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Chair

Ms. Raymonde Folco

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•(1105)

[Translation]

The Chair (Ms. Raymonde Folco (Laval—Les Îles, Lib.)):
Pursuant to the order of reference of Thursday, October 14th, 2004, the Standing Committee on Human Resources, Skills Development, Social Development and the Status of Persons with Disabilities is meeting today for consideration of Bill C-5.

[English]

On the orders of the day, before I give the floor to our witnesses, let me first say that I have received several speaking notes, but unfortunately these are in one of the official languages only. Obviously we will not distribute these notes since they're in only one language, to begin with, but I don't think it's going to be a big problem considering that they're not really briefs but just speaking notes.

Secondly, there is one person missing from the witnesses who are before us—that is, the Quebec Federation of University Students. They have just called the clerk a few minutes ago to say they were held up in traffic and will be here a little later. As soon as they arrive, we will give them a chance to present their opinion as well.

[Translation]

I would like to welcome the Canadian Federation of Students, the Canadian Association of University Teachers and the Canadian Alliance of Student Associations.

[English]

We really appreciate the fact that you were able to come on such short notice. It has been short notice for all the members of this committee as well, because as you know, we've resumed sitting only about two weeks ago and we're trying to get through a bill that seems to us very important. I think it's very fitting that the very first people who are going to be affected by this bill—that is, the students themselves, perhaps not you but maybe your younger brothers and sisters and maybe also your children—should be the first ones to come and tell us their opinion of the bill itself.

We'll simply go in the order here, starting with Mr. Boyko. I will give you five minutes each: Mr. Boyko, followed by Mr. Robinson, and then Mr. White.

Mr. Kusie, you're with Mr. White, so there will be only one presentation from both of you.

When Mr. Vikander comes, we'll give him the opportunity to do the same.

When you have finished your presentation, which will be a maximum of five minutes, the chair will recognize members of the committee to ask questions. They can ask questions to any one of the witnesses, as you wish.

Is that understood by everyone? Is that agreeable? All right.

Mr. Boyko, please present yourself first and then tell us what you think of this bill.

Mr. Ian Boyko (Campaigns and Government Relations Coordinator, Canadian Federation of Students): Sure.

My name is Ian Boyko, and I'm the government relations coordinator for the Canadian Federation of Students. My federation unites about 77 student unions from coast to coast, comprising about 450,000 members.

I want to thank the committee for the opportunity to present today. We're definitely appreciative of the opportunity. I will get started, because I want to make sure I stick to the timeframe allotted.

We've come here today, and as we've stated in the past, we fundamentally believe any government-sponsored savings vehicle for low-, middle-, or high-income earners is fundamentally flawed and it is the wrong solution to a very real problem. RESPs and the Canada learning bond are opposed by not only the Canadian Federation of Students, but the Canadian Association of University Teachers, the Canadian Council on Social Development, the National Anti-Poverty Organization, the National Organization of Immigrant and Visible Minority Women of Canada, Low Income Families Together, and the Fédération étudiante universitaire du Québec. In fact, outside of RESP providers, I don't know of any organizations that have been calling for an increased emphasis on government-funded savings plans.

•(1110)

To begin with, we believe the learning bond will not get anywhere close to the heart of the problem. Just speaking in purely financial terms, the amount of money that low-income Canadians may accumulate under the learning bond will be wholly inadequate to cope with the rapidly increasing costs of colleges and universities in most jurisdictions. Until spiralling tuition fees are brought under control, the federal government is just throwing good money after bad money in student financial aid.

Despite lofty orations in the House of Commons, the learning bond imposes an upper middle class philosophy of personal investment on people with a different reality and different challenges. In other words, the so-called problem of low RESP uptake by modest-income earners has nothing to do with low motivation or an inadequate understanding of the world of registered savings plans. For families struggling to get by, the very existence of RESPs is evidence their government has failed them and that access to post-secondary education is about lifelong monetary commitments they're unable to make. The RESP program and its new food stamp cousin, the learning bond, are an invention of those who've already enjoyed the dividends of savings, and it doesn't take into consideration the problems of modest-income Canadians

RESPs and learning bonds also reward provinces who have divested from universities and colleges by letting them off the hook.

Savings-based access to education reframes the question about affording high tuition fees as a question about individuals and their savings history, rather than about our collective resources and our collective responsibility to make education affordable to all at the point of entry.

Conversely, government-sponsored education savings vehicles promote uneven spending in the regions, because Canadians and regions with forward-looking governments, such as Quebec, that have kept tuition fees low will have less incentive to save. For example, Quebecers will see, on average, below average federal spending in this area.

Lifetime savings vehicles are a needless bureaucracy with weighty administrative costs, and we would argue that money spent on RESPs and savings grants and learning bonds is better spent on upfront needs-based grants through existing bureaucracies that the provinces have accepted, such as the Canada student loans program—with its exemptions, of course, for Quebec.

The biggest winners in this approach are undoubtedly the RESP providers, frankly. The federal government has been successful in creating a cottage industry at the expense of investing in real access to college and university. I might add that this industry has been subject to criticism from both the Alberta and the Ontario securities commissions.

In conclusion, I believe the reliance on individual savings for education should be put in the context of other Canadian social programs. Health care is the crown jewel of Canadian social programs because what you see is what you get. Canadians understand the value of unfettered access to a doctor and paying for that access through a progressive system of taxation. That principle of universal access is what makes Canada's system the

envy of the world. I guarantee you that it would not be the case if access to a doctor depended on navigating sky-high user fees through a competitive savings history, subsidized and unsubsidized loans, partial loan forgiveness, complicated tax credits, and a meagre regional system of grants; yet this is precisely where we have steered post-secondary education and training. Now I'm afraid that the proponents of the learning bond are proposing that we can undo social and economic inequalities by breaking the imagined bad habits of those who are underrepresented in our universities.

The real solution, and I believe it's staring us right in the face, is to restore transfer payments to the provinces for post-secondary education, implement a real system of needs-based grants, and reduce tuition fees. To solve the problem of diminishing access to post-secondary education for low- and middle-income earners in Canada, we must learn from Canadian successes in social programming rather than conceding defeat with respect to the federal government's role in boosting access to post-secondary education.

I'm looking forward to your questions, and again I thank you for the opportunity to speak with you today.

•(1115)

The Chair: Thank you very much, Mr. Boyko. I can see you have a lot of experience in coming before this committee, and you have beautiful timing. Thank you so much.

I will now go on to Mr. David Robinson, representing the Canadian Association of University Teachers.

Mr. David Robinson (Associate Executive Director, Canadian Association of University Teachers): Thank you.

My name is David Robinson and I'm the associate executive director with the Canadian Association of University Teachers.

We thank the committee for the opportunity to present our views today on Bill C-5, the Canada Education Savings Act.

Briefly, founded in 1951, CAUT today represents more than 35,000 university and college teachers, academic librarians, researchers, and staff at institutions in every province in Canada. As an organization we are committed to improving the accessibility and quality of post-secondary education in Canada.

We're pleased the government recognizes there are serious financial barriers confronting more and more students and their families. As tuition fees have skyrocketed, rising nearly threefold since 1990, we've seen an unfair burden placed on low- and middle-income families. To illustrate this you need only look at the share of after-tax income that families would have to set aside for tuition fees a decade ago and today. The 20% of households with the lowest incomes would have to spend about 10% of their after-tax income on one year of undergraduate arts tuition for one child in 1990. By 2002, this had risen to nearly 17%. For the next 20% of families, their share of after-tax income needed to pay for tuition doubled from 5% to 10%. The richest 20% of households, by contrast, experienced a fairly modest impact in their budget, tuition costs rising from 2% to 3% from 1990 to 2002. So that's 17% for low-income families and 3% for high-income households. What better example do we have of the regressive nature of user fees?

Clearly there's an urgent need to redress this inequity. We must ensure that financial barriers don't prevent any qualified Canadian from pursuing a university or college education. Unfortunately, the Canada learning bonds and the enhanced Canada education savings grants, as proposed in Bill C-5, though perhaps well intentioned, will in our view do very little to assist students from low- and middle-income families.

The learning bonds, as they're proposed, will provide \$500 to a child born into families eligible for the national child benefit, roughly those families with incomes less than \$35,000. Additional contributions of \$100 will accrue for each year a child remains eligible, to a maximum of \$2,000. And according to the 2004 budget, assuming a 3.5% real rate of return, the total value of the bond by the time a child reaches 18 would be \$3,000, in current dollars. That's \$3,000, not even enough to cover one year of tuition in most provinces today, let alone living costs and expenses. And the bonds do nothing to provide assistance to those students and would-be students who need it now, not 18 years from now.

In addition, rather than the contributions being phased out as income rises, the bond is payable only if the family is eligible for a payment in any month during the year under the national child benefit. In practice, it appears this means that a family earning just under \$35,000 will receive the bond, but a family earning just over will not. Just a few dollars could separate families receiving the bond from those deemed ineligible.

It's also unlikely the bonds will live up to their intention of encouraging families to make additional contributions to registered education savings plans. We already know that less than 20% of eligible families with incomes under \$30,000 have any RESP contributions. This is despite the existence of a very generous 20% top-up that currently exists. The simple truth is that these families just don't have the disposable income to take advantage of the program.

The proposal in Bill C-5 to increase the savings grant matching rate for low- and middle-income contributors will do little to remedy matters. First, the additional matching rate applies only to the first \$500 of contributions and is thus very modest. For a family earning less than \$35,000 a year, assuming they could make a contribution, the maximum amount of enhanced grant is just \$100. For families earning above \$35,000, but less than \$70,000, it's just \$50. It's also

important to note that the maximum lifetime grant remains at \$7,200. So for all intents and purposes the maximum yearly grant remains \$400 for all families, rich and poor alike.

We believe the savings grant is an example of a fundamentally flawed social policy tool. It rewards those who have the disposable income to save rather than targeting those most in need. Currently, for instance, families earning under \$50,000 a year claim less than 20% of the Canadian education savings grant. Surely this is not the way to provide assistance to students in need. And the resources committed to the savings grants are not trivial. Nearly \$400 million was spent on the Canada education savings grants in 2003-2004, according to the Public Accounts. This is money that could have provided free tuition to nearly one in five university students in Canada.

A far better plan than to help those students and their families in financial need would be to convert the learning bonds and the savings grants program into a fully needs-based grant program. This would provide immediate benefits for economically disadvantaged students and help lower debt loads. The government has taken some steps towards this with the grants to first-year students announced in the last budget. However, these grants cover no more than half of tuition, to a maximum of \$3,000. This is woefully inadequate. To be more effective these grants need to be increased in value and made available throughout all years of the student's program.

• (1120)

More broadly, it's time this government did more to address the underlying problem of rising fees: the inadequate levels of core operating funding for universities and colleges. Anything else is simply tinkering around the edges of the real problem.

If higher education really is the key to our future social and economic development, as politicians of every stripe say, and if, as the minister has stated, more than 75% of new jobs require a post-secondary education degree, then broadening access by lowering fees has to be a national priority. This means all political parties, and the federal and provincial governments, have to stop finger pointing and bickering about who's to blame and begin cooperating to find ways that universities and colleges can do more and can be more adequately funded so they remain accessible and of the highest quality.

The evidence, both in Canada and abroad, demonstrates that increasing access to education provides clear social and economic benefits. The failure of our leaders to remove the barriers that prevent any person from attending university or college is the equivalent of burying a fortune of opportunities. We can't afford to leave this treasure in the ground.

Thank you.

The Chair: Thank you, Mr. Robinson.

I will now go to Mr. James Kusie of the Canadian Alliance of Students Association.

Mr. Kusie.

Mr. James Kusie (National Director, Canadian Alliance of Student Associations): Good morning, Madam Chair. Bonjour.

As the national director of the Canadian Alliance of Student Associations, I would like to thank the committee for the opportunity to discuss post-secondary education in Canada, and specifically the proposed Canada Education Savings Act.

[Translation]

We are convinced that there's no better way to bring about positive change within the postsecondary education system than to hold these meetings.

[English]

As you are undoubtedly aware, CASA is an alliance of 19 student associations representing nearly 300,000 college and university students from across the country. CASA's members understand the problems facing students, and we believe we can provide real solutions to those problems.

CASA envisions a Canada where all Canadians, regardless of social or economic background, are free to pursue their dreams and obtain a post-secondary education without facing barriers. Unfortunately, access to an affordable and quality post-secondary education in Canada is in jeopardy. Tuition in Canada has almost tripled over the last decade. Students with loans now graduate with over \$30,000 of debt, after factoring in interest. The student financial aid system is clearly not adequately assisting students in funding their education, and unfortunately Canadians are not saving enough for their children's education either.

Statistics Canada found that only 26% of low-income Canadians are saving money for their children's education. In contrast, over 70% of high-income Canadians are doing the same.

[Translation]

First, evidently a majority of low-income families in Canada are not using the Canada Education Savings Grant and are not benefiting from it.

[English]

RESPs were designed to encourage Canadians to save for their children's education, with Canada education savings grant top-ups, yet only 11% of low-income Canadians use these vehicles. Bill C-5 seeks to improve access to post-secondary education for students from low-income families by providing these families with incentives and the impetus to save for their children's post-secondary education through RESPs.

This bill proposes to increase CESG contributions to RESPs from lower- and middle-income Canadians. CASA recognizes the social, psychological, and economic benefits of early childhood educational savings, especially on those children who are economically disadvantaged. That being said, CASA believes that student financial assistance should be targeted to those requiring it most:

those who, without assistance, would not be able to obtain a post-secondary education.

This bill also establishes a new Canada learning bond. We are skeptical that the learning bond will encourage low-income families to save for their children's education. The learning bond does nothing to help today's students afford post-secondary education, and CASA does not believe the learning bond will achieve its goal of improving access to post-secondary education in the future.

If a child born next year qualifies for a learning bond, they can expect to have \$3,000 to contribute to their post-secondary studies. Even in today's world, \$3,000 is not a very significant sum, as tuition costs alone are an average of \$4,172 per year. When we consider that estimates by BMO Financial Group and TD Canada Trust put the cost of an undergraduate degree in 18 years between \$96,000 and \$129,660, the future is much more grim.

• (1125)

[Translation]

Given the high costs involved, it is difficult to see how a financially disadvantaged individual would be able to pursue postsecondary studies.

[English]

The government suggests that a family could contribute \$4 per week into their RESP, increasing the predicted yield to a possible \$10,500 at maturity. Although this seems like a significant amount, in 18 years this will not sufficiently cover tuition for a single semester. If current tuition trends continue, a low-income family would have to save at least \$270 per month, per child, to afford an education in 18 years—a feat daunting even for wealthy Canadians.

The greatest problem of learning bonds, however, is that they place heavy expectations on low-income families that simply do not have the resources to contribute significant amounts annually to an RESP for each of their children. Even if families are completely aware of the benefits of saving for education, low-income Canadians cannot afford to save the necessary funds to pay for education funds while still putting food on the table. As we've said before, it's like giving a low-income family \$500 and a Mercedes-Benz and expecting them to finance the rest of the car.

In conclusion, while we applaud the creation of the low-income grant that was just announced in the March budget, we don't feel it goes far enough. We feel the money it would cost to implement the Canada Education Savings Act, which is about \$420 million annually, would be better put to upfront grants now for students. They could cover at least one in five students in the system and would greatly improve access to the students who need it now.

Thank you very much to the committee, and I'll take questions.

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

We'll now take questions, starting with Mr. Devolin. I remind you that you have seven minutes, and this includes both the question and the answer.

Mr. Barry Devolin (Haliburton—Kawartha Lakes—Brock, CPC): Thank you.

I have a question for Mr. Boyko.

I'm a new member in this place. I come from Haliburton in central Ontario. One of the peculiarities I hear in this Parliament is that our current government talks about the previous government as though the group that was here before Prime Minister Martin took office a year ago was somehow some other group of people. This certainly strains logic at times when this government is talking about cleaning up messes created by the previous government. This argument is stretched to the extreme when the current Prime Minister is talking about messes that were created by the previous finance minister, when in fact it was the same person, of course.

One of the points you made was that post-secondary education is primarily a provincial responsibility. The federal government's responsibility is to make transfer payments. You said the federal government should restore transfer payments or increase them. Do you have specific numbers based on what they were in the mid-1990s compared to what they are today?

Mr. Ian Boyko: Yes, and I think the minimum we should be striving for in the short term is to restore the transfer payments in terms of real dollars, including inflation and population growth, to what they were in 1993 or even 1994, before the introduction of the Canada health and social transfer. Our calculations are that this would take a minimum—and maybe David can add to this—of \$1.5 billion additionally for post-secondary education per year just to get us back to where we were in 1993-94.

We believe that to be a fundamental first step. Although many provinces have shown leadership, including Quebec and Newfoundland, in reducing tuition fees in times of financial strain, it would certainly put provinces in a better position to reduce or freeze tuition fees if that money was flowing from the federal government in transfer payments.

• (1130)

Mr. Barry Devolin: I have a second question that could go to any of you, but maybe, Mr. Robinson, you could answer this. Even people who don't think this bill goes far enough have a sense that it's a small step in the right direction. I thought I heard Mr. Boyko say that he opposes this bill because it doesn't go far enough and he wants something more fundamental done. My question is, do you support the legislation as it stands, even though you have suggested that it doesn't go far enough?

Mr. David Robinson: As I mentioned in my comments, I think if the intention is to broaden access to economically disadvantaged groups, of course, everyone is in favour of that. But I think the bill falls down in that it doesn't live up to that intention. I don't think, given the evidence we have, that it's going to achieve what it hopes to achieve, and that is, to provide encouragement or break down the financial barriers that exist for people. I think a far better option, a far better use of money, is not to put it into this kind of program, but to put it into, as others have mentioned, upfront grants right now. We have a problem right now and this bill is looking at 18 years down the road in many ways.

Mr. Peter Van Loan (York—Simcoe, CPC): Mr. Boyko, we have a specific piece of legislation, a specific proposal, in front of us. You've told us to oppose it. Can you tell me of one of your members

now, or at any time in the next two decades, who is going to be better off if this goes down, if it doesn't happen?

Mr. Ian Boyko: None of my members will have been born after January 1 this year. I guess you're technically correct that not a single one of my members—

Mr. Peter Van Loan: Decades forward, will anybody be better off if this doesn't get adopted?

Mr. Ian Boyko: There are micro and macro analyses that have to be considered here. There will potentially be low-income Canadians who will manage to fit the government's mould for the learning bond. Does that mean the \$85 million a year could have been better spent on needs-based grants? Would we achieve our policy objectives better through \$85 million worth of new needs-based grants? The answer is yes.

In terms of the larger picture, my organization is very concerned about reinforcing the idea that access to post-secondary education should be navigated through your personal savings history, and I think that's the wrong way to go, be it low-income, middle-income, high-income.

As I said in my remarks, our health care system is the envy of the world. Despite its problems, it's the envy of the world because everybody understands what it means to have access to a doctor and people are more than happy to pay for that through their taxation system. I think the same philosophy needs to be applied to post-secondary education.

The Chair: You have more time, Mr. Van Loan. No?

I will go now to Madame Christiane Gagnon.

[*Translation*]

Ms. Christiane Gagnon (Québec, BQ): Good morning.

On the whole, you all seem quite pessimistic in terms of the impact this bill will have, the exception perhaps being Mr. James Kusie, who says that this is not sufficient but his association could live with it. I'm not sure I fully understood him. It was moving quite quickly in English.

Mr. Boyko, you stated that we should consider increasing social programs, because this would have more of an impact on families in financial difficulties. In fact, access to higher education starts at the bottom, within the family. Could you give us your thoughts on how we might broaden our social programs? What type of programs do you think would help low-income families?

The purpose of the learning bond is to assist low-income families who do not have the means to pay for their children's studies, but these children have to want to pursue a higher education. How do we get there? What is your analysis of the situation?

[*English*]

Mr. Ian Boyko: Thank you for your question.

I did mention that there are examples of successful social programs both within Canada and abroad that address closing the gap between the participation of low-income Canadians and their next door neighbours, the high-income Canadians. There is very good evidence internationally and within Canada that offering non-repayable student financial assistance to those who have the fewest resources coming out of the system—upfront needs-based grants—levels that playing field considerably.

On the other hand, I tried to draw an analogy of the perception of post-secondary education—and don't take my word for it; there are plenty of anti-poverty advocacy groups that agree with us—which was, as I said, that you have to navigate anywhere between \$5,000 and \$15,000 tuition fees with savings, with partial loan forgiveness, tax credits, loans, some subsidized and some not. The framework is so complicated and so daunting for low-income Canadians.

If we really want to change the culture of how low-income families think about post-secondary education, we can't give them \$500 at the birth of a child and say this is going to open doors for them because it's not. We have to approach post-secondary education with the same mentality that we do health care—that Canadians value post-secondary education and are willing to subsidize it through progressive taxation. If we can just lower those upfront financial barriers and reduce the patchwork of complicated student financial assistance, that will change attitudes—not this competitive savings market we're trying to establish.

• (1135)

[*Translation*]

Ms. Christiane Gagnon: So you do not think this will provide any immediate assistance to low-income families. If, for example, we voted against the bill, do you think that might be perceived negatively by low-income families? You can't be against assisting low-income families. We all want to assist them. If we vote against this bill, would that not send the wrong message in terms of our willingness to help young people undertake higher studies?

[*English*]

Mr. Ian Boyko: I agree with David that the genuine motivation behind drafting this type of legislation is that something needs to be done to really target low- and middle-income families. I think that motivation is sound. A problem needs to be addressed. But in terms of messaging a vote on this legislation in the negative, it's quite simple. As I said, I encourage all members of this committee and all members of your caucus to vote against this legislation or reconsider it and say that this is \$85 million a year that could be better spent on upfront grants for low-income students. A system introduced in this most recent federal budget provides grants for low-income Canadians. If it received \$85 million more, I think that would be a positive thing.

I agree, it's a little bit tricky because nobody wants to be perceived as picking on low-income families. I just think this money could be better spent in other ways.

[*Translation*]

Ms. Christiane Gagnon: Is the program you're talking about the National Child Benefit?

[*English*]

Mr. Ian Boyko: I'm talking about the low-income grant that is going to be tied to the national child benefit. It was referred to, I think, in David's remarks.

[*Translation*]

Ms. Christiane Gagnon: You're making this a little clearer. You're saying that this goal will not be reached and that there are already some channels that can be used to assist low-income families, if I understood you correctly. Finally, it's too late. Some families and some children need this now. That is what I have concluded from your statements.

Mr. Kusie, you seem to say that the bill could be a good one, but that it doesn't go far enough. If we were to improve it, how would we do that?

Mr. James Kusie: I will answer in English in order to be clear.

[*English*]

We would agree with the other witnesses at the table that, yes, it is a little too late. Any program we put together that I guess tries to promote savings for education, and that gives the idea that university and college is possible for children from disadvantaged families, is good. I think what we're trying to outline here is that even if you get the maximum of the learning bond, it's not really going to put a dent in what the real costs are going to be. If trends continue, it's going to be put out of reach for a good number of Canadians.

We would like to see access targeted now. We need tangible results, immediate results, for students in the system now. The creation of the first-year low-income grant in the last budget was a great step forward by the federal government. However, it will just be a revolving door, because 30% of students who complete high school don't go on to university or college. They can't afford to. That's why that grant was set up. But 30% of students leave university and college after first year because they can't afford to continue.

So if you took \$240 million, which is half of what this act would cost, that would fund full tuition, for a four-year program, for about one in five Canadians.

• (1140)

[*Translation*]

The Chair: Thank you, Ms. Gagnon. Of course you can come back to this question later.

Ms. McDonough.

[*English*]

Ms. Alexa McDonough (Halifax, NDP): Thank you, Madam Chair.

I want to thank the presenters for such clear, succinct, concrete submissions. I have to say, it was really with difficulty, holding our noses, that the NDP caucus voted at all in the affirmative on this bill. Now I'm glad we did, although we were kind of having a nervous breakdown as we did it, because I think it's extremely important for your evidence to come forward. I want to particularly compliment you on making it so clear that it's not a question of what's the harm in it; it's a question of what are the public dollars that are going to go into this program, and where should those public dollars go to have the maximum effect. I think Canadians can understand that at maturity, Bill C-5 is going to cost \$410 million a year. You have to consider where else that could have much more impact.

Is it your view that because of the fundamentally flawed premise upon which this bill is based, the bill should be scrapped or should be sent back to the drawing table? Or are there any conditions under which you can see that this bill is part of a comprehensive approach and could in fact be worth salvaging? I'm not trying to put words in anyone's mouth; I just want to know, is it back to the drawing board? Is that your advice to us as a committee?

Mr. Ian Boyko: Again, I want to reiterate that I compliment the government on their intent. If it was their intention to channel public funding toward boosting access for low-income families, then that's an honourable motivation. But I don't see any way in which this particular bill could be amended to make it better, unless....

Well, I just don't. Even on the monetary amounts we'd be splitting hairs.

As well, this bill assumes that low-income families will be low-income families for the entire duration of their child's growing up, and that's where the high-end figures come from. So even if you increase the amount per month, it doesn't necessarily address people who go in and out of poverty.

I just want to reiterate to the committee that I think this is \$85 million better spent toward a low-income grant or some other form of grant.

Ms. Alexa McDonough: Thank you.

Mr. James Kusie: I think you really have to take the learning bond back to the drawing board.

Perhaps I can give you an idea of the state of affairs right now. CASA commissioned a study with the Canadian Association of Food Banks. In 1994, when we saw the devastating cuts to post-secondary from transfers, 51 food banks popped up on campuses across the country. About 4% of students reported using them on a monthly basis.

Now students are being forced to make a decision on whether to buy a textbook or whether to buy dinner. It is completely unreasonable for any Canadian to have to make that decision. If we have \$420 million, or \$10 million, going toward a program, CASA definitely feels that money could be better spent. And I think you have most students at the table here united in that call, which is no small feat, either.

The money would be better put toward upfront assistance right now than toward trying to create incentives twenty years from now. There's even the question of what happens if that student doesn't go on, and what happens to the savings program, etc.

●(1145)

Mr. David Robinson: I would just add that as a social policy tool, the savings scheme just doesn't work. It's based to a large part on serendipity. As well, you're asking very young families, who are often facing higher bills, just starting off their careers and earning less, to start saving money. It's kind of the inverse of what you would really expect.

I don't see this particular model as a way of solving the real issue of how we ensure that academically qualified students from low-income families don't face financial barriers when they go to university. I can't see any way of salvaging that within this particular model.

Ms. Alexa McDonough: I think you very effectively helped make the committee understand that the fundamental premise is repugnant, that somehow we have to find a way to coerce low-income families into saving this money even if it is absolutely contrary to their best interests.

You had a very short time to analyze this, and you got to the heart of the facts and figures. Your analysis is sophisticated and comprehensive.

How is it the government was not able to come to that same conclusion? Do you have access to facts and figures on the basis of which the government did their analysis and that the committee should examine more closely to try to grasp what's wrong with the picture being presented by the government here? Were you acting on more detailed information that was made available to you by government, or was it simply your resourcefulness in scrambling to consult widely to get this picture, which the government doesn't seem to get?

Mr. James Kusie: During the last pre-budget process, when the learning bond was being talked about, a few high-level decision-makers didn't know where it came from. They were wondering why it was on the table for the budget. We were asking the same question.

With the RESP program, I think the government came in with good intentions, but it has only served to help the high-income earners save. It's become a popular program for a very specific demographic of Canadians. Speaking frankly, it's hard to remove a program once it's popular among the 905 belt, if you will.

We just think this is continuing down a bad road for public policy. [Translation]

The Chair: Thank you, Ms. McDonough.

I would like to welcome Mr. Pier-André Bouchard St-Amant, President, and Mr. Nick Vikander, Vice-President University Affairs, from the Quebec Federation of University Students. I was told there was a lot of traffic today.

The three other associations have already presented their briefs. Do you have a brief for the committee?

Mr. Pier-André Bouchard St-Amant (President, Quebec Federation of University Students): We can provide you with our notes if you wish.

The Chair: Very well. In both languages?

Mr. Pier-André Bouchard St-Amant: In one language only.

The Chair: Then please give them to the clerk. You have five minutes to give us your presentation, then the Liberal side will finish this round with their questions. That will be the end of the first round.

Mr. Bouchard.

• (1150)

Mr. Pier-André Bouchard St-Amant: Good morning everyone. I'm sorry we arrived so late to your hearing. It is an honour for us to be here today. As I said, I am Pier-André Bouchard and I am the president of the Quebec Federation of University Students. I am accompanied by Nick Vikander, FEUQ's vice-president of university affairs.

The FEUQ represents 140,000 students in Quebec and is the largest youth group in that province; it is not funded by the government. We advocate accessible and quality education for all. It is largely thanks to our organization that there has been a freeze on tuition fees in the Province of Quebec since 1994.

We tend to take a pragmatic approach when we are analyzing public policies. We always ask ourselves if the public policy in question has been designed in such a way that it will reach its own objectives, that it will lead to concrete results. A few years ago, the Registered Education Savings Plan was implemented, with enhancement from the federal government, and we have been able to measure its outcome in concrete terms.

In fact, we were wondering if the public policy currently being...

The Chair: Excuse me for interrupting, Mr. St-Amant. We have simultaneous interpretation. I think that you're speaking too quickly. Could you please slow down. Thank you.

[English]

Mr. Pier-André Bouchard St-Amant: I can handle the questions in English, if you like.

[Translation]

The Chair: It's not a problem. The interpretation is here for you. Speak in French if you wish. I would only ask that you slow down a little. Thank you.

Mr. Pier-André Bouchard St-Amant: All right.

In this case, we can look at whether or not this program helped those who needed assistance. In reality, Bill C-5 provides more only in specific cases, that is for people who meet certain criteria under the federal income tax act or who receive a special allowance under the Children Special Allowances Act.

We feel that this program provides assistance to people who don't necessarily need it. When you can already save \$2,000 for postsecondary studies, it's not particularly useful for the government to supplement that with \$400 in a registered savings plan. Therefore, the FEUQ believes that assistance should focus on those people who do not necessarily have the means to save for postsecondary education.

For example, we feel that the Canada Student Loans Program is much more efficient because it provides assistance to people who can show that they do not have the financial capacity to pay for postsecondary studies.

The Canada Education Savings Grant cost taxpayers \$435 million in 2000-2001. That \$435 million will certainly be higher if Bill C-5 is implemented because it includes increases for people who have fewer resources.

Given that this program focuses less on people who require assistance, we feel that the \$435 million would be much better invested in the Canada Student Loans Program. Furthermore, this program provides the provinces with the flexibility to invest this money in their own financial assistance programs.

For example, Ottawa and Quebec have an administrative agreement that allows money to be transferred under the Canada Student Loans Program and be managed by Quebec. Approximately 25 per cent of all funds under the Canada Student Loans Program go to Quebec, which amounts to approximately \$108 million for that province.

In this case, we think that the \$108 million would be much better invested in a financial assistance program for education, such as the program managed by Quebec, especially given that the provincial government decided to convert scholarships into loans in its last budget.

In conclusion, our federation feels that this program is a good example of bad public policy. We feel that this money should be invested in the Canada Student Loans Program because this program gives provinces the opportunity to spend that money as they see fit, and because it focuses more on people in need than people who already have the means to save.

• (1155)

The Chair: Thank you very much, Mr. St-Amant.

Mr. Adams, you now have the floor for seven minutes.

[English]

Hon. Peter Adams (Peterborough, Lib.): Thank you, Madam Chair.

I know most of you here.

[Translation]

It is a real pleasure to see you again.

[English]

I deplore the rise in tuition, particularly in Nova Scotia and Ontario, and the over-dependence of the universities on tuition at the present time. You're aware of that.

I sometimes worry that the investments the federal government has made, not simply in direct student aid but in supporting universities, has encouraged the provinces to move out of some areas. In other words, where we have put money in, they have either put in less or actually taken money out.

Our straight scholarship programs, our grant programs, the millennium scholarships, for example, which a million students, over the life of the program...\$3,000 each. For the income group that we're targeting here, the below \$35,000 group, it was clawed back in some jurisdictions.

In Ontario, for example, the loan forgiveness—and I know you all know this—is reduced by \$3,000 with the Canada graduate scholarships. I fear the same with the \$3,000. I'm delighted with the \$3,000 first-year scholarships and the \$3,000 scholarships every year for the disabled students. My fear is that because we don't control the costs at the other end, we're sort of fuelling the problem we have.

You realize that the bond is a grant. At minimum, the families need put nothing in, and there'll be some money in at the end. But it's a grant that is buried in an RESP. We have agreements with more than half of the provinces already to exempt RESP resources. Bear in mind that these are not savings by the family; this is a grant put into an account for a low-income family. We have agreement by more than half of the provinces already to exempt that sort of income from the calculation of social assistance. In a sense, from our point of view, it's a grant that has some protection, which our first-year student grant does not.

I wonder what your thoughts are on that.

The Chair: Do you wish to address your question to anyone in particular?

Monsieur Boyko.

Mr. Ian Boyko: That's a very good point. We have to think about how these things are going to play out when they hit the ground in the provinces.

I want to first talk about the displacement that's occurred with the Millennium Scholarship Foundation. I think it's generally been recognized by people from all sides of the House of Commons that part of the reason we've had such trouble in the provinces with displacement of millennium scholarships is because they were introduced rather rapidly, without proper consultation with the provinces. We need not throw in the towel when it comes to introducing grants through the Canada student loans program, because there are good examples of where that's working, and examples of where it's not working might be because there was improper consultation on a short timeline.

The protection in the exemption of the learning bond from financial aid calculations will be important. But I also tried to address in my remarks that we're furthering a culture in which the provinces, when not regulating or partially regulating tuition fees... we're creating a culture where institutions can increase tuition fees and say, "Don't worry, Ian Boyko, it's not going to be a problem. We have the learning grants that are going to mitigate these tuition fee increases." I think that's a problem. We can't send the message to the provinces that they can increase tuition fees, because there may or may not be savings through the learning bonds or RESPs.

As I said earlier, I think Quebecers are not going to benefit from this in the way other provinces will. If you're a young, low-income family in Quebec, you look at a free CÉGEP system and the lowest tuition fees in the country and perhaps say, "I can spend money on

better things than a learning bond, because we have such an accessible system in Quebec".

Hon. Peter Adams: My point was that in the minimum scenario, you're not spending any money.

Mr. Ian Boyko: You have to spend money on the learning bond to make it worthwhile, I would argue.

Hon. Peter Adams: No, you get \$2,000 when you're 15.

By the way, it's interesting that if a family has not—and I know you know this—in fact opened an RESP account and the student is 15 to 18—there's some age in there—the student can there and then open the account and will get the grant. They don't get the accumulated income on the grant, but they will get the grant. At that point, by the way, they can roll it over, so for lifelong learning purposes it's there for 20 to 25 years.

Now, there's an emphasis here on tuition. You realize this is lifelong learning. It includes trades, it includes colleges and universities—the CÉGEPs, for example—and it includes costs other than tuition.

I agreed, by the way; I said exactly the same as you. I complimented the Province of Quebec on the free CÉGEPs. I got a long e-mail and some phone calls explaining to me that it's not free to go to CÉGEP; someone described to me the costs they had to pay.

By the way, I'm not being argumentative on that. It's just that this money....

Let's take the grant. The \$2,000 the person at the age of 16 or whatever rolls over is there as a grant. I know it's not enough for tuition; it will not be enough for tuition, but surely it's an incentive.

By the way, where a family does opt early on to open such an account without putting in any money at all, surely it is a thought to them: we have a little bit of money here we might use for trades training, to go to college, to go to CÉGEP, or to go to university.

●(1200)

The Chair: Perhaps I might ask Mr. Robinson, but you have very little time, and I know Mr. St-Amant has asked to speak.

[Translation]

Perhaps you'll have another opportunity to come back to this question.

[English]

Mr. Robinson.

Mr. David Robinson: I'll just say this very quickly. I think the points are well taken, and I think what this speaks to is the need for a more coordinated approach between Ottawa and the provinces on this issue. A unilateral approach from one or the other just creates more problems, and we end up in a situation where we're taking a second- or third-best option when we know what the best option is.

[Translation]

The Chair: Mr. St-Amant.

Mr. Pier-André Bouchard St-Amant: Mr. Adams, you're absolutely right to be concerned about the increase in the cost of post-secondary studies. Moreover, we are very pleased to see the Quebec government commit to tabling legislation on tuition fees to ensure that they stop increasing. We are working actively on this issue with the government to make sure that there will be legislation preventing any increases in tuition fees. We think this is a measure other provinces should use.

Now, if you're saying that young people with no savings will still benefit from the \$500 or \$100 learning bonds, I would say to you that, in our opinion, those young people represent a low proportion of those benefiting from the program. Most of the extra money involved will be badly invested in people who already can save. Therefore, this money should be transferred to a program that assists people who do not have the means to save for post-secondary studies.

The Chair: Thank you.

[English]

We're now into the second round. You have five minutes.

Mr. Forseth.

Mr. Paul Forseth (New Westminster—Coquitlam, CPC): Thank you, and welcome today.

I heard a comment about average fees across Canada, and I was wondering if you have any data about what student fees are on average as a percentage of what the average academic year really costs. There was a figure quoted of fees across Canada, but what percentage of that on average is really reflective of the actual cost?

Mr. James Kusie: It depends on the institution. We gave \$4,100 as about the average in Canada, but it does depend on the institution. I know that at the University of Manitoba tuition represents about 26% of the real cost. At St. Thomas University in Fredericton tuition represents almost 60% of the costs. Really, in a lot of cases it's not going down, it's going up, the percentage in terms of real costs.

Mr. Paul Forseth: Can you cite any documents or sources for that, because I've heard figures as low as 10% to 15%?

Mr. James Kusie: I can cite Statistics Canada and I can cite the Canada Millennium Scholarship Foundation's "The Price of Knowledge". I can cite the Canadian Association of University Business Officers—CAUBO, I believe, is the acronym—and the St. Thomas University figure I just gave comes from the Province of New Brunswick.

• (1205)

Mr. Paul Forseth: That's very good, because I did hear the comment that students may be buying textbooks versus dinner. I want to be gentle, but I just want to remind you folks, who have had a lot of experience appearing in front of a committee, that this is somewhat like a tribunal. This is a committee of record, and if you're making a comment that's perhaps a figure of speech to create a word picture or a concept, that's fine, but we must be careful when we make a statement or an assertion that it has some basis in fact and is not just reverie. Certainly, opinion is opinion, and we should just be mindful of that.

Mr. James Kusie: Your point is well taken, and my comment in terms of the learning bond and where it came from.... When it was

dropped in the throne speech, we met with some members of Parliament and they asked us if we knew where it came from, and we didn't. I apologize for those comments if that was taken—

Mr. Paul Forseth: Well, perhaps it might not be out of turn if there was an article, a story in a newspaper or something, where a student actually made that, but it's just that when we make these comments, let's make sure we have some kind of reference for them.

It appears the clear message today from all of you in some respects has been the desire for upfront, needs-based grants—that's been the single message—instead of this complicated morass of loans, grants, tax relief, and so on. I want someone to take a minute or two and just describe what you really mean by an upfront needs grant program, give a bit of a description as to what you're talking about, and give some numbers to that to give contrast to what we're talking about today.

Mr. Toby White (Government Relations Officer, Canadian Alliance of Student Associations): In the last federal budget—the same budget in which the learning bond and the enhancements to the CSG program were announced—the government announced a new grant for low-income students. The way this new grant will work is that it will cover 50% of tuition costs for a student in his first year, up to \$3,000, and it uses the same eligibility requirement we have for the learning bond, namely a student being from a family that is eligible for the national child benefit. While we're saying that's a step in the right direction, we feel that half of tuition for the first year is not enough of an incentive to encourage lower-income families to pursue post-secondary education.

What we're asking is for that grant to be expanded to cover a larger proportion of costs as well as to provide not just funding for the student in his or her first year. In the calculations we've done it would cost about half the cost of this bill to provide a grant that covers 100% of tuition for four years of study. I believe the budget listed \$30 million as the price of the current grant, and to increase it along those parameters it would cost \$240 million per year.

The Chair: Thank you, Mr. White.

I know two other people have asked to speak, but unfortunately there won't be enough time. I'll just remind the members that if the preamble is very long, the answer is going to be very short.

Thank you.

[Translation]

Ms. Bakopanos, you now have the floor.

Hon. Eleni Bakopanos (Ahuntsic, Lib.): Thank you very much, Madam Chair, and thanks to all the presenters.

[English]

I'd like to view this measure the government took in a global picture of what it is for low-income families to get out of poverty. I've been given the responsibility for something called the social economy for the government, and I've been reading a lot on how you build assets as one component of social policy—not the answer, not the end-all, but one component. How do you do a building block of a foundation for low-income families to get out of poverty, besides the child tax benefit, the multilateral agreement, and the RESPs?

I used them for my two children, since I lived that experience. I was also a student who had to go through loans to get through my university education; I believe in education as an asset.

How does a government, then, build a foundation, providing different bricks of that foundation to assist low-income families to get out of poverty? This is one brick in that.

[Translation]

From what I have heard today, this will provide assistance. During the election campaign, I spoke to many families in my riding. They did not react negatively to this. It's true that they would like to see other measures, but we are in the process of adding more,

• (1210)

[English]

like the grant that was also in the last budget.

[Translation]

This must be viewed as one in a series of measures that the government will take whenever it can, in order to assist low-income families.

[English]

Outside of Mr. Robinson, I found very much that the attitude was one of saying, no, we want it all in tuition. Well, not everybody will benefit from the tuition-only approach on the part of the students' association. I think some families would like to start....

By the way, we had a case of an OECD experiment, whereby \$3 was put aside by low-income families, and that gave them an incentive to feel partly secure on having some measure there. As my colleague Mr. Adams said, they can use the money not only for universities but also for technical schools and other schools.

Maybe we have to improve the modalities of access, but it is a grant, and it's a grant that is given by the government to be put away. If the families can add to it, good. If they can't, because they're using their money as Mr. Robinson said, because they have to spend at the beginning of their...but I think we have to look at the continuum. We're trying to help from zero age, while you're concentrating on the 17- and 18-year-olds. We're trying to find a continuum of benefits.

I'll be happy to have comments from anybody who wants to comment on that.

[Translation]

The Chair: Mr. Vikander, I believe you wanted to speak.

Mr. Nick Vikander (Vice-President University Affairs, Quebec Federation of University Students): Thank you.

[English]

In terms of a building brick, I think we take it well. Nonetheless, this is a building brick in terms of the global program that costs an extremely high amount of money. If we're talking about hundreds of million of dollars that with this proposed change will be sent out in a regressive way primarily to families who already are in a higher-income bracket, then we feel this is not the most effective way of helping poor families afford an education. If there is in fact another \$100 million invested with this change, which is relatively

progressive, there's no way the program in its totality is actually targeted toward those who need help the most.

In terms of the Quebec financial aid program, where money would go if it were in the Canada student loan program instead of in this, it would go to a university, it would go to a CÉGEP, both technical and pre-university, and it would go to a professional high school education. It really would be targeting a number of different facets in a more targeted, more progressive way, in our view.

Hon. Eleni Bakopanos: What are you offering then for the zero aged? Again, you're concentrating on one part of the continuum. What would you offer in terms of measures that we should have to encourage low-income families to have, in the back of their mind somehow, some sort of *coussin*, as they call it in French, to help them with education, besides the other measures that were introduced, like tax measures or the child tax benefit? I'm not going to go through all of them because I don't have enough time to do so.

Mr. Nick Vikander: Just very briefly, we would say that if about \$500 million is being spent as an informational tool for low-income families to save from a very young age, this is not money that's well spent. If the federal government wants to take measures to inform, certainly this extremely expensive program is not the best way.

If Quebec's share were simply transferred to the Quebec grants and loans program, we estimate it could reduce at least student debt at university by over 50%.

Hon. Eleni Bakopanos: That doesn't answer my question about zero age.

The Chair: Excuse me, I'm going to have to cut you off.

I realize there are other people who want to answer, so what we will do is reserve a minute for each one of you at the end of the rounds. During that minute, you can speak on any one of the questions you feel you haven't been able to answer.

I now go to Monsieur Alain Boire.

[Translation]

Mr. Alain Boire (Beauharnois—Salaberry, BQ): My question is for Mr. Boyko.

Earlier on, you mentioned several groups and associations. I would like to know how you proceeded. Did you carry out any consultations? If so, what are the names of the associations you consulted and how did you go about it?

[English]

Mr. Ian Boyko: Thank you.

Actually, before the official announcement of the learning bonds, there were rumours that an improvement to the RESP program for low-income families was in the making. We immediately pulled together the Canadian Association of University Teachers, the National Anti-Poverty Organization, the National Organization for Immigrant and Visible Minority Women of Canada, and an organization in Toronto called Low Income Families Together. We invited them to a meeting and asked them if this would work, if it was going to be something constructive in low-income communities. They said pretty much what I'm telling you today. There may be people who will benefit from the grant over the course of the term, but it is not the way to go in terms of value for dollar. In terms of changing the culture in Canada about who perceives post-secondary education as something available to them, this is not going to change that culture. That's what they told us, and we feel the same way.

• (1215)

[*Translation*]

Mr. Alain Boire: It was mentioned earlier that there are two parts to the bill: the National Child Benefit and the learning bond.

Mr. Bouchard, would it not be better to increase scholarships and freeze tuition fees? Do you not think that would be an option worth considering?

Mr. Pier-André Bouchard St-Amant: Absolutely. When you want to encourage people to set money aside when their children are young, the problem encountered is one of financial access. Money for university has to be saved over a number of years. If we were to solve the core problem by enabling people who cannot pursue their studies to obtain more scholarships and by setting relatively low tuition fees, we would no longer have to wonder whether or not we should encourage people to save up for post-secondary education.

The Chair: Thank you, Mr. Boire.

Mr. Jean-Claude D'Amours.

Mr. Jean-Claude D'Amours (Madawaska—Restigouche, Lib.): Thank you, Madam Chair.

First of all, I should tell you that I finished school a short while ago. I studied at the university for seven years and obtained two bachelor degrees and two certificates. I'm in the process of completing my master's degree in business administration. I must tell you that while I was at school, I was involved in the student association at my university. We were calling for fewer loans and more scholarships. I will go back to this point in a few moments.

Today, regardless of an individual's or family's social class, it is important to try to encourage savings for the future. You just have to look at the current level of individual or family debt and you will quickly understand the situation. Before coming here, to the House of Commons, I worked in the financial sector. If we are unable to encourage savings, that creates a problem not today, but tomorrow. When you want to encourage savings through this program, you are looking towards the future.

I do understand your demands. Today, at age 31, I look at those people who are my age, who will soon be having children and who are perhaps in a difficult financial position. At least such a program promotes future post-secondary education for today's children.

I would like to go back to the issue of a grant as opposed to a loan. I was truly surprised to hear some people suggesting that we should transfer a percentage of the money in order to offer more loans to students from needy families, with modest or average incomes, when in fact the objective of the bill before us today is to provide a grant. In my opinion, there is a disconnect between the actual situation, namely the demand for more grants and fewer loans, and the request whereby this grant would be turned into loans that would be more useful to young people from low or middle-income families. I would like to hear your comments on the matter.

The Chair: Sir, I see that you were called Mr. Bouchard. Are you Mr. Bouchard or Mr. St-Amant?

Mr. Pier-André Bouchard St-Amant: Whatever you would like.

You are quite right to point out the apparent disconnect in our message. The best way to encourage savings is to give people the means to have money. To do that, you have to enable them to have access to education. I think that there is a consensus around the table with respect to that. Providing young people with access to post-secondary education is the best way to assure them of an income.

Yes, we are asking for more scholarships, but for those who need them. The beauty of the Canada Students Loan Program is that there is an agreement ensuring that Quebec manages the amounts of money transferred. For example, if \$108 million were transferred to Quebec, I can guarantee that we would be asking this \$108 million to be paid in scholarships and not as loans. Consequently, there is no contradiction. The Loans and Scholarships Program targets those individuals with the least money and enables them to save later, when they are given this money in the form of scholarships.

• (1220)

Mr. Jean-Claude D'Amours: If other witnesses would like to answer, they can do so.

You may be asking for scholarships, but you need to understand that we are not proposing loans, but a guaranteed scholarship. You've just said that you will be making demands. Hence you are not sure about how this could be done.

Mr. Pier-André Bouchard St-Amant: I can guarantee you that if Ottawa were to decide to enter into an agreement with Quebec to allocate \$108 million to scholarships, you would have a very strong ally in Quebec university students. I'm convinced that Quebec would not sneeze at this money.

The Chair: Thank you, Mr. Bouchard. Thank you, Mr. D'Amours.

Ms. McDonough.

[*English*]

Ms. Alexa McDonough: Thank you, Madam Chair.

I want to say for the record that anyone who thinks it's just a figure of speech to say that there are students having to choose between paying for food or buying text books doesn't know what's going on on campuses. I don't want to ask anyone to use up the time of the committee now, but I'm wondering if we might request that if you have information, you could table with the committee information about the proliferation of food banks on campuses. I can tell you in my own city that Mount St. Vincent University felt compelled to open a food bank recently because this is a real phenomenon. Without taking up the time of the committee, I ask if that kind of information could be tabled for the benefit of those who don't seem to know that.

Secondly, it seems to me the number of concerns that have been raised right across the board here relate to the inadequacy of federal-provincial consultation, coordination, and collaboration. I guess you could also say it's the lack of sufficient consultation with students and faculty who understand what's really going on. That leads me to raise a question about the need to establish a framework in this country, a pan-Canadian post-secondary education legislative framework, that would actually establish some standards, some enforceability, so that if money is going to provinces there is a way to ensure that provinces do the positive thing that's been done in Quebec, for example, and not just throw the money out and not know where it will end up.

I have a two-part question. One is that I'd be interested to hear from

[*Translation*]

the representatives of Quebec some information about the provincial bill they mentioned.

[*English*]

Does the legislation referred to in Quebec that now deals with this issue have the elements of a kind of model or beginning building block on the basis of which a federal framework could be established, obviously creating the opportunity for an opt-out to deal with the reality of the situation in Quebec?

Secondly, in terms of where to go from here, what we've heard is a call for a comprehensive approach to this problem. I'm wondering, given how far off the mark the government is on this, whether there's the need for a serious consultation effort to arrive at a kind of comprehensive approach. Even members on the government side seem to recognize that we don't have a comprehensive approach here. Is there the need for a consultative process to happen quickly, setting this aside, going back to the drawing board, and having some real discussion about how we get to where we need to be to ensure that we aren't just totally failing today's student population, and far into the future, by misguided and, in this case, I think, even perverse kinds of instruments?

The Chair: Monsieur Boyko, Monsieur Kusie, and Monsieur Robinson—I don't think we're going to get that far.

Mr. Boyko.

• (1225)

Mr. Ian Boyko: The point is well taken, and the federal government, I believe, for many measures of student financial systems, or measures directed at students, is throwing good money

after bad. It's cutting the blank cheque to the provinces, which, with the exception of some regions, is being abused by the provinces, frankly. If you increase the loan limit, the provinces are just going to increase tuition fees until there is some sort of cooperative framework, where the federal government can demand accountability for federal dollars, and I don't think that's asking too much. We're not talking about regulating provincial programs. We're simply talking about getting accountability for federal student financial aid dollars. Until that happens we're not going to be able to successfully tackle student debt and low access.

[*Translation*]

The Chair: Thank you.

Mr. Kusie, please.

[*English*]

Mr. James Kusie: I don't think anybody will disagree that education is one of the fundamental social building blocks of our country. Our federal government has laid out some pretty ambitious goals, to be one of the top five research and development countries in the next 10 years, with the knowledge economy and the skills agenda. We're not just getting a dedicated transfer from post-secondary education restored to the funding levels of 1993-94—it's about \$4 billion—but you need a pan-Canadian accord on how we're going to spend that money.

Our organization has modelled an accord similar to something we have seen in the social union framework agreement, but we can't have any more displacement of funds from the provincial levels, which Ian alluded to. If we did it for health care, and we just did it for equalization, I don't see what's stopping us from doing it for education.

I've heard this many times, and I can't source the exact stat, but \$5 right now invested in our health care is \$1 invested in our education system. I hear it over and over again.

I think we really need to make it a national priority in our country. A dialogue has to happen, because you have net importers of students in Canada in different provinces and net exporters. There's just a great imbalance right now. I think if you look at Nova Scotia, where tuition is \$7,000 on average, we have some big problems.

The Chair: I have to cut you off there.

Mr. Adams.

Hon. Peter Adams: Thank you, Madam Chair.

I must say in this discussion of relations with the provinces, I agree very strongly. We have to work better with the provinces. I'm a great supporter of provincial jurisdiction; I think Confederation has enormous strengths. I think you know I support the idea of stronger federal representation on the Council of Ministers of Education, for example. I also support a designated grant for higher education. I don't support it, by the way, with the federal government then dictating to every province what it should do with the money. So I agree with all of that.

At the moment, we're faced with the present reality. I don't think we should overstate the problem; it is a complex system, but it does appear to work. We have the highest take-up of post-secondary education, I think, in the developed world—at least by many measures we do—so something is working out there.

One of the hard-core problems we have is that in very low-income families, particularly in rural areas, the kids are not considering some form of training after high school. That's the hard core. By the way, as you go up, the take-up for higher education increases. You know the percentages; as income goes up, more and more kids go into post-secondary education. Research suggests that having money available, ideally savings or actual money the family has put aside, at an early age encourages families, and, by the way, bright students, to think about the fact that they may stay on after high school at some place and do something. I think that's one of the things this is dealing with.

I'd like to ask our friends from Quebec here, because I hear what you're saying.... Quebec has been a model. While I made my other point that CÉGEPs aren't quite as cheap as you would think, they are a model to us all. By contrast, in the next province, the province we're in now, Ontario, tuition has gone up. University enrollment in Quebec, I understand, has levelled out, whereas it hasn't in any other province. So there are various factors other than tuition controlling the choices the students make.

I wonder what you think about that. Why is it that in Quebec, with two years of free college, enrollment is not going up in universities, as it is in the rest of the country?

• (1230)

Mr. Nick Vikander: In terms of a response to that, we never came forward with the idea that it is simply financial means that is the only barrier or incentive for students to go to university or to a CÉGEP or other higher education. That being said, there was a report that came out earlier this year for the CÉGEP forum,

[*Translation*]

drafted by Pierre Fortin for the Fédération des cégeps,

[*English*]

among others, stating in fact that Quebec has the highest percentage of young people aged 25 to 29 who have either a degree from a CÉGEP, a technical or pre-university...or a university degree. Why was that? It was because of the question of the cost, or free CÉGEPs, lower tuition fees, and also, at least up until recently, a higher reliance on—

Hon. Peter Adams: Yes, I know. I accept the CÉGEPs point; they get the numbers up. But my point about university enrollment is true, isn't it? It has either levelled out or it is going down.

You understand, I'm not being critical. It's a phenomenon.

[*Translation*]

Mr. Pier-André Bouchard St-Amant: That is a good question. When you analyze the situation, you always check to see whether the public policy is effective. The problem in Quebec pertains to the higher degrees, particularly at the master's or doctoral level. At the bachelor level, the percentage of graduates is even higher than it is in the United States. When you are a graduate student, namely you are

working on your master's or your PhD, and you have a family, a SME or another project, student debt is the main cause for dropping out. There is a clear correlation between debt level and quitting school.

You are quite right in saying that it is reassuring to see that assistance is available. In that respect, we feel that the scholarships not only show that money is available, but in addition, they also constitute a type of assistance intended for people who truly need it as opposed to those who are able to save.

[*English*]

The Chair: Merci.

We're now into the third round, and I will give three minutes first to Mr. Forseth and then to Mr. Silva.

Mr. Paul Forseth: Thank you.

Despite the condescending comment of the NDP, what I was talking about was just providing good data and good references of quality material when we give evidence.

We've heard a phrase an awful lot today about changing the culture of attitudes. That's been repeated a lot. I wonder if someone at the end of the table can describe that. What do you really mean by it? Can you cite any references or studies or footnotes or whatever for our researchers around that particular topic of changing the culture? It's been mentioned a number of times.

Mr. Ian Boyko: I'd also like to follow up with you on this issue, if it's something you're interested in, because there is a veritable mountain of data that demonstrates, first of all, that financial barriers are primary when it comes to who goes and who doesn't. That breaks down, of course, by social class.

As Pier-André was saying, we don't believe there are only financial barriers. There are attitudinal barriers and expectations that are not the same among certain social groups as among other social groups. That can play in the data. As I said, I don't necessarily have this in my notes or off the top of my head.

I won't repeat myself, but there is currently a patchwork. One person's building blocks are another person's patchwork. There is a patchwork of student financial aid systems out there, none of which on its own is adequate to promote access to post-secondary education. The message we are sending people who rely on these student financial aid mechanisms is that it's really a roll of the dice. You have to have savings. You have to take out loans. You have to find your way through a system of grants. You have to cash in on tax credits. You have to do all these things in order to gain access to post-secondary education. Even then there is no guarantee you're going to graduate without \$25,000 worth of debt.

Those are the barriers that need to be restructured in order to change the perception of post-secondary education to be one of something for people from all backgrounds.

The Chair: Does anyone wish to add to Mr. Boyko's intervention?

Mr. Paul Forseth: Thank you very much.

The Chair: Thank you, Mr. Forseth.

Monsieur Silva.

Mr. Mario Silva (Davenport, Lib.): Madam Chair, we in this country are unique in some ways compared with the rest of the western world, in the sense that we don't have a national minister of education. We're unique in some ways too because with the patchwork of programs we have and of tuition fees throughout the country, we still have one the highest rates of attendance at post-secondary education in the western world.

I spent a great deal of time when I was in university running a program called Outreach at the University of Toronto. Part of the program was to try to motivate families, particularly low-income and immigrant families, to go on to higher levels of education. I don't know what the research shows now, but certainly at that time the research indicated that for the vast majority of people who were not making it to post-secondary education, the reason didn't have to do with financial concerns but more with the fact that families did not have the precedent of other family members having gone on to post-secondary education. The indication was that if parents had gone to university, chances were the kids would go to university. This was more important than economic factors.

What I see with this particular legislation is that hopefully, through an extensive communication program, it will try to get people with low incomes and those who have not gone to university as well to understand that there are moneys that have been saved for them—specifically allocated to them—from which they can benefit. Hopefully this will be not just to inform them but it will serve as an awakening for these families that post-secondary education should be considered by them. If it's promoted well it could be an incredible benefit for these families and these kids who sometimes don't perceive that they'll ever make it to university—not because of economic reasons but because they don't come from families that have gone to university—as a way of getting them motivated to go to university.

• (1235)

The Chair: Mr. Vikander.

Mr. Nick Vikander: At FEUQ we look at it in terms of the public policy. Does it accomplish the goals that are intended?

The idea is laudable to inform and motivate low-income families to go into education, because parental education level does certainly affect the children who will go. Overall, with these adjustments the program will spend in the order of half a billion dollars, spent largely in a regressive fashion, simply to inform families that it's important to go to school. We think this is probably one of the most expensive communication programs for low-income families that could exist.

It's a laudable goal, but if the government spends half a billion dollars giving out savings help and it's going—I assume after this change as well—mostly to other families who don't need it, it doesn't accomplish the goal of communication efficiently.

The Chair: I'm sorry, there isn't any time left. We've already gone over.

We've now reached the end of the question and answer period, but if any of our guests, considering I've cut you off so often, wish to add something as an addition to one of the questions where they felt they didn't have a chance to answer, this is the time to do so.

Mr. White, Mr. Kusie, Mr. Robinson, and then Mr. Boyko.

We'll start with Mr. White.

Mr. Toby White: I have just a few short things.

The Chair: You have one minute, absolutely.

Mr. Toby White: Okay.

First of all, when we talk about post-secondary education, we're not just talking about universities; we also mean colleges and the trades. It's just that it's generally easier to get statistics on university education.

I don't think anyone here today necessarily opposes helping low-income families build assets. We just believe that on the list of priorities, providing direct assistance to these families to help pay for post-secondary education is more important. I fear going to meet with someone from the finance department to ask for a grant program that will help students and having them tell me we can't afford it because we're paying \$325 million per year for a learning bond.

In a perfect world, where there is unlimited money to spend on post-secondary education, I don't think any of us would be opposing this bill, but the fact is we do have limited resources, and we don't think this bill hits the priorities those resources should be directed to.

The Chair: Mr. Kusie.

Mr. James Kusie: HRDC did a census, I think in 2001 or 2002, and 80% of families in Canada wanted their children to pursue a post-secondary degree. But over half of those families were extremely concerned and worried about how they were going to afford it. With 11% of low-income families using the RESP programs, clearly something isn't working.

I come from a low-income family. I have a little sister who is saving to go to university. I'm telling you, at \$4 a week, it might not seem like a lot, but when it's \$25 a month, that's a bill, that's a chicken, that's a meal, to put it in real terms.

We are students on the ground, and we're telling you that the assistance needs to be there upfront and it needs to be there now. I don't want student leaders to be at this table 20 years from now telling you, we told you 20 years ago this program wasn't going to work. Please take what we've told you into due consideration, because it's not statistics we're throwing at you or making up; these are real problems that we have right now and that we need to address. And \$410 million can go a long way, if it's used right.

• (1240)

The Chair: Thank you.

Mr. Robinson.

Mr. David Robinson: Thanks.

There are a number of things I wanted to address, but I'll try to keep it brief.

I think there was a general sense in some of the questions that what this bill is attempting to do is to try to motivate people who normally wouldn't do so to consider sending their kids on to post-secondary education. I think there's a bit of a fallacy there, and it was referred to just a moment ago. Most families want their kids to go on to post-secondary education. We know that. So it's not a question of motivation. It's a question of having the resources to do it.

On the issue of other factors playing into the decision whether to go on, it's certainly true that there are other factors involved, but when you come down to it, no matter how you cut it, from all the evidence I've seen both here in Canada and abroad, financial barriers tend to be the biggest barriers that prevent people from pursuing post-secondary education. Again, I don't think the bill adequately addresses those kinds of questions.

Finally, what do we do about the newborns—part of the building block or patchwork strategy, however you want to refer to it? I have an 11-month-old at home. One of the best things the government could do for me is to guarantee that a post-secondary education will be affordable.

The Chair: Thank you.

Mr. Vikander. No?

[Translation]

Mr. Bouchard.

Mr. Pier-André Bouchard St-Amant: If you read the Quebec newspapers, you will see that the issue of loans and scholarships is a particularly sensitive one since the most recent provincial government budget announcement. If the government of Ottawa were to suggest that the money in the Canada Student Loans Program should be transferred to the Quebec loan and scholarship program, I can guarantee you that Ottawa would be viewed as a saviour in Quebec. The FEUQ could facilitate this type of arrangement, it has already done so in previous Quebec/Ottawa agreements, especially in the case of the millennium scholarship program. The federation at that time succeeded in finding an appropriate agreement solution, when in fact Quebec was opposed to it.

The framework legislation alluded to earlier puts a cap on tuition fees and other expenses referred to as “others”, such as the costs related to diplomas or exams, to ensure that they will not increase in time. If you would like to export this model to other provincial jurisdictions, the FEUQ would be pleased to provide assistance, either here or elsewhere. I am convinced that other student associations would be willing to help you do this.

The Chair: Thank you.

Mr. Boyko, please.

[English]

Mr. Ian Boyko: Are these essentially closing statements then?

The Chair: They can be if you wish, yes.

Mr. Ian Boyko: Okay.

Getting to the comment about attendance and Canada's position in the world in terms of attendance in post-secondary education, I find that statistic bordering on useless, because there is a 2:1 gap between Canada's wealthiest families and Canada's poorest families in terms

of who is actually participating. We don't need to necessarily look at the sheer number of people enrolled; we have to look at who is enrolled. I fear that gap will not be closed if we continue to introduce legislation that increases the reliance on individual resources, which is what this legislation does. It's targeted at low-income families, but it builds a greater reliance on RESPs.

It's not going to close the gap, because a high-income earner can benefit more in one year from an RESP than the learning bond can almost over its lifetime. If you get 15 years' worth of a learning bond, it accumulates only close to what a high-income earner can accumulate in the RESP program in one year. I just don't see that it's going to achieve the policy goals that some people think it will.

I agree that it's a continuum. We have to look at the continuum of a lifetime; we have to introduce programs that promote participation across the continuum. But it's a more complex question than just “Oh well, give me \$500 at birth”. It's about employment; it's about housing; and it's about those upfront financial barriers at universities and colleges.

The Chair: Thank you very much to all. I deeply regret that time is.... I think you've all been here before, so you all know what it's like. I'd like to thank you very much for coming. You are our first witnesses, and we certainly heard a great deal that will be helpful to us. Thank you very much for coming.

We will now proceed to the second part of our agenda. I will not stop the meeting. I will just go on, because we have very little time left to discuss committee business.

Thank you very much, gentlemen.

Please do not go, members of the committee, because we really must move on and have a vote before we go.

The first report has been distributed. This is the report of the steering committee, which met last Tuesday. You remember that the steering committee was composed of a member representing each of the parties in the House. If you look at the numbers here, we were talking about the creation of...first of all, we were talking about the witnesses.

First I'd like to welcome Mr. Crête.

● (1245)

[Translation]

Welcome to our committee, Mr. Crête. I am pleased to see you again.

[English]

What we are trying to do is build up a schedule where we would take into account as much as we could all the categories of witnesses that had been presented to us, but not necessarily all the groups of witnesses that had been presented to us. Unfortunately, we've had great problems with our witnesses because it is such a short time span we are dealing with. I can tell you that the clerk has had a very difficult time trying to get these witnesses on these dates.

This is what has happened.

[Translation]

Two witnesses have agreed to appear before the committee and confirmed their presence for November 2, namely the Rideau River Residence Association and Social-Enterprise Development Innovations. Tristat Resources is the only confirmed witness for November 4, that is next Thursday.

I suggest we ask the people from Tristat Resources to meet with us on November 2, even though they've said they were ready to do so on November 4. That would allow for the three groups to appear before us on November 2, in other words, next Tuesday, even though these are diverse groups and that it goes against what we had wanted to do. It would at least move the discussion forward. So we're looking at Rideau River Residence Association, Social-Enterprise Development Innovations and Tristat Resources for next Tuesday.

So we have no witnesses for November 4, which is most unfortunate. You know how much I look forward to continuing our work. However, given the fact that the committee's subcommittee wants to work on employment insurance as soon as possible, I would suggest, if you'll agree with me, that for this week only, i.e. Thursday November 4, we give the Subcommittee on the Employment Insurance Funds the 11 to 1 p.m. time slot. That way, we would not waste any time. On the contrary, it would move the work of the committee forward.

Is that the wish of the committee?

Mr. Forseth.

[English]

Mr. Paul Forseth: I've read everything that is printed here, and I must say it is consistent with what we agreed on. I appreciate the additional elaboration that you've given about trying to get people to come.

Do you have any confirmations for November 16?

The Chair: Yes. Thank you very much for mentioning it.

Both Minister Volpe and Minister Dryden have accepted. Mr. Volpe has accepted for November 16 and Minister Dryden has accepted for November 23—this is for the estimates, of course. What I do not know is whether each minister will come alone or whether he will be accompanied by his ministers of state.

Those two dates are confirmed. That locks us in quite a bit.

Mr. Paul Forseth: Unless there is further discussion, I would move that we accept—

The Chair: Excuse me. I would like to hear from Madam McDonough.

Ms. Alexa McDonough: I just wondered if you could give us some idea with regard to the rest of the witnesses we agreed to. Was there a problem of not being able to reach them yet, because you had to scramble—and I appreciate that it has been a short time period in which you have been scrambling—or did a number of them actually decline the invitation, feeling that in the short timeframe they are faced with it wouldn't be realistic for them to come forward with a comprehensive presentation that they feel would be sufficiently credible?

The Chair: I can tell you, Madam McDonough, that the clerk has called pretty well everyone. A lot of them have confirmed. The scheme we had, which was to present, as we did today, groups that seem to come under one category, so that we could have some consistency in the kinds of things they were going to present to us, has—excuse the expression—been shot to hell. It is no longer working, because we're going to fill in those slots come what may in order to have as many witnesses as possible in the time given.

Don't forget that these people we call will often say, "I can't attend this day; I can't that day". The clerk has been very flexible. In fact, she has already started. When the group that was supposed to come on November 2, Tristat Resources, said they were ready to come on November 4, and when she saw that on November 2 we didn't have enough witnesses, she called them back and said, "Well, what about the 2nd?" They said, "Yes, we can come".

We're trying to be as flexible as we possibly can.

The other example that has been brought to my attention is the

● (1250)

[Translation]

We had asked the Fédération des associations de familles monoparentales et recomposées du Québec to appear before us on November 2. They weren't available on that date but could come before us on November 16 and table a brief. So that's what they're going to do.

[English]

Because of the presence of the ministers, the people we thought we might put in on November 16 we will bump to November 18, which was a day that we had kept in any case. It was going to be the others, if you remember.

So we are filling up the slots—not exactly as we would have wished, but we are filling up the slots.

Mr. Adams.

Hon. Peter Adams: I may have missed it, but did the subcommittee give any thought to when we might be doing clause-by-clause?

The Chair: No, we didn't discuss the clause-by-clause.

What I have worked out in the calendar, which I have not distributed because it is not final, is that we thought we might...well, let me explain. On Tuesday, November 2, there will be more witnesses.

Thursday, if you agree, will go to the subcommittee.

Then Tuesday, November 16, will go to Minister Volpe for the estimates. Thursday, November 18, would go to more witnesses. Tuesday, November 23, would go to Minister Dryden.

Then, on Thursday, November 25, and Tuesday, November 30, we would do the clause-by-clause. This would allow us to report on the estimates to the House in due time, that is, before November 30. It would also allow us to finish the clause-by-clause. It is a fairly short bill, after all. Hopefully, we would finish the clause-by-clause by the end of the meeting on November 30.

We would then have to deal with a number of things, including the report of the subcommittee on employment insurance, which probably would need some kind of discussion in this full committee before we could report to the House.

Madam McDonough.

Ms. Alexa McDonough: I realize that sometimes we make absolutely unrealistic demands of our staff, and I apologize for that.

I know one of the things on which I believe there was agreement was the value of hearing from two particular groups of students, one on behalf of aboriginal students and the other from low-income, remote areas. Is that being taken into account in the timetable we have here?

The Chair: It is, absolutely.

If I understand, the clerk has not received a name from you. You wanted a group from Cape Breton, if you recall, and we were hoping to get a name from you. So we are waiting for you. Also, as far as an aboriginal group is concerned, I am personally looking into this, unless some other party wants to suggest a name. It's still in the works; we haven't moved forward too much. But hopefully we'll keep with that.

If it means we may have to prolong one meeting or so, then so be it. We have the possibility of doing so.

Mr. Adams, and then Madam Bakopanos.

Hon. Eleni Bakopanos: Aren't there discussion for the steering committee—

The Chair: Yes, absolutely. I know you're pressed for time.

Hon. Peter Adams: Madam Chair, again, I realize the subcommittee should set these things. I think what you said is agreeable to us. But I do think that in any work the committee does, there has to be closure at some point. The estimates, we all know, are likely to be more complicated than they were and will deserve much more attention than is usual. Even, by the way, other aspects of the committee's work, such as post-secondary education—other aspects of it.... We need time for those things. So I think it's very important that we look at....

We think the sort of scenario you described, like clause-by-clause before the end of the month, would be acceptable to us. But it can't be completely open-ended in terms of witnesses and so on.

• (1255)

The Chair: No, it's not.

I would like to add—and this will be my last remark before we really come to a decision on this—that we have two bills coming down on the division of the former human resources department, which is now two departments. That will be two bills, I've been told. This is legislation; it will have to be given priority. So you can see the dilemma we have. I just wanted to give you that information, which I received just now.

Yes, Madam McDonough.

Ms. Alexa McDonough: I just want to say that a staff member who is here quite correctly reminded me that in fact we did submit

the names of the UCCB students, but I could resubmit them. They were on our submission in the first instance.

The Chair: We will check on that. In any case, I told you we would look into it and we will.

Let us go back to the report. I propose the changes would be that November 18 would be for the others, as we call them, which would simply be other groups that we've managed to communicate with and who have accepted.

I'm moving backwards here.

November 16 will be Minister Volpe with the estimates. The experts research organization would be moved from November 4 to November 2. I've tried to organize it so that we move forward. The 4th would be the subcommittee on EI.

Is that agreeable to everyone?

Some hon. members: Agreed.

The Chair: I see no vote is required.

Thank you very much. Our next meeting will be next Tuesday.

Mr. Paul Forseth: Do we accept the motion that the subcommittee—

The Chair: Thank you.

It was agreed also—and you'll see this at the bottom of the first page—that the subcommittee of the Standing Committee on Human Resources study the issue of the employment insurance fund—

Mr. Paul Forseth: You don't have to read the whole thing.

The Chair: I don't have to read it all. I think the people who were members of the subcommittee on agenda represented all parties, and I understand they had the agreement of their own members on this.

Mr. Forseth, is that all right?

Mr. Paul Forseth: Yes, it's agreed.

[*Translation*]

The Chair: Members of the Subcommittee on the Employment Insurance Funds will want to hear evidence from senior officials from several departments in the course of their work. So that we may start calling them to appear and given the fact that the first meeting will be held next Thursday, I would like to know which departments we're looking at: Human Resources, Finance, or the Office of the Auditor General?

Mr. Paul Crête (Montmagny—L'Islet—Kamouraska—Rivière-du-Loup, BQ): All three departments.

The Chair: They would appear at the same time, at one big meeting?

Mr. Paul Crête: In my opinion, it would be good for them to appear at the same time, at least the Departments of Finance and Human Resources.

The Chair: Fine. The clerk will take care of it. Thank you very much.

The meeting is adjourned.

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