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Chair: Mr. Robert Morrissey

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

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● (0815)

[English]

The Chair (Mr. Robert Morrissey (Egmont, Lib.)): Good morning, committee members. The clerk has advised me that we have a quorum and the sound tests have been done, so we are ready to begin. I will call this meeting to order.

Welcome to meeting number 99 of the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities.

Today's meeting is taking place in a hybrid format pursuant to the Standing Orders. Members are attending in person or by using Zoom.

Please wait until I recognize you by name before speaking. For those participating by video conference, click on the microphone icon to activate your mic, and please mute your microphone when you're not speaking. Interpretation is available. You have the option to speak in the official language of your choice. If there is a disruption in translation, please get my attention by raising your hand or using the "raise hand" function. I will suspend while that is being corrected.

I would also like to remind members to please, when you can, speak a little slowly for the benefit of the translators. I would ask those in the room to keep your earpiece away from the microphone when you're not using it, because it can lead to feedback that could harm the hearing of the translators.

Please direct all questions through the chair. Wait until I recognize you. As I said, if you wish to speak, please raise your hand and I will recognize you.

I want to thank Ms. Gray for sitting in and chairing Monday's meeting of the committee. Thank you, Ms. Gray.

At that meeting, it's my understanding there was unanimous agreement to resume debate on the motion that was being discussed at the conclusion of that meeting. It was a motion moved by Ms. Falk at the start of the meeting.

I will first give the floor to Ms. Falk to reread her motion. Then I will go to Mr. Fragiskatos for an amendment to the motion.

Ms. Falk.

Mrs. Rosemarie Falk (Battlefords—Lloydminster, CPC): Thank you, Chair.

Just to reread the motion, it states:

That the committee express its concern about the progress made towards the goal of a Canada without barriers by 2040, and that it report its opinion to the House.

The Chair: Thank you, Ms. Falk.

According to your agreement, Mr. Fragiskatos, you have the floor.

Mr. Peter Fragiskatos (London North Centre, Lib.): Yes, thank you, Chair. I do wish to amend Ms. Falk's motion. I'll read the amendment slowly for translation purposes. The amendment reads as follows:

That, pursuant to Standing Order 108(2), the committee express its concern about the progress made towards the goal of a Canada without barriers by 2040 and undertake a study of no less than three meetings to review the government's progress towards meeting the goal of a barrier-free Canada by 2040; that the committee report its findings and recommendations to the House; and that, pursuant to Standing Order 109, the committee request that the government table a comprehensive response to the report.

The Chair: Thank you. It's my understanding the amendment has been circulated in both official languages.

Is there any discussion on the amendment by Mr. Fragiskatos?

Ms. Gray.

Mrs. Tracy Gray (Kelowna—Lake Country, CPC): Thank you, Mr. Chair. It's great to see you here.

On this motion, I think that with the amendment, with what we heard there—and we looked back at what Mr. Fragiskatos said that day about doing a study and having three meetings—that was sort of the general tone. We saw just this morning, just before the meeting started, what the actual wording is. We questioned Air Canada at that time, and I think MP Falk's intention was kind of broad, because it was very short and the committee expressed its concern about the progress made towards the goal of Canada being without barriers by 2040. When we add in this part about the study, the study is very specific and is about reviewing the government's progress, and that's what the amendment says.

Basically with the way it's reading now, it has what the intention is but then the study was to be a bit broader, concerning Air Canada and perhaps other airlines. This actually says to "review the government's progress", so this is very specific about the government, which could be part of this surely. However, since we had Air Canada here, it was a little broader. I think this is getting very specific. Also, just the way it is, it says "government's progress". The wording makes it sound as though the government is progressing as opposed to it talking about what the status is.

I think a lot of what is in here doesn't reflect the intention based on where it came from and the original comments that day.

Also it has completely changed. Rather than just saying that we're doing a study, it says "table a comprehensive response to the report", whereas MP Falk's motion said that it should "report its opinion to the House", so that completely changes what the intent of that was as well. It didn't keep that part in, so it's changing it quite substantially.

Thank you.

● (0820)

The Chair: It's Mr. Fragiskatos and then Madame Chabot on the amendment.

Mr. Peter Fragiskatos: Mr. Chair, you don't need to hear this from me—you're a very able and respected chair—but if it were changing the motion of Ms. Falk very substantially, it would be out of order, and clearly it's not out of order, so there's that.

More to the point, however, I'm quite surprised with the response we've heard from our colleague. Here we heard from the head of Air Canada the other day in testimony that I think affected all of us. We have many constituents who have had experiences and challenges. I personally read into testimony about the challenges of one particular constituent, and Ms. Zarrillo, who brought the initial idea forward to summon Air Canada, did basically the same.

I see nothing wrong with our looking at this in a study, in three meetings no less, examining these matters and, yes, looking at what the government has done. I expect the opposition would be very willing to critique the government's progress. Let's examine that. Has the government done a good job on this file? What improvements need to be made? What I could take from Ms. Gray's comments is that the government has made such substantial progress that they don't want to examine that, that they're somehow afraid of looking at that in greater detail. That's interesting, and the Conservatives are apparently on record as saying that this morning.

Unless they wish to turn course here, which we can do, I think this is a very reasonable amendment. We can delve into the details and look at it on behalf of Canadians.

The Chair: Thank you. The amendment is in order.

We now have Madam Chabot, Ms. Falk, Ms Ferreri, and then Ms. Gray.

Madam Chabot, you have the floor.

[*Translation*]

Ms. Louise Chabot (Thérèse-De Blainville, BQ): Thank you, Mr. Chair.

When I received the proposed amendment to Mrs. Falk's motion, which she just read, I found it somewhat intriguing. This is a proposal to examine the government's progress, but I don't think it captures the intent of the original motion.

The beginning of the amendment is fine. It says, "pursuant to Standing Order 108(2), the committee express its concerns about the progress made". We have concerns, and that's why the motion was moved.

However, three meetings is too many.

I will therefore move a subamendment. First, I suggest that we request a study that will take at least two meetings. That should suffice. Then I would replace the words "to review the government's progress towards" with "on". The motion would therefore ask that "of at least two meetings on progress towards meeting the goal of a barrier-free Canada". This subamendment would bring some neutrality to the proposal.

In short, the idea is, we express our concerns and conduct a study lasting at least two meetings on meeting the goal of a barrier-free Canada.

● (0825)

[*English*]

The Chair: Thank you, Ms. Chabot.

We are now on the subamendment by Ms. Chabot.

Is there any discussion on the subamendment?

Mr. Fragiskatos.

Mr. Peter Fragiskatos: I think it's a reasonable subamendment and I think we should go to a vote.

The Chair: Mrs. Gray, go ahead on the subamendment.

Mrs. Tracy Gray: Thank you, Mr. Chair.

To be clear, I wasn't saying that we shouldn't do a study in my comments. I was just clarifying the type of study we should be doing.

I wanted to clarify that after Mr. Fragiskatos's comments earlier.

Thank you.

The Chair: Thank you, Mrs. Gray.

Seeing no further discussion, I will call for a recorded vote on the subamendment by Ms. Chabot.

(Subamendment agreed to: yeas 11; nays 0)

The Chair: We will now deal with the amendment as subamended.

Go ahead, Mrs. Gray, on the amendment as subamended.

Mrs. Tracy Gray: Thank you, Mr. Chair.

I would like to move a subamendment.

This is being circulated now. After the words "a Canada without barriers by 2040", I would like to move that we add "and given the testimony heard by the committee on February 5, 2024 that, pursuant to Standing Order 108(2), the committee hold no less than two meetings to study the progress towards a barrier-free Canada; that the committee invite the Minister of Diversity, Inclusion and Persons with Disabilities, Canada's chief accessibility officer, the Auditor General of Canada, Canada's accessibility commissioner, disability advocates and federally regulated industry representatives;"

That would be the end of the subamendment.

To be clear, it would then be followed by “and that it report its opinion to the House”, which was already in the original amendment.

The intention of this is to clarify that this would be a fulsome study. We heard testimony during the last meeting from Canada's chief accessibility officer, who had a serious incident with Air Canada. We know the Auditor General of Canada has done an audit on persons with disabilities in transportation. We have not had the Auditor General here yet on this. She wrote to this committee saying she could come to committee. This would be the perfect time to put this together because of this particular study we're doing.

Thank you very much, Mr. Chair.

The Chair: Thank you.

Just so I'm clear, it is two meetings, because the committee—

Mrs. Tracy Gray: The committee just amended it to two. Yes.

The Chair: Okay.

I'll get the clerk to read the subamendment of Ms. Gray, just so that we're clear. Then I'll go to Mr. Long.

Please read the subamendment.

• (0830)

The Clerk of the Committee (Ms. Ariane Calvert): It reads as follows: "That pursuant to Standing Order 108(2), the committee express its concern about the progress made towards the goal of a Canada without barriers by 2040 and undertake a study of no less than two meetings to study the progress towards the goal of a barrier-free Canada by 2040; that the committee invite the Minister of Diversity, Inclusion and Persons with Disability, the Auditor General of Canada, Canada's chief accessibility officer, Canada's accessibility commissioner, disability advocates and federally regulated industry representatives; that the committee report its findings and recommendations to the House; and that, pursuant to Standing Order 109, the committee request that the government table a comprehensive response to the report."

The Chair: Thank you.

I have Mr. Long, and then....

Ms. Falk, did you have your hand up?

Mrs. Rosemarie Falk: Yes. I thought you'd acknowledged me.

The Chair: I had, yes. Go ahead, Ms. Falk. Then we will go to Mr. Long.

We are now on the subamendment by Ms. Gray.

Mrs. Rosemarie Falk: Thank you very much, Chair.

At the last meeting, when MP Fragiskatos brought up turning it into a three-meeting study, I'd thought that was a great idea, especially because we had only Air Canada at our meeting. I know, and I'm sure everybody around this table knows, that there are also other airlines that have treated people with disabilities horribly. It is not just Air Canada. I think this is a great opportunity, brought forward by MP Fragiskatos, to be able to look at this a little bit more wholesomely, make a study out of it and report it to the House. I think absolutely this is in line. MP Gray mentioned how we haven't

had the AG here yet, who had specifically done a report and written to us, asking to come here.

I think this is great. I think just expanding it or taking the study and giving the opportunity to people who can come here to speak, or who have the authority to speak, to these items is imperative.

The Chair: Thank you, Ms. Falk.

Mr. Long, go ahead on the subamendment.

Mr. Wayne Long (Saint John—Rothesay, Lib.): The list that MP Gray has submitted for the study is quite a list. I mean, we're talking two meetings here, right?

I just want to make the point, too, that the minister was just here. I don't believe there were any questions asked of the minister.

Mrs. Rosemarie Falk: [*Inaudible—Editor*]

Mr. Wayne Long: I just want to make the point that the minister was here, and I don't believe there were any questions asked. I guess we'd be okay with it, but I just want to make that point.

Again, we're saying that it would be no less than two meetings, but with that list alone.... How many people are on it?

Mrs. Rosemarie Falk: Three.

Mr. Wayne Long: Three? That's it? Can we take a look at that?

The Chair: It cannot be circulated, because it's in English only. You have the verbal list.

I will ask the clerk to identify who the subamendment wants to invite.

The Clerk: I have it in English only.

The Chair: The clerk has it in English only, so we cannot circulate it. I would ask her to just confirm to the committee who the subamendment wants to invite.

Go ahead, Madam Clerk, and then we'll go to Ms. Falk.

The Clerk: The subamendment states, “the Minister of Diversity, Inclusion and Persons with Disability, the Auditor General of Canada, Canada's chief accessibility officer, Canada's accessibility commissioner, disability advocates and federally regulated industry representatives”.

The Chair: Ms. Falk.

Mrs. Rosemarie Falk: Thank you very much, Mr. Chair.

I just want to point out to MP Long—through you, Mr. Chair, obviously—that when we brought the motion forward for the ministers to come, we requested each minister for an hour and their department for an hour. It was the Liberals who decided to mosh all the ministers together to give less time for questions and accountability.

This subamendment was based on MP Fragiskatos's idea of having three meetings. That's why there are these people. We can absolutely amend it to three meetings. I think this issue is imperative and that all Canadians—disability or non-disability, it doesn't matter—should be and must be treated with dignity and respect. I think this committee can absolutely offer that time to make sure this is something that we're continuing to achieve.

● (0835)

The Chair: Mr. Fragiskatos, on the subamendment.

Mr. Peter Fragiskatos: I think we've reached a reasonable place, Mr. Chair. I look forward to the testimony. I think we should go ahead and vote.

The Chair: I see no further discussion on the subamendment of Ms. Gray.

Ms. Gray, on your subamendment.

Mrs. Tracy Gray: Thank you, Mr. Chair.

Just to be clear, the subamendment that was circulated did have three meetings, but we had just previously agreed to two. That's why—

The Chair: It's in order.

Mrs. Tracy Gray: Yes, it's all in order, so I just want to be clear that I wasn't saying.... It was just that we had all agreed as a committee to two, although my original subamendment, which was circulated to everyone, actually said three.

Thank you, Mr. Chair.

The Chair: Okay.

Seeing no further discussion, I'm going to ask the clerk to call a recorded vote on the subamendment of Ms. Gray.

(Subamendment agreed to: yeas 11; nays 0 [*See Minutes of Proceedings*])

The Chair: Seeing no further discussion, we'll go to the main motion as amended. Is everybody clear on the main motion?

Madame Chabot, do you have your hand up?

[*Translation*]

Ms. Louise Chabot: I am ready to vote, Mr. Chair, but I definitely want the new wording of the motion, with all the proposed amendments, to be sent to us afterwards, at the very least, so that it's clear.

With that, we can go to a vote, Mr. Chair.

[*English*]

The Chair: Thank you, Madame Chabot. It is being translated and will be circulated shortly, but it is in order.

It was verbal. Seeing that, I call a recorded vote on the amendment by Mr. Fragiskatos as amended.

Mrs. Tracy Gray: Mr. Chair, can we read out exactly what we're voting for just so that it's clear to all members?

The Chair: That's a good idea. Thank you. I was going to go there too.

Madam Clerk, could you read slowly the amendment of Mr. Fragiskatos as amended?

Mr. Wayne Long: Do you need a minute? We can take a second here.

The Chair: Okay, committee members, may I have your attention? The clerk will read the amendment of Mr. Fragiskatos as amended.

The Clerk: It reads: "That, pursuant to Standing Order 108(2), the committee express its concern about the progress made towards the goal of a Canada without barriers by 2040 and undertake a study of no less than two meetings to study the progress towards the goal of a barrier-free Canada by 2040; that the committee invite the Minister of Diversity, Inclusion and Persons with Disabilities, the Auditor General of Canada, Canada's chief accessibility officer, Canada's accessibility commissioner, disability advocates, and federally regulated industry representatives; that the committee report its findings and recommendations to the House; and that, pursuant to Standing Order 109, the committee request that the government table a comprehensive response to the report."

The Chair: Thank you.

Seeing that, Madam Clerk, please call...

Ms. Gray.

Mrs. Tracy Gray: Thank you, Mr. Chair.

I wanted to see if this would come up next. We seem to have lost "and that it report its opinion to the House."

● (0840)

The Chair: That will be in the motion as amended, when we get to it.

Mrs. Tracy Gray: I just wanted to be clear.

The Chair: It will be. That's correct.

Mrs. Tracy Gray: Will it be in the next vote? It's in my motion. Okay.

It's "report its findings to the House" or "report its opinions to the House".

The Chair: Committee members, I'm going to suspend for a moment while we clarify that.

Mrs. Tracy Gray: Great. Thank you, Mr. Chair.

The Chair: We'll suspend for two minutes.

● (0840)

(Pause)

● (0840)

The Chair: We'll resume.

I'm going to ask the clerk to read in its totality the amendment as amended before we go to a vote.

The Clerk: The amendment as amended reads, “That, pursuant to Standing Order 108(2), the committee express its concern about the progress made towards the goal of a Canada without barriers by 2040, and undertake a study of no less than two meetings to study the progress towards the goal of a barrier-free Canada by 2040; that the committee invite the Minister of Diversity, Inclusion and Persons with Disabilities, the Auditor General of Canada, Canada’s chief accessibility officer, Canada’s accessibility commissioner, disability advocates and federally regulated industry representatives; That the committee report its findings and recommendations to the House; and that, pursuant to Standing Order 109, the committee request that the government table a comprehensive response to the report.”

The Chair: Mr. Coteau, is this a point of order? We are in the process of voting. I called the vote.

Mr. Michael Coteau (Don Valley East, Lib.): It’s not a point of order, but I’d like to make an amendment.

● (0845)

The Chair: Committee members, I specifically asked the clerk to read the amendment, and said we were proceeding directly to a vote. Based on that, I’m going to proceed to a vote, because we will then go to the main motion, which can be addressed at that time.

I’m going directly to the vote on the amendment to the amendment, as articulated by the clerk.

(Amendment as amended agreed to: yeas 11; nays 0)

The Chair: The amendment as amended carries unanimously. Before we go to the main motion, I will go to Mr. Coteau if he has an item to raise on the motion as now amended.

Mr. Michael Coteau: Yes. Thank you, Mr. Chair.

The motion predetermines the study by saying, “the committee express its concern” with the legislation we’re asking to study. I would like to make an amendment.

This is about fairness. If we’re doing a study, I think it’s only fair that we keep an open mind, to bring in experts, to listen to the Auditor General, the minister and witnesses, and then to make a statement about our concerns or any other items we want to add to that study.

I’d like to make an amendment to remove that section in the first sentence that says, to “express its concern”, and leave it saying something like, “to examine”.

Mr. Wayne Long: What about, “the committee will study”?

Mr. Michael Coteau: Yes, “the committee will study”. I think that fair and practical.

The Chair: Thank you, Mr. Coteau.

I do agree. It is prejudging, and committee members have the right to speak their own minds. However, I will leave it to the committee to make a decision.

Did you move that as an amendment, Mr. Coteau?

Mr. Michael Coteau: Yes, it’s just to remove “express its concern” and replace that with “to study”. I think that’s what we’re trying to do here.

Mr. Wayne Long: Or, you could replace it with “will study”.

The Chair: I believe I have Mrs. Gray and then Madame Chabot and Ms. Ferreri.

We’re dealing with the amendment to the motion because we adopted the first amendment to the main motion.

We’ll go to Mrs. Gray and then Ms. Ferreri, and then I’m going to suspend. Oh, was it Madame Chabot? Whoever had their hand up, please put your hand up again.

Okay, we’re speaking to the amendment of Mr. Coteau.

Mrs. Gray.

Mrs. Tracy Gray: Thank you, Mr. Chair.

I don’t see how we could not have that we expressed concern, considering the testimony that we had from Air Canada and considering the horrific situations that persons with disabilities have experienced with transportation and with airlines. I don’t see how we could possibly take out that we’re concerned about this. That’s the whole premise of even doing this study, of even making the comments. I just think that it’s unbelievable that he would want to remove that, considering what we know.

The Chair: Now we have Mrs. Roberts and then Madame Chabot.

Mrs. Anna Roberts (King—Vaughan, CPC): Thank you, Mr. Chair.

I just have a few things that I want to clear up.

I am part of the AODA. I’m also part of the accessibility committee in my community. I’m proud to say that, in King Township, we received 100% on our last inspection by the province.

My point is that, at the federal level, we keep pushing it forward and pushing it forward, and we’re doing nothing. This is important because individuals with disabilities deserve the right to live like the rest of us live: barrier-free. If we don’t take this seriously, if we don’t do the study, if we don’t bring motions forward to help people with disabilities, what are we really doing here?

● (0850)

The Chair: Thank you, Mrs. Roberts.

Madam Chabot.

[*Translation*]

Ms. Louise Chabot: I disagree with this amendment for two reasons.

First of all, I think we began this study with the intention of expressing our concerns. We just voted twice; the first vote was on the Liberal member's amendment, which was clear about asking the committee to express its concerns. We passed subamendments to fix it, but we never changed that part. So it's probably in order at this stage, but it's not consistent with what we just voted on.

Second, I think what we want to express is our concerns. If we weren't concerned and everything was going well, I don't think we would do a study.

[English]

The Chair: Thank you, Madame Chabot.

Ms. Ferreri.

Ms. Michelle Ferreri (Peterborough—Kawartha, CPC): I'll just add on to this.

I think what's actually kind of remarkable is that every party, every member from every party, was united when we had this witness forward, the CEO of Air Canada. These are not allegations; these are not opinions. These are facts printed in newspapers; these are ongoing lawsuits. People.... Their own Liberal member from Milton told the horrific story of his constituent. There was great news coverage from this committee about all of us taking this CEO to task, and so he should have been. It was absurd to hear what was said.

I think saying that these are opinions doesn't make any sense. These are facts of people being abused and mistreated by Air Canada. Those are the facts, so I don't support Mr. Coteau's amendment.

The Chair: Mr. Coteau.

Mr. Michael Coteau: Thank you for the comments. I think we'll just address a couple of them.

Yes, we did agree with the original amendments, the changes to the original motion, but at any given moment we, as a committee, can revisit any type of amendment or motion that's on the floor to make improvements.

My suggestion was to make an improvement, and I'll tell you why.

I agree with the criticism that was applied to Air Canada. I agree with the criticism, there's no question, and there's a lot of criticism that's out there.

MP Roberts said that there was good progress provincially. I'm sure there's also good progress federally across the country.

What we're doing is we're taking one incident on which we've taken a witness on this Air Canada issue and we're applying it towards the entire progress of the legislation.

My suggestion is to keep an open mind. Let's bring in witnesses. You can put in the actual legislation that we have concerns about what happened with Air Canada, or name anyone else, but to take the entire legislation and all of the initiatives that have taken place over the last few years and to put them into one category as expressing concern, I think, is not fair when you're studying the actual progress. It doesn't make sense. It's a contradiction.

I'm not going to die on this hill, but I think if we're going to be fair, if we're going to have an open mind, we bring in witnesses, listen, and then we make a determination at the end. You cannot pre-determine a study on the progress and then go ahead and study the progress. It doesn't make sense.

Express concerns for what we've heard, not for the entirety of the legislation and the initiatives as a whole.

Thank you.

The Chair: Thank you, Mr. Coteau.

Before we move on to further debate on this, I have to advise the committee, and you, Mr. Coteau, that the amendment as worded is not admissible. It's inconsistent with the language of the main amendment that was already voted on.

The amendment with your wording is not admissible.

I will go to the vote on the main motion by Ms. Gray as amended.

• (0855)

Mr. Michael Coteau: On a point of order, can you explain why?

The Chair: The clerk can explain.

Mr. Jacques Maziade (Legislative Clerk): Thank you, Mr. Chair.

When you read it, you want to delete “express its concern” and change it to “study”, and it goes like this, “the committee to study about the progress made towards”.

Mr. Michael Coteau: Can you say that one more time?

Mr. Jacques Maziade: It says, “the committee to study about the progress”.

Mr. Michael Coteau: So it would read, “the committee study the progress”. Is that fine?

The Chair: I can only deal with the amendment that you put forward.

Mr. Michael Coteau: Come on. We know the spirit of what I was saying, that the committee study the progress.

Is it because of one adjective?

The Chair: Mr. Coteau, we cannot change what was adopted. Mr. Fragiskatos' amendment was adopted, and the advice I'm getting from the clerk—

Mr. Michael Coteau: Fine.

The Chair: —is the minor wording change that you are moving is inconsistent and I have to rule it as inadmissible.

The only debate I'll entertain is on.... No, I'm not entertaining any because I moved to a vote.

We're calling the vote on the main motion as amended.

(Motion as amended agreed to: yeas 11; nays 0 [See *Minutes of Proceedings*])

The Chair: We will now move to the order of the committee study.

I would like to welcome Madame Larouche.

Madame Larouche is appearing as a witness on Bill C-319.

Do you have an opening statement?

[*Translation*]

Yes?

You have the floor for five minutes.

[*English*]

Mr. Michael Coteau: Before the witness starts, can I ask some questions?

The Chair: We have a point of order.

Mr. Michael Coteau: On a point of order, we have two rounds of witnesses, correct? We're going to 10:15. Do we have a hard stop at 10:15?

The Chair: Yes, because we started on time.

Mr. Michael Coteau: Yes. Does that mean that we're not listening to the second round based on the timeline now?

The Chair: We will start the second round of witnesses at roughly the same time as is on the schedule.

Mr. Michael Coteau: Okay. Thank you.

The Chair: Roughly....

Mrs. Tracy Gray: On a point of order, Mr. Chair, to be clear, do we have only 15 minutes with Ms. Larouche?

The Chair: Does the committee want to alter that?

Mrs. Tracy Gray: Perhaps we can invite Ms. Larouche back at another time so that she would get the full amount of her time.

The Chair: I'm at the direction of the committee.

Mrs. Tracy Gray: It's either that or the witnesses we had scheduled in the second hour get invited back at another time, perhaps, whatever might work best for everyone, just so we don't cut into their time.

The Chair: Mr. Long.

I mean, it was the committee that—

Mr. Wayne Long: Yes, I agree.

The Chair: —created the discussion that led us to where we are.

Mr. Wayne Long: I would suggest that we give MP Larouche her 15 minutes but invite her back for more time. We already have witnesses scheduled at 9:15. Let's continue with the witnesses. My apologies to MP Larouche, but let's find some time to invite her back after this.

Thank you.

The Chair: What I'm going to suggest is that we would proceed with that, and we would invite Madam Larouche back for the hour slot that we have set up for committee business for next week. Would that be okay? We were doing a subcommittee.

Do I see a consensus on that?

Some hon. members: Agreed.

The Chair: We will open, Madam Larouche—

I have Madame Chabot before we do.

• (0900)

[*Translation*]

Ms. Louise Chabot: I want to point out that there's consensus on inviting the sponsor of Bill C-319 back for the full hour that was planned. I still want to express my sincere regret that we're starting this study this way. However, I agree with inviting Ms. Larouche again.

Again, our apologies, Ms. Larouche.

The Chair: Thank you, Ms. Chabot.

[*English*]

That's my understanding. It's the consensus in the committee that we would invite Madame Larouche back for one hour at the first appropriate meeting, which I'm going to say is for the hour slot that we had identified for committee business for next Thursday's meeting.

Madame, is that good?

Madame Chabot: Yes.

The Chair: At this time, Madame Larouche, we will still allow you an opening statement.

[*Translation*]

You have the floor.

Ms. Andréanne Larouche (Shefford, BQ): Mr. Chair, if I understand correctly, I'm giving my opening remarks now, but I'll answer questions later.

Good morning, everyone.

Dear committee members, thank you for having me this morning so we can look at Bill C-319 together. It's a relatively simple but vital piece of legislation aimed at improving the financial situation of seniors during really tough economic times.

At the heart of the bill is a two-pronged approach to addressing seniors' needs. First, the bill would amend the Old Age Security Act to eliminate the age discrimination that currently exists in our system. This bill would increase the amount of the full pension to which all pensioners aged 65 and older are entitled to by 10%. This will correct a glaring injustice, as, since 2022, only seniors aged 75 and over have been receiving the 10% increase, leaving a large portion of all pensioners in a precarious financial situation.

Second, the bill would raise the exemption for a person's earnings taken into account in determining the amount of the guaranteed income supplement from \$5,000 to \$6,500 per year. This means that each recipient aged 65 and older will have an extra \$1,500 in their pocket each year. That's significant financial support in an environment where prices are rising exponentially.

Recognizing that this is an urgent issue is crucial. More than 7.25 million Canadian seniors and 1.8 million Quebec seniors benefit from the old age security program. Given that more than 3.7 million Canadians are between the ages of 65 and 74, enhancing the old age security program is imperative. Support meant only for people aged 75 and over helps only 2.8 million people. It is missing the mark by helping a minority of seniors and abandoning the majority of them. We need to take action to support seniors, who have made an important contribution to our society.

The facts speak for themselves. We see seniors spending a disproportionate amount of their income on housing and food, expenses that have gone up significantly. In addition, an alarming number of seniors find themselves in situations where housing absorbs too much of their income, making their daily lives even more difficult.

It's also important to note that poverty among seniors is a worrisome reality. In 2020, 13% of seniors were living in poverty, a rate higher than that of all other age groups. It's our responsibility to ensure that seniors can live with dignity after dedicating their lives to the well-being of our society.

Finally, we must consider the financial cost of this bill. The proposed increase in benefits represents a significant investment, estimated at \$16 billion over several years, but we must consider it an investment in our society and in the dignity of seniors.

As I bring my remarks to a close, I will say that Bill C-319 is a crucial opportunity to correct injustices and support seniors in tough economic times. We can't turn our backs on those who have given so much to our society. Approving this bill signals that we value seniors and are committed to ensuring their well-being in the years to come.

This debate and this battle have been going on for a long time. Long before I entered politics, I knew seniors were in distress. Between 2007 and 2011, I worked as a staffer, and even then I noticed that many of the people in financial distress who came to the office were seniors. After that, I worked in community groups. We talked about abuse and poverty. The message I'm sending now with this bill is that we want to help the seniors who are struggling the most and will not give in to gloomy pessimism.

Seniors who are willing and able can also help address another problem we're facing: the labour shortage. As some of them reminded us, they want to contribute to society and stay in the labour market, but, under the current system, they're penalized if they do so.

• (0905)

My bill would really do two essential things. One, it would allow seniors who are willing and able to keep working, since there are lots of benefits to that, and, two, it would give seniors a little extra help from their old age security pension.

Thank you very much, Mr. Chair.

The Chair: Thank you, Ms. Larouche.

[English]

It would be a disservice to Madame Larouche on this important topic to begin for a few minutes.

What I'm going to do is suspend. The committee made a decision to invite Madame Larouche back for the full one hour of questions and answers at the meeting I identified.

We will suspend so we can start on time with the witness portion of this committee meeting.

[Translation]

With that, thank you, Ms. Larouche.

[English]

We'll suspend while the witnesses are being brought in.

We'll start the second hour at 9:15.

We are suspended.

• (0905)

(Pause)

• (0915)

The Chair: The committee is back in session.

I would like to welcome the following witnesses for the study of Bill C-319.

From the Canadian Centre for Caregiving Excellence, we have James Janeiro, director, policy and government relations. From Réseau FADOQ, we have Gisèle Tassé-Goodman, president, provincial secretariat, and Philippe Poirier-Monette, special adviser, government relations. As an individual appearing virtually, we have Arthur Sweetman, professor, McMaster University.

We'll begin with a five-minute opening statement from Mr. Janeiro.

Mr. James Janeiro (Director, Policy and Government Relations, Canadian Centre for Caregiving Excellence): Good morning, ladies and gentlemen, and Mr. Chair. Thank you very much for the invitation and the opportunity to speak this morning as part of your study on this very important bill.

I am James Janeiro and I'm with the Canadian Centre for Caregiving Excellence. We are a pan-Canadian organization focused on caregivers, which is to say parents, siblings, friends, neighbours and the like, as well as care providers such as personal support workers and direct support professionals who support people with disabilities all across our country. Our goal is to make Canada the best place in the world to give and receive care.

The intent of Bill C-319 is to raise the pension incomes of retired Canadians. This is both timely and urgently necessary, in our opinion. The National Institute on Ageing recently released their 2023 “Aging in Canada” survey results. This survey of Canadians 50 and over has helped illuminate what caregivers across the country already know: Seniors are feeling the financial pinch resulting from the ongoing cost of living crisis. An overwhelming 70% of survey respondents reported that they are concerned with the rising cost of living, and nearly 50% worry about running out of money. Sadly, over one-third reported worrying about a reduction in pension or other government benefits.

This problem of pinched household budgets due to the cost of living crisis becomes even more urgent when the low-income senior is also a caregiver. One in four Canadians are caregivers today and half of us will be a caregiver at some point in our lives. Today, in 2024, women in Canada are just as likely as not to be a caregiver already. For many of these caregivers, financial distress is at the top of their very long list of struggles. Mercilessly increasing grocery and other bills has made an already difficult situation much worse. Recent data shows that nearly two-thirds of caregivers reported financial hardship last year due to their care responsibilities.

A recent survey conducted by us at the Canadian Centre for Caregiving Excellence found that over two-thirds of people receiving care in Canada are themselves seniors. In addition, approximately 20% of caregivers are also seniors. Of those senior caregivers, 80% care for other seniors, such as wives, adult children, husbands or even their parents. For these seniors, struggling through the already threadbare social safety net designed to help them is part of their daily reality.

Statistically, senior caregivers are mostly women and they have likely had to take time off work at some point in their lives to have children or to care for somebody else. This means they lost out on years of CPP contributions, which continues to punish them for caring for others through lower CPP payments well into their senior years. Imagine worrying about how to pay the rent or feed your ailing wife while also bathing her and coping with cognitive decline. Unfortunately, this is the daily reality of nearly a third of caregivers in their older years, who reported some kind of economic strain due to their care responsibilities.

Seniors are crying out for solutions. We spent the last year advocating for the Canada caregiver credit to be converted into a refundable tax credit. While out of the scope of this study, it would certainly help, as would the provisions in this bill, which would go a long way towards solving the cost of living crisis for seniors.

We strongly endorse this bill. Seniors helped build Canada and are often called upon to look after others during what should be their years of rest and relaxation. The least we can do is adjust our very successful national programs like the CPP to meet the challenges of the current crisis and make sure seniors' lives are a little easier.

Thank you very much.

● (0920)

The Chair: Thank you, Mr. Janeiro.

[*Translation*]

Ms. Tassé-Goodman, you have the floor for five minutes.

Ms. Gisèle Tassé-Goodman (President, Provincial Secretariat, Réseau FADOQ): Thank you, Mr. Chair.

Ladies and gentlemen members of Parliament, my name is Gisèle Tassé-Goodman. I am the president of the Réseau FADOQ.

With me is Philippe Poirier-Monette, special advisor on government relations.

I would like to thank the members of the committee for this invitation to comment on Bill C-319.

The Réseau FADOQ is a group of people aged 50 and over with more than 550,000 members. In each of our interventions at the political level, we want to contribute to improving seniors' quality of life. At the outset, I must emphasize that Bill C-319 deals with a subject that is of great concern to seniors. Not a day goes by that our members do not ask us about the old age security pension or the guaranteed income supplement. So we are bringing their voices here today, in this committee.

In July 2022, old age security was increased by 10% on a permanent basis for those aged 75 and over. Enhancing this benefit was and continues to be necessary. However, people aged 65 to 74 do not understand why they are excluded from this increase. Currently, a person under the age of 75 receiving only the old age security pension and the guaranteed income supplement has an annual income of \$21,345. A senior in this situation has an income that puts them below the official poverty line in Canada, which is based on the market basket measure. Let's remember that this index establishes the cost of a bare subsistence basket. It excludes things like dental care, eye care, as well as the purchase of medication, which are vital expenses for seniors.

Bill C-319 proposes to increase the amount of the full pension by 10% for those aged 65 to 74. The Réseau FADOQ supports this proposal, since financial distress has no age. This amendment will enable all persons aged 65 and over to access the same full pension amount, without age-based discrimination.

The other measure proposed by Bill C-319 is an increase in the guaranteed income supplement earnings exemption for recipients. Currently, it is possible for these individuals to earn up to \$5,000 in employment income while collecting all of the guaranteed income supplement benefits. For earnings between \$5,000 and \$15,000, a partial exemption applies. Over the past few years, the Government of Canada has increased the earnings exemption a few times, and every time, the Réseau FADOQ applauded that decision. This is a measure that reduces the effects of a tax trap that discourages guaranteed income supplement recipients from remaining in the labour market. In addition, in the context of a labour shortage, this measure would be well received.

Let's not forget that, during the last election campaign, the Government of Canada promised to introduce a tax credit for experienced workers. Since that tax credit has still not been implemented, increasing the guaranteed income supplement earnings exemption would be a step in the right direction.

In closing, we feel obliged to address two aspects that are not affected by Bill C-319.

During the 2021 election campaign, the federal government made a commitment to increase the guaranteed income supplement. Three years later, seniors are still waiting. The Réseau FADOQ encourages the Government of Canada to keep its commitment.

Finally, we must also address the shortcomings in the way old age security is indexed. This program is indexed based on the consumer price index, while wages change about a percentage point faster. As a result, federal benefits will play an increasingly smaller role in the retirement income replacement rate in the future. Our organization is asking the government to revise the indexing method for the old age security program in order to take wage growth into account.

I would like to thank the members of the committee for listening to us. We look forward to your questions. Mr. Poirier-Monette will answer questions, and I will reserve the privilege of getting involved.

Thank you.

• (0925)

The Chair: Thank you, Ms. Tassé-Goodman.

[*English*]

Mr. Sweetman for five minutes, please.

You have the floor.

Professor Arthur Sweetman (Professor, McMaster University, As an Individual): Thank you for inviting me to speak today.

As background, I'd like to start by considering low income in Canada.

Using the market basket measure, in 2019, 10.3% of persons in Canada fell below the low-income threshold. Those under the age of 18, at 9.4%, were somewhat less likely to be low income than the average. Those between the ages of 18 and 64 had an above average low-income rate of 11.8%. Of relevance today, those aged 65

and over, at 5.7%, had the lowest likelihood of being in low income among these three age groups.

While there are individuals over age 65 who have low incomes, Canadian programs have been very successful in reducing low-income rates for this age group to below that of society as a whole.

Turning to Bill C-319, as I understand it, two changes are proposed. I will focus on them in turn.

The first will increase what I call the earnings disregards for the guaranteed income supplement, the GIS. Since 2020, the two disregards have been \$5,000 each. Current GIS recipients face a three-stage regime. In stage one, the first \$5,000 in annual earnings have no effect on their GIS benefit; in stage two, the next \$10,000 in earnings are taxed at a maximum of 50%, and second, there's \$5,000 disregard. In stage three, earnings beyond \$15,000 are taxed at 100% to the full amount of the GIS.

The bill proposes to increase both the stage one and stage two disregards to \$6,500 while retaining the stage two tax rate of 50%. This implies that GIS recipients would be able to earn up to \$6,500 per year without their GIS amount being affected and that they would then face a 50% tax rate on earnings between \$6,500 and \$19,500. Beyond \$19,500, they would face 100% tax rate. Of course, the eligibility threshold for GIS is not much above \$19,500 for a single individual.

I see two obvious motivations for this proposed change. The first would be to provide additional income to low-income seniors who are already earning more than \$5,000 per year. The second would be to incentivize low-income seniors to increase their labour supply. However, among low-income seniors, those with the lowest pre-retirement incomes are least likely to work post age 65, so those with more disadvantaged backgrounds are least likely to benefit from this change.

Also, previous changes to the GIS appear to have had modest impacts on changing labour supply among GIS recipients. I suspect that this proposal would similarly have a positive but very modest impact on earnings.

Overall, while the potential policy change will probably not have much impact on extreme poverty, it will benefit those who are low income and who already earn more than \$5,000 per year. I therefore see this as worthwhile since it will help some low-income working seniors. It rewards work and hopefully incentivizes it.

Turning to the second part of the bill, it proposes to increase OAS payments to those aged between 65 and 74 by 10%. Over 95% of individuals in this age category receive at least some OAS income, so this part of the policy change is not exclusively targeted at low-income seniors.

Compared to the first part of the bill, this is a much more expensive proposal for taxpayers. My best guess, derived from calculations based on an Office of the Superintendent of Financial Institutions' report, is that this policy change would cost between 0.15% and 0.2% of GDP. This is a very rough guess, and it's also a very big number.

Further, in terms of labour market incentives, although any effect is likely to be small, I expect it to decrease rather than increase labour supply and earnings. A greater concern is that it's not obvious that the federal government currently has sufficient fiscal capacity to undertake an expenditure such as this while simultaneously building, for example, a robust pharmacare program. I think the opportunity cost of the funds for this second policy change need to be considered very carefully. Undoubtedly Canadians' views will differ, but I think that many, including many seniors, would find greater dignity in and prefer alternatives such as spending money on improved health care rather than this non-targeted increase to OAS payments.

If, additionally, we are worried about seniors living with dignity and avoiding low income—or, more broadly than low income, avoiding poverty—then a targeted proposal would be preferable to this broad-brush approach.

Thank you very much for your attention.

● (0930)

The Chair: Thank you, Mr. Sweetman.

We'll now begin the first round of questioning with Ms. Roberts.

Ms. Roberts, you have six minutes.

Mrs. Anna Roberts: Thank you, Mr. Chair. I have a couple of questions. I'd like to start with James.

First of all, welcome, James. It's great to see you again, and thank you for being here today and for your great work. I really enjoyed attending the conference on November 8.

Here's my issue. As you know, I volunteer in a seniors' home, so I've been participating with seniors for many years. I see a lot of issues, even in my own community. I'll address one specific situation of a senior who lives in a modest townhouse of 1,200 square feet. She raised her four children and decided, at the age of 50-plus, to go back to work.

As she joined the workforce, her husband—who had retired a few years before she did—unfortunately, came down with stage 4 cancer, so she had to, obviously, leave her job to take care of him. He passed away within two years, so she lost 40% of his CPP—widow's pension—and her CPP contributions weren't that great because, obviously, she chose to raise her family—that was a personal decision—and so she decided to go back to work.

She went back to work, and three weeks after she got a job—there she was in her late sixties—COVID hit. It was last in, first out, so then she struggled to maintain her home because she didn't have the income to support it. She managed through the process by renting out one of her rooms to a university student. Guess what? The student lost his job, so he couldn't pay the rent and she felt bad: She couldn't toss him out, but she still had bills to pay. COVID's

over, so she got back to work and she still maintains the home. I agree with one thing that we're looking at, which is increasing the GIS, because for her to go back to work offsets her GIS payments, so she's no further ahead.

You care about seniors—and thank God, because I'm on my way there—what would you suggest, and what have you heard about providing support to seniors taking care of seniors?

Mr. James Janeiro: Thank you very much for the question, Ms. Roberts, and for coming to our conference back in November as well.

I'm sorry to hear about your constituent. Stories like that are all too common across the country. We hear them every day—as I'm sure you all do as well, from your constituents—and I'll say a few things about that.

There's a role for the state in this to increase her retirement income, which I know we can all agree is the intent of the bill, so the work on GIS to increase that amount is very good.

When it comes to earnings exemptions, there's some thought, really, that any sort of clawback of earnings is punishing people for working. You could argue, and I would argue quite strongly that CPP is our natural endowment as Canadians. We work hard. We pay into it. What we receive out of it is our entitlement as Canadians because we've all paid into it collectively to support ourselves, our families and our seniors as we age.

There is very good work to be done around addressing these earnings exemptions towards, probably, zero over time, so that seniors can work if they have to work and they're not punished for working, but ultimately these things take time. Even the conversation we're having today is illuminating the fact that far too many seniors are put in a position where they have to go back to work. It's one thing if they choose to go back to work, but if they have to go back to work, over time this should be addressed. Today this is, in my opinion and our opinion, a start to paving that way to not punishing, in this case, seniors for earning more income.

The last thing I'll say is that there's a broader role out there as well. That senior in your community would probably benefit from a more holistic local social safety net that's able to help her afford groceries a bit more, pay her property tax bill, pay her income tax every year and do all the other things. It's not just about income; it's also about the things that take part of that income over time. We can all do better in that regard.

• (0935)

Mrs. Anna Roberts: I want to reiterate one thing, that this particular senior who goes to work to stay in her home also receives.... We have a food bank in Toronto, Sai Dham Food Bank, which delivers 3.17 million meals per month, and they deliver to 3,000 senior homes. I'm going to tell you something: she has to be very cautious about filling her tank, and she uses her car sparingly so she can afford to go to work and pay the bills on her home. However, if it weren't for the food bank, she would not be able to eat. Because of the cost of the carbon tax, because of the cost of high taxes, she's no further ahead.

I'm really advocating that we need to understand what this government is doing by creating this carbon tax on seniors, because it's absolutely ridiculous that a senior who's worked her whole life has to go through this just to support herself in a very modest way. In your experience have you heard any seniors complaining about how expensive it is with the carbon tax, the taxes, all of that? The fact they're still working and using food banks is absolutely shameful.

The Chair: Thank you for that, Ms. Roberts. Your time has gone by.

Mr. Collins for six minutes.

Mr. Chad Collins (Hamilton East—Stoney Creek, Lib.): Thanks, Mr. Chair.

I'll bring us back to the subject at hand.

For all of us around the table, I think we're all committed to seniors. For my entire time in office, for the many years I've had the privilege to represent my constituents, services for seniors have been a top priority. Whether it's at the local level, certainly, our former provincial reps can say the same, and, of course, at the federal, seniors continue to be a priority for all levels of government.

I want to start with the age of retirement. When I was a city councillor I watched with interest the former Harper government move to increase the age of retirement from 65 to 67—and of course, we repealed that—our government did, before my arrival—and I've watched with interest other governments around the world flirting with that age issue. You might recall last year in France there was a massive protest as the French government considered increasing their age of retirement, much like the former Harper government did. I know that the U.K. has it on the books right now an increase in the age of retirement from 66 to 67, which will take place in 2026.

I know, Professor Sweetman, you have looked at seniors issues in many different areas, and I'm wondering if you could advise us on where Canada stands with some of our international comparators as it relates to support for seniors and the age of retirement issue.

Prof. Arthur Sweetman: My sense is that Canada does reasonably well, as reflected in the numbers I read at the beginning of my opening. The poverty rate for seniors in Canada is well below the national average. Canada's old age security system—the entire system, not just the things covered in the act—has been extremely successful in helping seniors in reducing the poverty rate for seniors.

Having said that, there are clearly some seniors who are in dire situations.

My answer to the second part of the question or the second part of the bill is that we would be better served by a more targeted, focused policy that tried to help seniors in need, rather than also helping high-income seniors. People like you and me don't need a little bit more money. I'd prefer—and I think you would prefer—some of that money being redirected towards people who are in need, and the second half of the current bill doesn't do that.

I think that's an issue that's being faced internationally as well. All countries are dealing with this trade-off between having broad, general programs that focus on a large percentage of society—in Canada, something like 95% or 96% of people over age 65 receive OAS—versus a targeted program like GIS. I think many countries are turning towards something like what Canada has, where you have a multi-stage program that focuses a lot of resources on people at the low end and some resources on people at the higher end, because you need political buy-in at the high end in order to support the entire program, in order to support the redistribution. I think what's happening internationally is that many people are dealing with the struggles we're dealing with with aging populations, and they are dealing with that trade-off between a broad, universal program, which is extremely expensive and taxes our fiscal capacity, versus more focused program, which helps people who are most in need.

In terms of the age of retirement, people are clearly healthier for longer and living longer, and many countries are moving towards an increased age of retirement in recognition of that. That's a decision that societies need to make about how much leisure—in some sense, how much free time—we want to offer seniors, not require of seniors. They can go on working if they want, obviously, but we offer it to seniors. Our society has been flip-flopping on that as an electorate and I don't think we've settled the question yet. We may end up doing something more like the U.K. in the future, or we may not.

• (0940)

Mr. Chad Collins: Thanks, Professor Sweetman.

I have about two minutes left.

I want to take you through the range of options you've talked about with the targeted approach, which I think is a theme that our government picked up on with some of the changes we made to the Canada child benefit and the targeted approach to seniors that we've taken throughout the pandemic. I know you've done a lot of studies on the impact of COVID on seniors. Of course, there's a whole range of social supports we can provide to seniors. Housing is a great example. Seniors make up the vast majority of those people who sit on affordable housing wait-lists across the country.

Along with some of the evidence you provided in terms of a targeted approach, you mentioned pharmacare. Of course we've just released our dental benefit, and hundreds of thousands of seniors have already registered for that. I'm hoping you can expand upon why it's important to look at issues like the dental benefit, pharmacare and housing supports for seniors, instead of taking a blanket approach that provides benefits to some of Canada's most wealthy individuals. Can you expand upon why that targeted approach is important and expand on some of those other areas in which we could provide additional support for low-income seniors?

Prof. Arthur Sweetman: I think what you're saying is very much aligned with what I am saying. We need a targeted approach but not necessarily in the Old Age Security Act. Some of those targets will be with respect to, as you said, support for living, accommodation, housing, dental care, and health care. I think many seniors would prefer to have, rather than a 10% increase in their OAS, a much-improved access to emergency departments or to primary care.

We need to think about how we spend our money. When we're spending it on seniors in something like the Old Age Security Act, we need to think about whether we're taking a broad brush and giving it to high-income and low-income seniors alike or whether we want to focus some of that money—not necessarily all of it, but a great proportion of it—on low-income seniors.

The Chair: Thank you, Mr. Sweetman.

Prof. Arthur Sweetman: Thank you.

The Chair: Madame Chabot is next.

[Translation]

Ms. Chabot, you have the floor for six minutes.

Ms. Louise Chabot: Thank you, Mr. Chair.

Thank you very much to all the witnesses for being here to discuss this important bill. I would like to disagree with a number of the comments I've just heard, but that's not the basis of my intervention.

Fundamentally, this bill is about fair treatment for all seniors. Old age security in Canada is a universal program, subject to a few conditions. However, in my opinion, the decision was made for the first time to create a gap in the program by distinguishing people aged 65 to 74 from people aged 75 and over, without taking into account the reality of seniors. The bill corrects this unfair treatment based on age, which is a form of discrimination because it does not at all take into account the needs of people aged 65 to 74.

Ms. Tassé-Goodman, you supported Bill C-319 long before the Liberal government decided to increase old age security, which it

had promised to do, but only for seniors aged 75 and over. Not a day goes by without your members asking you when there will be fair treatment for people aged 65 to 74.

What are people telling you and what motivations lead you to support this bill?

• (0945)

Ms. Gisèle Tassé-Goodman: As I have already said in parliamentary committee—you will recall, Ms. Chabot—and as the Réseau FADOQ regularly mentions, the needs are there. Many women volunteer and are therefore deprived of this program, not to mention the costs associated with that.

I'll leave it at that. I will yield the floor to Mr. Poirier-Monette so that he can answer that question.

Mr. Philippe Poirier-Monette (Special Advisor, Government Relations, Réseau FADOQ): Thank you for your question.

There is indeed a lot of discontent among people aged 65 to 74. Since old age security was increased by 10%, we have been hearing about it every day. Those people do not understand why they are excluded.

Financial insecurity exists among people under the age of 75. Some people have to leave the labour market or have been laid off, for example, because of ageism in the workplace. Some are forced to stop working because they are no longer able to. Mr. Janeiro was talking about family caregivers. Yes, many of them have to stop working to take care of their loved one, and that has an impact on their savings, as well as on their ability to contribute to a universal or private pension plan.

So there are a lot of challenges. It is difficult to understand, and even to see, that people aged 65 to 74 receive, through the guaranteed income supplement and old age security, an income that is below the poverty line set by the government itself. Therefore, if old age security benefits were at least increased by 10% for that age group, people would be able to reach at least the lower end of the market basket measure, the MBM. I would remind you that the MBM aligns with basic needs. People survive on that. That does not include a lot of medical, hearing or eye care, among other things. A lot of spending is not considered in the MBM; it's just the bare minimum.

Ms. Louise Chabot: Thank you.

I toured seniors' residences because I wanted to be attuned to their needs. Many of them were very concerned about the cost of living and the issue of housing. Like you, we had concerns about the old age security and guaranteed income supplement benefits, which are the government's responsibilities.

Of the 550,000 FADOQ members, how many people's only income is old age security? Do you know the number?

Mr. Philippe Poirier-Monette: Presumably, about half of those people are single and living on less than \$26,000 a year. They basically receive old age security and the guaranteed income supplement. So there is a lot of financial insecurity among seniors, particularly single individuals. Many of them are women, widows. That's a problem.

Ms. Louise Chabot: According to the low-income measure, or LIM, more than 23% of Quebec seniors live in poverty. Interestingly, the study found that this percentage was lower than for those under the age of 65. That said, the LIM does not distinguish between those aged 65 to 74 and those aged 75 and over. As you say, where there is a distinction is among women. Compared with men, 17% of women live in poverty.

In your opinion, why does the principle of fairness in old age security benefits absolutely have to apply?

Mr. Philippe Poirier-Monette: That's—

The Chair: Thank you, Ms. Chabot.

[English]

Next is Madam Zarrillo for six minutes.

● (0950)

Ms. Bonita Zarrillo (Port Moody—Coquitlam, NDP): Thank you so much, Mr. Chair, and to the witnesses who have come today.

I really appreciate the gender lens that's been put on some of this in the discussion today. We know that women are punished for caring for family earlier on in their careers and there's also the wage gap. I really appreciate the light that's been shone on that.

There's also the fact that seniors are still working in paid and unpaid work, and certainly in care. There is a lot of unpaid care that's done by seniors.

This is an opportunity, as this comes to committee, to talk about amendments that could potentially come into this bill.

I will ask Mr. Janeiro first.

If there was an opportunity to amend this bill to include something else that is important at this time, is there anything that you would propose?

I also want to know your thoughts on this: The NDP has been asking for some grace period. A lot of times, seniors don't get their income tax filed on time. They can lose their entitlements because they didn't get their income tax in.

I think this might be an opportunity, as we open Bill C-319, to make sure that we also give seniors some grace period. If they become sick or they are caring for a loved one, the income tax falls to the wayside and they lose their entitlements. It seems unfair.

Mr. Janeiro, would you mind giving your thoughts on that?

Mr. James Janeiro: Thank you very much for the question, Ms. Zarrillo.

Yes, certainly, there is a very good opportunity to look at some amendments here.

On your point about tax filing, by way of a slight anecdote, my grandmother's accountant retired last year. Now we're scrambling to find somebody she knows and trusts and who speaks Portuguese, etc. The odds are that her taxes will be late this year. She is fortunate that she has people like me and many others around her who support her to do this work.

Any sort of consideration of the fact that seniors often lead difficult lives.... Their worlds are getting smaller and smaller. I don't mean to paint this with a general brush, but to make a point here, worlds get smaller. They need more and more support. The caregivers around them often have a lot on their plates as well. Anything that can be done to ease these seniors' interactions with institutions—like tax filing for CPP purposes, and interactions with telecoms and with airlines, etc.—and to ease the friction between seniors and these large institutions would be a good thing to consider, including in the context of the CPP.

With regard to specific amendments, perhaps, to this piece of legislation, I think it would be very interesting to park in here an idea that perhaps it's time to help seniors who reach old age and start receiving CPP but who have had to opt out of the labour market for a long period of time—often that's women, as I note in my comments—because of their care responsibilities, be it for children or others in their lives. In other countries, the state pays their state pension contributions while they're off caring for others. We see this in the U.K. We see this all over Europe. Perhaps it's time to consider that here, as an indirect way of supporting those seniors who were caregivers earlier in life and who potentially become caregivers later on in life, and of making sure they're not punished for having cared for others when they were younger and could otherwise have been working.

For people who have been in that situation, where you're choosing between working full time and caring for a loved one, most of us, I think, would choose caring for a loved one. That's what we do for our families.

Ms. Bonita Zarrillo: Thank you so much.

Monsieur Poirier-Monette, I wonder if I could ask you the same question.

[Translation]

Mr. Philippe Poirier-Monette: Yes, many things can be proposed.

As Ms. Tassé-Goodman said in her remarks, provisions could be added to Bill C-319 on the method of indexing old age security, among other things. That pension is indexed to the consumer price index, or CPI, while wage growth is about an additional percentage point above that index.

Simply put, the old age security pension currently replaces about 15% of the average wage. However, because of the method of indexing this pension, the replacement rate decreases over time. Therefore, in 10, 15, 20 years, the amount of the old age security pension would represent a smaller percentage of the average salary.

This is problematic because old age security is the first pillar of retirement. It represents the universal plan, which is supplemented by the Canada pension plan or the Quebec pension plan and personal savings. Since that is the foundation, it has to be solid.

[English]

Ms. Bonita Zarrillo: Thank you so much for that.

I also wanted to go back to Mr. Janeiro around some of the data they've gathered and published. With the data you spoke about today, I'm wondering if there is a gender split.

Was the data collected on a gender split? The reason I'm asking is the disproportionate amount of women who are doing that hard-ship.

• (0955)

Mr. James Janeiro: Absolutely. Yes.

The short answer is yes. The National Institute on Ageing data that I referred to and our own Canadian caregiving survey both collected along gender lines, and the gender splits are there. I won't comment on the National Institute on Ageing—NIA—data. It's widely available, and I'm happy to share it with your office as well. It was just released and is excellent work.

On our own data around caregivers, not surprisingly, what we see just generally across the board is that men and women are, fifty-fifty, just as likely as not to be caregivers. It's an approximately fifty-fifty split, but women are, by orders of magnitude, more likely to be caregivers for longer, to take on more care responsibilities or to do it more often over the course of their lives. This is where that issue about CPP contributions becomes quite germane, because if you're in and out of the labour market, that becomes a problem. Similarly, in the EI system, if you're in and out of the labour market because of your care responsibilities, that becomes a problem as well.

The slightly longer answer to your question is that the gender breakdown of the caregiving data shows all of the issues I've illuminated, but to a greater degree, frankly, for women.

The Chair: Thank you, Madam Zarrillo.

Ms. Ferreri, you have five minutes.

Ms. Michelle Ferreri: Thank you, Mr. Chair.

Thank you to our witnesses as we study Bill C-319, an act to amend the Old Age Security Act.

Perhaps I can start with you, Mr. Janeiro.

Can I call you James? Okay. It's great to see you again.

I think what we're hearing here today is that obviously seniors are in dire straits. Basically, there are so many people in dire straits. Our seniors seem to be more on the vulnerable end of that position. Your testimony today was about primarily caregivers. I think a lot of us here who have aging parents—and those who are watching—know, and it hit home. I saw a lot of nods as you were giving your testimony.

This bill is saying to increase old age from \$5,000 to \$6,500 a year, which seems so minimal, I'll be honest with you, in a cost of living crisis, which you touched on. When have you ever seen inflation or a cost of living crisis be this bad in your time of working in this industry?

Mr. James Janeiro: I'm 36 years old. I've never seen this in my life. To be completely honest with you, I think we're all living that across the world, frankly, seeing what inflation is doing to retirement incomes and other more fixed incomes as well.

I'll also say that when I was in school doing my master's about 10 years ago, seniors poverty was sort of taught as a victory. We had figured this out. As one of the speakers alluded to, and Mr. Collins also pointed out in his remarks, our seniors poverty rate in Canada, up until fairly recently, was low and going lower. We were a leader in the world in that regard. Unfortunately—I can share some of this data with your office—even looking at one particular town, that of Hamilton, Ontario, where there's been some recent studies done, poverty rates across the board have trickled either down a little bit or stayed flat, but amongst seniors they've started to go up.

What had been a victory not long ago, that scourge of seniors poverty, seems to be surfacing for us again. The cost of living is a large part of it, frankly. If you're living on a fixed income and your grocery bill is orders of magnitude larger this month than it was a year ago, you'll feel that in your fixed income.

Ms. Michelle Ferreri: If you want to table that to the committee, I think that would be useful for the report.

I think what I'm trying to say here is, yes, this is an important bill, but it feels like you're on a hamster wheel. You're going to pay out more money. It's going to cost more money. You're going to have to make up that money. But if you didn't have the cost of living already exponentially out of control, you wouldn't have these kinds of problems.

To my colleague Ms. Roberts' point earlier about the carbon tax, which is one of the things we're seeing driving up the cost of food in particular, seniors who are dealing with these soaring heating costs when they're on a fixed income, especially the caregivers, are under so much stress. This isn't drama. This is reality. The pain is very, very real. The human consequences of inflation are very real.

Where do you see carbon tax fitting into this stress?

Mr. James Janeiro: Your analogy about the hamster wheel is a pertinent one. In our survey that I referenced earlier, we asked caregivers to throw in a few words, unprompted, about their experience. The hamster wheel came up quite often, frankly, because it just feels like you're spinning. You're always googling at 3 a.m. to see the next thing you can qualify for to make your life or the life of the person you care for a little bit easier. Frankly, you often come up with very little from that search. It is a hamster wheel for far too many.

I won't comment specifically on the carbon tax, because I don't know, frankly. I don't know the input or the ratio between carbon tax on one end and senior income and caregiver income at the other. What I can tell you is that I think we all have a collective responsibility. Our elected officials have a collective responsibility to do what we can to bring down that cost of living for everybody. Everybody living on a fixed income, be it a senior or any other, feels this in an acute way. If you're in a position where you're renegotiating your salary at the end of a work year or something like that, you have some movement. If your income is fixed, you don't have that luxury.

Ms. Michelle Ferreri: Thank you.

I want to read into the record a message I got from a constituent of mine: "Sorry to send my crying heart to you, but I need to get this off my chest. I've lived in Peterborough all my life. I worked at General Motors for 35 years. I sent my daughter to university to become a lawyer. I paid off my house, and now with my pension I can't afford to live with these prices. When I pay all my bills at the start of the month it leaves me \$2 to spend. I'm 65 years old and I'm now looking for a job to support myself before I lose my house. I'm just hoping an election is soon so we can turn things around."

These are the messages we're getting. I think when you waste taxpayers' money, this is what happens in terms of the cost of inflation.

I really do thank you for what you do, because the caregivers are not okay right now. They desperately need you. Thank you for being their voice.

• (1000)

The Chair: Thank you, Ms. Ferreri.

Mr. Fragiskatos, you have five minutes.

Mr. Peter Fragiskatos: Cost of living challenges affect all of us as MPs because they affect our constituents. That's true of every democracy, Mr. Chair. I think it's important that we discuss these issues and face them head on, as other parliamentarians are doing in various democracies.

Mr. Sweetman, first of all, thank you for appearing today.

I was quite interested in the point that you raised on opportunity cost.

Could you summarize that again, sir, and talk about the implications of this bill from an opportunity cost frame?

Prof. Arthur Sweetman: My basic idea is that right now, the federal government has limited fiscal capacity. I think that before COVID, it had a lot more flexibility, but during the COVID regime, government deficits increased substantially.

If governments are going to be spending large amounts of money, we need to be thinking about where they spend it because they have a limited number of opportunities to spend large amounts of money. They can either spend it on pharmacare or a limited number of other programs. They have to make choices.

My fear is that we're going to end up like we were in the 1990s. I think seniors will remember the 1990s, when we got ourselves into such a bad situation in terms of public deficits that we ended up cutting back health care quite a lot. I don't want to return to those days where we can't afford to fund health care because we spent our public money unwisely.

We need to think about the hard choices we have to make.

The point I was making earlier is that it's true that many low-income seniors are in straitened circumstances—some are facing quite difficult challenges—but seniors are also among the wealthiest, highest-income people in our society. A broad-brush approach that gives money to the wealthiest in our society as well as those with low income in our society is probably not a good use of funds right now.

If it was pre-pandemic and the government's financial books were in a bit better state than they are now, then I would say that, yes, we can afford to do it.

However, right now it's not clear that we can, so we need to think about our priorities. Would we prefer to have better access to primary care in emergency rooms? Would we prefer to have pharmacare? Would we prefer to have dental care or would we prefer to have a 10% increase in OAS for people between 65 and 75?

Incidentally, my reading of the numbers shows that poverty rates are much higher for people just before they turn 65—in their late fifties and early sixties. They sort of hit a low in their early sixties and then they start to increase, so that by age 75, 85 and 90, they're much higher than they were at 65 to 75.

Almost all of that increase, incidentally, is among females. For males over age 65, the low-income rate is roughly flat as a function of age. For women, it's increasing with age. It really is the women over age 75—it's hard to draw an exact cut-off, but at some more senior age than 65 to 70—who are among the seniors experiencing higher poverty rates.

Having said that, people just short of 65 have higher poverty rates than even those who are 75 to 80. I think we do need to think very carefully about how we're spending our money, especially in these days where we have a limited amount of money in our kitty, as it were.

• (1005)

Mr. Peter Fragiskatos: Thank you, Professor Sweetman.

You mentioned the 1990s and deficits. It was a Conservative government responsible for those deficits, but I do not want to dwell on that.

I do want to ask you about Conservative policy now. You will be familiar, because you study these sorts of issues, with pay-as-you-go legislation, which was first popularized in the United States.

Mr. Poilievre has proposed doing the same thing with respect to federal spending—as a control for federal spending.

This implies a lot, to say the least, for seniors in this country. I think of it in these terms: Since CPP, the GIS and OAS are, of course, indexed to inflation, from that comes a view that the increases that result from that indexing to inflation could count as new spending, necessitating cuts in other areas, according to the pay-as-you-go formula.

From that, one could say that we could see cuts in other areas, like the New Horizons for Seniors program, which we know has proved tremendously important in helping seniors in a variety of ways.

Do you have concerns about Mr. Poilievre's pay-as-you-go framework for federal spending in the future, should he be elected as prime minister?

The Chair: Could we have a short answer, please?

Prof. Arthur Sweetman: I'm not sure I have a good answer for that.

To a certain extent, all government programs are pay-as-you-go to some degree, and with the deficit and annual debt, they're a way of transferring some proportion of federal spending across years.

Seniors care a lot about their children and grandchildren, and they are concerned about leaving substantial debts to their children and grandchildren, especially when that debt is mostly funding consumption, rather than investment.

If we're thinking about pay-as-you-go, we want to be very careful about whether we're paying for current consumption or whether we're paying for an investment for future generations.

I'd be very happy to—

The Chair: Thank you, Mr. Sweetman.

[*Translation*]

Ms. Chabot, you have the floor for two and a half minutes.

Ms. Louise Chabot: Thank you, Mr. Chair.

I thank the opposition parties for allowing Bill C-319 to pass through the House. We now have an opportunity to look at some fundamental issues that I hear less about in the discussions between the two parties.

Mr. Poirier-Monette, what is the impact of the fact that a fixed income such as the old age security pension has not been increased for seniors aged 65 to 74?

Mr. Philippe Poirier-Monette: The impact is seen in the difficult choices being made on a daily basis, such as putting a product back on the shelf at the grocery store or not always buying all the drugs needed for their health. As I was saying earlier, seniors have very high health care costs. I am thinking here of eyeglasses, hearing aids and dental care, in particular. A dental insurance program has been announced, but we are still waiting for a lot of details on it. We are talking here about expenses that can amount to more than \$1,600 a year. As a result, people go without. In addition to harming their health and compromising their autonomy, that generates societal costs. I think that has to be taken into consideration.

Ms. Louise Chabot: You had previously mentioned that financial insecurity has no age; now you've just illustrated it.

We talk a lot about the cost of living, but it is also important to consider people on a fixed income. That is one of your concerns.

Do you have any other solutions to propose? You talked about increasing the guaranteed income supplement and revising the indexing method, but would there be anything other than those two measures?

Mr. Philippe Poirier-Monette: The proposal to increase the maximum earnings exemption for the guaranteed income supplement is a very good measure. The government has already increased it in the past, and we have applauded that decision every time. Because of the way it is designed, the guaranteed income supplement is a tax trap, a trap that leads to poverty. When the amount of earnings exceeds \$5,000, people lose 50¢ of every dollar they earn, which discourages them from working and prevents them from getting out of poverty. So raising the cap is necessarily a good measure.

In addition, a tax credit for experienced workers was to be implemented. As Ms. Tassé-Goodman said, increasing the maximum earnings exemption for the guaranteed income supplement would still be a step in the right direction, especially in a context where it is difficult to live and where there is a labour shortage.

• (1010)

The Chair: Thank you, Ms. Chabot.

[*English*]

Madame Zarrillo, you have two and a half minutes.

Ms. Bonita Zarrillo: Thank you so much, Mr. Chair.

I have a motion today, because I note that both Madame Tassé-Goodman and Mr. Janeiro talked about the caregiver tax credit. I move:

That the committee write to Minister Freeland to highlight her mandate to convert the Canada Caregiver Credit to a refundable tax-free benefit, and ask that it be part of the upcoming Spring budget so that Canadians who care for their loved ones are also looked after.

We've heard a lot of talk today about the financial stress of caregivers and how much pressure is on them, so I'm hoping we won't need a vote and we can just advance this letter writing to the minister.

The Chair: Madame Zarrillo, we have not received the required notice for the motion. If you want to do it in both official languages, we can debate it at that time.

You did not provide the committee with notice, as far as I am aware. These are the rules the committee adopted.

Ms. Bonita Zarrillo: That's fine.

Thank you, Mr. Chair.

I guess I just wanted to close out on housing. We are really seeing a disproportionate amount of seniors losing their housing and rent is getting out of control.

I wonder if I could just ask.... You probably only have less than a minute each.

Mr. Poirier-Monette, would you mind just sharing what you've seen around housing costs for seniors and the impacts of that?

Mr. Janeiro, could you just finish on that?

[*Translation*]

Mr. Philippe Poirier-Monette: Thank you very much for the question.

Every week in Quebec, we see cases of people living in private seniors' residences, or RPAs, whose rent costs are increasing exponentially. Every service costs an arm and a leg. It's very expensive. The problem is that RPAs have a large share of the market and have a bit of the upper tier.

At the Réseau FADOQ, we suggest that there be healthy diversity in congregate living settings for seniors. Non-profit housing organizations could also provide services to seniors. Everything must not be done only in the private sector with only people of means

being able to go to these residences. So that has to be taken into account.

The public system can do it, but there is also a way to have private cooperatives and NPOs in the sector. That would help a lot of people who don't have the income needed.

[*English*]

The Chair: Thank you.

Give a short answer, Mr. Janeiro.

Mr. James Janeiro: As Canadians, we're unique in the industrialized world in that the housing bill is the first bill we pay. We don't typically get behind on mortgage or rent and things like that if we can avoid it.

Unfortunately, the impact is that everything else suffers. The grocery bill suffers, buying medication suffers and that sort of thing.

If you're a caregiver, on average you're about \$5,000 to \$6,000 a year out of pocket already because of your care responsibilities. If you stack increasing housing costs on top of the second bill that you probably pay the most, which is supporting the person you love, everything else gets pinched all that much more.

The Chair: Thank you, Mr. Janeiro.

Madam Zarrillo, we have about 15 seconds left.

Ms. Bonita Zarrillo: I'm going to ask if the committee would be open to sending a letter to the minister to ask the minister to fulfill the part of her mandate letter that asks for the Canada caregiver credit to be a refundable tax-free benefit.

I would ask the committee to agree with sending a letter.

The Chair: We are now out of time.

We started at 8:15.

What is the wish of the committee? Is it the wish of the committee to extend or to adjourn?

I don't see any consensus, Madame Zarrillo. You can raise that at the next meeting.

With that, thank you to the witnesses and members.

The committee is adjourned.

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