to stop it there.

Mr. Viau, in your original remarks you talked about the risk management program and that it needs to apply to soils. I don't think that will work. Risk management is basically AgriStability, agri-invest, etc. I think you need to rejig that.

There are all kinds of programs across the country related to the environment that deal with soils. If you could rethink that and maybe send us a note...because it just won't fit under the regular risk management programs. I know that for a fact.

[Translation]

Mr. Marc-André Viau: Thank you. It would be my pleasure to provide the committee members with complementary information on risk management that takes environmental issues more into account.

[English]

The Chair: Thank you.

Mr. Blaikie, welcome to the committee.

Mr. Daniel Blaikie (Elmwood—Transcona, NDP): Thank you very much, Mr. Chair. I'm glad to be here.

I want to start with a question for Mr. Lancaster from the Appraisal Institute of Canada.

In talking about climate change, we hear sometimes about people who feel that climate change is a hoax, that it's part of a UN conspiracy because presumably some people get funding.

Typically, folks in the financial industry are seen as pretty hard-nosed and not very sentimental when it comes to business decisions. I'm looking at your recommendation for better flood mapping, which I understand is supported as well by the Insurance Bureau of Canada.

Would you say that the financial sector recognizes that climate change is real, that it's happening, that beyond the environmental consequences, it will have a real economic impact, and that if we can mitigate the effects of climate change, we can not only help save the planet, but we can also help save a lot of money and economic distress in the meantime?

Mr. Keith Lancaster: I certainly don't feel qualified to speak for the financial industry, but I can say that climate change challenges have resulted in the impairment or reduction of the value of property that is secured by lending institutions. It has resulted in individual property owners seeing reductions in the value of their property, or the need to take additional steps to help protect that property from the impacts of climate change.

It's very, very clear, when you look at cities like Ottawa or Montreal, which were dealing with the amount of flooding that happened last spring, that there are steps that need to be taken. There are steps that homeowners need to take to understand where they're looking to purchase or build a home, whether that be the outright decision to purchase or build a home in that area, or whether additional steps need to be taken in the construction to help protect that home.

I don't think anyone can deny that we've seen the impact on the financial substance, if you will, of that real property. Certainly the Insurance Bureau of Canada is well positioned to speak to the magnitude of that, but I would say that the financial industry in Canada is looking for good, stable investments. That's been a hallmark of the Canadian financial lending system. Certainly, anything that would compromise that stability would be of concern to all aspects of not only the financial industry, but also the organized real estate sector.

• (1210)

Mr. Daniel Blaikie: Right on. Thank you very much.

Dr. Krahn, I am hoping that you might be able to expand a little on some of your remarks in terms of the fair amount of work that's been done in order to set up the infrastructure to collect data that could help us provide services more efficiently. There's some funding needed in order to be able to take what's already out there, bring it together and really help it to realize savings of tax dollars for Canadians.

I know that one of the big budget items this year is a \$6-billion tax cut. We know it's going to disproportionately benefit people who are in the upper-income quintile. I'm wondering whether, if some of that money were invested instead in trying to do some of the things you were talking about, that might not only help us deliver better service but also help save money by offering those services more efficiently.

Dr. Andrew Krahn: I'm not sure that I fully understand your question. Without a doubt, we often think we have made the cut-backs and the restrictions that we can, and then when we look at the

futility of some processes of care, it's pretty evident that more informed decisions by creating a better system will then allow us to....

I'll give you an example of a siloed budget. There are tons of silos in our budgets in health delivery systems. You have a patient who comes to the emergency room with, in this instance, a cardiac problem. The cardiac problem is not sufficiently compelling to warrant admission to hospital, but the patient's social setting creates a challenge. The ability to mobilize the social support resources to allow that person to go home with cardiac follow-up the next day means a whole bunch of activation systems that aren't in place right now. It's always easier to admit the patient to hospital, which then eliminates the person from Prince George coming by air ambulance tomorrow for bypass surgery. You have this lack of fidelity in the system to produce precise care that's best for the patient.

Part of that is actually understanding how it works, how often those situations happen. A good example is that we would not want operating rooms to sit idle, yet they do because of those kinds of congestion problems. A better managed system that's informed by how often that happens, what the processes are and where those patients come from will then potentially result in more efficient use, in principle, moving facilities from inpatients to outpatients, which are cheaper, and providing care in the home, which you've also heard is a targeted value, not just to the social state and mindset of the patient. I think we would all cherish being in our homes. It doesn't have to be a cost bump. In fact, it could be a cost recovery process.

The Chair: Thank you. We are out of time.

I'll just say on this one that Mr. Blaikie is not on the finance committee regularly, but the finance committee recommended two years ago—and followed up with Finance again last year—that the recommendation of the Canadian Cardiovascular Society be adopted in the budget. It's a simple \$7.5 million over three years to mean better health care and measured results.

It sounds simple enough to me, but Dr. Krahn mentioned silos. Well, somewhere within the silos of government—and it's not in the Department of Finance—there's a problem with getting this solved. I'll just put that on the record. It needs to be solved, and the recommendation needs to be adopted.

Mr. Poilievre, we'll go to three and a half minutes each, and then we'll go over to Madam Koutrakis.

Hon. Pierre Poilievre (Carleton, CPC): The question is for Mr. Lancaster.

Your members are responsible for appraising the values of properties. Is that correct?

Mr. Keith Lancaster: That's correct.

Hon. Pierre Poilievre: Do you spend any time or do any research on the composition of those values—what leads a property to go up in price, go down in price, or be the price that it is—or do you simply evaluate the property and say what it is worth?

Mr. Keith Lancaster: Our members consider any number of factors in arriving at an opinion of value.

• (1215)

Hon. Pierre Poilievre: Right.

Mr. Keith Lancaster: Clearly, there are varying inputs that will contribute to value. There was an article this morning in New Brunswick that talked about green renovations to homes, and it suggested that appraisers were diminishing those. In fact, the response is that the “greenness” of a home, if you will—the fact that this is a net-zero home—is one contributor to the value. Other things are very contributory as well, but at the end of the day, our members are largely commenting on what is happening in the marketplace at any given point in time.

Hon. Pierre Poilievre: The reason I ask is that, in certain markets, prices have risen much more quickly than incomes.

Mr. Keith Lancaster: Yes.

Hon. Pierre Poilievre: Low interest rates can explain some of that, but rates have been low for a long time now. The increases have happened subsequent to those drops, and they continue to happen.

To my knowledge, materials have not gone up that much. The labour compensation has gone up, but not dramatically. What is the leading cause of increases in housing prices, particularly in large metropolitan centres like Toronto and Vancouver, in the view of your members?

Mr. Keith Lancaster: I would suggest to you that many in organized real estate would agree that supply side constraints in both the GTA and the GVA are probably the number one contributor to the escalation of value.

Hon. Pierre Poilievre: Which constraints?

Mr. Keith Lancaster: It's just the mere fact that there is not an increasing amount of housing units available at a time when more and more people are moving into those cities or those areas.

Hon. Pierre Poilievre: When prices go up, though, surely the profits of building housing go up, and so the market has a massive incentive to build housing. What's standing in the way of these profit-seeking builders building?

Mr. Keith Lancaster: Certainly the cycle time to bring new properties or new developments to market varies widely across municipalities across the country, but it is not an insignificant period of time.

I recall a couple of years ago when Bombardier left the former Buttonville site and relocated to Pearson. They talked there about that creating the potential for several hundred new housing units but in the same breath discussed the fact that it would probably be five or six years before those housing units could, in fact, be brought to market, by the time all of the development processes had taken place.

Hon. Pierre Poilievre: Which processes? Is that municipal processes?

Mr. Keith Lancaster: It's municipal approvals, environmental assessments as required, construction of the infrastructure, and so on.

The Chair: You have one last question.

Hon. Pierre Poilievre: Again, I keep coming back to this. Everyone who's in this business says that the number one driver for higher prices is supply constraints imposed by municipal and provincial governments. These increased prices then affect the entire market. They affect people who are lower on the economic scale the worst, because they don't yet have property. Those who have property are better off, because their main asset increases in value.

We keep hearing from municipal leaders that they need more money for social housing, but at the same time municipal and provincial regulations are making housing more and more expensive. Do you see anything inconsistent about these two simultaneous phenomena—requests for more housing and restrictions on more housing?

Mr. Keith Lancaster: I think it's important to remember this. Toronto gets approximately 100,000 new citizens every year. These are people who want to come, and they're at the household formation stage. They want to get into the housing market. In fact, you're not seeing 100,000 new houses brought on year over year, so you're getting that disconnect between what is available on the supply side and the increased demand solely as the result of people moving into a community. Then you overlay that with the fact that people are urbanizing; they want to remain closer to the downtown core and not deal with the commutes that they deal with in some cities.

I think you have that collision between supply and demand.

The Chair: We will have to cut it there. It's a good discussion. I let it go considerably over.

Ms. Koutrakis and Mr. McLeod are going to split about four minutes.

Go ahead, Annie.

Ms. Annie Koutrakis (Vimy, Lib.): Thank you. In the interest of time, I will be very quick.

I have one question for Dr. Krahn. Thank you again for being here today.

I would also like to thank the chair for his comments and for indicating what, in the past mandate, the recommendation was. I echo his comments, and I will be one of those people who strongly advocate for that.

What is the level of support for your proposal? What is the kind of support that you see among the provinces? It seems to me that the provinces would be on board, as it leads to healthier citizens. Perhaps you can expand on that, please.

• (1220)

Dr. Andrew Krahn: Part of our hallmark has been to connect with all the ministries. I'm also a senior medical adviser at home for our cardiac branch at the ministry. We have letters of support from the ministries across the country to say that this is a good idea. They don't have a federal lens from the standpoint of comparative information or the utilization of their data to compare. Part of it is the anecdote of New Brunswick. With no one to compare with within their province, part of it is New Brunswick wanting to know how things turn out in other places.

The ministries of health are very supportive of this notion but don't have, if you like, the collective federal view to be able to put it together. We believe that's our role in conjunction with CIHI. There is already the federally mandated data collection system, but they lack the budget or infrastructure to then transform the data collection process into analysis, policy changes, practice changes and so on.

The Chair: Thank you, both.

Mr. McLeod.

Mr. Michael McLeod (Northwest Territories, Lib.): Thank you, Mr. Chair.

I have one question for Mr. Obed. Thank you for your presentation.

I hear from all jurisdictions in the north about the housing situation. People claim it's a housing crisis. Could you talk a bit about how that impacts the indigenous people in all of the north?

Mr. Natan Obed: *Nakurmik.*

We've had a housing crisis in Inuit Nunangat for decades, and it is only getting worse. Currently, Inuit experience a 54% overcrowding rate in Inuit Nunangat, our homeland. There have been specific federal investments in Inuit housing in the last four budgets, with approximately \$400 million in budgets 2016 and 2017. They were transformative in their administration, in that the federal government would partner with Inuit, and Inuit would then decide how those monies flowed into housing solutions. We also, in 2019, created an Inuit housing strategy with the Government of Canada through our Inuit-Crown partnership committee.

We also have worked with the Government of Canada to have the ambition to end tuberculosis in Inuit Nunangat by 2030. We have a rate of tuberculosis that is over 300 times the rate of all Canadians born in Canada, and overcrowding is one of the key considerations in relation to tuberculosis and the spread of tuberculosis.

A transformative amount of money needs to be invested to eliminate the overcrowding in our communities, which will unlock economic potential, impact positively our mental health and physical health, and also bring equity into this country in relation to Inuit and the rest of Canadians.

The Chair: Thanks to both of you.

We'll split the next four minutes between Mr. Cumming and Ms. Dzerowicz.

Go ahead, James.

Mr. James Cumming (Edmonton Centre, CPC): Thank you, all of you, for coming here today.

Dr. Krahn, my dad had a pacemaker. One of the things that really impressed me was the advent of technology in terms of participating; he could monitor from home rather than having to go to the hospital. He was able to do it remotely.

You talked about the collection of data. I'm fully onside with you, in that there seem to be a lot of silos in that collection of data. You spoke directly to the cardiac data. Can you offer an opinion? It's not just a cardiac issue. I would suspect that this is an issue of data collection throughout the medical field. Is the barrier just in getting the systems in place, or are there interprovincial barriers, too, between the provinces on the sharing of that data?

Dr. Andrew Krahn: There are barriers everywhere you go, for sure. There are barriers within provinces.

I'm from a place with five health authorities, where the privacy situations actually silo those health authorities from talking to each other. The reason our provincial pacemaker database is actually in five datasets that are not on speaking terms is privacy. Believe it or not, we have the same platform for technology without the ability or permission to connect it. That is a microcosm of what is happening federally from the standpoint of our ability to connect this.

CIHI is one of those exceptions, because it has a federal lens as its host. Although there are discussions, even for things like data formats, universal language, data ownership and so on, those of us who work in research also know the challenges of data utilization. This is a big problem.

Part of the reason we believe that we are part of the solution is that CIHI is already collecting the data in a format that's at least a place to start. It doesn't include things like your dad's pacemaker data, but that data exists, and there isn't a reason the projects can't move toward that federalization of data systems with analysis and implementation.

We are a national organization with practitioners across the country. Our six subcommittees that talk about qualitative things such as pacemakers are content experts from across the country. They're in a position to look at this and ask, for instance, is the population in western Canada younger, and is that why their rate of outcomes is different? You need those content and process experts to be able to utilize the data and to say, "This then teaches us the following things that can change policy and process."

• (1225)

The Chair: Thank you, Mr. Cumming.

Ms. Dzerowicz, you have the last question.

Ms. Julie Dzerowicz (Davenport, Lib.): Thank you.

The question is for Dr. Sveistrup.

Long-term care beds are something that is beyond stressful for the people in my riding. We have an aging population in Canada, but more particularly in my riding, and let me tell you, they feel that we're just not ready. They are desperate for long-term care beds.

To me, it's a provincial jurisdiction. I do hear your recommendation about CIHR, and I know that you've indicated a consultation with the industry. Is that what your recommendation is in terms of how the federal government can best support this and best expedite more long-term care beds and more age-tech, as you've suggested? Could you elaborate on that and be very concrete with us? This is an area I really think we have to focus on.

Dr. Heidi Sveistrup: For sure. I think this is a problem across the country. Long-term care is one solution, but I think if you talk to your parents—

Ms. Julie Dzerowicz: They want to stay at home.

Dr. Heidi Sveistrup: They want to stay at home. If we can keep people out of long-term care for six months, for a year.... In fact, we have two long-term care homes, and there's another long-term care home we've compared ourselves to. Individuals in the other long-term care home go in older, a little sicker, with much less time left at end of life. You might say that's sad, but what's actually happening is that a bit of investment upstream for that population group can keep them out of long-term care longer. They're actually staying at home longer, maybe a year or 18 months that they're spending in their community with their families, and then only going into long-term care when it's absolutely needed.

Part of that is because of technology. By developing technologies that we can use—a little like what Dr. Krahn said—we can keep people with cardiac disease at home, support them in the community and keep them out of long-term care. It doesn't mean we're not going to need more long-term care, but we can try to do some work up front.

The other thing is that we have to look at our long-term care homes. The builds that we're going to make in the future have to be completely different, net-zero, spaces that we'd want to live in, not spaces that we visit now and don't enjoy visiting. I think we have to have a thought around not only the construction of our long-term care, but also what we can do up front to keep people living where they want to live.

Ms. Julie Dzerowicz: Thank you.

The Chair: We are on time, which is not always usual.

Thank you, everyone, for your presentations and for answering our questions. I think we had a wonderful cross-section with this panel.

With that, we'll suspend for five minutes so people can grab a bite, and we'll reconvene with the next panel.

• (1225)

(Pause)

• (1240)

The Chair: I want to welcome all the witnesses here and thank you for coming before the committee on short notice. Just for the record, we are doing the pre-budget consultations for the 2020 budget. Also, just to inform you, for any of the organizations that submitted a brief prior to the August deadline, that submission is considered part of the record and the recommendations therein will be considered as well.

In this round we will have to keep things as tight as we can. Question period starts at two o'clock. The opposition has to find time to figure out how they're going to praise the government before they get to question period, so we need to tighten it up quite a bit.

With that we'll start with the first witness, Mr. Kobly of the Alberta Chambers of Commerce, who's coming from Edmonton, Alberta.

Welcome and thank you.

Mr. Ken Kobly (President and Chief Executive Officer, Alberta Chambers of Commerce): Thank you, Mr. Chair and members of the finance committee, for having me here to present to the finance committee to inform the upcoming budget. Above all, our recommendations are for the federal budget to centre on prudence, pragmatism and issues and opportunities that affect competitiveness.

As an introduction, the Alberta Chambers of Commerce is a voluntary federation of 124 community chambers in the province of Alberta, which in turn represent in excess of 25,000 businesses. Alberta's current business environment can be characterized by three things: dropping confidence, rising unemployment and insolvency, and continued uncertainty.

Under dropping business confidence, our provincial chamber network recently launched a major market research program. Here are some of the results.

Last May, 70% of more than 700 business survey respondents indicated that they were greatly or somewhat negatively impacted by federal regulations more than those of any other order of government. Six months later, our next survey received more than 1,000 responses and showed that business confidence in the long-term future of our province had dropped more than 20 points since May, with 54% of respondents having a negative outlook. Only 33% of businesses were likely to recommend setting up or investing in a business in their municipality.

As a chamber of commerce person, you know how it pains me that I have to tell you this.

Under employment, recent numbers show that Alberta's unemployment levels continue to top those of all provinces and territories outside of Atlantic Canada. In the last results, Edmonton came in at 8%, and Calgary came in fifth at 7.1%, .

In regard to issues, as a nation we have an uncompetitive regulatory and tax environment system characterized by growing vulnerability to global trade conflicts. China's blockade of canola, beef and pork exports dramatically impacted Alberta's economy and farmers, escalating fiscal vulnerability to economic slowdown and rising interest rates, yet continuing to spend. A recent Fraser Institute study noted that the federal government will have increased per person federal debt by 5.6% from 2015 to 2019, the largest increase of any government whose time in office didn't include a world war or a recession.

There is continued uncertainty around projects of national significance, such as the Teck Frontier oil sands mine project, which is projected to provide more than \$70 billion in royalties and tax revenues. Growing feelings of alienation by western provinces further exacerbate the uncertainty for Alberta businesses.

The arbitrary cap of \$60 per person for the fiscal stabilization program is a concern. The premier has requested the difference of what Alberta would have received over 2015-17 during the height of our economic downturn without the arbitrary cap on stabilization transfers. Transferring the \$2.4 billion as requested could certainly help ease the tension in western Canada. For reference, this is only 1% to 2% of taxes that have been sent to Canada from Alberta residents over the same time period.

In our main market survey, we asked both business and public respondents about their support for turning off the taps on oil exports to B.C. if the federal and provincial governments continue to delay pipeline infrastructure projects. Of the business respondents, 66% were very or somewhat supportive, and that was even higher amongst respondents in natural resources, energy and utilities. Of the public respondents, 67% were very or somewhat supportive. It's certainly a statistically solid sample of Albertans.

Businesses will be directly affected if a number of options being considered by the Alberta government's fair deal panel are implemented, such as withdrawing from the Canada pension plan.

Here are our recommendations for the budget and policy priorities.

First, take an active role in reducing barriers to internal trade. Recent IMF estimates are that removing internal trade costs could

boost the national economy by 4%, or nearly \$5,700 for every family in Canada.

Our second recommendation is to modernize the tax system with a full review. We believe that a royal commission is the best approach. In the interim, until that happens, we have suggestions on other policies, such as a modernization of the tax code. For example, updating the VAT to allow companies mining lithium brine—found typically in oil and gas formations—to issue flow-through shares to raise capital would enable the growth of an estimated \$85-billion industry. The lithium brine could be used for electric vehicles and electric vehicle batteries, among many other applications, to support diversification within our energy industry.

• (1245)

Next, commit to regulatory streamlining and reducing the overall red tape burden.

Prioritize accelerating the planning and permitting process for northern trade corridors, such as the national northern infrastructure corridor.

One last major recommendation in consideration of the budget is to, please, do no harm and avoid one-size-fits-all approaches. Apply a gaps-based approach to any national pharmacare plan.

One of the other issues that is very important in our province, and not only to home builders, is the amending of the mortgage stress test to allow for regional markets. What we're finding is that not only are home builders affected by this but so are all the attendant industries that support the home-building industry.

Mr. Chair, that is my presentation. I am prepared to answer any questions you may have.

The Chair: Thank you very much, Mr. Kobly. We'll go to those questions when we finish the panel. Thank you for appearing.

With the Canadian Juries Commission, we have Ms. Daenzer and Mr. Farrant.

Go ahead. The floor is yours.

Mr. Mark Farrant (Founder and Chief Executive Officer, Canadian Juries Commission): Thank you, honourable members of the finance committee, for inviting us to be here today.

My name is Mark Farrant. I'm the founder of the Canadian Juries Commission, a not-for-profit representing Canadians serving on jury duty and on coroners' inquests. I founded this organization based on my experience as a juror on a first-degree murder trial that left me shattered and living with PTSD, depression and anxiety.

I'd like to introduce my colleague and friend, Tina Daenzer, who will speak for a moment.

Ms. Tina Daenzer (Chief Financial Officer, Canadian Juries Commission): Twenty-five years ago, I served—sorry, this is very emotional for me—on the Paul Bernardo trial. During that trial, I was required to watch graphic video of girls being raped, tortured and begging for their lives. Each night, I would go home and replay those videos in my head. After the trial, I was diagnosed with PTSD. It was an experience that changed my life forever.

While much of this trauma has been placed inside a small box in my mind, there are times when it opens and my heart starts to palpitate, probably like right now.

Entrenched in our Canadian Charter of Rights and Freedoms, jury duty is a fundamental element within the Criminal Code of Canada. Every year, thousands of citizens are summoned to step away from their families and workplaces to serve. Jurors are addressed as officers of the court. A judge is a judge of the law and the jurors are the judges of the facts, but it's the jury that delivers the verdict.

As the cornerstone of the justice system, it's the most important civic duty asked of Canadians, yet there is a great lack of respect shown for their needs. Jurors are not compensated or protected from outside threats, and failure to show for a summons is punishable by fine or imprisonment.

First responders and jury members are bookends of the justice system. Jurors deliver the verdict for the same crimes answered by first responders and investigated by police. Exposed to the same graphic evidence of human cruelty, violence, homicide, sexual assault and unspeakable acts, they're not offered an opportunity to turn away from the evidence and, indeed, must often view it over and over again. They can't ask to turn it off. They must endure it.

This is the burden of the duty, along with the task of reaching a verdict based on facts and evidence. The judge, legal counsel, court staff, police and first responders are all afforded access to new and evolving evidence-based treatments, but the jury is not.

We now understand the toll these crimes have on those working in public safety and our courts, resulting in PTSD, depression, illness and mounting cases of suicide. We've worked hard to establish programs for first responders to support them in their healing, respecting the important work they perform in our communities.

Jurors are similarly impacted in experiencing the same trauma and the same devastating ill health impacts, but unlike their public safety counterparts, they have no professional training related to their role, no access to evidence-based treatments and no organiza-

tion representative from associations that are working on their behalf. They have no voice.

I'm now going to hand it over to my partner Mark.

• (1250)

Mr. Mark Farrant: Despite its core function, jury duty has been vastly overlooked, undervalued, and underinvested in, and it has not kept pace with the modern world. Many jurors have expressed frustration at the lack of support for their service. Employers have felt inconvenienced, even suggesting employees are somehow responsible for being selected above their duties and commitment to the workplace.

Honourable members of the committee, jury duty is not a vacation. It is not time off or a break from the office. We all have a collective responsibility to support jury duty and respect the role it plays within our democracy and justice system. Through advocacy we've raised the issue of jury duty trauma, mental health concerns and the vast gaps in the system that exist today to the highest levels of public office.

The House of Commons justice and human rights committee unanimously agreed to undertake a landmark study on this issue and produced a groundbreaking report complete with 11 actionable recommendations. The Canadian Juries Commission was born of these recommendations and has gone well beyond, to address additional fundamental concerns and provide fact-based solutions to improve jury duty.

We hereby request an investment from this government to improve jury duty for all Canadians, an investment that will build confidence in the institution and a desire amongst citizens to welcome the opportunity to sit in court rather than finding a way to be excused from service. While this government has made commitments to stem firearm-related crimes, homicide, money laundering, gang-related activities, human trafficking and online child sexual exploitation, we should be reminded that jurors will be tasked with delivering a verdict in those very cases. This government's commitment to fulfill the mission of the inquiry into missing and murdered indigenous women and girls and to take actions to reduce violence against and victimization of indigenous women and girls and LGBTQ2S persons stems from the proliferation of cases that are before the courts right now, which jurors will address and be tasked with addressing through the law.

Honourable members of the committee, honouring these vital justice and public service commitments and investments demands an equal and direct investment in improving and supporting jury duty. Our 10-year plan and \$20-million investment will renew Canadians' confidence in jury duty and provide the supports to ensure Canadians can perform their task and return to their lives and families proud that they served their country and the justice system.

With an investment of \$20 million from the Government of Canada, the Canadian Juries Commission will be able to do the following: support jurors through partnerships with mental health professionals; provide workplace support for employees and employers; promote jury duty to Canadians; study jury duty and identify the barriers and drivers Canadians have experienced in and out of the court; create a national office that represents all regions of the country in both official languages and indigenous languages to give jurors a voice; and work to ensure a more diverse and inclusive jury pool, especially in the indigenous community.

Jury duty is a civic duty, but it's not a duty to suffer. It is our obligation to support our citizens throughout all aspects of jury duty and the responsibility of our government and the Canadian Juries Commission to see that support is provided and carried through.

Thank you for allowing us to appear before you today.

• (1255)

The Chair: Thank you both for your presentation and for expressing your health concerns throughout, emotions included. They make a point as well.

We now go back to video conference. From Toronto we have Ms. Kennedy with Egale Canada.

Ms. Helen Kennedy (Executive Director, Egale Canada): Good afternoon, everybody. Thank you for the opportunity to present via video conference this afternoon.

I'm Helen Kennedy, the executive director of Egale Canada, Canada's national LGBTQI2S human rights organization. I'm going to focus my remarks this afternoon on Egale's recently released document, which I believe you all received earlier this morning. It's Egale's national LGBTQI2S action plan. There are a number of points raised in the action plan, but I'm going to refer to four recommendations for the committee here this afternoon.

Recommendation one is that the government review the recommended policy reforms in Egale's national LGBTQI2S action plan and take immediate action to amend their outdated and discriminatory policies to advance Canada's economic development.

Recommendation two is that the government mandate inclusive policies and training across each of the 12 sectors in our national LGBTQI2S action plan.

Recommendation three is that the government update its outdated data collection terminology to be more inclusive for research across the 12 priority areas in the national action plan, and engage community organizations in the research implementation, collection and reporting process.

Recommendation four is that the federal government establish an LGBTQI2S action plan implementation fund of \$12 million over

two years to be allocated to civil society organizations to continue this important work.

Recently Egale launched this national LGBTQI2S action plan, which addresses 12 priority areas that impact our community across Canada. Along with each priority area, there are tangible action items for the government to prioritize over the next two to four years. The recommendations contained in our plan are a result of extensive literature reviews, assessments of current policies and legislation, and community consultations. The 12 key priority areas are health care, mental health, poverty reduction, housing and homelessness, employment access, education, sport inclusion, our seniors, justice reform, intersex rights, asylum system reform and international assistance.

Egale firmly recommends that Canada invest and prioritize strategies, programs and policies that ensure inclusion and human rights for sexual orientation, gender identity and gender expression minorities in this budget. The following brief focuses on these key investments. In moving forward with our action plan recommendations, not only will the government be acknowledging the work that civil society organizations are currently undertaking but it will also be maintaining its position as a global leader and partner in advancing LGBTQI2S human rights.

Within the plan there are core areas where the government can begin to advance specific and measurable actions to drive inclusion and support civil society in advancing LGBTQI2S inclusion in Canada. LGBTQI2S communities experience the largest gaps in housing access and income security. Twenty to 45 per cent of Canada's homeless youth population identify as members of the LGBTQI2S community. LGBTQI2S Canadians experience stigma and discrimination within the health care system, and 27 per cent of transgender patients have been refused care. LGBTQI2S people continue to experience discrimination in the workplace or the workforce, and 49 per cent of our trans Canadians earn less than \$15,000 a year, and that is if they're fortunate enough to actually have employment.

There are a number of policies and legislative reforms across the 12 sectors, on which the federal government can take immediate action to advance social inclusion. Priorities should be given to intersex human rights, federal regulations on conversion therapy, and regulations around blood donation for men who have sex with men and for trans people.

• (1300)

Gender-based and LGBTQI2S discrimination in social institutions matters for economic growth. Previous empirical studies have demonstrated that gender inequality in outcomes is bad for growth, especially when it comes to gender disparities in education and labour. A number of policies and regulations are driving these results. The most pertinent are discriminatory laws, policies and biases that perpetuate stereotypes and mindsets and undermine LGBTQI2S inclusion efforts. By shaping and influencing norms of acceptable behaviour and power relations between the sexes, discriminatory social institutions are additional key issues for economic growth. By dismantling the discriminatory policies laid out in our action plan, the government will be advancing inclusion on a foundational level across our society and culture, resulting in higher economic returns.

Establishing more inclusive policies and mandating inclusion training across the 12 sectors in our plan will help to both increase LGBTQI2S inclusion in the workforce and remove some of the barriers to access that LGBTQI2S people face when seeking out support services, whether it be physical health, mental health or employment. The World Bank released a case study in 2012 on LGBTQ discrimination. It showed that the cost of discrimination across health and labour alone is as high as 1.7% of the annual GDP. LGBTQI2S people in Canada are vital contributors to our economic growth. The LGBTQI2S market in Canada is between \$90 billion to \$100 billion, or about 7.2% of Canada's GDP. Workplaces that are supportive of LGBTQI2S employees witness a 22% increase in team productivity and represent a 17% increase in LGBTQI2S employee retention. By supporting healthy and safe workplaces for members of the LGBTQI2S community, Canada's economy has an opportunity to increase twofold, as LGBTQI2S people also become more adequately supported out of poverty.

This same example applies when looking at access to health care—a major contributor to potential labour loss and added health costs down the road. The estimated economic burdens of mental illness and substance use across Canada annually are \$51 billion and \$38.4 billion respectively. Overall, health disparities for LGB people in Canada, not including trans, are calculated at an annual loss of \$500 million to \$2.3 billion. When considering costs related to health care, criminal justice and lost productivity, the cost of excluding LGBTQI2S people becomes insurmountable. The government can take immediate action on developing inclusive policies to help offset this cost burden through implementing the recommendations laid out in Egale's national LGBTQI2S action plan.

The Chair: I hate to interrupt, but could you wrap it up fairly quickly?

Ms. Helen Kennedy: I'll wrap it up.

In her recent mandate letter, Minister Chagger was tasked by the PMO to “consult civil society representatives of the LGBTQ2 com-

munities to lay the groundwork” for an action plan. Egale's action plan not only aligns with the priorities laid out in Minister Chagger's recent mandate letter, but it also identifies additional opportunities for the government to work on. Through the establishment of an LGBTQI2S action plan implementation fund, your government will be effectively engaging with civil society organizations by supporting the community to advance and prioritize the work that is needed to build a more inclusive Canada.

Thank you.

• (1305)

The Chair: Thank you very much.

We have received that document. Members will get a copy as soon as we complete translation, which will be soon.

Mr. Lamy from Intact Financial Corporation, please go ahead.

Mr. Mathieu Lamy (Chief Operating Officer, Intact Financial Corporation): Good afternoon. Thank you for the opportunity to be here today. My name is Mathieu Lamy. I'm executive vice-president and COO of Intact Financial Corporation.

Intact is the largest provider of property and casualty insurance in Canada and is a leading provider of specialty insurance in North America. We employ almost 16,000 people, 15,000 of whom are based across all provinces of Canada. Just over 10 years ago, we brought the leadership of the property and casualty insurance industry back to Canada, establishing Intact Financial Corporation as an independent, widely held company. Today we insure one in five Canadians and one in four small and medium-sized businesses in this country. Every year we help over half a million Canadians get back on track through our claims services.

Intact values the relationship we have with all levels of government. We have many shared interests in a changing world. Today I would like to focus my remarks on three ways in which we can protect and grow Canada's economic competitiveness: first, by preparing our workforce for the future and making Canada a destination for top talent; second, by investing in climate resilience; and third, by ensuring financial resilience in the face of a devastating earthquake.

[Translation]

As you know, our workforce must absolutely be prepared for the future, so that we can remain economically competitive. Better access to training will provide Canadian workers with the skills they need to adapt and succeed.

Over the next 10 years, we want to be a global benchmark in the area of artificial intelligence in insurance. Intact was among the first to use artificial intelligence. Since 2016, our data lab team has increased from about five experts to more than 160 employees today, and we now have over 60 production models.

We understood early that, by using the power of data, we could create value and increase the quality of life of our clients and our employees.

It is important to point out that the efficiency gains we have made through artificial intelligence did not come at the expense or to the detriment of jobs. We have saved money by using those new systems, but we have also continued to invest in our people, so that they would have access to training and opportunities to acquire necessary new skills.

Talent is rare, and expertise in insurance is even rarer. Government policies, like the Canada training benefit, that provide credits for training and income assistance can help in that area.

We, at Intact, will continue to invest in Canada's artificial intelligence ecosystem by recruiting talented individuals and establishing partnerships with universities, such as Université Laval, in Quebec City, the Vector Institute, in Toronto, and the Institute for Data Valorization, or IVADO, in Montreal.

Since it is highly likely that governments' demand for artificial intelligence services will continue to grow, it is critical that governments also invest in artificial intelligence ecosystems in Canada. Those are real talent pipelines for the private and public sectors.

[English]

On Monday the committee heard from the Insurance Bureau of Canada on the importance of protecting Canadians from the escalating risk of climate change and such extreme weather events as floods and fires. At Intact we have helped our customers deal with the impact of climate change for some time. The 4,000 individuals who work in our claims operations have been on the front lines of this. In recent years, the majority of home insurance claims have been related to severe or extreme weather. The economic impact of these events on communities cannot be overstated. For example, the Calgary and southern Alberta floods in 2013 cut \$750 million from the GDP and \$320 million from the personal disposable income of Albertans. For every one dollar of insurable losses, there are three or four dollars of uninsurable losses absorbed by government, businesses and ordinary citizens.

Intact has been investing in climate change adaptation in Canada for the past 10 years, and we will continue to do so. We've established the Intact centre on climate adaptation at the University of Waterloo, an applied research centre dedicated to helping cope with the effects of extreme weather and climate change.

• (1310)

In its platform, the government announced several important measures to help prepare our communities for climate risks and realities, including the development of a low-cost national flood insurance program. While this is a large, multi-year undertaking, we are hopeful that the government can take some immediate steps to help protect Canadians, such as working with provinces and territories to complete all the flood maps in Canada, developing a national action plan to assist homeowners with potential relocation for those at the highest risk of repeat flooding, and investing in natural infrastructure solutions like grasslands and wetlands, which act to reduce the economic impact of floods.

Last, climate change is not the only obstacle to our economic resilience. We have also been working with various stakeholders, including the Department of Finance, on addressing the financial and systemic risks surrounding the very real possibility of a major earthquake in Canada.

Canada is fortunate to have a solid and stable insurance industry that is highly regulated and well capitalized. However, when you consider that Canada has close to 40% of its population and economic activity directly exposed to severe earthquake risk, particularly in Vancouver and along the Quebec, Montreal and Ottawa corridor, a major earthquake in a highly populated area remains one of the most destructive natural disasters that our country could experience. Despite the significant risk, Canada remains one of the few countries where the government offers no financial protection related to earthquakes.

While insurers have been increasing their capitalization for major earthquakes, insurance alone will not be enough to pay for the damage. Canada's insurance industry has warned that a catastrophic earthquake could overwhelm its ability to meet claims, deepening the quake's economic aftershocks. This is why we continue to call on the government to develop a federal emergency earthquake backstop, to ensure that we can continue to protect Canadians' households while ensuring the solvency of our industry.

In conclusion, the government and the insurance industry have an important role to play in these issues to help Canadians. Preparing our workforce for the future, investing in making our communities and economy resilient to the impact of climate, and ensuring that our country can be resilient in the face of a devastating earthquake are important issues.

Intact is committed to collaboration and we believe that there is a lot that governments can do to build a more resilient society working with our industry.

I would be pleased to answer any questions. Thank you very much for your time.

The Chair: Thank you very much, Mathieu.

With JDRF Canada, we have Mr. Prowten, president and CEO, and Ms. Sullivan.

Mr. Dave Prowten (President and Chief Executive Officer, JDRF Canada): Thank you very much for the opportunity to present today.

JDRF is the leading charitable funder of research to cure and prevent type 1 diabetes. I am joined today by Angie Sullivan, who is a mother of a child with type 1 diabetes.

Until 1921, when Canadians Sir Frederick Banting and Charles Best discovered insulin, type 1 diabetes was a death sentence. Thanks to their landmark discovery, the 300,000 Canadians living with type 1 diabetes today not only survive but thrive. On the eve of the 100-year anniversary of insulin's discovery, we're here to offer recommendations to improve the lives of Canadians who live with type 1 diabetes today.

Type 1 diabetes remains a daily struggle for Canadians. It's a relentless, 24-hour-a-day, 7-day-a-week disease, requiring constant monitoring and attention. Even with the most advanced glucose-monitoring technology now available, there's a constant risk of dangerously high blood sugar, leading to costly long-term complications, and life-threatening low blood sugar, which may lead to confusion, coma and even death.

To improve the lives of Canadians with type 1 diabetes, we have four recommendations for the committee. Our first recommendation is that the government should support the Canadian Institutes of Health Research's "100 years of insulin" proposal. This proposal would leverage nearly \$50 million in research commitments by CIHR and its partners, including JDRF, with \$50 million in additional funding to create a \$100 million fund. To mark 100 years with \$100 million would be a timely tribute to Banting and Best, accelerate Canadian discoveries to defeat diabetes and certainly keep our leadership position in this field of research.

As recommended by the Standing Committee on Health, our standing recommendation is that Canada implement a national diabetes strategy, called Diabetes 360°, with specific outcomes for type 1 diabetes, including new funding for research in areas such as prevention. An investment of \$150 million over seven years will put us on the path to ending the burden of diabetes for Canadians and will save billions in downstream health care costs.

Diabetes is a costly disease, not only for our health care system but for individuals and families. Depending on which province you live in and what type of benefits package you have through your employer, Canadians with diabetes may be out of pocket as much as \$15,000 annually. Our third recommendation, fitting for the hundredth anniversary of the discovery by Banting and Best, is that the various types of insulin used by Canadians today should be included in the formulary under the national pharmacare program. JDRF

has a concern that the emergency medicines list referenced by the advisory council on the implementation of national pharmacare does not contain the types of long-lasting and fast-acting insulins used by Canadians today.

The final recommendation we would like to make this year is to request that the government permanently fix the disability tax credit, or the DTC, so that it actually works for Canadians. JDRF has advocated in the past for reducing the number of hours needed, from 14 to 10, to qualify for the DTC. A similar approach was proposed by Mr. Kmiec in the fairness for Canadians with disabilities act that he introduced last session. Recently, the disability advisory committee appointed by the Minister of National Revenue proposed an even better solution: that qualification be automatic for all Canadians who need life-sustaining therapy, including insulin, which is certainly a life-sustaining therapy.

To speak more on the impact of the disability tax credit, I will now turn things over to Angie.

• (1315)

Ms. Angie Sullivan (Volunteer and Patient Advocate, JDRF Canada): Thank you, Dave.

My son Jake has lived with this disease since age 16. He's now 25. His current employment has zero benefits, and those benefits he was receiving previously through the Ontario government ended on his 25th birthday. This leaves him struggling to pay thousands of dollars for his next insulin pump, plus thousands more every year for insulin, for test strips, for pump supplies and for CGM sensors, not to mention the time and the cost of transportation to and from medical appointments.

It's heartbreaking to have your child tell you he's not eating properly and is limited in his ability to participate in sports and social activities because he can't afford to replace his costly supplies, or to hear that he's no longer replacing his glucagon, a hormone used by diabetics in an emergency to counter a severe low blood sugar event. Perhaps worst of all, I know he's rationing his insulin and pump supplies, and I'm afraid on a daily basis for his life and his long-term health care.

As a parent, I find it absolutely appalling that essential drugs and medical supplies are not covered 100%. Until such time as they are, the disability tax credit is at least some help for those who manage to qualify. I'd ask you to recommend to Canada's Minister of Finance that the DTC be fixed once and for all so that all Canadians with type 1 diabetes qualify. Please let them live a life that's fair and just, without penalty for a disease that they did not choose.

I'd like to thank JDRF and Dave for their work, and thank the committee for hearing our testimony. You'll find more information in JDRF's written pre-budget submission. We hope you'll consider our recommendations in your deliberations and final report. Thank you.

The Chair: Thank you both very much.

Mr. Leduc, senior vice-president of Technation, you're on.

Mr. André Leduc (Senior Vice-President, Technation): Mr. Chair and members of the finance committee, it's a privilege to be here today on behalf of Technation.

We're the national technology industry association. We represent over 300 employers, innovators and entrepreneurs, including home-grown small and medium-sized enterprises and multinational leaders in the technology space.

Our members work every day to foster a prosperous, responsible and secure digital economy for Canada. Our sector employs over one million Canadians. We are the driving force behind growing the Canadian economy into the future. In other words, the digital economy is the economy.

• (1320)

[Translation]

Our pre-budget brief consists of three themes, which will guide my comments today: a digital government, the digital economy and responsible technology.

Although the public sector—in other words, the federal, provincial, territorial and municipal governments—is a major purchaser of technological services, it is lagging behind in technology adoption.

[English]

That's in large part due to outdated procurement processes for IT products and services, which has long been acknowledged as a barrier that limits small and medium-sized enterprise participation, slows deployments of technologies in the public sector and limits the improved services that Canadians expect. In our submission we recommend that the federal government undertake pragmatic steps to innovate the procurement process, including developing a “commercial first” approach.

All parties agree on fighting climate change as an existential threat. Our sector is proud to be leading the way, with several of our Technation members already achieving net zero emissions for their companies. Our sector offers a unique opportunity for government to contribute to this work.

Federal government legacy data centres and the servers where government digital infrastructure is based are costly and inefficient. A large data centre can use enough energy in a single day to power

65,000 homes, with no more than 12% of that energy output typically used for actual computing. The remaining energy runs backup servers and maintains climate control. The Government of Canada owns and uses hundreds of data centres. Recently, the president of Shared Services Canada, Paul Glover, admitted that the public service doesn't actually know how many data centres they are running.

Technation advocates that as part of the work of the government to modernize, budget 2020 must invest in the transitioning from these inefficient and costly data centres to cloud computing. Taking this action will reduce energy use while improving service delivery to Canadians, and for our members, this would be a no-brainer.

[Translation]

Technation believes that the government must commit to transitioning 80% of its operations to the cloud by 2025. In addition, the government must also commit to providing all public sector services online over the next five years. Those objectives are reasonable, achievable and necessary for modernizing the Government of Canada, for providing digital services to Canadians and for keeping in step with technology.

[English]

In 2018, the Governor of the Bank of Canada, Stephen Poloz, said, “Technological advances represent opportunities to be seized, not a force to be resisted”. In May of last year, he commended the information technology sector, along with other service industries, for being the driving force behind Canada's economic growth.

[Translation]

We also know that Canada is at the cutting edge of the research and development of new technologies, with our education at the university and college levels among the best in the world. Let's take the example of artificial intelligence: we now have about 4,000 artificial intelligence businesses operating across Canada.

However, the majority of those businesses are not prospering. In simple terms, to remedy the incapacity of technology firms to develop in Canada, the 2020 budget must go along with a simple idea: we don't have an innovation problem in Canada, but rather a problem in terms of adopting our innovations.

[English]

Our submission recommends that budget 2020 review the SR and ED tax credit to incentivize start-ups to grow and scale. It also recommends that Canada invest in its skilled workforce, including reskilling and upskilling the public sector zone.

Finally, we advocate for smart infrastructure, including investments in rural connectivity, the deployment of 5G networks and the liberation of data for use by artificial intelligence.

Further, we advocate that the government commit in budget 2020 to creating the data frameworks necessary to unlock our economic potential.

• (1325)

The Chair: Please sum up quickly.

Mr. André Leduc: By leading all levels of government, the Government of Canada can foster more user-friendly, adaptable and agile data that will allow technology such as AI to grow and innovate within our economy.

By investing in digital government and our digital economy, we can help Canadian SMEs grow in scale, we can help combat climate change and we can provide digital services to Canadians. This will lead to economic growth, fostering innovation and improving our international competitiveness.

I welcome your questions. Thank you.

The Chair: Thank you.

For witnesses who didn't get to go through all of their remarks, those will be translated and given to committee members in any event.

We are going to have to really tighten it up. I'd like to get in as many as we can. There may be a couple of members who have to leave early, so that's fine too.

We'll start with Mr. Cumming for four minutes and then go over to Ms. Dzerowicz.

Mr. James Cumming: Thank you, Mr. Chair.

Thank you to all the witnesses, particularly you, Ms. Daenzer and Ms. Sullivan, for your very personal remarks. I very much appreciate your stories.

I would like to address most of my questions towards you, Mr. Kobly. You've painted a pretty dire picture of what's going on in Alberta right now with regard to business confidence and a high unemployment rate. I don't think you mentioned the flight of capital as well.

Can you elaborate on what we need to see in the province, on the ground with your members, as it relates to regulation, deregulation, access to markets and to capital, and all of those things that are really impeding Alberta's ability to grow and to grow the economy and employ people?

Mr. Ken Kobly: Thank you for the question. The feeling amongst our members is that the lack of confidence is based on all of those issues that you've cited, such as regulation—federal regulations. Currently, as you know, I'm sure, the Government of Alberta is looking at a red tape reduction strategy. They're making great strides towards that. That's helping with the level of confidence or lack of confidence.

Certainly, when you take a look at regulation, access to capital, taxation and regulations for the Income Tax Act, say, it's not just one of those items that is affecting the confidence level of Alberta

businesses. You have to top onto that the uncertainty and the long and protracted period that we've had in trying to get approvals on pipelines to stick. We're waiting now for approval of the Teck Frontier mine, which I think is going to be a real test for the Government of Canada as to whether they approve it or not.

My point is that those individual one-offs on their own do affect confidence, but when you get a layering of those issues, one on top of the other, and when you get basically an overall negative outlook on the economy, certainly what it does, particularly for small businesses, is it sends businesses into a spiral of negativity, and that builds on itself.

You also can add to that the whole issue of Albertans and Alberta businesses feeling that over the last five to six years since we've started this most recent downturn, Alberta has been left to its own devices to try to climb out of it. It certainly creates an issue. Alberta and its residents—by default—are feeling that perhaps the Government of Canada and the rest of Canada don't really care about the reality of what's going on in our province.

• (1330)

Mr. James Cumming: How important is market access for the companies in Alberta? It looks like TMX will eventually make its way to market, but how important to the province is additional market access?

Mr. Ken Kobly: It's hugely important. We can take a look at where we have the differential right now between the price of West Texas Intermediate and Western Canadian Select. That's exacerbated by basically the capacity issues we have in the current pipelines. Market access is huge for us.

That also has contributed, I think, to some of the negative outlook from businesses. Look, it's not just oil and gas that are affected by this. It's the people who service the oil and gas industry. It's the people who provide the hotels. It's the housing builders. Every one of those individuals is affected by what's going on in the oil and gas industry, particularly due to lack of access or full access to tidewater.

The Chair: We'll move on to Ms. Dzerowicz and then Mr. Ste-Marie.

Ms. Julie Dzerowicz: Thank you so much, Mr. Chair.

I want to thank everyone for their excellent presentations. Wow, what diversity. Even though you might not be asked questions because of limited time, know that your recommendations were heard and that we'll be taking them into consideration.

My initial questions are for the Alberta Chambers of Commerce as well. You mentioned this, sir, just a few minutes ago, and I think it's part of a narrative that's circulating in our society that I think is unhealthy. It's that the east doesn't care about western Canada, doesn't care about Alberta, doesn't care about the economy in the west and doesn't care about the oil and gas sector.

In my downtown west Toronto riding, I would say that for the vast majority of people there's nothing further from the truth. What we really care about are our commitments around the Paris accord. We care about moving urgently and faster to achieve them. If anything, we want to help Alberta, the western provinces and those with high GHG emissions sectors to actually transition. There's no fight against workers. No one wants to make anyone make a choice between paying a paycheque and fighting climate change.

What can the federal government do to help Alberta businesses become more sustainable and to invest in transitioning to a low-carbon economy?

Mr. Ken Kobly: [*Technical difficulty—Editor*] in the environment. I think the Prime Minister and the premier both agreed to that. However, when we talk about that narrative that's circulating that's hurtful, you bet it is. I'm a proud Canadian. I'm a proud Albertan. I've lived in Alberta all my life. Sometimes perception is reality, and right now what I'm telling you is that the perception of a huge number of Albertans is that they feel abandoned and they feel the rest of Canada does not care.

One of the measures, certainly, that the Government of Canada could take to show that “we're here, we got your back and we're going to help you”—not to provide charity but to show that it's here to help and recognizes the contribution that Alberta has made to the economy over many, many years—is to address the issue of the sustainability transfers. Take it to the amount that it should be sitting at, rather than the artificial \$60 per capita cap. I think that would go a long way towards western Canadians, particularly in Alberta, recognizing that the rest of Canada, particularly the Government of Canada, is behind them.

As far as how you can upscale folks to transition from the current economy goes, certainly it was one of our recommendations. I'm sorry that I didn't mention it earlier. I know that my communications guy is probably watching us and saying, “How come you're not doing this?” Our recommendation is to prioritize spending on skills for the future and to make that transition, that move, to give kids who are coming out of post-secondary institutions the opportunity for that first job. At the Alberta Chambers of Commerce, we have a work-integrated learning program—

Ms. Julie Dzerowicz: I'm so sorry to cut you off. I did hear that recommendation. I think it's an important one.

I just want to get one more comment in on the just transition act. We made a commitment in our platform that we would introduce a just transition act, which would give workers access to training, support and new opportunities to succeed in the new economy. Do you think that would be helpful?

Mr. Ken Kobly: You know what? I think what we would need to do before I comment on that would be to review more of the details of what is proposed within that act. I haven't seen those details. Before I would comment on whether it's going to be effective or not, I'd actually have to see the document.

• (1335)

Ms. Julie Dzerowicz: Thank you.

The Chair: I'm turning to Mr. Ste-Marie, but as I'm going across here to the next questioner, I want to point out the impact of what's

happening in Alberta. It certainly has effects right across the country, and it certainly affects us in Atlantic Canada.

As little as six years ago, there were 25 flights a week out of Moncton—full, with workers going to Saskatchewan and to Alberta and Fort McMurray. Not one of those flights is going right now. That puts into perspective a little how this has effects everywhere.

We'll go to Mr. Ste-Marie and then Mr. Blaikie.

[*Translation*]

Mr. Gabriel Ste-Marie: Thank you, Mr. Chair.

I want to begin by greeting all the guests.

Thank you for your presentations. This group has certainly provided us with the most poignant presentations so far in our brief hearings. To save some time, I will keep to one question.

Mr. Leduc, I would like to know what your organization's position is on Huawei's deployment of 5G. Do you have a position on that?

Mr. André Leduc: No, we don't have a position on that. Huawei is not a member of our association, so we are avoiding that scenario.

Mr. Gabriel Ste-Marie: If you have no position, you don't see an issue with Huawei being the one developing 5G.

Mr. André Leduc: No, that is not at all what I said.

It is up to government security groups, such as the Canadian Security Intelligence Service and the Communications Security Establishment, to investigate Huawei's tools and to assess them, and it is up to the government to make that decision. We have no position, one way or the other, on Huawei's technology.

Mr. Gabriel Ste-Marie: Thank you very much. That's all.

[*English*]

The Chair: Thank you very much, Gabriel.

Mr. Blaikie.

Mr. Daniel Blaikie: Thank you very much.

I want to say thank you to all of our witnesses, including Ms. Daenzer and Mr. Farrant, for sharing their experiences. The point is well taken that it's an important role and that the support ought to be there for people on both the front end in terms of training and preparation for what they might see in the job they have to do and in the follow-up, as well, with respect to the impact that can have. Thank you for sharing your personal experiences on that point.

Thank you as well, Ms. Sullivan, for sharing your experience and the story of your son. I think that's important. The point is well taken on the disability tax credit. It's something that I know many members from many parties.... I know the NDP, as well, has raised this in the House and has done a lot of work on the disability tax credit. We do need to get that one figured out. Ultimately, of course, we would like to have a national pharmacare plan that would help people with the upfront costs, instead of having them just get a little bit back on their taxes at the end of the fiscal year, but we have to make sure that people will have a way to access it in the first place.

I want to turn to Helen Kennedy, from afar. I'm not familiar with all the details of the action plan, but I wonder... When we talk about the blood ban, for instance, and some of the things you mentioned in your presentation, it seems to me those would have little or no financial impact on the government. Perhaps you could highlight a few of the things we could do that would make a meaningful difference. I appreciate there are other things that ought to be done and that there should be funding in place for those things as well, but if you want to take a moment to highlight some of the progress we could make on behalf of the community you represent, without having a significant financial impact, I'd appreciate that.

Ms. Helen Kennedy: Sure. Thank you very much, Daniel, for that question and the opportunity to elaborate.

There are significant areas where the government, at little to no cost, could make some changes immediately. One would be around changing the Criminal Code for intersex surgeries. Currently, it's legal for doctors to perform surgeries on intersex children, which is against international law. That's one that the government could immediately have a look at changing.

There's also the issue of being more inclusive, with policy review and changes that would look at seniors in long-term care facilities in particular. Our seniors are afraid to go into long-term care homes for fear of further victimization. Some of these areas can be reviewed immediately by the federal government to change policies and to require, through potential health transfer payments, that these long-term care facilities that are government-run in particular change their policies and be more effective and inclusive of LGBTQI2S seniors.

There are myriad issues, including around education and training. It's really interesting that some of the training policies included by the government won't necessarily impact LGBTQI2S people when over 64% of the student population who identify as members of that community don't feel safe in school, are hesitant to even finish their education and drop out. Things could immediately be changed in a whole series of areas. Make language in documentation more inclusive, for example. Change the policies around who gets to do research, how the data is analyzed and the language that's used in research calls. They're simple things, or what I would think are simple things. Through consultation with community organizations like Egale, I think there are immediate areas where the government could address some of these inequities.

• (1340)

Mr. Daniel Blaikie: Thank you.

The Chair: I'll have to cut you off, Mr. Blaikie.

We'll go to Mr. Cooper, and then over to Mr. Fraser.

Mr. Michael Cooper: Great. Thank you, Mr. Chair.

Ms. Daenzer and Mr. Farrant, I'll direct my questions to you. You gave powerful testimony today. We certainly heard you. All the committee members of the justice committee heard you when you appeared in the last Parliament to tell your story about how jury service had forever changed your lives. It was very impactful. It resulted in I think a very important report, with 11 recommendations and unanimous all-party support around them.

I'm wondering if you could perhaps elaborate on the void that presently exists and how the Canadian Juries Commission would fill that void. When we talk about \$20 million over 10 years, we're talking about a pittance. That's really a rounding error. Perhaps you could elaborate on how that funding would result in connecting former jurors with mental health supports.

Finally, I know you've done a lot of great work. Maybe you could also elaborate on all of those who have been involved in developing the commission.

Mr. Mark Farrant: Jury duty is the most important civic duty left in Canadian society, and it is the last mandatory civic duty left in Canadian society. When you receive a summons, you are bound by law to respond to it. We want Canadians to welcome the opportunity to serve their communities in court to deliver justice and not to want to shirk the responsibility or find ways to avoid it.

We believe that a national organization that represents the interests of those on jury duty and that can support jurors and promote jury duty to Canadians is missing from our country as it is now. Police associations and first responders and our veterans associations, which we have connected to through our work to raise the profile of mental health and PTSD, are wonderful organizations that work on behalf of their members to support them and to give them access to evidence-based treatment and the like, which jurors do not have access to.

That's a shame, because jury duty is not a vocation. It's not something for which there is training. It's not something that has personal and professional development or peer support, yet jurors are the most vulnerable to trauma, due to the evidence they see in court and the burden of jury duty and the decisions they are bound to reach as part of a verdict.

We're already working with fantastic organizations like the Centre for Addiction and Mental Health, Peer Support Canada and the Canadian Mental Health Association, and we met yesterday with the National Judicial Institute and we'll be partnering with them on programs for justices. They're approaching these from the judge and the justice side. We're bringing the voice of the juror to the table to provide those solutions and the like to train judges on their roles and responsibilities in the courtrooms.

Many judges actually have power to execute very cogent security programs for jurors in the courthouse. They just don't do it because they don't realize that it's necessary. When jurors are sitting in a case involving gang-related activity and are being stalked outside of the courtroom, or are going through the security in and out of the courthouse and passing witnesses who follow them to their cars, that isn't fiction. It's actually happening.

● (1345)

Ms. Tina Daenzer: It's not just mental health support that jurors require. There is a lot of evidence. We've spoken to many jurors in regard to support in the workplace. Employees are not supported. Their bosses say, "Oh my God. Who is going to do your job?"

As many of you may know or may not know, the law requires an employer to hold someone's job but it doesn't necessarily require the employer to pay the employee, so you have employees who aren't getting paid or they're being asked to take a short-term leave, which gives them only a portion of their salary.

Jurors don't get paid in many jurisdictions. That varies right across the country. In Ontario, I believe it's 30 days before you get a nickel.

My husband was just summoned to court. The sheet says please show up on this date at this time, and don't forget that you're responsible for paying for your parking. That will be \$24 a day. For senior citizens who are on fixed incomes, we shouldn't be requiring that from them. If you are asking them to appear, that is your responsibility.

You're laughing. This is not funny. Everyone in that courtroom, from the judge to the Crown to the prosecutor to the court clerk, to the prisoner who gets three square meals a day and a cot, gets paid. The jurors are asked to pay to get themselves there to perform jury duty every day.

Mr. Mark Farrant: And then you fulfill your civic duty and you don't have access to support.

Ms. Tina Daenzer: You're not supported.

The Chair: Okay. We will have to end it there.

I just want to clarify, following what Mr. Cooper said, that the \$20 million is over 10 years.

Ms. Tina Daenzer: That is correct.

The Chair: Okay. I didn't pick that up the first time. Thanks for that clarification. It's \$2 million a year.

Next is Mr. Fraser, and then we will go back over to the official opposition.

Mr. Sean Fraser (Central Nova, Lib.): Thank you.

Although I don't necessarily have questions for the Canadian Juries Commission, I want to say that any laughter you heard was disbelief, not humour. That's remarkable. The notion that we're going to put people in harm's way in the name of the public interest without giving them the tools to be well on the back end is unconscionable to me. I want to thank you for your advocacy.

I'll begin with Egale. You mentioned that one recommendation you'd be hoping to see would be a \$12-million contribution to community organizations. I tried to do a bit of quick math here, and if it were a population-based share, my home province of Nova Scotia would probably see about \$350,000. I have two concerns. The first is figuring out why \$12 million is the correct amount. The second is that I realize that in a lot of smaller communities, like some of those I represent, the organizations are made up of good-natured volunteers who see a need that's going unmet but have virtually no capacity to fill out sometimes complicated calls for proposals. They're lucky if they can sometimes find the volunteer hours to submit an application for the Canada summer jobs program.

Are there safeguards we can put in place to make sure there is enough funding and a simplified application process for these community organizations so that, regardless of their volunteer capacity or lack of paid positions, they're actually able to access funding that might be attributed to such an important cause?

Ms. Helen Kennedy: Egale is a national organization and we do work in communities right across the country. We have partnerships with organizations in different jurisdictions. We deliver our programming in these jurisdictions around the country. The \$12 million is a rough estimate. I'd be happy to ask for more, if you don't think it's enough. Certainly the \$12 million is a start for Minister Chagger to fulfill her mandate as directed by the PMO. A lot of the funds can indeed be allocated to organizations like Egale and some of the smaller organizations in the rural communities who are doing basically the government's work.

We believe this money should be going to things like further research to identify what the gaps are so that we can look at policy review and policy change and service delivery to the LGBTQ2S populations in everybody's riding, in every jurisdiction across the country. This is a—

● (1350)

Mr. Sean Fraser: Thank you so much. I have very limited time, and I want to ask a couple of other questions, if you don't mind.

To Mr. Lamy from Intact, you mentioned some of the challenges tied to climate change for the insurance sector, particularly flooding, flood mapping and the need to assist with the cost of relocation and devaluation of property. One comment you made jumped out at me, and that was the importance of better using grasslands and wetlands to mitigate the impact of climate change for your industry and more broadly for society. I'm curious to know whether you meant protection or restoration.

How can we best use grasslands and wetlands to reduce the cost of climate change for plan members and taxpayers?

Mr. Mathieu Lamy: At the Intact climate change centre, we've proven that we could probably reduce flood damage by upwards of 40%. When there's a big event, the water needs to go somewhere. If there are enough wetlands and grasslands around the area where people live, that could mitigate the damage. It's a very good way to protect the population against flood damage.

Mr. Sean Fraser: Do I have a short question left, Mr. Chair?

The Chair: Very short....

Mr. Sean Fraser: Thank you.

To JDRF, thank you for your work. It's absolutely remarkable. I have two very quick questions.

I understand that there's a real problem sometimes when someone loses access to the disability tax credit. If they age out, for example, they lose access not just to the disability tax credit but also to the contributions that have been made to a registered disability savings plan. There was a fix that you suggested for the disability tax credit, around life-sustaining therapy automatically qualifying. Would that take care of both issues?

Part two of the question is about Diabetes 360°, which we heard about previously. You mentioned that it would save billions of dollars in downstream costs to the health care system. Do you have a breakdown of how those cost savings could accrue, which perhaps you could submit to the committee? I don't think we have time in this question to get to it now.

The Chair: That's what you call sneaking one in.

Voices: Oh, oh!

Mr. Dave Prowten: I'll work with our colleagues at Diabetes Canada on the Diabetes 360°. They've been the leads on that and we've been working collaboratively with them.

Yes, to my mind the fix on the DTC would solve the RDSP problem. In fact, in the previous budget the RDSP clawback was removed. That now needs to be enacted, though.

Mr. Sean Fraser: Thank you.

The Chair: We have more folks on stream. If committee members have to leave, I think we can operate in the assurance that there will be no motions put in the next 10 minutes.

We have Mr. Morantz now, and then Mr. Fragiskatos to wrap it up.

Mr. Marty Morantz (Charleswood—St. James—Assiniboia—Headingley, CPC): Thank you, Mr. Chair.

Mr. Prowten, we had evidence the other day from the Disability Tax Fairness Alliance that the disability tax credit is used by less than 40% of Canadians who are eligible for it. It's well known that in the last Parliament, because of rules that were changed within CRA—I wasn't here then—there was a major battle, and the organization was right there fighting for clarification on the fact that successful applications for people with type 1 diabetes were substantially reduced because of the change in policy.

I understand that your organization has expressed concerns. It almost seems that the government is tripping over itself to make it more difficult for people to qualify for the tax credit. That one got clarified, but on the next one, I understand that your organization expressed concern in regard to the publication in the Canada Gazette last June in respect of the restriction of compensation for professionals who are providing services for people with disabilities who are trying to attain the credit. It would make it even more difficult for the 40% of the people who are already qualifying.

I see that as the next tsunami that your organization will probably be up to bat on, but I'm wondering if you could comment on that.

Mr. Dave Prowten: Actually, if they enacted that people who require insulin, which is a life-sustaining therapy, qualified for the disability tax credit, there should be no question. The nurse practitioners or the doctors.... For type 1 diabetics, it should actually be a very simple process. That's how I would view it. If they don't go to that point, what happens is that it is a back-and-forth with your doctor. You get rejected and you have to go back to your doctor, and there's no compensation for the completion of the forms.

You're right. That creates a problem. The simple solution is to just to let people with type 1 diabetes qualify for the disability tax credit—problem solved, in my mind.

Mr. Marty Morantz: Yes. You did put in a correspondence to CRA last June and expressed specific concern about the compensation to professionals in this area. You said:

The effect of limiting compensation for disability...professionals as proposed in the June 1st edition...would be to make it impossible for many of these businesses to operate, leaving thousands of Canadians with disabilities to navigate a process on their own which many find confusing and difficult.

I wonder if you could elaborate on that thought.

• (1355)

Mr. Dave Prowten: What's interesting is that you can file your own taxes and you don't have to validate your taxes, but in this case you have to get somebody to validate that you have type 1 diabetes in order to complete your application. In many ways, you could simplify the application process. Because there's no compensation for your GP, endocrinologist or nurse practitioner, it creates a hurdle. I guess that if we would allow self-application, that would be another part of the solution.

Mr. Marty Morantz: Yes.

Just quickly, on this statistic of the 40% of Canadians who are eligible and are not applying, is that similar when it comes to type 1 diabetes, or is the percentage higher in the general population?

Mr. Dave Prowten: You know what? That's a good question. I'm not 100% sure because I think it would vary by different condition. I'm sorry. I just don't know how it breaks down within the CRA application.

Mr. Marty Morantz: Fair enough. Thank you.

The Chair: With the last block, we have Mr. Fragiskatos.

Mr. Peter Fragiskatos: Thank you, Mr. Chair, and thank you to all witnesses, of course.

With such limited time I'm going to direct my questions to the JDRF, Mr. Prowten and Ms. Sullivan. You've put it very well today in terms of the importance of your cause and what you're advocating for, what you're fighting for.

We see—this came up earlier today—that the minister who is primarily responsible for research, in his mandate letter, calls for research to be the key in creating the circumstances to build a healthy society. How critical has research been towards finding ways forward on type 1 diabetes?

Mr. Prowten, you came up to me early on today and told me about something that's in clinical trials right now, which I think we'd love to hear about.

Mr. Dave Prowten: Thank you for that opportunity.

I would say that Canada has hit significantly above its weight in diabetes. We've discovered insulin and stem cells. We've developed what is called the Edmonton protocol. A group of researchers transplanted islet cells and gave people a new source of insulin, but now stem cells are on the horizon. This is a device that is implanted below the skin and gets filled with stem cells. It would be inserted, say, below your arm or your belly. The goal is that the cells inside would turn into insulin-producing cells, giving people a new source of insulin.

With type 1 diabetes you're checking your blood sugar six to ten times a day. If you're on a glucose monitor, it's constant. Think of

this as freedom from diabetes, because you could now have a new source of insulin. We've moved from the lab to human clinical trials, which is a massive step. There are Canadians with this device in them right now, and that's why we're asking for more research funding and partnership with CIHR. We are a partner with CIHR. We think that collectively we can do great things, but the opportunity for innovation and for maintaining Canada's global leadership position of the last 99 years in diabetes is right here. We have many great researchers in Canada whom JDRF is funding and CIHR is funding.

Collectively the innovation opportunity is right here, so let's do something on the 100th anniversary of one of the world's greatest medical discoveries.

Mr. Peter Fragiskatos: I'll also take the opportunity, Mr. Chair, to put on the record that Frederick Banting was from London, so I support you in that as well.

Mr. Dave Prowten: There you go.

Mr. Peter Fragiskatos: For my last question, Ms. Sullivan, I know the answer is obvious but I think it is important for you as the mother of one who is impacted by type 1 diabetes. How critical are research and government support for research, for people in your position, for your family?

Ms. Angie Sullivan: Personally speaking I can say it only one way: My son's life depends on it. There are many Canadians fighting this, and when you throw in other environmental and social complications that make it more difficult for these individuals to survive, the risks are very significant for them. Support in funding through the DTC and all the other things, through the JDRF and the research, would alleviate and allow them to muddle their way through the other stresses in life.

Mr. Peter Fragiskatos: For my last quick point, to Mr. Prowten, is it fair to say that CIHR has been instrumental for JDRF?

Mr. Dave Prowten: We have a very strong partnership with CIHR. We are co-funding research right now, a lot of research with them, and we see more opportunities to do more together. I view them as a tremendous partner.

• (1400)

Mr. Peter Fragiskatos: Thank you.

The Chair: With that, we are at the hour to adjourn.

I want to thank all the witnesses, both those on video conference and those here, for their presentations. We had an excellent discussion.

With that, we will adjourn, and we will see everybody at 3:30 and do it all over again.

The meeting is adjourned.

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