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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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• (1600)

[*English*]

The Chair (Mr. Robert Morrissey (Egmont, Lib.)): I call the meeting to order.

Welcome to meeting 100 of the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities.

Pursuant to the order of reference of Wednesday, October 18, 2023, the committee will continue its study on Bill C-319, an act to amend the Old Age Security Act.

Today's meeting is taking place in a hybrid format, pursuant to the Standing Orders. Members are attending in person in the room and virtually by Zoom.

I want to take a moment to review procedure.

Those attending in the room and by Zoom have the option of speaking in the official language of their choice. Use interpretation services with the headphones in the room. Those appearing virtually can use the globe icon on the bottom of their screen and select the official language of their choice. If there's an issue with interpretation, please get my attention by raising your hand or using the "raise hand" icon on your screen. We'll suspend while it is being corrected.

Please address all questions through the chair. To get my attention, simply raise your hand or use the "raise hand" icon.

I also want to advise members in the room to keep their earpiece away from the mic when they're not using it and to keep their phone away from their microphone, because this can cause issues with the interpreters' hearing. We do not want any of them to have any issues.

I know one can get passionate from time to time, but if you can remember to speak slowly for the benefit of the translators, that would be good, as well.

With that, I would now like to introduce our witnesses for the first panel.

[*Translation*]

We welcome Mr. Pierre-Claude Poulin, of the Association québécoise de défense des droits des personnes retraitées et préretraitées.

[*English*]

Welcome.

As well, from Bridges of Love of York Region, we have Mr. Casbarro here in the room. Welcome.

As you know, each of you has five minutes to give an opening statement.

[*Translation*]

Go ahead, Mr. Poulin.

Mr. Pierre-Claude Poulin (Responsible for the Income and Taxation Committee for Retirees Without an Employer Pension, Association québécoise de défense des droits des personnes retraitées et préretraitées): Thank you, Mr. Chair.

Good afternoon everyone.

My name is Pierre-Claude Poulin and I'm responsible for the Income and Taxation Committee of the Association québécoise de la défense des droits des personnes retraitées et préretraitées.

Our association is apolitical. It has 30,000 retiree members, the majority of whom are without an employer pension. That's the main problem with Canada's pension systems.

When seniors, who represent approximately 20% of Canada's population, are faced with the closing of thousands of seniors' residences, are victims of eviction and sometimes homelessness, not to mention insolvency, urgent action should have been taken long before now.

In 2023, 39% of Quebec retirees needed financial support from the guaranteed income supplement, a form of social assistance to help those at or below the Canadian poverty line, which is currently set at \$21,634. These retirees are not eligible for refundable tax credits for health services, including optometric care, prescription drugs, hearing aids and so on. Also in 2023, 49% of retirees were at the income level for which no taxes had to be paid. They were therefore at the same taxation level as those receiving social assistance or funds from the GIS. However, these retirees had paid into a small pension that provided the equivalent of social assistance, meaning the GIS. So 10% of retirees earned and saved enough money for their retirement without drawing any benefits. This situation resulted from the fact that OAS benefits did not increase enough, meaning that some significant catching up is required.

It's worth pointing out that in 1927, Canada was a world leader in old age security. It was a model for other countries to follow in terms of implementing a financial old age security system. Canada was a world leader in providing economic support to its retirees.

Yet in 2023, Canada, a member country of the G7, is now ranked 13th among OECD countries in terms of economic support in the form of basic pensions for its retirees. In the documents I tabled, you will see all of the options and attempts that have been made to bring old age security up to speed again.

As I don't have a lot of time, I will move on immediately to the problems that were caused by the failure to increase OAS benefits in recent years, particularly with respect to housing. GIS assistance is now based on an economic index—the official poverty line—which is based on what is called the market basket measure.

In provinces and regions that provide housing assistance, the amount is based on an income of \$32,000. Individuals with an income of under \$32,000 are entitled to affordable housing, housing from the municipal housing bureau, or co-op housing. For support to retirees in Canada, the index is based on an income of \$21,000. So there is a \$10,000 gap to be filled.

Municipal taxation is another problem. Municipal building taxes are increasing more rapidly than OAS benefits. That's a problem when life expectancy is 83 or 85 years, meaning that for 23 or 25 years, people are living solely on the low level of OAS pension indexing, without anything else that could increase income and enable them to remain in their homes.

There is also the homelessness problem. Homelessness has been rising among seniors in Vancouver, Toronto and Montreal. In July 2021 in Montreal, 38% of homeless people who found themselves forced to live in parks were men aged 72 to 74. Because they had been unable to renew their leases, they decided not to do so because they were sure they could find lower cost housing. When they failed to do so by July 1, they ended up living in tent cities for a short while.

• (1605)

Another factor is the closing of seniors' retirement homes. In Quebec, there are now only 975 such facilities left. The main reason for the closings is that most of the residents are living on the GIS, and the OAS is not increasing rapidly enough.

The other point I wanted to add was about bankruptcies—

The Chair: We need to wrap it up, Mr. Poulin.

Mr. Pierre-Claude Poulin: Okay, I'll do that.

In the event of bankruptcy, Canada protects debtors whose income is below \$36,000 per year. Debtors' assets cannot be seized if their income is below that. However, the Government of Canada supports retirees whose income is below \$21,000. That leads to enormous gaps. It would therefore be useful to do a better job of OAS planning.

The Chair: Thank you, Mr. Poulin.

[*English*]

Mr. Casbarro, you have five minutes.

Mr. Alessandro Casbarro (Co-Founder, Bridges of Love York Region): Thank you.

My name is Alessandro Casbarro and I am honoured to represent Bridges of Love of York Region, a seniors non-profit organization

committed to enhancing the lives of seniors in our community. Our organization operates on the fundamental belief that every senior deserves to age in place with dignity, independence and respect.

Bridges of Love of York Region provides snow removal and lawn maintenance services to seniors in need, allowing them to remain in their homes and age in place comfortably. Our team works tirelessly to ensure seniors have the support they need to navigate the challenges of aging while maintaining their autonomy and quality of life. Through our programs and services, we strive to create a supportive community where seniors feel valued, engaged and empowered.

In our work, we have had the privilege of engaging with countless seniors in our community and listening to their stories, concerns and aspirations. As we all know, Canada's senior population is growing rapidly. With that, the challenges they face are becoming increasingly complex. Expenses for basic necessities such as housing, utilities, groceries and health care continue to rise, often outpacing the income of our seniors, especially those reliant on fixed incomes like old age security pensions.

In recent years, we have witnessed a disturbing trend where many seniors are struggling to make ends meet and are forced to make difficult decisions between paying for essential needs and compromising their quality of life. This is particularly concerning as it directly impacts their ability to age in place with dignity and independence, which is a fundamental principle we strive to uphold.

One of the most distressing consequences of this financial strain is the prospect of seniors having to sell their homes, which they have worked so hard to obtain and maintain over the years. For many seniors, their homes represent a place of comfort, stability and cherished moments. It is where they have raised families, celebrated milestones and built their lives. The thought of having to part with their homes due to financial constraints is deeply distressing for seniors, as it not only disrupts their sense of security and stability but also severs the ties to their community and support networks. Selling one's home is often seen as a last resort for seniors—a decision made out of necessity rather than choice, one that can have profound emotional and psychological impacts.

At Bridges of Love of York Region, we firmly believe that seniors should not have to face the prospect of selling their homes simply to afford basic necessities or cover rising expenses. Our homes are more than just bricks and mortar. They are symbols of our hard work, perseverance and the memories we hold dear.

By increasing the amount of the full pension provided to seniors under the Old Age Security Act, as proposed in Bill C-319, we can help alleviate some of the financial burdens faced by seniors and ensure they can afford to remain in their homes with dignity and independence. This is not just about financial assistance. It is about honouring the contributions and sacrifices made by our seniors and affirming their right to age in place.

In conclusion, I urge this committee to consider the profound impact that the rising cost of living has had on the well-being of our seniors and to support measures that enhance their financial security and independence. By prioritizing the needs of our aging population, we can build a more inclusive and compassionate society for all Canadians.

Thank you for your time and consideration.

● (1610)

The Chair: Thank you, Mr. Casbarro.

Before we begin, I want to welcome Mrs. Roberts and Mr. Arya to the committee today.

We will begin with Mrs. Roberts for six minutes.

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

My first question is going to be for Mr. Casbarro.

I want to commend you. I know your mom is involved in the foundation that was started—correct me if I'm wrong—three years ago. It is a service that I've been honoured to participate in. I've visited many of the seniors and heard the same stories that you're hearing.

Could you share with the committee what you're hearing about the high cost of living, the carbon tax, the tax on food, the tax on fuel and the tax on their natural gas bill? Could you share some of those thoughts with us?

Mr. Alessandro Casbarro: Through the chair to MP Roberts, thank you for that question.

Recently, at a seminar we hosted—which I know you were able to attend, as well—two seniors came up to me. They are husband and wife. The husband requires knee surgery. He's been putting it off because they've been having such a difficult time making ends meet. They're concerned about how they can afford to pay for the walker he would need after that.

We hear countless stories just like this one. Seniors are doing everything in their power to try to make ends meet. That's why the services we provide are so important. They can't afford another \$600 expense for snow removal or \$500 for lawn maintenance when they're barely getting by every week. Another increase on the carbon tax might just be the straw that breaks the camel's back. They can't afford that anymore.

Mrs. Anna Roberts: I know you raise money to help seniors. What other avenues do you seek out to help seniors? I know it's a charitable organization. What other support are you receiving from different levels of government?

Mr. Alessandro Casbarro: We've applied for the New Horizons grant through the federal government, as well as for a number of grants through the province.

Mrs. Anna Roberts: One of the seniors who spoke at the committee shared with me her story of having to cut back on her groceries. The reason she has to do this is that she doesn't want to have to move in with her children. However, she is realizing this might be a reality. She's not going to have that choice because of the cost of living in the home where she raised her numerous children.

What can you say about what we need to do to ensure that the seniors who raised us and built this country...? What would you recommend? How can this government enhance their lives?

● (1615)

Mr. Alessandro Casbarro: We've had the pleasure of working and speaking with gerontologists, who have enlightened us about the importance of aging in place. There are psychological, emotional and mental health issues that arise when you lose that tie to the community where your cherished moments have taken place.

The government needs to address the rising inflation that is making it very difficult for seniors to make ends meet. We hear often about cutting back on groceries, driving or whatever it may be. We fundamentally believe they deserve to age in place. They worked their entire lives. Many of them built this country. We need to ensure we can take care of them in their senior years.

Mrs. Anna Roberts: Mr. Casbarro, I want to go back to one thing.

I know many of the seniors who come to your events. A lot of them say it's the only thing they have in life and that's because of the outreach you provide. At one of the events I was at, you had a health person there explaining yoga and how they can stay healthy. A lot of them want to stay healthy because they can't afford medication. When I heard that, it broke my heart. They can't afford the medication to keep them alive. They are doing everything they possibly can to ensure they stay healthy. I thought that was good. She said she worked with the therapist you had to learn more about what she can do to stay healthy and reduce her costs.

Do you find a lot of seniors are complaining about the cost of living, especially food, groceries, medication, gas and taxes on their property? A lot of them are saying their property taxes are going up.

Mr. Alessandro Casbarro: Yes, we are definitely hearing that.

On top of the services we provide, as you mentioned, it's very important to keep them socially engaged, whether it be a seminar or a social event. They know we are here to help them in whatever way that may be. Yes, they have made it clear to us and to you that it's becoming increasingly difficult to make ends meet. A lot of them are dipping into their savings or forced to go back to work. If those savings run out, where do they go? They worked so hard their entire lives to provide for their children, grandchildren or whoever it may be, and they built this country. We're asking them to go back to work when they're supposed to be retired. I don't think that's right.

Mrs. Anna Roberts: Thank you.

I want to ask Mr. Poulin, who mentioned that 32% of seniors.... This population is growing. I read recently that, by 2030, 25% of our population will be seniors. Does that scare you in any way?

[Translation]

Mr. Pierre-Claude Poulin: It really does. I'm worried about a lot of things. What elected representatives have been providing for retirees is simply not up to the mark. Nor is the economic mindfulness of our governments.

In 1966, the Canada pension plan and the Quebec pension plan were established. To administer the Canada pension plan, old age security was increased, but it could not be increased by much. Social assistance was therefore introduced in the form of the guaranteed income supplement, which was to be a short-term measure.

We are no longer in 1966. That was a long time ago, and it's still there. Until this problem has been dealt with, some retirees will end up at the poverty line. That's the case for 49% of retirees.

The Chair: Thank you.

[English]

Thank you, Mrs. Roberts.

We'll go to Mr. Arya for six minutes, please.

Mr. Chandra Arya (Nepean, Lib.): Thank you, Mr. Chair.

I came into politics about 10 years back with three main objectives. One was to secure retirement income for all seniors. Another was affordable housing. The third was to make sure that Canada remains at the forefront of the knowledge-based economy, so that the prosperity we enjoy today is available for future generations.

The topic of old age security is quite close to me. We have done quite a bit on that. We have reformed the CPP. When the CPP was first designed, way back, almost every employee had a workplace pension. They then had the CPP and their own personal savings. It was targeted to cover about 25% of their retirement income. With the reform we did for the CPP, we are now targeting that to go up to almost 35% of people's retirement income. We have taken quite a few measures over a period of time. We all know that we permanently increased the OAS by 10% for seniors over 75.

Mr. Casbarro, you deal with seniors. What is the number of seniors who live in poverty in Canada?

• (1620)

Mr. Alessandro Casbarro: I don't have those numbers right now, but I could share them with you after.

Mr. Chandra Arya: I'm sure you'll agree that whenever people are in need, we need to target support to those people, instead of giving it to people who are not in that need.

The number of seniors living in poverty across Canada is around 250,000. We have an obligation as a society to take care of our seniors. We have the duty to provide them affordable housing. We have committed.... When people come and ask me about affordable housing, my first question to them is, "Where is your proposal?" We have money available and ready to construct affordable housing. Where is their proposal? We have taken targeted measures for people in poverty, including seniors. That is the way I suggest we should go, instead of giving blanket support to the people who are not in need.

This is for Mr. Casbarro again. I'm sorry to put you on the spot. Do you know what the total amount of spending is for social protection at all levels of the government? What's the approximate amount? Every year, how much does the government spend on social protection like old age security, family benefits, disability, unemployment insurance, etc.?

Mr. Alessandro Casbarro: I don't know.

Mr. Chandra Arya: It was \$235 billion in 2017, and it's increasing.

I'm not saying it's just the federal government. The provincial governments, the territories and the federal government are all looking at ways to support those in need in society. Among those at the forefront are seniors, obviously.

Mr. Poulin, I want to ask you the same thing. Do you agree with me that we should focus the support from the government on the people who are in need of support, instead of giving benefits to people who don't need them?

[Translation]

Mr. Pierre-Claude Poulin: I understand what you're saying.

However, I find that there are genuine inequalities that I don't understand. In our system, some retirees live on social assistance, meaning the GIS. Others receive small pensions through the registered retirement savings plan or the Canada pension plan. The latter, who are ineligible for the GIS, end up with exactly the same amount of income as the others. That means that 39% receive social assistance and don't pay any taxes. As 49% of retirees do not pay taxes, that means 10% of them paid into their retirement and do not receive anything from refundable tax credits.

I find that inequitable and unfair. Setting a priority on enhancing the OAS would be helpful. That would require getting the funds from people with a higher income.

[English]

Mr. Chandra Arya: I have limited time, Mr. Poulin.

I agree with you. We have to provide support for the people who are in need. There's no disagreement there, but I don't think you answered my question.

Should we also give financial support to the people who do not need it?

[Translation]

Mr. Pierre-Claude Poulin: No.

[English]

Mr. Chandra Arya: Thank you.

Mr. Casbarro, I have the same question for you. I agree with you that we have to provide support to the people who are in need, the people who are at the poverty level, the people who can't afford to pay the high cost of rent today. We have to provide affordable housing. However, do you agree with me that we should target our support to the people who require it, but not to everyone, such as the people who are making good money?

Mr. Alessandro Casbarro: Yes, of course, I agree with that, but when you're raising the carbon tax and inflationary spending—

• (1625)

Mr. Chandra Arya: Mr. Casbarro, this meeting is not about the carbon tax or the pricing on carbon pollution.

Whenever you talk about cuts, whenever you talk about carbon pricing, you should also know that 75%, or rather 100%, of the thing goes back to the people who gave it, and eight out of nine people—especially the seniors who are in the category to which we are addressing the issue today—get more than what they spend on the pricing on carbon pollution.

This is not a political forum, Mr. Casbarro.

The Chair: Thank you, Mr. Arya and Mr. Casbarro.

The time—

Mr. Alessandro Casbarro: [Inaudible—Editor] seniors, and it's abundantly clear—no politics involved—that the rising cost of living is making life more unaffordable for our seniors.

The Chair: Thank you, Mr. Arya.

[Translation]

Ms. Chabot, you have six minutes.

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

I am truly grateful to our witnesses for their support of seniors in all facets of their lives, and also thank them for the noteworthy statistics and studies they've been submitting.

With that in mind, Mr. Poulin, if you have any documentation you could provide us, the members of the committee would welcome it.

Some of the questions being asked here are complex, but that's probably what led the government to increase the OAS, but only for people 75 and older, with no increase for those between 65 and 74.

Mr. Poulin, do you believe, from the standpoint of the members you represent, that OAS recipients aged 65 to 74 don't need this increase?

Mr. Pierre-Claude Poulin: Generally speaking, the members we represent need the GIS because they are not receiving a pension from their employer. Nevertheless, it can't be denied that the government introduced this measure to support retirees, and based it on an economic indicator.

Is it the right one? I believe that it's at least a first step. The economic indicator chosen by the government was the Canadian poverty line. In other words, the incomes of retirees below the poverty line were raised to the Canadian market basket measure threshold.

Now you're asking me whether the government should save money by not providing this 10% increase to those at the market basket measure threshold. I'm appalled. They are living at the poverty line and it's tough going.

Ms. Louise Chabot: What impact will it have on retirees? You pointed out that most of them are living on pension income alone, and hence a fixed income. We know that a fixed income can have impact in an inflationary context in comparison to employment income. The Canada pension plan kicks in at 65. The Liberals decided on 65. However, a breach was created in the plan by treating seniors aged 65 to 74 inequitably.

How much of an impact does that have on them?

Mr. Pierre-Claude Poulin: The main impact is what I call "economic isolation". There's a short chapter on this in the document I submitted. People on an income of \$21,000 or \$22,000 per year, if invited to join people at a restaurant, a theatre or a show, will say that they're busy. They don't have the financial capacity to pay for entertainment. That's what economic isolation is. Not only that, but isolation itself can contribute to dementia and Alzheimer's disease among seniors. When people retire at 65, they have to remain as active as possible and to keep moving during the first years of retirement to delay all dementia-related issues and other symptoms. That's the first impact I noted.

The second is the loss of their home. Seniors sell their house before they sell their car. That's one of the major repercussions. When people in Canada who have been earning let's say \$50,000 or more, and suddenly, at the age of 64 years and 11 months they find themselves below the poverty line, with an income of \$21,000, \$22,000 or \$23,000 a year, it's a disaster. The seniors will keep their house for a few years, then sell it and move into an apartment.

It amounts to a real crisis owing to the phenomenal rise in the cost of renting. People leave their home to rent a one and a half or two and a half room apartment. There are all kinds of horrible experiences like that at the moment, and we've been seeing them.

● (1630)

Ms. Louise Chabot: Do you still think, Mr. Poulin, that it's a form of ageism to have created a plan under which a category of seniors, those aged 65 to 74, have been abandoned by falsely claiming that they are doing better, have higher incomes, are richer and don't need additional assistance.

Mr. Pierre-Claude Poulin: In 1927, when elected representatives created old age security in Canada, they had good intentions. When they reformed it all in 1966, along with the pension plan, they again had good intentions.

However, economic sustainability, mindfulness and foresight with a view to enhancing old age security were not on the agenda. Normally, social assistance for seniors would have been unnecessary after a few years if the OAS had been maintained and increased. This was not the case. The GIS is still with us today and retirees receive \$21,000 or \$22,000 a year. It's distressing.

The Chair: Thank you, Ms. Chabot.

[*English*]

Ms. Zarrillo, you have six minutes, please.

Ms. Bonita Zarrillo (Port Moody—Coquitlam, NDP): Thank you, Mr. Chair.

I really appreciate Mr. Poulin's testimony today, talking about the market basket measure. For the first time ever, the government has a poverty line and a measure, and certainly no one in Canada should have to live below it, so thank you for that.

I have some unfinished business from the last meeting that I want to address first, Mr. Chair. This is in relation to two of the witnesses at the last meeting talking about the Canada caregiver credit. I want to read a piece of correspondence that I received this week: "I am a 70-year-old wife, and my husband is a stroke survivor. I am reaching out to you, seeking assistance and support. I am currently providing crucial care to my husband, who suffered a stroke. Every day I dedicate my time and energy as a full-time caregiver, ensuring he receives the necessary attention, including tube feeding. Despite my commitment, it feels like my efforts often go unnoticed, and the financial strain of these medical requirements is substantial. Balancing this caregiving role with my health has become challenging. I am investing both time and resources to ensure the well-being of my loved one; however, it has been disheartening to find a lack of recognition or support from various avenues. In my pursuit to provide the best care possible, financial assistance becomes a pressing need. Currently my old age pension is the sole source of income, and it falls short of covering the escalating costs associated with my husband's medical care. I kindly request your support in addressing this matter and exploring available avenues for assistance."

It goes on, Mr. Chair, but I want to move a motion in relation to that and in relation to testimony we heard from two witnesses saying that they'd like to see the Canada caregiver credit be made into a refundable tax-free benefit.

I will read the motion for consideration:

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.

The Chair: Thank you, Ms. Zarrillo.

The motion is in order. It has been circulated in both official languages. Are there questions on the motion?

Seeing no questions, we will go to a vote on the motion of Ms. Zarrillo.

(Motion agreed to: yeas 10; nays 1)

The Chair: Ms. Zarrillo, you have two minutes and 50 seconds left of your time.

● (1635)

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

Thank you for considering that. I'm sorry, but it was just a very easy one that I wanted to make sure moves forward after testimony.

Monsieur Poulin, I wanted to ask about tax filings.

I've heard from many seniors that if they don't get their taxes filed, they also lose some of their entitlements and their benefits, which sometimes are not being reinstated for 18 months or more. Is this an experience you've seen, and how do you think the Government of Canada can correct that?

[*Translation*]

Mr. Pierre-Claude Poulin: Many tax credits are not refundable and an income tax return has to be filed in order to use them. As I'm not a specialist, I can't give you an answer with respect to refundable tax credits. However, I know that for non-refundable credits, invoices and income statements are required for eligibility. Forty-nine percent of retirees don't have access to them.

[*English*]

Ms. Bonita Zarrillo: I'm sorry. I'm going to restate my question.

When it comes to getting OAS or GIS, if a senior doesn't file their taxes from a year or two years before, they can lose their GIS and also their OAS, because they haven't filed taxes. I'm just wondering if that's a situation you've seen and how the government could amend that.

For example, the NDP is suggesting that seniors could have a year's grace period if they haven't been able to file their taxes so they wouldn't lose their entitlements like GIS or OAS.

[Translation]

Mr. Pierre-Claude Poulin: Definitely. Moreover, it's extremely important to consider those who have become homeless. Retirees who have lost their home or their business and are living in dire circumstances or affected by a serious illness no longer have an address and squat just about anywhere. It's very difficult for them. They need to be given serious consideration and time. A grace period would definitely be helpful.

[English]

Ms. Bonita Zarrillo: I have 10 seconds.

You mentioned in your testimony the need for pharmacare and medication. There is a dental care program now for seniors, and we're looking at having pharmacare. How would this help seniors? How would these two social programs help seniors?

[Translation]

Mr. Pierre-Claude Poulin: At our association, members are deliriously happy when they can at least have basic dental care for things like having their teeth cleaned.

I'd like to point out that the 49% of seniors who don't have to pay taxes can't deduct dental care expenses. With a low income of \$21,000, it's not unusual for many of them to have their teeth pulled and replaced with dentures. Investment in a dental care program to help these seniors is really a positive step.

The Chair: Thank you, Ms. Zarrillo and Mr. Poulin.

[English]

Mrs. Falk, you have five minutes.

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

First of all, I want to thank both of you for taking the time to be here, for this service you provide for seniors and for the work you're doing to help those who, as has been said, have built this country and contributed so much to it.

I also want to note that the arrogance we've heard today from the other side is really appalling. It is appalling to me. It was the Liberals who decided to discriminate against seniors and form two classes: those who would receive 10% more and those who wouldn't. If the Liberals truly cared about seniors, maybe they would have done this through the GIS as opposed to the OAS, so this is a mess they have created. OAS is clawed back, anyway. Isn't that right? For seniors who make an income, wealthier seniors, OAS is clawed back.

I also want to note that to say this meeting isn't about the carbon tax is also untrue and tone-deaf. I hear from people, especially those on fixed incomes, about how everything is more expensive. The basics—the basic necessities like food, fuel, home heating—are necessities that Canadians need to live and to live healthy and long lives. I just can't believe the line of questioning that came from the other side.

I think it makes a good point also.... The cost of living is increasing, and it's set to go up again on April 1. We know the carbon tax is going to increase once again, and there are so many seniors—I hear this all the time in my office—who are being forced back to work. It's either you get a job and go back into the workforce or

you lose your home, or you starve to death or you die because you cannot afford the basic medication that you need in order to live.

My first question is for Monsieur Poulin. I'm just wondering, does your organization measure at all the number of seniors who have to return to the workforce after retiring?

• (1640)

[Translation]

Mr. Pierre-Claude Poulin: We are currently conducting surveys to collect actual numbers and comments from our members who return to the workforce, but I'm not in a position to give you any numbers yet. We'll be able to provide that information within a few months.

Nevertheless, there are indeed people who return to work or who simply never retire.

[English]

Mrs. Rosemarie Falk: When those are available, would you be able to table them with this committee, since this is the committee that the Minister of Seniors is supposed to be accountable to?

[Translation]

Mr. Pierre-Claude Poulin: Of course.

[English]

Mrs. Rosemarie Falk: Okay. Thank you very much.

I'm also wondering, do any of your members make mention of why they need to go back to work, if they are going back to work?

[Translation]

Mr. Pierre-Claude Poulin: Mainly because of a shortage of income.

I talked about municipal taxation, for instance. Municipal taxes have been increasing significantly. There are cities in Quebec where they have increased by 9%. Those who are only receiving benefits from the Régime de rentes du Québec, or the CPP and OAS, only have these small amounts indexed. Municipal taxes often increase much more quickly than that, so their income is getting smaller from year to year.

It's the same for renters. They live in a building, which is also subject to a municipal tax, and an increase in this tax frequently affects the rent. If OAS payments don't rise sufficiently, they have to move or sell their house.

[English]

Mrs. Rosemarie Falk: I think you make a very good point as well that it's not just federal tax. It's provincial tax. It's municipal tax. There's the carbon tax, and then the federal government is taxing GST on top of the carbon tax, so there's a tax on a tax. People are literally being taxed to death. I'm just wondering—very quickly, Monsieur Poulin—do you have any suggestions for what the federal government could do to ensure that seniors who have to or want to return to work can actually get ahead, since they are taxed and taxed and taxed?

[Translation]

Mr. Pierre-Claude Poulin: The priority is to increase the OAS because 10% of retirees who received a pension do not get the guaranteed income supplement and will never have access to it. The only way for them to increase their income and change their circumstances would be through an increase in the OAS. An increase in the basic pension is one of our formal requests.

If the OAS had been increased as it normally would have been, there would be no need for the GIS. There is a loss of income, and some catching up needs to be done. I would also say that it's not just in Canada, but in Great Britain as well. In the western countries, some catching up is required for basic pensions. They need to be increased.

People who receive a pension from their employer also receive government pension plan payments. If their contribution to the employer's plan is 12.5%—which is the case for most workers—and the employer's contribution is also 12.5%, that means 25%. Added to that is 12% from a government pension plan. These people are therefore receiving 25% more in their retirement pension. It's difficult to make up that gap.

• (1645)

[English]

Mrs. Rosemarie Falk: Thank you.

The Chair: Thank you, Mrs. Falk.

[Translation]

Thank you, Mr. Poulin.

[English]

Mr. Van Bynen, you have five minutes.

Mr. Tony Van Bynen (Newmarket—Aurora, Lib.): Thank you, Mr. Chair.

I find it interesting that there's concern about the Canada pension plan and its structure, when the individuals across from us here were the ones who raised the age of eligibility for old age retirement to 67.

Mr. Poulin, how would that have affected the individuals who would have had to work for two additional years?

[Translation]

Mr. Pierre-Claude Poulin: The morale of those who had planned to retire when they were 65 has taken a hit. High-income earners are generally not affected. In fact, they also get a pension

from their employer. This therefore tops up the pension from their employer.

Conversely, for factory workers things are extremely tough. They often don't work up to the age of 65. The more difficult the work is, the harder it is to work until you're 65.

[English]

Mr. Tony Van Bynen: Thank you. It was a good thing that we returned the retirement age back down to 65.

Mr. Casbarro, I'm interested in your organization. I love York region. As you know, my riding is in York region.

Where is your organization based?

Mr. Alessandro Casbarro: We're based in Vaughan.

Mr. Tony Van Bynen: Is it based solely in Vaughan?

Mr. Alessandro Casbarro: It is for now. It's a relatively new organization. We started in late 2019. We all know what happened shortly after, but we're working hard to expand throughout York region.

Mr. Tony Van Bynen: Have you had an opportunity to connect with a group called Chats?

Mr. Alessandro Casbarro: Yes, we have.

Mr. Tony Van Bynen: Have you done anything to work in conjunction with them?

Mr. Alessandro Casbarro: Chats provides a snow removal service and lawn maintenance service, as you're aware. Unfortunately, through Chats, you have to pay even if you are a recipient of the program. In our case, it is a free service, but it is based on income. We do not give the service to everyone.

Mr. Tony Van Bynen: How do you go about finding your clients? Do your clients come to you, or do you go visit areas? I'm trying to find out where this client base is identified.

Mr. Alessandro Casbarro: Whether it be through senior stakeholders in our community or through resources such as social media—application forms are available on our website—we're doing a lot of work to make seniors aware that this service is available.

We introduced this service because we saw a need. A number of seniors would come to me or to people in our organization and say that they need assistance with snow removal to be able to maintain their homes and be able to age in place. As I said earlier, \$600 for snow removal when you're struggling to make ends meet is a big deal. We're happy to provide that service to seniors.

Mr. Tony Van Bynen: In your discussion with Chats, have you heard about the naturally occurring retirement communities and how the community members support each other so that people can age in place?

Mr. Alessandro Casbarro: I personally have not heard of that, no.

Mr. Tony Van Bynen: It's gaining a lot of momentum, and there are a couple of very good pilot projects that are under way that would help people age in place. I don't want to take away from the good things that you're doing as well, but these are ways you could supplement it.

The Minister of Labour and Seniors indicated in February to this committee that older seniors are more financially challenged, since seniors over the age of 75 are less likely to be working, have higher expenses due to illness or disability and are more likely to be widowed.

What do you think of the minister's perspective, and what additional support could have been provided to individuals aged 65 to 74? I'd like to relate that to the client base you are serving. Are they predominantly over the age of 74?

Mr. Alessandro Casbarro: Yes, I would say there has been an increase in the number of widows who really require that service.

Can you repeat the question?

Mr. Tony Van Bynen: The minister's position was that the older seniors would be more financially challenged, and I think you're confirming that.

• (1650)

Mr. Alessandro Casbarro: Yes.

Mr. Tony Van Bynen: They would also be less likely to be employed and they would have higher expenses due to illness and disability. It seems to me that the dynamics of this support level are more focused on people who need it the most. Would you agree with that?

Mr. Alessandro Casbarro: Yes, I agree with that. When I said earlier that seniors were forced to dip into their savings, that was not a blank statement. That was not a political statement. That was a true statement based on what seniors who have spoken with me have said about having returned to work and still not being able to keep up. That's why I think raising the OAS is important, as is doing anything that can make life more affordable.

Mr. Tony Van Bynen: Then again, they would have had to work two years longer had the retirement age been 67. I'm glad we returned that.

The Chair: Thank you.

Thank you, Mr. Casbarro.

[*Translation*]

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

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

I'd like to reiterate that the retirement age is 65, not 67. It was fortunately returned to 65.

But that's not the issue. We're talking about eligibility for the OAS and the fact that the government chose to discriminate on the basis of seniors' age. The aim of our bill is to restore equity.

We discussed predictability and foresight, and we are familiar with this demographic group. We are asking that equity be restored so that people from 65 to 74 receive the same amount of OAS.

Mr. Poulin, you supported this portion of the bill. Do you think restoring equity would change things?

Mr. Pierre-Claude Poulin: Yes.

Having lived in several countries, I know that Canada is held up as an example around the world. When countries, whether in Africa

or elsewhere, are developing programs, they look at what Canada is doing. When Canada begins to discriminate between poor retirees by allowing those aged 75 to receive an increase in their pension, but not those aged 65, it fails to reflect the usual image it projects abroad, or to our families.

Ms. Louise Chabot: Thank you.

There is another part of the bill that has not been discussed as extensively. It would increase the revenue threshold for retirees who choose to return to work from \$5,000 to \$6,500. Some do it because they have no other option, but they ought not to be penalized for doing so.

Do you think this is a good measure?

Mr. Pierre-Claude Poulin: Retirees live under the poverty line. Their income is not sustainable. So there ought to be some way for them to achieve a sustainable income and they should receive benefits to do so.

They should not receive the GIS until they have achieved the sustainable income threshold. That's an essential condition.

The Chair: Thank you, Ms. Chabot.

[*English*]

Ms. Zarrillo, go ahead for two and a half minutes, and that will conclude the first round.

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

It was a year ago this month, actually, that my colleague MP Rachel Blaney, the NDP seniors critic, tried to have a unanimous consent motion passed in the House to get a 10% increase for all seniors age 65 and above. Unfortunately, the Liberals didn't support that at the time. Based on some of the comments we've heard today about this user-pay mentality that the Liberals have brought to the table today, we have a little bit of an idea how much of a challenge it is going to be to move this forward.

Mr. Poulin, knowing that it's going to be a challenge, I think at this time we should ask for any additional amendments. I have one thing to ask. Do you think the increase of self-employed income or employment earnings to \$6,500 is enough? As well, are there any other amendments you would want to see come forward in this bill?

[*Translation*]

Mr. Pierre-Claude Poulin: In the document we tabled, one of the potential solutions was to achieve a sustainable income. A sustainable income can be obtained through work or increased benefits. However, those who are working need to receive benefits. They need tax credits, or at least not to have their GIS benefits cut, to ensure that they can achieve a sustainable income rather than live at the poverty line.

It should be encouraged.

• (1655)

[English]

Ms. Bonita Zarrillo: What would you want that number to be? If you were making \$6,550, should they be clawing back the \$50? Do you think \$6,500 is a good number, raising it from \$5,000 to \$6,500?

[Translation]

Mr. Pierre-Claude Poulin: No.

[English]

Ms. Bonita Zarrillo: You would want more.

[Translation]

Mr. Pierre-Claude Poulin: That's tolerable.

We're doing it one step at a time. The proposed threshold is \$6,500, but ideally, retirees who are prepared to work and not receive the GIS should be able to offset it without being penalized too much. They should get some benefits.

[English]

Ms. Bonita Zarrillo: I think I have time to ask you the same question, Mr. Casbarro. Is there any amendment that you would like to propose as this is opening up? Do you think increasing the threshold to \$6,500 is enough?

Mr. Alessandro Casbarro: Personally, I have no amendments.

I believe \$6,500 is a start, but I don't think it's enough.

Ms. Bonita Zarrillo: Okay. Thank you so much.

The Chair: Thank you, Ms. Zarrillo.

That concludes our first round. We will suspend for a few minutes while we transition to the second panel of witnesses.

• (1655)

(Pause)

• (1700)

The Chair: The meeting will resume with the second panel of witnesses.

Appearing today are Laura Watts, chief executive officer, and Aiman Malhi, policy officer, from CanAge; and Isobel Mackenzie from the Office of the Seniors Advocate of British Columbia.

I want to advise the committee that the third witness who was to appear did not have the proper headset. They will therefore be rescheduled for the next time we're here.

Both groups today have five minutes for their opening statements.

Ms. Watts, I believe you are giving the opening statement on behalf of CanAge. You have the floor for five minutes.

Ms. Laura Tamblyn Watts (Chief Executive Officer, CanAge): Thank you for the opportunity to give submissions today.

My name is Laura Tamblyn Watts. As noted, I am the CEO of CanAge, which is Canada's national seniors advocacy organization. We're a non-partisan, non-profit organization that seeks to improve the lives and well-being of all Canadians as we age.

With me today is Aiman Malhi, who is a CanAge policy officer and a master's student at the University of Toronto. We're going to divide our time, and I will personally be pleased to answer any questions the committee may have.

In brief, we are strongly in support of this bill to extend the 10% increase in OAS to persons aged 65 to 74 and to increase the exemption rate from \$5,000 to \$6,500.

To illustrate why, I want to share with you the story of one of our members, whom I will call Mary. She is 70 years old. She is from a rural community just outside of Ottawa, where many of you are today. Mary buried her husband when she was a young woman, and she raised her two children on her own. She made ends meet somehow, and she worked hard her whole life as a custodian and a cleaner until her arthritis prevented her from working any longer. She told me that when she had her 65th birthday, it was the first time in her life when she thought "I can finally make ends meet."

However, Mary was wrong. She fell into the category of seniors who fall short of qualifying for GIS but who still struggle every day. With housing increasing by up to 40% in some areas in the past few years, and with skyrocketing consumer costs for basics like food and gasoline, Mary just can't manage. She said to me a few months ago, "So, you're telling me that if I was 75, I could get this additional 10%. That makes no sense. I'm a senior. I can't afford my basics and medications. Without the help, I may not make it to 75."

Mary is right. The committee, I'm sure, has heard a lot about the economic impacts of rising costs and inflation and the challenges seniors face.

We're going to focus on a few key areas.

I do want to acknowledge that the Liberal government has been actively working to modernize the IT infrastructure for the OAS system. However, we believe that the government should find a way to flow money on a stepwise approach to people in need, as it has done previously.

We think that the bill should move forward, for three reasons. One, things are markedly more expensive now than they were in 2021. Two, this change costs less and keeps seniors healthy. Three, the age cut-off doesn't just cause age inequality; it is also causing inequalities in more than one area.

I'll turn to my colleague now.

Ms. Aiman Malhi (Policy Officer, CanAge): Thanks, Laura.

Of course, as you mentioned, things are more expensive now than they were in 2021. We also believe that this would help catch up to the increased costs that seniors on fixed incomes face. The economic circumstances today have changed since the government first introduced the allowable amount for seniors over 75 in July 2022. Things are more expensive now than they were when this was made in 2021.

For instance, the Bank of Canada increased inflation rates 10 times between May 2022 and July 2023. That's a span of a little more than a year. In 2022 alone, prices for day-to-day basics rose sharply. For example, transportation rose by 10.6% and food increased by 8.9%, while shelter increased by 6.9%.

Seniors, of course, experience inflation and costs differently. StatsCan found that seniors spend proportionally less on transportation, gasoline or a new car, but spend way more on housing and food. In 2005, it was found that for every \$100, they spend \$56, compared to \$45 for all other households.

Also, how we measure poverty does not accurately reflect the real costs that seniors face. In particular, the market basket measure is under review. Currently, the MBM threshold looks at family disposable income, but many of the costs that seniors are facing are not counted. For instance, health care costs are not included.

● (1705)

Ms. Laura Tamblyn Watts: Thank you.

I'm also going to point out that it actually costs less to keep seniors healthy. That means that this additional money can help people be more socially connected, eat better food and be more connected through transportation. This additional amount would really make a big difference in seniors' healthy eating, living and relationships.

The last point is that the age cut-off at 75 causes other inequalities. We know that it has made two classes of seniors, but what it also does is change things for people who are struggling with disabilities, for older women and for people who are providing care as unpaid caregivers.

We know that the committee will have many questions, and we look forward to answering them today.

The Chair: Thank you, Ms. Tamblyn Watts and Ms. Malhi.

Now we go to Ms. Mackenzie for five minutes.

Ms. Isobel Mackenzie (Seniors Advocate, Office of the Seniors Advocate of British Columbia): Thank you very much, and thank you to the committee for inviting my testimony.

I am the seniors advocate for the Province of British Columbia. This is a statutory office of the provincial government with a legislated mandate to monitor services to seniors, undertake systemic reviews and make recommendations to government on how to improve supports and services for B.C. seniors. In addition to health care, housing and transportation, income support is also included within my mandate.

Currently, for the most part, it is the federal government that has assumed the role of providing an income for retired Canadians

through the old age security, the guaranteed income supplement and the Canada pension plan.

I'm just going to give some quantification or numbers to some of the stories that previous speakers, like Laura, and speakers in previous sessions spoke to.

A Canadian retiree who is wholly dependent on their public pensions—meaning they're getting the average amount of CPP and getting a little bit of GIS and OAS—will have an annual income of \$24,000 if they're 75 and under, or a little bit more than \$25,000 if they're over 75.

If a senior has very little or no CPP, they'll receive the maximum GIS, and their total income will be \$22,500 if they're under 75, or \$23,400 if they're 75 and older.

I want to point out that in all cases, the income they will receive is well below the income of a person who's working at minimum wage in any territory or province in this country.

Most Canadian retirees do provide some private pension, either from their RRSP or their workplace pension, but the additional amount is very limited, as the overall median income—so 50% of seniors in this country—is very low.

In British Columbia, which mirrors Canada for the most part, the median income of a senior is \$33,000. In our province, that is still below minimum wage, the rate at which 6% of the labour force is employed. Most stunningly, it is 65% lower than the median income of the working-age population aged 35 to 55.

Many have referred to the market-based measure of poverty, and Aiman did that as well. I would challenge that it is not the best tool to look at. Laura has spoken to some of the reasons why, but there's another reason, which is that it is a threshold where, if you're a dollar above it, you're off. When you look at seniors, they are very clustered around that poverty line. Therefore, it's counterintuitive that 7% of seniors live in poverty as defined by the market-based measure, but almost half of seniors are living on an income below minimum wage. I think that is something that is underestimated by a lot of policy-makers.

Using median incomes—not average, because they reflect a small group of higher income-earning seniors—is arguably a better measure of the actual poverty within our seniors population.

Those who have testified before me have spoken of the challenges that seniors are facing with the rising costs and with incomes that are not able to keep pace with inflation. Laura has told you the story of the senior in Ottawa, and the speakers in the session before me were also talking a lot about that.

My office does hear increasingly from seniors around affordability issues, most particularly food. For those who rent, it's the cost of rental housing, which is not surprising, given that B.C. is home to the most expensive housing market in the country.

We also do hear from a large number of seniors on dental care costs, which is why I'm so very pleased with the new federal dental plan, and I expect that this will address many of the concerns we've been hearing.

The stories we hear of seniors living with very limited incomes are, of course, very distressing. The numbers would indicate that these experiences are not only very real but being felt by a larger number of seniors than we might anticipate, particularly those two out of 10 seniors who are renters, not homeowners.

Obviously, I wholly support the provisions of Bill C-319 to raise the OAS for those aged 65 to 75 by 10%, for all of the reasons the previous speaker has spoken of, and I don't need to repeat those.

• (1710)

What I would do is further challenge the committee members to use their influence to look at including CPP in the earnings exemption.

In the previous session, one of your members spoke to providing an incentive for people over 65 who are able to work to continue to work. That's why we have the earnings exemption for GIS. That's true, and that's one way of looking at it. The other way of looking at it is that we're penalizing those who can't work.

To put this in perspective, if I am 66 years of age, and if I defer my CPP and I earn \$6,500 a year from employment, my total income will be \$27,400. That's my OAS, my top GIS and my \$6,500 in employment income.

If I am 72 years of age—

The Chair: Ms. Mackenzie, you're well over the five minutes. If you have points you'd like to raise, I'm sure you'll get questions and you can address them then.

Ms. Isobel Mackenzie: I'm sorry; I'll leave it there.

The Chair: Before we move to the question round, I'd like to remind committee members that we have resources until six o'clock, which is our two-hour time slot, and it's my intention to go until six o'clock.

Mrs. Roberts, you have the floor for six minutes.

Mrs. Anna Roberts: Thank you, Mr. Chair.

Thank you to the witnesses.

I'm going to throw out a question to both of you. I agree with both of you that the MBM, which is how we measure products and poverty, has to be looked at.

One question I'd like to ask both of you is this. I agree that the cost of living is out of control, but it's out of control because of the wasteful spending that this current Liberal government has strapped us with—all of the taxpayers. I just spoke to a senior this past weekend who couldn't even afford to put gas in her car. She's 74 years old and got a little part-time job but couldn't pay for the gas. Now it's going up April 1.

Do you agree that we have to control our spending if we expect our seniors to live their retirement life in comfort?

Ms. Laura Tamblyn Watts: Perhaps I'll jump in on that first. Thank you very much, member.

I certainly do hear from our members at CanAge that the cost of living is profoundly concerning, and transportation is one of those costs that are going up. Again, the cost of food has been skyrocketing. The cost of housing in some urban centres in Canada has gone up 40% in the last two years alone. All of this is conflated with the pressure that people have right now because our boomer generation is the most indebted generation we've ever had.

A lot of our traditional understandings about what people can afford have gone out of the window since this increase was brought in by the government in 2021-22. That's one of the big pieces that I want to add.

Yes, I would offer that gasoline costs are one of those costs, but they are added to a broader cost—

• (1715)

Mrs. Anna Roberts: I'm sorry; I'm short on time.

I want to pass on the rest of my time to my colleague MP Tracy Gray. She has a few questions, so I'm going to pass it on to her.

Thank you.

Mrs. Tracy Gray (Kelowna—Lake Country, CPC): Thank you very much.

My questions are for Ms. Mackenzie.

You produced a report called “BC Seniors: Falling Further Behind” in September 2022. This report states that 84% of B.C. seniors are “running out of money to buy food some of the time with 16% of them reporting this happens 'all' or 'most' of the time”.

Are you finding that more seniors continue to run out of money to buy food?

Ms. Isobel Mackenzie: The short answer is yes. You're quoting from a survey we did of our lower-income seniors in British Columbia, those who are in receipt of the B.C. low-income senior's supplement. They would also be in receipt of the GIS. Those are the seniors who are experiencing the biggest challenge. Food costs are something that they are acutely aware of because it is something they experience, if not on a daily basis, on a weekly basis.

Mrs. Tracy Gray: Thank you very much.

Your report also states that 95% of seniors live in their own homes. With inflation and the cost of living crisis, are you concerned that many seniors won't be able to afford to stay in their home?

Ms. Isobel Mackenzie: Yes. Remember that most seniors are homeowners, although arguably the ones at greatest financial risk are those who are renters. When we look at those who are homeowners and the breadth of the value of that home ownership across the province, there's a marked difference between the urban and the rural in terms of their overall financial resources. I'm producing a report due out later this week on rural seniors in British Columbia.

When you look at the cost of insurance, heating and home maintenance—which, as we age, we're not able to provide for ourselves anymore and we need to hire people to do—these are all going to impact a senior's ability to live in their own home.

I think there can be a role for government, whether it's federal or provincial, to provide a program that would allow seniors, in a more fluid and straightforward way—

Mrs. Tracy Gray: Thank you very much. My time is very limited.

I want to squeeze in one more quick question.

Your report also showed 41% of seniors naming gas prices as the biggest transportation cost they face in getting where they need to go. Do you believe the federal government's plan to continue to increase taxes on gas will see more seniors finding it more difficult to afford gas?

Ms. Isobel Mackenzie: I think any of the factors that are going to contribute to the rising fuel costs will have an impact on those who are challenged in being able to afford the gas, yes.

Mrs. Tracy Gray: That's great. Thank you very much.

Just because our time is limited here today, I'd like to turn this over to my colleague Mr. Aitchison.

Thank you.

Mr. Scott Aitchison (Parry Sound—Muskoka, CPC): I'm going to be quick, Mr. Chair.

I want this to be quick because I want to get back to the witnesses. We have a motion on notice and, at the risk of my friend across the way talking us out, I want us to get to a quick vote on it.

The motion reads:

That the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities undertake a study in accordance with Standing Order 108(2) of no less than eight meetings on housing, homelessness, and tent cities in Canada, and that the committee give priority to this study, upon the completion of the committee's work on Bill C-319.

I am moving that motion.

We've talked about this. It's been on notice, and I know that the NDP was eager to have a debate in the House on this very issue. I think this would be an appropriate place for us to have a more in-depth discussion about the situation.

I'm hopeful that we can move quickly on this and then get back to the witnesses on this important study.

The Chair: Thank you.

The motion is in order. It was circulated within the timeline and it is in both official languages.

Is there any discussion?

Mr. Fragiskatos, go ahead on the motion.

• (1720)

Mr. Peter Fragiskatos (London North Centre, Lib.): Can I have it read one more time, Chair?

The Chair: Yes.

Madam Clerk, could you read the motion?

The Clerk of the Committee (Ms. Ariane Calvert): It reads:

That the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities undertake a study in accordance with Standing Order 108(2) of no less than eight meetings on housing, homelessness, and tent cities in Canada, and that the committee give priority to this study, upon the completion of the committee's work on Bill C-319.

The Chair: Mr. Fragiskatos.

Mr. Peter Fragiskatos: I wish to introduce the following amendment, Chair.

I'll read it slowly for translation, but the clerk will have the email, as well. I move:

That the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities undertake a study in accordance with Standing Order 108(2), of no less than 4 meetings, on the role played by the lack of investments in purpose-built rental, affordable, social, rent-geared-to-income, and co-op housing by successive federal governments in creating the housing and homelessness crisis, as well as tent cities in Canada;

That, with regard to federal housing investments between February 1, 2006, and October 1, 2015, this study include particular consideration of the following questions:

(a) how much federal funding was provided to support the construction of non-profit or community housing and how many units were developed;

(b) how much federal funding was provided to support the construction of co-operative housing and how many units were developed; and

(c) how much federal funding was provided to support the construction of purpose-built rental housing and how many units were developed;

That the committee report its findings to the House; and that, pursuant to Standing Order 109, the government table a comprehensive response thereto.

I move that we go to a vote, Chair.

The Chair: It's still debatable, Mr. Fragiskatos.

Is the amendment in order, Madam Clerk?

I'm going to suspend the meeting for a couple of moments while I consult with the clerk.

• (1720) _____ (Pause) _____

• (1725)

The Chair: Committee members, I call the meeting back to order.

Madame Chabot, I will give you the floor. It is my understanding that you have a point of order.

[*Translation*]

Ms. Louise Chabot: That's right, Mr. Chair.

I believe the proposed amendment is out of order because it would amend the motion in a significant way. I consider it a separate motion rather than an amendment. It should therefore not be accepted as an amendment to the main motion. It should rather be moved as another motion, if the mover wishes, in due form and within the prescribed deadlines.

[English]

The Chair: Thank you, Madame Chabot. That is a point of order.

I will rule on the point of order. I do agree with Madame Chabot that the amendment changes or overlaps the original motion. I rule the amendment out of order.

Go ahead, Mr. Arya. My ruling is non-debatable. You can challenge it.

Mr. Chandra Arya: No, it's not that. I would like to read the motion and the amendment. They were too long for me to comprehend every single word in every sentence. For me, as I heard them, the motion and the amendment both appeared to be speaking to this as though it were the sole responsibility of the federal government—

The Chair: Mr. Arya, I have already ruled the amendment out of order.

Mr. Chandra Arya: I'm including the main motion in that.

The Chair: We can speak to the main motion.

Go ahead, Mr. Collins, on the motion.

Mr. Chad Collins (Hamilton East—Stoney Creek, Lib.): On the interpretation, Mr. Chair, I would challenge the chair.

The Chair: I call a recorded vote on the chair's ruling.

(Ruling of the chair overturned: nays 6; yeas 5)

The Chair: My ruling on the amendment has been defeated. The amendment can be debated on.

Go ahead, Mr. Aitchison, on the amendment.

Mr. Scott Aitchison: Well, I have to say, obviously I agree with Madame Chabot and I agree with you, esteemed Mr. Chair. You're a wise man and you know what you're talking about.

The fact of the matter is that all the questions raised by Mr. Fragiskatos in his amendment are questions that would certainly be asked in the context of what the original motion called for. The original motion called for a study where you could ask questions about all the very specific things he was talking about. Let's not kid ourselves: Federal investment in affordable housing ended in the first Trudeau government. Actually, it started to decline in the first Trudeau government. It fully ended in the Chrétien government. There's no question that there hasn't been enough federal investment over the years, but I don't know why you would want to try to presuppose what the outcome of a study might be.

I think the issue is far too serious to be playing political games like that. In fact, part of me wonders if it might not have been better if we'd just tried to talk the whole time out and wasted the time that way instead. This is a ridiculous thing to do.

• (1730)

The Chair: I have Madame Chabot and then Ms. Zarrillo on the amendment of Mr. Fragiskatos.

[Translation]

Ms. Louise Chabot: Mr. Chair, I'm against the amendment.

I'm not challenging the substance of the motion, but rather its status as an amendment to the initial motion, with which you were in agreement. I would vote against the amendment and for the motion as moved.

The motion is broad and doesn't blame anyone. It proposes a study on housing, homelessness and the tent cities. In the context of this housing study, homelessness is an extremely serious issue in Canada and Quebec. It's unheard of. The study would require at least eight meetings. It would determine whether we have been doing enough to support co-operatives, and other related issues.

It's an open motion, and accordingly not restrictive. I still believe that in view of the restrictive wording in the amendment, a motion that is in order could be introduced.

As the committee has decided otherwise, I will vote against the amendment and for the original motion.

[English]

The Chair: Ms. Zarrillo, go ahead on the amendment of Mr. Fragiskatos.

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

Actually, I was going to change, if I'd had the opportunity, "housing" to "lack of affordable housing" in the original motion. Actually, this is even wider than what I was going to ask for. I'm totally fine with it.

One thing that I would maybe ask.... It says, "That, with regard to federal housing investments between February 1, 2006, and October 1, 2015, this study include particular consideration of the following questions". I would propose a friendly amendment to take out the word "particular", if it happens.

I just can't wait to have this discussion about who did social housing worse, the Conservatives or the Liberals. I can't wait for the study.

The Chair: I didn't hear any particular subamendment.

Ms. Gray, go ahead on the amendment.

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

This amendment is quite extensive. It does presuppose a lot of what the study was intended to do. There are a number of questions that are posed in here that are very easily accessible on Stats Canada. I don't know. It's a bit performative to have some of these points in here. It's like they don't really want to do a proper study on housing, homelessness and tent cities.

The amendments that the Liberals are proposing are very prescriptive. The purpose for our motion was to be very general, so that we could bring in and hear all kinds of testimony from all different interested parties at the table here. Whatever came of that, then that's the information we would have. This is basically very prescriptive. It wasn't the original intent.

I do appreciate your stance, Chair, for calling this out of order. It's unfortunate that the Liberal-NDP coalition is strong here in trying to actually presuppose this study before it even happens. That wasn't our intent.

Our intent was to actually have a very good, wholesome study where we could bring in all kinds of witnesses and really hear from all different types of stakeholders. This is going to very much restrict our ability to do that.

The Chair: Seeing no further discussion, I'll call a vote on the amendment.

Mr. Peter Fragiskatos: Mr. Chair, I wasn't sure about Ms. Zarrillo's point. Was she proposing a subamendment to take out "particular"?

That would be fine with me.

Ms. Bonita Zarrillo: I was suggesting a friendly amendment to take out "particular." I don't actually think that will be the majority of the study. I think the majority of the study is to really find out what happened with social housing in the last 40 years.

The Chair: That would require unanimous consent. I can't see that going anywhere.

Mr. Fragiskatos, I'm going to a recorded vote on the amendment.

(Amendment agreed to: yeas 6; nays 5 [*See Minutes of Proceedings*])

(Motion as amended agreed to: yeas 6; nays 5)

The Chair: The motion as amended is carried.

Seeing no further discussion, I'll return to the business at hand, which was the questioning of the witnesses.

Mr. Fragiskatos, you have six minutes.

• (1735)

Mr. Peter Fragiskatos: Okay, we're back. That's perfect.

Thank you very much to the witnesses for their testimony today. Probably all my questions will go to Ms. Mackenzie. If there's time, certainly I'll change track.

Ms. Mackenzie, first of all, thank you very much for the work that you have done as a seniors advocate. I'm not from British Columbia, but I have many friends there. My brother lives there. I know that you recently left the post. I was reading online that the praise of your work, from the various provincial parties in B.C., was unanimous.

I did note today that you made a comment on dental care and on the government's work with other parties in the House that want to get behind a sensible, reasonable and just measure like this.

What does this mean for Canadian seniors, who are going to be able now to see a dentist, whereas in the past they weren't able to afford to do so? Could you put that in context for us?

Ms. Isobel Mackenzie: I'm still here until April 5, but thank you for your kind words.

Dental care is something we hear about probably the most in terms of affordability.

To put it into context, when we surveyed seniors, those with higher incomes were those most likely to have a dental plan, ironically. If you heard the income data I presented previously, imagine, on these incomes of \$26,000 to \$27,000 a year, a dental bill of \$2,000 to get dental work, particularly around dentures. I think, for many seniors.... I don't know if "transformative" is too dramatic a word, but they will be able to access dental care that they simply could not afford previously.

I could go on, but I think most of you will understand the importance of oral health around nutrition, on being able to eat. As you get older, it actually becomes even more important.

Mr. Peter Fragiskatos: Thank you very much.

I also ask the question from this perspective. Perhaps, Ms. Mackenzie, you've been following, at the federal level, that Mr. Poilievre has suggested that should the Conservatives form government in the future, a pay-as-you-go system would be implemented, along the lines of what Trump Republicans in the United States have put forward: For every dollar that is spent, a dollar of cuts has to be found.

What analysts, and in particular experts following seniors policy, have suggested recently is that while the policy sounds very simple, and therefore very good and very nice, it's quite the contrary. You would have a situation where things that are indexed to inflation—vital programs like OAS, GIS, the Canadian pension plan, generally—would all, by definition, count as a pay increase or, I should say, more spending would come from that, because, again, they are indexed to inflation. To offset that, you could have cuts in other vital programs affecting seniors, including dental care.

Is that something you're concerned about?

• (1740)

Ms. Isobel Mackenzie: I think that overall the concern is for a group of people who are different from the majority of Canadians. This is a group of people who are retired from the labour force, unable to earn an income and relying on the fixed income of whatever their pensions are. I've relayed to you how low those incomes actually are for most Canadian seniors, so when you layer on top of that the inflationary impacts on what they have to buy with that money, it definitely is concerning.

The other issue, which is more nuanced, is that, as we age, there is this penalty, if you will, the “frailty penalty”. A senior enjoying good health at the age of 80 may find their income sufficient, but a senior who has poor health at 80 finds that they have to pay for a lot of things because the social programs we have are not providing them, and that is proving very challenging. That's a nuance that I think is missed when we look at incomes and entitlements for our aging population.

Mr. Peter Fragiskatos: The chair tells me I have one minute.

What would be the implications of something else that Mr. Poilievre certainly would do—and he's been clear about this in the past—which is moving the age of eligibility for OAS from 65 to 67? What would that mean for Canadian seniors?

Ms. Isobel Mackenzie: Well, it would depend. I think Canadians are actually going to have to examine this issue of what the retirement age is, looking at longevity, years of healthy life and total years in the labour force—

Mrs. Anna Roberts: I have a point of order, Mr. Chair.

The Chair: Mrs. Roberts, clearly state the point of order you're calling it under.

Mrs. Anna Roberts: I'm questioning his comment about—

The Chair: Mrs. Roberts, that's not a point of order.

Continue, Ms. Mackenzie.

Ms. Isobel Mackenzie: Thank you.

I think that issue is something that is going to continue to be part of the discussion when we look at longer years of life, healthier years of life and total time in the labour force, because what is happening is that people are entering the full-time paid labour force at a later age, so what are the consequences of that? What is the totality of government policies needed to support all of that?

The Chair: Thank you, Mr. Fragiskatos.

Thank you, Ms. Mackenzie.

[*Translation*]

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

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

I'm sad to see petty politics being played out at the expense of seniors. That's how I see it.

Ms. Mackenzie, the purpose of the current bill is to remedy an inequality in the OAS pension. I'll put it bluntly by saying that the government decided in 2022 to increase OAS by 10% for seniors aged 75 and over, but did not increase it for seniors aged 65 to 74.

Do you think this inequality creates significant disparities for seniors aged 65 to 74?

[*English*]

Ms. Isobel Mackenzie: Yes, I fully support the move to increase the OAS by 10% for seniors aged 65 to 75, absolutely.

[*Translation*]

Ms. Louise Chabot: Thank you.

In Quebec, seniors spend nearly 50% of their income—I believe it's around 40%—on three major expenses, which are housing, food and transportation.

Ms. Watts, from the equity standpoint, how do you feel about the fact that OAS is not being increased for people on fixed incomes, at a time when inflation is rampant?

• (1745)

[*English*]

Ms. Laura Tamblin Watts: I think having these two divisions is a significant problem, both because of the inequality on the face of it and because of people like Mary, who say that it's the quality of life between 65 and 74 that allows for the quality of life for 75 and older. It doesn't just create inequality on the face of it; it creates substantive inequality. This is especially true if we're talking about people with frailty, people with disabilities, people who are newcomers to Canada and others. There are many levels of discrimination that are impacted in this particular choice.

It's our hope that the government sees that things have moved enough that they should bring everybody back up to the same position.

[*Translation*]

Ms. Louise Chabot: In the same vein, you mentioned quality of life. To what extent would increasing OAS for seniors over 65 improve their quality of life?

[*English*]

Ms. Laura Tamblin Watts: As my previous colleagues have mentioned, the amount of public pension is extremely modest. We know that people who are living on only public pensions struggle. They are at or below poverty levels.

The way we calculate seniors poverty is also problematic, so there are many people who are not captured with visibility, which my colleague Isobel spoke of before. I know the government is re-thinking its market basket measure.

All of this is to say that if you can't stay well between 65 and 74, the cost to this government, the cost to individual well-being, and the physical money that people will pay out of pocket for their own home care, health, supports and nutrition will be problematic. It's going to mean that people are going to be increasingly frail and increasingly isolated.

Is it enough? No. Will it make a difference? Yes.

[*Translation*]

Ms. Louise Chabot: I understood from your testimony that you also agreed to allowing an increase in retiree employment income without reducing their GIS benefits.

Do you think increasing that from \$5,000 to \$6,500 is adequate?

[English]

Ms. Laura Tamblyn Watts: I would say that it is a step in the right direction.

Many of us, as we age, need to go back to the workforce or want to go back to the workforce. Clawback provisions need to be indexed to the realities of our economic situation.

We are supportive of the change to \$6,500. We would continue to encourage the government to think flexibly about how we earn and draw pensions in retirement, in ways that will be reflective of increased longevity for Canadians.

[Translation]

Ms. Louise Chabot: You heard the arguments in favour of this distinction, and the government's arguments on that score as well, to the effect that seniors aged 65 to 74 were better off. They would accordingly not need to have their pensions increased.

Do you feel that seniors aged 65 to 74 are better off?

[English]

The Chair: The interpretation—

[Translation]

Ms. Louise Chabot: You don't have the interpretation?

[English]

The Chair: Madame Chabot, please continue.

[Translation]

Ms. Louise Chabot: Ms. Tamblyn Watts, do you feel that seniors aged 65 to 74 are better off than others and don't need to have their OAS pensions increased?

[English]

Ms. Laura Tamblyn Watts: No, I do not agree. It's not the circumstance that we see.

If there are real concerns about people unduly getting money they don't deserve, that's why we have clawback provisions. That's why we have the GIS.

• (1750)

The Chair: Thank you, Madame Chabot and Ms. Tamblyn Watts.

Ms. Zarrillo, go ahead for six minutes.

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

My first questions are for Ms. Mackenzie.

I just want to thank you so much for your service and also for your expertise that you've shared over the years. I feel quite fortunate to have this opportunity to ask you some questions today.

As a woman in Parliament, I often try to put a gender lens on things. My question is really about women being more at risk of poverty in retirement due to a number of factors. I'm wondering what you've heard in research and in the work that you do from senior women on their ability to cover costs in the two different age groups—the 65 to 74 and the 75-plus.

Ms. Isobel Mackenzie: Yes, women are disproportionately disadvantaged for a number of reasons, all of which will be intuitive to most of you and are backed up by the numbers. They're less likely to have spent their maximum years in the labour force and less likely to have been working at the maximum insurable earnings for those years. All have taken time out. We've made an adjustment for the family, increasingly leaving early to care for aging parents and then an aging spouse.

The dynamic that we're still seeing and will continue to see, probably over the next cohort and maybe the one after that, is the spousal pension income from the husband being a more significant contribution. As the male life expectancy is less, seniors are more likely to be left a widow than a widower. That plays out in the lower incomes as well, and you see that in the tax filer data very clearly.

The other burden, in addition to the cost, is just the burden overall on women of being caregivers. It's not universal, but on the balance of probability, women are more likely to be caregivers.

Ms. Bonita Zarrillo: Thank you, Ms. Mackenzie.

I recently received correspondence from someone in my riding. I have a caregiver mailer that recently went out in my riding, and I got a lot of feedback about people who are looking after an aging spouse, and they are under 75. There are many costs that seem to go along with that.

Has it been your experience with the seniors you've spoken to that there's a lot more caregiving happening among women under 75 than there is among women over 75?

Ms. Isobel Mackenzie: Yes, and that's borne out, in a number of surveys we do, by who answers the surveys and what their age is.

If somebody is in their nineties and has a family caregiver, it's probably their daughter, who is a senior of 65 or 68 years of age. Often, she will have left the paid labour force earlier, in terms of retirement, than she would otherwise have done if she didn't have to care for that aging parent.

Ms. Bonita Zarrillo: Are they in need of income supports like OAS at that time?

Ms. Isobel Mackenzie: Absolutely.

Ms. Bonita Zarrillo: Thank you so much.

My question now is for Ms. Tamblyn Watts.

I wanted to talk a bit about the cost of housing and the impacts you're seeing on the seniors you serve when it comes to housing. Can you share some anecdotes? You were talking about Mary earlier, but what has changed over the last few years with regard to housing for seniors?

Ms. Laura Tamblyn Watts: I think it's really important to remember that we are in a big intergenerational transfer of wealth, but there are older adults aging now who are very indebted. We have this idea that the greatest generation is whom we're serving, and it's not true. We're moving on to boomers right now, and the boomers owe on average about \$1.76 for every \$1 they earn.

This is a very different type of group that is aging. Conflated with that, not only are they retiring with mortgages; in some cases, we're seeing people retire with student debt and mortgages. On top of that, we're seeing escalations in many urban centres of a 40% increase in the cost of housing. In rural communities, where you might think it's cheaper to live, the reality of the circumstances is that many people cannot live in rural communities because the housing is too disaggregated from other community supports.

We are in a crisis situation right now, and even a small increase like the one that's being proposed can make the difference for many older adults between being able to be housed and being unhoused. We understand that the rates of homelessness for older adults in Canada are the highest they have ever been in the last couple of years.

• (1755)

Ms. Bonita Zarrillo: I know there are studies and news stories that say that Canadians pay their rent and their mortgage first. Those expenses leave less money for other budget items in the house.

What are seniors giving up?

Ms. Laura Tamblyn Watts: Every day, we hear from our members who say they have to make a decision. They have to keep the roof over their house and buy some food, and after that, everything at the basic level becomes optional. That's a horrible circumstance to be in: making a decision between whether to heat your house or to eat nutritionally, or between whether to take your medications or be able to get some social connectivity by affording a transportation cost or even a small community membership to be involved in an active aging centre.

These are decisions no Canadian seniors should have to make, and they are decisions that our members are facing every day.

Ms. Bonita Zarrillo: Thank you for raising that. There was a witness before who—

The Chair: Ms. Zarrillo, I have three minutes left, if the committee wishes to use it. If it does, then we go to Mrs. Roberts for three minutes.

Mrs. Roberts, you have three minutes.

Mrs. Anna Roberts: Thank you, Mr. Chair. My question is for Laura.

I recently visited and volunteered at a food bank, the Sai Dham Food Bank in Toronto, where in one month they delivered food to 3,000 seniors. The reason they deliver it is that, first of all, the seniors can't afford to go and pick it up—again, we go back to the carbon tax—so they phone in their order, and Vishal will have his volunteers drive the packages to the seniors.

One of the other things that I found out by volunteering there was that the seniors who are able to go there try to go only once a week because they have to make sure that they have enough fuel in the tank to get to work as well. They're working. They're going to food banks. They can't afford their housing costs. It's all related to the lack of responsibility from this government, and their inflationary spending.

How can you help us help seniors? What suggestions would you make to this government so that we can control the cost of living and so that seniors can live out their retirement days?

Ms. Laura Tamblyn Watts: Certainly, we've heard from our members that funds that came from the grocery benefit were important, and that actual cash in hand is critically important to older people.

I would also say, on the caregiver benefit that we're talking about, moving to a refundable benefit would be of significant assistance.

Mrs. Anna Roberts: Isn't it sad that we have to force our seniors to go to food banks after working all these years because the cost of living is so out of control? This particular food bank in one month serves 3.17 million meals. How embarrassing is that for a country like Canada? It's just unheard of.

We're short about two million homes. People can't afford it. What are we doing wrong?

I'll tell you what we're doing wrong. We're spending more money. The government expects us to live on a budget, yet they can blow money like it's candy, and we have to pay for it.

Seniors are fed up, and I'll tell you, I'm hearing from my seniors that they've had enough. They have had enough of this country, and changes have to come or they're moving out, and that's really sad for me to hear.

Ms. Laura Tamblyn Watts: We are hearing that members have never been more concerned and that financial well-being tied to social well-being, food, supports, community engagement... We're at a tipping point. We need to make sure that our governments in Canada are responsive to an age-inclusive country and that we don't just think about benefits as a one-off—things like the Canada caregiver benefit—as we move forward. We need to actually start thinking about how our Canada is aging, and putting things in place to make sure we're not running into crises but doing it with a view to our aging population.

The Chair: Thank you, Mrs. Roberts and Ms. Tamblyn. Our time has concluded. We're a little bit over.

Thank you, witnesses, for appearing today, and thank you, committee members, for participating.

Is it the will of the committee to adjourn?

Some hon. members: Agreed.

The Chair: The meeting is adjourned.

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