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Thursday, March 13, 2008

—
Chair

Ms. Yasmin Ratansi

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•(0900)

[English]

The Chair (Ms. Yasmin Ratansi (Don Valley East, Lib.)): I call the meeting to order.

The first business of the committee is the motion from Madame Demers. We wanted to finish that. We're going to give ourselves 20 minutes.

It's a simple motion. We can have discussions until doomsday if we want, but we have witnesses here. If we can be succinct and brief with our comments and concerns, we'll be fine.

Go ahead, Madame Boucher.

[Translation]

Mrs. Sylvie Boucher (Beauport—Limoilou, CPC): If we are going to be dealing with this motion, I do hope you will give us an opportunity to speak to it.

[English]

The Chair: I thought we did. I had let the committee clerk know that there would be 20 minutes of discussions and that we would start off, because we have witnesses.

Madame Boucher, since you've expressed concern, would you like to speak?

[Translation]

Mrs. Sylvie Boucher: Mr. Stanton had started to speak on it the last time. He had something to say.

[English]

The Chair: Okay, we'll have Mr. Stanton.

Have you changed the motion a little, or amended it?

[Translation]

Ms. Nicole Demers (Laval, BQ): Madam Chair, I am expecting a friendly amendment, which I will very likely accept.

[English]

The Chair: Okay.

Go ahead, Mr. Stanton.

Mr. Bruce Stanton (Simcoe North, CPC): There are two things.

I wonder if Madame Demers might consider, first, that perhaps all members of the standing committee might be considered and not just the women members. In that way, we would be consistent and inclusive. Then I wonder if she might consider changing the word

“denounce” perhaps to “consider the consequences of Bill C-484” and the....

The Chair: Is the motion helping you, Madame?

[Translation]

Ms. Nicole Demers: I do not need the translation, Madam Chair.

[English]

The Chair: Oh, you don't need it. I'm sorry.

Mr. Bruce Stanton: It would be “to consider the consequences that Bill C-484 might have on the women of Quebec and Canada”.

•(0905)

The Chair: Go ahead, Madame Demers.

[Translation]

Ms. Nicole Demers: Madam Chair, I am in agreement with some of the points made by our colleague. I fully understand why he is asking for these changes and I agree with his basic proposition. I would therefore suggest that we try the following wording:

That all members of the Standing Committee on the Status of Women request the support of the members of their respective caucuses to reconsider Bill C-484 and the dramatic consequences which it could have on the women of Quebec and Canada.

I think we can agree on that.

[English]

The Chair: She has made it quite softer. It is to “reconsider” Bill C-484, instead of referring to consequences, etc.

Can we reread it, Madame Demers?

[Translation]

Ms. Nicole Demers: That all members of the Standing Committee on the Status of Women request the support of the members of their respective caucuses to reconsider Bill C-484 and the dramatic consequences which it could have on the women of Quebec and Canada.

[English]

The Chair: Okay.

You've taken out.... It's to request the support “of their caucus” instead of “of the women”, right?

[Translation]

Ms. Nicole Demers: You have changed it to “the members of their caucuses”.

[English]

The Chair: Sure.

Go ahead, Ms. Davidson.

Mrs. Patricia Davidson (Sarnia—Lambton, CPC): Could we have that just once more?

The Chair: Okay.

Can I read what I have in English for you? It reads as follows:

That all members of the Standing Committee on the Status of Women request the support of their respective caucus to reconsider the Bill C-484 and the dramatic consequences which it could have on the women of Quebec and Canada.

Is there any more discussion?

Go ahead, Madame Boucher.

[*Translation*]

Mrs. Sylvie Boucher: No, I was asking my assistant a question.
[*English*]

The Chair: Mr. Stanton.

Mr. Bruce Stanton: Thank you, Madam Chair. I think the amendment certainly speaks to the fact that these are decisions individual members of Parliament will take into consideration. I think it expresses a certain point of view. It might not always be shared by other members of Parliament, but it compels them to take a closer look, and I think it's respectful.

The Chair: Okay.

Mr. Pearson.

Mr. Glen Pearson (London North Centre, Lib.): I just want to say I think the idea of “reconsider” is better, Mr. Stanton, because I think we're all trying to reflect on this and trying to get others to do it. So I think it's good.

The Chair: Ms. Mathysen, you didn't have your hand up, did you?

Mrs. Irene Mathysen (London—Fanshawe, NDP): I was getting to that point, Madam Chair.

I think this is a very good motion. I would also like to say that based on what we know about the impact of Bill C-484 on women and their right to choose, and how similar bills have been used against women in 37 states in the United States, it's incumbent upon all of us to become fully informed—and there's lots of information out there—and make sure our caucus colleagues have this information. It would seem to me that decisions made in ignorance are very faulty decisions, no matter how private and personal.

The Chair: Madame Boucher.

[*Translation*]

Mrs. Sylvie Boucher: I really like the way this is presented. In my opinion, the word “dramatic” is problematic, because all women are aware of the consequences. So, I would remove the word “dramatic”, so that people would be encouraged to look at all the aspects of this issue, and not only those that are dramatic. There are also physical and psychological aspects to this, in addition to the general consequences. I am just imagining showing this to my daughters. I am not sure they would find the word “dramatic”... We know what the consequences are, so I would prefer to say “all the consequences”.

Do you understand what I mean?

Ms. Nicole Demers: Madam Chair, I fully understand Ms. Boucher's concerns, but I cannot agree to remove the word “dramatic”, because we all know that the consequences of this kind of legislation would be dramatic.

Johanne and I are currently preparing a paper which lays out all the different ways in which this bill could affect the lives of women, and their right to free choice, as determined in 1988. We are currently preparing a paper which we will be tabling soon, and you will be able to use it in your discussions with colleagues. It presents both sides of the issue. It talks about the positive and negative aspects. So, you will be better equipped to discuss this. However, I really cannot agree to remove the word « dramatic ».

• (0910)

[*English*]

The Chair: Okay.

Mr. Pearson.

Mr. Glen Pearson: In light of what Madame Boucher has said, would Madame Demers be willing to consider the word “serious” instead? Would that be suitable?

The Chair: Is there any more discussion before I call the question?

Yes, Mr. Stanton.

Mr. Bruce Stanton: I'm sorry, I missed your last instruction.

The Chair: Does anybody want any further discussion before I call the question?

I think Ms. Davidson's analysis of “dramatic” could be good or bad. It could go either way. It's a word that anybody can live with. Nobody is saying it has an evil consequence. Now, if the word “evil” were there it would make a difference, right?

So I am going to call the amended motion. Does anybody want it reread for any purposes?

Yes, Ms. Minna. For your benefit we're going to reread the motion.

Hon. Maria Minna (Beaches—East York, Lib.): I have to apologize. I was so busy talking I didn't realize you'd started. I really didn't, because Madame Demers and I had talked last week that we had agreed on a wording.

[*Translation*]

Ms. Nicole Demers: Dear colleagues, if you listen—

[*English*]

The Chair: This is the final one I'm reading, and then we'll take the vote.

The motion reads:

That all members of the Standing Committee on the Status of Women request the support of their respective Caucus, to reconsider the bill C-484 and the dramatic consequences which it could have on the women of Quebec and Canada.

Hon. Maria Minna: That's fine.

The Chair: We have had the discussion on the word “dramatic”. With no further discussion, I'll call the vote.

[Translation]

Ms. Nicole Demers: Madam Chair, I would like to request a recorded vote, please.

[English]

The Chair: We shall have a recorded vote on the motion.

(Motion agreed to: yeas 10; nays 0)

• (0915)

The Chair: Thank you.

We can now call our witnesses to come and join us.

We have with us Dr. Kathleen Lahey, who is a professor at the Department of Women's Studies, Queen's University; Armine Yalnizyan, who is the director of research for the Community Social Planning Council of Toronto; and Nancy Peckford, director of programs, Canadian Feminist Alliance for International Action.

I'm sure you had a busy week last week. At least I was able to listen to Dr. Lahey, and I met with Nancy at the IDRC.

Each one of you has probably a ten-minute presentation. We will listen to your presentation and then we'll go straight into Q and A.

Shall we start with you, Dr. Lahey?

Professor Kathleen Lahey (Institute of Women's Studies, Queen's University): With respect, Dr. Yalnizyan and I had agreed that she would speak first, because she has an economist's overview. Is that all right?

The Chair: That's fine. We usually just go according to how you're seated at the table.

Ms. Armine Yalnizyan (Senior Economist, Canadian Centre for Policy Alternatives): Thank you very much, Madam Chair. It is a great pleasure to be here.

I have two corrections for the record. I am actually now senior economist with the Canadian Centre for Policy Alternatives and I'm not a doctor.

This committee has an opportunity to engage Canadians and to lead them in focusing on what matters: quality of life. It is indisputable that the equality of women is essential to our quality of life.

Women are half of the nation's electorate and we make up almost half of the nation's taxpayers, up from just 30% a generation ago. At last count, we paid \$42 billion in personal income taxes alone, and that amount keeps rising. We are a big constituency and we deserve a respected and equal place in every budget that every government in this nation prepares. Regrettably, women appear as an afterthought in this budget.

I read Budget 2008, as you requested, with a view to seeing what was in it for women. I have written a full report on this, which I have submitted to the clerk of the committee, but let me just cut to the chase.

Women are mentioned a total of six times in this budget—twice as fisherwomen and once as women veterans of war. But the pay dirt comes in the other three mentions. In a passage of 52 words in a 416-

page document, we are told that the big budget news for women is a promise, a promise to come up with an action plan for women.

The thing is, there already is an action plan crafted as the follow-through on Canada's signing the Beijing Platform for Action in 1995. I guess the finance minister didn't get the memo. A decade-old action plan that nobody has acted on is clearly an inaction plan, but that is not because it didn't have the right elements.

Your commitment to come up with a new action plan does not need to reinvent the wheel. It just needs to focus on what will get that wheel finally turning. It is up to committees like yours to decide how government should act, to make planned improvements turn into lived realities for women, and you can act. In fact, it's long overdue that you do act.

We know what needs to happen to make progress on equality for women and improvements in Canada's quality of life. The Canadian Centre for Policy Alternatives hosts a coalition project called the *Alternative Federal Budget*. It has costed out many of these objectives that you'll be discussing in the coming months. Along with actions on climate change, rebuilding community infrastructure, pharmacare, and addressing the needs of our first nations, this whole package comes to a total of \$17 billion this year.

You may roll your eyes and say, "\$17 billion, where are you going to get the money from?" This Budget 2008, which was crafted in the light of an economic downturn with little room to move, actually has \$43 billion in spending over a three-year horizon. That's more than \$17 billion a year. Doing something that would benefit not just Canadian women but would address climate change and rebuild our cities is totally affordable. But in order to do this, the federal government has to do two fundamental things: one, it has to open up some fiscal room so that money is available for focused new programs; and two, make sure that in the design of these programs women benefit. This is a massive change in direction, but after almost 20 years of trying to get government out of the way, it is a necessary and an overdue change.

The first objective of the 1995 plan was to integrate gender analysis in every policy initiative of government. Let me tell you why gender analysis in this and every budget is crucial. Gender budgeting is not just about the number of times women are mentioned or focusing on measures that just affect women. Gender analysis of a budget lifts the veil on what governments are doing and for whom. It reveals the high cost of a political agenda that has focused for over a decade now on tax cuts.

For years women have asked for supports in the form of child care, affordable housing, affordable post-secondary education, better integration of immigrants and their skills, and access to legal aid. In the 1990s we were told to wait because of deficits. The deficit has long since been slayed, but years of budget surpluses have come and gone and none of it has been allocated to those programs women have been waiting for because of tax cuts.

Elected in January 2006, this minority government has, in 25 very short months, taken the federal purse from sustained multi-billion-dollar surpluses, the likes of which are not experienced in any other industrialized nation, to razor-thin balances. They did that by siphoning off the surplus for tax cuts and debt reduction. In fact, Budget 2008 sets a new bar for this approach: it offers Canadians \$7 in tax cuts and debt reduction for every single dollar spent on new programs.

● (0920)

Budget 2008 goes on to trumpet that since elected, this minority government has scheduled almost \$200 billion in tax cuts and at least \$50 billion in debt reduction by 2012-13. Now it's early in the morning, but I want to pause for a moment, folks, because we are talking about \$250 billion that is not available for tackling the big issues of our day: struggling cities, climate change, and the toxic growth of income inequality.

Why did we give away that opportunity to act? It was for the sake of tax cuts. Let us be very clear here: the tax cut agenda is not a neutral agenda; it favours the most affluent and it favours men.

Budget 2008 told us that \$3 billion a year in personal income tax cuts will go to individuals in the lowest tax bracket. The implication is that it's a lot of money—and it is—and that it goes to low-income Canadians.

Take a look at the tax statistics. In fact, 58% of taxable Canadians do not get past that first bracket, which ends at \$37,884. About 68% of women fall into this category and 50% of men. That means the \$3 billion a year goes to the majority of taxable Canadian men and women. But wait, the budget says there's almost \$200 billion in tax cuts. That means for every dollar in tax cuts that goes to the majority—which is mostly women—\$12 flows to the minority with higher incomes and to corporations.

Some Canadians' incomes are so low as to not be taxable. Three-quarters of all Canadian men benefit from the tax cut agenda, but almost four in 10 women will get nothing out of income tax at all. Why? It's because they don't earn enough money to pay taxes in the first place. Tax cuts are meaningless to four out of 10 women.

This addiction to tax cuts by successive governments has changed the landscape of how government revenues are collected and from whom. In the last 15 years, the richest 1% of taxpayers have actually seen their tax rate drop by four percentage points, but the poorest 20% of taxpayers are now paying between three and five percentage points more. And here's the kicker: a middle-income family now pays about six percentage points more in tax rate than a family in the richest 1%.

When you analyze the tax cut agenda through this lens, it gets harder and harder to defend every single year.

You know, \$200 billion in tax cuts is a lot of money. Here's what that money did not buy and what the women's agenda has long sought: liveable cities, supports for families, pathways of opportunity, reduction of poverty, freedom from violence, and access to basic justice. That is not just good for women, ladies and gentlemen, that is good for us all. Budget 2008 and the previous two federal budgets do not speak to any of these concerns. They are budgets for the rich, not the rest of us.

Tax cuts cost a lot of money. They limit our resources. They constrain our ability to act. They take for granted the investments our parents' generation made and underinvest in the legacy we are going to pass on to the next generation.

It does not take leadership to promise tax cuts; tax cuts are easy. Leadership—responsible leadership—is the thing you do when you hold a position of power and you make sure you use it to lift up the most vulnerable in our midst. Leadership uses its power to build cities that are healthy and vibrant for everyone, cities that offer everyone the chance of getting ahead, of getting an education, of managing the twin demands of work and family life.

These are the concerns of the women of Canada. These are concerns that for too long have been neglected in the budgeting process of our federal government. I urge you today to think long and hard: what kind of a budget would you write if you had the well-being of women, children, and families foremost in your mind?

● (0925)

This government has promised the opportunity to craft just such a plan. We know what we need to do. We just need the room to do it. That will require some serious rethinking about what governments are for and what taxes are for.

The very next steps you can take are easy ones. Here are four things this committee can start acting on tomorrow.

One, commit to gender budget analysis as a stock-in-trade for your committee's work. Ask the Department of Finance for a gender analysis of major budgetary initiatives on both the tax and spend sides. Ask for an incidence study about who benefits. Ask them to tell you about the big picture, too, the macroeconomic implications, the costs and the benefits, of an agenda primarily focused on tax cuts, debt reduction, or new spending on the types of programs women are asking for.

Two, choose exactly what income classes you are going to prioritize as beneficiaries of your plan. My strong suggestion to you is that you target people in the bottom tax bracket, those with taxable incomes of less than \$38,000. Why? Because that accounts for two-thirds of women and half of men.

Three, this year pick three priorities for action and pick three action plans in each of these areas and discuss them as a committee. Pick three more next year, and discuss as a committee what you're going to do. My suggestions for this year? Start with affordable housing for the 68% of women who are in the bottom income bracket. Start with child care for the 74% of women who are in the workforce with young children. Start with post-secondary education for the 57% of female graduates saddled with unprecedented levels of student debt. There are lots of ideas out there on how to make meaningful change in each one of these areas. I recommend to you that you look at one of those options, this year's *Alternative Federal Budget*, for costing on these and other objectives. I've left a copy with the clerk of the committee.

The last thing you can do, starting tomorrow, is start preparing submissions that will tell your own caucuses what you want to see in the next budget that will improve the lives of women and their loved ones.

We all know here that much of the real work of government gets done in committee. I sincerely thank you for the opportunity to again present to this committee. I look forward to your recommendations as to what should be in that action plan and how a budget should be approached in next year's budget.

Thank you very much.

The Chair: Thank you.

We now go over to Dr. Lahey.

Prof. Kathleen Lahey: Thank you.

I'd also like to correct the record. I am not a doctor. I'm a professor in the Faculty of Law at Queen's University, cross-appointed to women's studies.

Madam Chairperson, honourable members, I am very pleased to have this opportunity to talk to you today about this tremendously important topic. I had been hoping there would be some semblance of a gender budget with this year's budget, but we didn't get one, so I'm treating this as an opportunity to go into some of the material that I believe a full-scale gender budget would have provided by way of information for people who are concerned about the gender impact of the functioning of the federal government.

I am addressing three basic aspects of the budgetary process. I'm going to make just a few comments about the spending end of the budget, while most of my remarks will focus on the tax implications

of what has been in this budget as well as in the earlier economic statements of the current government. Contained in this budget are structural tax changes in the basic configuration of the tax rates as well as new and very unusual tax expenditures that I believe need to be illuminated as fully as possible.

For my few comments on the spending envelope, I'd like to share with you something that I think represents a response to the budget that we all need to take on.

The morning after the budget, I was sitting in a meeting with a young woman who had just started her university education. Her name is Jessica Notwell, and she is a member of the Canadian Women's Community Economic Development Council.

When she looked at the allocation that Status of Women Canada was apparently being given—even though it's \$4 million less than what they originally had, and they were being given that money to do work that has already been largely done at the departmental level—her initial reaction to the budget was to say that if there are 16.6 million women in Canada, that was \$1.21 per woman. She said she didn't understand this budget and she didn't understand this government.

She said, "The government is giving \$50 million to hog farmers. I looked it up. There are 14.1 million hogs in Canada; the federal government is spending \$3.67 per hog in Canada to help hog farmers adjust to 'the new realities of the hog market', and only \$1.21 per woman."

At the time it was one of those "aha" moments, but in retrospect I'm deeply hurt for all women in Canada who looked to see how they could explain in the content of the budget, which runs to hundreds of pages, the very small allocation being given to women in this context. I would say that addressing the "new realities of women's existence", however desperate the situation of hog farmers might be due to changes in marketing practices, is far more compelling.

Last November I gave you some figures that showed a snapshot or cross-section of the life-cycle allocation of incomes between women and men, but since I provided that information, more data have been released as to the increasingly dire status of women in Canada.

Let's not forget that Canada is one of the biggest economies on this planet. Canada is one of the leading countries in the OECD, which is a group of 30 of the most industrialized countries. Canada is incredibly rich in every possible way, compared to other countries. In the mid-1990s women had already achieved 72% as much income for full-time work as men, and women with a university degree in the mid-1990s were already earning 75% as much as men.

● (0930)

As the UN indicators, the World Economic Forum indicators, and now the Social Watch indicators all show, Canada has since then plummeted far below its previous number-one ranking in relation to shrinking the gender gap.

Now, in 2005, the most recent comparable figures show us that women who work full time now only make 70.5% as much, on average, as men. The gender gap is growing again, measurably. Women with university educations—with the high student loan debts, etc., that my colleague has just mentioned—are now only earning, on average, 68% as much as men.

The gender gap is even greater for women with university educations. It used to be that we would say a woman needs to get a university degree to earn as much as a man with a grade 12 education; now it looks as though a little graduate work is not going to hurt either.

The situation is dire, and it's getting worse with every year that passes, which is why I'd like to focus not only on the impact of absolutely no spending of direct assistance to women, but also on what is happening with the tax structure. What this government is doing is increasingly positioning this very rich country, this thriving economy, on the brink of falling into deficit again, such that talking about less than even \$1 billion to enhance the education envelope would somehow throw Canada into another deficit situation.

I would like to outline, then, how the regime of tax cuts is negatively impacting women specifically. For this purpose, I'd like to make reference to a set of tables that I hope were passed out to you.

The first point I want to talk about is how the structural cuts to the three main sources of revenue the federal government has available to it—the GST, the personal income tax, and the corporate income tax—have all negatively impacted on women.

What I'm trying to do here is to pierce some of the rhetoric that politicians can get away with when they're speaking in short sound bites to media outlets—rhetoric that committees such as this, in which there are policymakers, need to take on board and look at very critically.

The government says that its tax cut agenda is intended to stimulate the economy, yet it cannot prove that its tax cut agenda has had any such effect.

The government says that all these tax cuts are proportionally larger for people with lower incomes, and gives some statistics on, I believe, page 38 or 90—I can't remember which—of the budget that purport to show that.

What it does is show the total amount of tax cuts as a proportion of current taxes paid by different income levels. It shows the largest

proportion or percentage being allocated to the lowest income classes. That's like telling someone who gets \$1 a week allowance that you're going to cut their allowance by 25 cents. It is true that it's a 25% cut to that person's allowance. It's bigger as a percentage than cutting, let's say, \$100 out of the allowance of somebody who gets \$1,000 a week, which would be 10%, but when you take even a little bit away from those who have the least, you're actually leaving the most in the hands of those most privileged.

This is an upside-down concept of the tax benefits of tax cuts, which I believe the first table illuminates a little bit. What I've done here is to use the most recent statistics on spending patterns in Canada, showing how much people in the five basic slices of income in Canada spend on GST-taxable goods and services. What I have demonstrated is that a 1% cut to the GST does give an inferential tax benefit to the poorest people in the country: on an average, it is \$140 per year, that being the 1% less that they spend on the GST when they spend the money that is devoted to taxable goods and services.

● (0935)

But go over to the highest quintile—the people who spend, on average, \$62,000-plus on current consumption—and you see that same 1% GST tax cut is worth an extra \$622 in that person's pocket.

Now double these figures; we had two 1% cuts in a row. The lowest quintile spenders and income earners now have a total tax benefit of \$280 per year. The richest people in the country have a total tax benefit of \$1,244. What these figures illuminate is that the tax benefit of cutting a tax that applies to everyone will always give the most to those with the most. It's an upside-down benefit. It's the opposite of welfare, where we say we will give the most to those who need it the most and have the least.

Here, in this kind of tax cut universe, we give the biggest financial benefits of tax cuts to those who need it the least. This is the really outmoded notion that if we leave rich people with more money in their pockets, the poor people will eventually get some benefit from some of it trickling down to the bottom.

This is a total tax cut that is costing Canada, according to the government, \$12 billion per year, every year from now on. That's more money than was put into the reduction of the deficit. That's just one of the big general tax cuts in this budget.

I'll turn to table 2, which illustrates the same principle in action with respect to the personal income tax. In table 2, what I've done is to show that people—mostly women with less than \$10,000 in income—will get zero benefit from cutting the personal income tax by 1%. The full benefit is only available to people with taxable income of over \$47,000 per year; they'll get \$378 a year. Again, this is not substantially greater for low-income people. This is almost nothing or totally nothing for people with the least income.

The third table I'd like to draw to your attention shows what is going on in relation to corporate income taxation. At the same time that the tax load on the richest and sort of middle-high-income taxpayers in Canada is falling rapidly, corporate income tax rates are also falling rapidly, faster than they have ever fallen in any period in Canada's history. This, by reducing the tax load on highest-income-earner individuals and on corporations, increasingly leaves low-income and low-middle-income people as the core of the taxpaying members of Canadian society.

Table 3 quickly shows you—on the bottom line—the total of all taxes: federal income tax; provincial income tax; GST; PST; employment insurance; and Canada Pension Plan contributions paid by low-income individuals versus low-income corporations. The tax load in 2008 on low-income individuals comes to 38.255%. The tax load for all the same taxes for the low-income corporations—which are technically called small business corporations—is 18.6%. That's less than half for corporations, which are allowed to have this rate for up to \$400,000 of income every year. I'll leave that with you as well.

• (0940)

Hopefully in the discussion I'll have an opportunity to make a couple of comments on the extension of the income-splitting principle to the tax-free savings accounts. But in the meantime, those are my submissions.

The Chair: Thank you very much.

I'm sorry to cut you off. I think there are a lot of questions that will come out, and we can discuss that in the questions.

Nancy, if you could stick to 10 minutes, I would really appreciate it.

Thank you.

Ms. Nancy Peckford (Director of Programmes, Canadian Feminist Alliance for International Action): Absolutely. We really look forward to your questions.

It's wonderful to be here today and have this opportunity to reflect on the federal budget and where we can go from here.

As you know, FAFIA, which is an alliance of women's and human rights organizations, has been a long-time advocate for gender budgeting. In fact, we've just gotten back from the UN Commission on the Status of Women, where FAFIA was present and an active participant with a number of delegates from across the country. This year's theme, for those of you who may not be aware, was financing for gender equality and women's empowerment. Part of the reason we were there is because we're so intensely interested in questions of financing women's equality initiatives, how you do that, and what that looks like.

One of the things that really came across is there's a lot of momentum right now, in terms of really being very sophisticated, very precise, and also very well planned, in terms of how you think about the financing for the gender equality piece.

To that end, many of the discussions, conversations, and high-level panels included gender budgeting as a key element of how you actually finance for women's equality in ways that are tangible, that have meaningful outcomes, and that in fact benefit entire countries, nations, families, etc.

Just to give you a bit of a flavour, the International Development Research Centre here in Canada funded a panel on gender budgeting, where they featured the work of organizations in countries or governments that are doing work on gender-based analysis. Those countries included the Philippines, Malaysia, and Kenya. There are very sophisticated conversations going on right now about tax policy incidence and how in fact you design tax systems in a way that is equitable to women. As Kathleen, I think, said earlier today, what we're finding—and what countries around the world are finding—is that if you're not careful with how you not only spend public money but collect the revenue, it is often women who increasingly are bearing the burden of funding the tax system. So you have to be really informed about what it means to design a tax system in certain kinds of ways to give breaks in one direction, thinking that it may have a reverberating impact when it may not.

The other thing that really struck us was how many countries—at both the non-governmental and governmental level—are doing gender budgeting, aside from IDRC-supported projects; IDRC is a Canadian agency. These include Israel, the United Kingdom, South Africa, India, Uganda, and Nigeria. What is helpful to us, in thinking about this, is that this is not simply a phenomenon of countries in the global south; it is actually a phenomenon of countries the world over. It's not simply for the purposes of better or more effective development aid that you engage in gender budgeting; it's something you do if you are committed to accountability, transparency, responsive government, and really good governance, and that's one of the messages I want to bring back today.

In the brief time I have before your questions, I want to say that we did note the inclusion of and commitment to an action plan in the federal budget. We're pleased to see that there is a commitment to an action plan. As my other colleagues have said today, it's incredibly important to us that the action plan be based upon the Beijing Platform for Action and that it build upon an existing action plan, the federal plan for gender equality, which was a very, very elaborate exercise among governments in Canada regarding how you do gender-based analysis and how you make good public policy that takes women into account.

The federal plan for gender equality is still available on the Status of Women Canada website. It's a very accessible document. It explains very thoroughly the conditions under which gender-based analysis should occur.

I thought I'd just remind you what the federal government's articulation of gender-based analysis is. They say, and I quote:

Gender-based analysis begins with the assumption that social, economic, cultural and political arrangements are entwined with all public policy. Such a complex reality requires a complex set of policy responses. Central to this assumption is the need to assess the different impacts that policies may have on women and men.

A gender-based approach ensures that the development, analysis and implementation of legislation and policies are undertaken with an appreciation of gender differences. This includes an understanding of the nature of relationships between men and women, and the different social realities, life expectations and economic circumstances facing women and men.

• (0945)

To get to the federal budget of 2008, I understand that the finance department and other departments have been making some efforts toward doing a GBA. I, sadly, do not have evidence that the GBA is being based upon this framework.

I am very concerned that gender-based analyses that may be occurring are not necessarily up-fronting women's equality considerations. The only reason we would do gender-based analysis of a federal budget is that we are concerned that women are differently located in the economy, in society, and in their families, and that as a consequence, budgetary measures—on the revenue or the expenditure side—will affect them differently. This is really important to keep in mind when we're thinking about a gender-based analysis.

We have been told, and one of our member groups that participated in a ministerial round table was told, that a GBA was being done on all aspects of the federal budget in its development prior to its release. Sadly, at this point we are not assured that this gender-based analysis is substantive enough, meaningful enough, or equality-oriented enough to actually produce positive outcomes.

I have a couple of recommendations for the committee before I stop to welcome your questions, as will Armine and Kathleen.

One is that one of the things FAFIA is now advocating is the establishment of a gender equality commissioner within the Auditor General's office. This is something we put into the *Alternative Federal Budget* process, which as you know is a parallel budgetary process that uses the same numbers and economic realities.

We think there needs to be a fundamental accountability mechanism, and the Auditor General's office is well equipped to provide it. There is already an environmental sustainability

commissioner, and the addition of a gender equality commissioner is extremely appropriate at this time.

The other thing I would like to say about federal Budget 2008 is again that one of the key tenets of gender budgeting, and one of the things that all countries engaged in gender budgeting have identified, is that gender budgeting is a mechanism through which the development of budgets is made a more transparent and engaged process.

I have, sadly, limited evidence that the development of this budget and its potential gender analysis was done in consultation with civil society groups, left, right, or centre. We have sparse evidence that a couple of women's organizations were consulted through ministerial round tables, but that level of consultation and the terms under which that consultation takes place is simply insufficient for the purposes of coming up with a budget that is truly gender-responsive, that truly acknowledges and tries to respond to women's economic realities.

For any federal budget going forward, and it is incumbent upon this committee to say this very clearly, it is important that there be a key consultation process built in that includes women's organizations and that is situated within an equality framework.

The last thing I'll say before getting to your questions is that one of the other purposes of doing gender budgeting is to help countries reconcile international commitments with domestic realities.

One of the best ways Canada could do this is to look at the recommendations that came from the UN Committee on the Elimination of Discrimination Against Women back in 2003. There is a set of recommendations on the table that deal with a range of women's realities, whether it be affordable housing, poverty, employment, child care, discrimination against aboriginal women, or other matters.

I can provide copies of these recommendations to the committee. They are publicly available.

Part of what gender budgeting should mean in Canada is looking at our human rights record, looking at what that human rights record has been for women—by “human rights” I mean social and economic equality, not strictly civil or political equality—and evaluating how budgets can better respond to some of these recommendations. In the absence of that, I'm not optimistic that gender budgeting will in fact be a fruitful, useful, worthwhile exercise for those who are asking for it and for those who stand to benefit from it.

What we have heard today is that women, because they dominate the lower income bracket, need very specific measures. If you can't do it within an equality framework, if you can't do it without truly up-fronting and naming women's economic realities, it won't be a success.

• (0950)

Finally, my last comment would be that I have prepared some questions that I think a gender-based analysis exercise should include. They are: what are the gendered impacts of recent tax reforms; what are the gendered impacts of fiscal decentralization; is fiscal policy responsive to people's needs; are there adequate safety nets and social insurance systems in place; and what are the impacts of different debt reduction strategies?

Those are some of the questions that I think you need to ask as a committee of the finance department and other departments and that must be embedded in a rigorous and worthwhile gender budgeting exercise.

I look forward to your comments and questions, and I thank you very much for the opportunity to present.

The Chair: Thank you very much.

Mrs. Patricia Davidson: Madam Chair, may I ask that a copy of the questions just referred to get to the clerk?

I think Ms. Yalnizyan referred to sending a document in, but we haven't received it.

Oh, it hasn't been translated?

Thank you.

The Chair: We go to the first round of questions.

Ms. Minna is first, for seven minutes.

Hon. Maria Minna: Thank you, Madam Chair.

Thank you, all three of you, for coming back again to meet with us. We've been going through some interesting discussions and meeting with a lot of different people, and I think we're working our way through some stuff.

I have some specific questions to do with the tax structure. I have to say I was quite surprised, because I hadn't even thought about bringing the taxes down to 15%. The assumption has always been that it benefits the low-income people only, that it doesn't benefit anyone else.

For clarification, could you explain exactly how it happens that someone at a higher income level ends up actually saving more than someone at the low-income level, apart from the fact that there are certain members of society who don't pay taxes at all and therefore don't benefit? Could you help to make that clear?

• (0955)

Prof. Kathleen Lahey: Yes. The way the personal income taxes work is that everybody who files a tax return and has taxable income pays exactly the same rate now on their first \$37,800 in income. That rate is 15%. If somebody has \$1 million in taxable income, they will pay 15% on their first \$37,800; they don't go right to their top rate for everything. There's that first little slice of income that is \$37,800 and that is taxed at 15% for everybody.

Then the next slice of income for everybody is taxed federally at the 22% rate, so if somebody's taxable income goes above \$37,800, they pay 22%—just on that additional income—in their second slice.

Then the third slice is for people who have incomes over \$78,000 or so. They pay the top marginal tax rate, just on that third slice or the fourth slice.

Think of it as a triangle and the slices being—

Hon. Maria Minna: Like a cake.

Prof. Kathleen Lahey: Everybody in the country is getting the benefit of that 1% tax cut, and it's the people whose incomes are stuck in the bottom or the middle of that first slice who are the ones who desperately need more income. Nobody else really needs it.

Hon. Maria Minna: Right. I get that.

Ms. Armine Yalnizyan: May I address this?

There are over 15 million taxpayers. There are 22 million tax filers, but 15 million taxpayers, roughly—I'm rounding it. That 15% goes to 15 million people; 50% of men and 68% of women are in that bottom tax bracket, so it goes mostly to those people.

But just consider this. There are 31% of all tax filers who have incomes so low that they don't pay taxes. So in fact the poorest Canadians are getting nothing from that 15.5% being rolled back to 15%.

Among women, 38% of women will see nothing from any income tax cut, and they are the poorest women—at least, they have the lowest taxable incomes. Most of them are genuinely poor, but there are income-splitting issues too.

Prof. Kathleen Lahey: Let me just add, to take that point one tiny bit further, that I went through the most recent tax return statistics reported and did a calculation as to who would get what. I concluded that 22% of all tax filers will get no benefit at all from the 1% tax cut; those are the poorest people in the country. Of that 22%, some 63% are women, so it's definitely an upside-down situation.

Hon. Maria Minna: Is my time okay?

Professor Lahey, I have lots of questions, so I'll come back on a third round.

The Chair: Could I take a minute of your time?

I am visualizing a tax return. If the government increases the income level at which a person pays minimum tax, do you factor in that benefit? For example, if it raised it from \$22,000 to \$38,000, would you factor that in?

Ms. Armine Yalnizyan: Could you repeat your question, please? What is it that you're raising?

The Chair: I am trying to figure out in my head how you would say that a low income does not benefit, if the government decided that \$22,000 was the lowest income cut-off at which somebody pays tax and then changed it to \$38,000. I'm just trying to get it into my head. You explained the slice quite nicely, and I wanted to see whether that factor is taken into consideration, and second, whether the basic personal exemption is taken into account.

Ms. Armine Yalnizyan: Your minimum tax payable will of course take into account the personal exemption; that's where you start off. Whatever that amount is, is the trigger point at which you start paying taxes, unless you're a single parent, where you have equivalent to...or are a single earning spouse.

So it's not raising the threshold to \$38,000; it's raising whatever that bottom taxable threshold is. Because of indexation of these brackets now, it automatically goes up year after year.

•(1000)

The Chair: And would you take that into consideration?

Ms. Armine Yalnizyan: Yes. For example, Budget 2008 says there are going to be 700,000 more people taken off the tax rolls between the time the budget was tabled and 2009. That's because the threshold keeps going up. We already have 7 million people not paying taxes.

But there have been changes, such as the escalating of that threshold. Every time you escalate the threshold, as was done in previous budgets under a previous government, you actually take more people off the tax rolls, which means that when you do income tax changes, those people aren't affected because there's nothing to pay. You only get the benefit as a taxpayer.

The Chair: Thank you. I just wanted that clarification.

Ms. Armine Yalnizyan: It's 31% of the population currently not paying taxes; it will be about 34% by 2009.

The Chair: Thank you.

Continue, Ms. Minna.

Hon. Maria Minna: Thank you. That's helpful to me as well.

You said something, Professor Lahey, that intrigued me, about income splitting in this last budget. I don't think any of us thought there was any. I'm thinking of the pension splitting, which occurred in the last budget. The only thing I could think of was the \$5,000 savings.

Can you elaborate on that whole area? That's a huge part that I think some of us missed—at least I did.

Prof. Kathleen Lahey: This is one of the “stealth” items in the budget. The tax-free savings account actually extends the principle of income splitting to investment income for all people, not just people of a certain age receiving pension incomes. If you read the fine print in the ways and means motion, you see that the government is saying they are going to create a legal exemption for the tax-free savings plan.

If parent number one has a lot of money sitting in the bank, that parent can put \$5,000 into his or her tax-free savings account, and the earnings on it will then be tax-exempt for the rest of that person's life. That person can also put another \$5,000 into his or her spouse's

or cohabitant's tax-free savings account and another \$5,000 into the account of any child.

So for every family member, another \$5,000 can be put in. Functionally, what this means in tax law is that this income can be treated as if it were earned tax-free by the other members of the family, but taxpayer number one, parent number one, keeps legally owning it. It's basically using everybody else in the family as sort of a tax shelter. The attribution rules—

Some hon. members: Oh, oh!

Prof. Kathleen Lahey: Well, that's the historic role of women in tax planning. There's the gold digger and then there's the tax shelter woman.

Hon. Maria Minna: This is even worse than I thought.

Prof. Kathleen Lahey: It's a standard, in corporations—but they mine it better.

What happens is that as the years go by and the tax-free savings accounts get more and more money in them, given the distribution of income in this country.... First of all, it does nothing for low-income people; second, it means that this income is going to increasingly treat all investment income as tax free; and third, it will be splitting the investment income with other family members to get that tax exemption.

It's really the perfect complement to pension income splitting. I gave you some tables last year showing that people with \$75,000 or \$80,000 worth of income could get \$8,000 to \$10,000 worth of tax refunds from income splitting. Now they can just take that tax refund and dump it into a couple of tax-free savings accounts.

I guarantee you that within 20 years high-income people in Canada will not have to pay any taxes.

Ms. Armine Yalnizyan: I'll also mention that there's a section in Budget 2008, which I've submitted, which does dive into the tax-free savings account—who's benefiting and what the long-term implications are.

The Chair: Ms. Minna, you can ask one very short question and then your time is up.

Hon. Maria Minna: You presented a table with corporate taxes. Can you now match for me somehow in your conversation, if you have time, what's happening on the personal income tax side and what's happening on the corporate tax side? How is that affecting, for instance, investments in Canada?

•(1005)

The Chair: That's a big question.

Hon. Maria Minna: It's a big question, but you know, there are a lot of tax cuts. I want to know now whether they're staying in the country or what's happening. I see a picture today on the personal... she had a corporate tax....

Prof. Kathleen Lahey: The answers are actually quite short. Corporate surpluses are now at the level of something like \$300 billion. They've got to invest that money, so they send it overseas. It can go tax-free in a growing number of tax haven countries. Canada has not yet closed the door on that.

My own personal calculations show that Canada lost \$3.1 billion in tax revenue to overseas investments owned by Canadian corporations last year, and will every year. At the same time, I've estimated that another \$3 billion is being lost in the domestic tax cuts. So there is a huge amount of money being released through the corporate sector that is draining the tax system quite dramatically.

How does this compare to individuals? Well, when the corporations are not paying taxes, who's left?

Ms. Armine Yalnizyan: There's also a very simple hydraulic to answer the question that shows the tax leakage. In the 1960s, personal income taxes contributed about 30% of federal government revenues. Today they account for almost half: 47%.

Look at corporate taxes in comparison. They've gone from about 19% of federal government revenues in the sixties to about 13% today. So it's a sea change; there's more reliance on income taxes. It's like taxing capital less and taxing labour more.

Hon. Maria Minna: And then it's going from—

The Chair: No, Ms. Minna. That's it.

Madame Demers, sept minutes, s'il vous plaît.

[Translation]

Ms. Nicole Demers: Thank you, Madam Chair.

I would like to thank our witnesses for being here today. I listened to your presentations with great interest. You have painted a very dark picture. However, I am not surprised by what you have said this morning. It is a reflection of current society. While 38% of those who don't pay tax are women, 33.5% don't have access to employment insurance. Also, we know that women over the age of 80 are the poorest members of our society.

I believe our government colleagues will also be very interested in what you said. We are really trying to work in a non-partisan manner. I hope that our government colleagues will agree to the Committee making recommendations aimed at ensuring that all the necessary equity and gender-based analysis is carried out appropriately.

In recent weeks, we have met with individuals appointed to be champions in the various departments who are doing gender-based analysis of new measures that are planned, before they are sent to the Minister or the Department of Finance to be looked at one last time, and then put into the system and officially proposed. Unfortunately, we have realized that these individuals have little influence or power within the departments. One of the people we spoke to told us that their role was to give, and I quote: "fearless advice and loyal implementation".

I found it rather odd that the people who are supposed to be doing gender-based analysis and ensuring that it is part and parcel of government programs and measures have no power to make recommendations, other than to say that the analysis was carried out and to present the results. It doesn't go any further than that.

Ms. Peckford, until we are able to recommend that a commissioner be appointed, or if that recommendation were not to be accepted, I would like to know what we can do to give these people inside the departments more power. What kind of tools could we give them? I believe that Status of Women Canada does provide them with tools and training. Are you aware of what that training and those tools consist of? Are they adequate? Should we change them? Can you enlighten me on this?

• (1010)

Ms. Nancy Peckford: Thank you, Ms. Demers, for your question.

The situation is really difficult. The system is fairly weak. It is very important to improve the tools they have, of course, but it's also a question of political will. At the present time, we don't know whether there is enough political will to ensure women's equality. In my opinion, it is really important that a commissioner be appointed.

[English]

The good work of this committee, and also of the expert panel on gender equality and accountability mechanisms, should be very closely followed. That committee looked at a range of aspects within the federal government in terms of how they were doing gender-based analysis and how to do it better.

One of the best ways to compel

[Translation]

politicians, people making the decision,

[English]

to follow the advice of gender-based analysis is to establish a legislative framework. We do it for the official bilingualism act. We actually have a legal framework in which these decisions get made.

I think if you want to establish an imperative,

[Translation]

if the analysis we are doing as a government is really crucial for those decisions,

[English]

I think it's very important that we lay it out in a legislative framework so that it's not optional, not dependent upon the deputy minister. I mean, I'm not confident it gets to the ministerial level, so let's look at deputy minister levels—*les sous-ministres, tout ça*. I think we need something that compels the analysis to be taken into account.

In our experience—in what I've read, in what I've heard, and I think in what other individuals, expert panels, committees, United Nations bodies have considered—a legal framework is incredibly important. Having someone at the Auditor General's office overseeing the work is quite useful.

Finally, one of the things the expert panel recommended was that one of the best indications of a government's commitment to gender equality and women's equality is whether or not it appears in the Speech from the Throne. They said the Speech from the Throne should be utilized as a mechanism through which we articulate our broader, visionary goals for women's equality. No Speech from the Throne in several years under numerous governments has taken that opportunity. I think the time is now.

My fear about an action plan is that it will become a bureaucratic exercise, that it won't have any teeth, that it may sound good on paper and may look like other action plans from around the world, but Status of Women Canada will be charged with this implementation in a way such that it isn't able to compel the decision-makers, the highest levels of government, to implement it.

Thank you for your question. It's very real.

[*Translation*]

Ms. Nicole Demers: Ms. Peckford, you say that the person in the best position to ensure that it is in the Speech from the Throne would probably be the Minister responsible for the Status of Women. She is the one that should be convincing her Cabinet colleagues that this is crucial and has to be in the Speech from the Throne. That person has to show unfailing leadership.

Ms. Nancy Peckford: Yes, exactly. But, in my opinion, the Minister is not the only one who could do that. We need legislation and a legal framework to ensure that the goals are the same all across government. In this way, the goals would be mandatory. The Minister responsible for the Status of Women has a crucial role to play, but that is not enough. It won't work.

• (1015)

Ms. Nicole Demers: Thank you very much.

[*English*]

The Chair: Thank you.

We now go to Ms. Grewal for seven minutes.

Mrs. Nina Grewal (Fleetwood—Port Kells, CPC): Thank you, Madam Chair.

I would like to thank all of you for your time and your presentations.

Let me start from here. You know that among the items in Budget 2008 was a significant investment in post-secondary education. Specifically, there is \$350 million for a new Canada student grant program beginning in 2009, rising to almost \$430 million by 2012 and 2013. There is also another \$25 million over two years to establish a new Canada graduate scholarship award. Finally, there is \$123 million over four years to streamline and modernize the Canada student loans program.

Seeing that women now are the majority on university campuses in Canada, would it be safe to assume that a gender analysis of these budget items would result in a favourable conclusion? Could you please explain that?

Ms. Armine Yalnizyan: Thank you very much for this very important question.

Yes, Budget 2008 has \$350 million, which is in fact the amount of money that was available in the millennium scholarship fund, which ended this year. So in fact the net new investment in five years—because 2012-13 is when you get up to the \$423 million figure—is a net new investment of \$123 million.

The total federal budget is roughly \$250 billion. The amount of surplus available this year was almost \$18 billion. The student loans program that you described this grants and loans money as going to serves 425,000 students. There are 1.3 million students studying in post-secondary education full-time. Tuitions have tripled in the past 20 years. Student loans have exploded.

This is not enough money. Most of those students are women. I appreciate that it is a minor increase—\$123 million over a five-year horizon is an increase—but \$350 million of that money was there already. There was an additional \$50 million given to post-graduate students. If memory serves me properly, it is something like 200 students who will get a benefit out of that.

Again I remind you, there are 1.3 million students. Yes, some students are going to do better, but it is not nearly enough to address the fact, Madam Grewal, that students are coming out of school today with student debt loads that are staggering, that are taking them 10 or 15 years to pay off. They are delaying family formation; they are unable to get their own housing. There's surely more we can do to limit the rise in tuitions or actually provide more grants.

May I also say that we are coming, within the next decade, to a sea change in the labour market. We are completely unprepared in this country for what is going to happen.

The fact is, we don't have enough doctors and nurses today. What is going to happen in five to ten years, given that about a third of doctors and half of nurses are poised to retire in the next five years? We have no plan for how to replace them.

We should be expanding the grants program dramatically to help people actually train to be doctors, nurses, and other health professionals to meet this huge issue that is facing us straight in the face and to make sure that we don't run out of people and that we stop importing them, poaching other jurisdictions that are using their scarce public resources to train people—and then they lose them to places such as Alberta, which can set up job fairs in hotel lobbies throughout Africa.

I think there are ethical considerations, justice considerations, and just plain smart governance, good planning, and forward-looking considerations that would mean you could spend more money on expanding that pool of grants.

•(1020)

Mrs. Nina Grewal: Okay. How about the \$282 million over this and the next two years to expand the veterans independence program to support the survivors of veterans? Is this budget item good news for women? Could you please tell me about this?

And how long would it take you to do a comprehensive gender analysis of Budget 2008?

Ms. Armine Yalnizyan: There is a comprehensive analysis for women, which I have submitted to this committee, on some of the tax-and-spend measures in it. I have not studied the particular measure you have indicated. I have noted it, but I haven't looked at the break-out.

Mrs. Nina Grewal: It's the veterans independence program.

Ms. Armine Yalnizyan: Yes, there's \$282 million for veterans.

There has been a strong emphasis in the past three budgets on the role this government plays through the military and with the military, as well as on security, policing, and trade-related items. There is new spending, it's true. That spending is crowding out the more long-term preventive things that we know can build the resilience of this nation.

This government spent a lot of political capital on conditioning the Canadian public that there was very little room to move as we walked into this next budget: there was a lot of news from the IMF, and "we have huge problems", and.... It was very reminiscent, actually, of the run-up to the 1995 budget, when we were told that we had hit a debt wall.

There's a lot of political capital spent on telling us, as Canadians, "don't expect much". But what new spending is there is in a particular direction. There was \$5 billion in new spending there; it's in a particular direction.

Women have been told to wait in good times and bad. Can't you invest in some of these things whose repercussions we know are huge? They build resilience, they build communities, they strengthen society, and they prepare the next generation of workers.

There's money there: \$43 billion in measures over three years. There was money there to do something, to do more than what you did.

Mrs. Nina Grewal: Madam Chair, do I have time?

The Chair: You have time for a very short question.

Mrs. Nina Grewal: I have a very short one.

Ms. Nancy Peckford: I think Kathleen and I would like to also add—

The Chair: I'm sorry; they want to answer.

Ms. Nancy Peckford: I'm looking at your introduction to "The Budget in Brief 2008", which outlines the areas that were being prioritized for the federal Budget 2008. I think it would be very useful for the committee to ask whoever is doing the gender-based analysis within the Department of Finance for its gender-based analysis of each of these categories.

I would invite you to pay particular attention to number two, which was the careful management of spending "to ensure programs

and services are efficient, effective, aligned with the priorities of Canadians, and affordable over the long term", and to pay attention as well to "Investing in the future...for students and increasing support for research in science and technology".

A GBA here would be very revealing, to see what the Department of Finance concluded was in the best interests of women as well as of all Canadians. I expect that the analysis they may have done either didn't make it to the minister or the senior ranks of the ministry, or it was disregarded for other priorities.

The Chair: Ms. Lahey.

Prof. Kathleen Lahey: I want to very quickly touch on the question of a gender-based analysis of the post-secondary education funding. When you remember that women with university degrees are now earning less than 70% on average of what men are earning and then look at the fact that young women are graduating with anywhere from \$50,000 to \$100,000 in debt, if they've gone on to a professional degree.... That is a different kind of payment for somebody who has a much lower income to pay.

One of the things universities are looking to right now is trying to figure out how to come up with some sort of income-contingent tuition repayment scheme to help students finance this huge debt into the future. But no one is looking at gender. It's going to be very onerous for women graduates if they have to repay on lower salaries the same high tuition costs and borrowing costs that the student loan programs currently are structured to give them. That's another place where a gender-based analysis really needs to be done in detail.

The Chair: Thank you.

We'll go to Ms. Mathysen, for seven minutes.

Mrs. Irene Mathysen: Thank you, Madam Chair.

We've been struggling for several weeks now with bureaucratess and the response "that can't be done" and "I can't answer that question". I'm so glad you're here, because I have a number of questions and I'm sure you can answer.

I want to start with Ms. Yalnizyan. I'm not going to phrase this nearly as eloquently as you have. You talked about committing the Department of Finance to GBA across the budget, an analysis of major policies, and an incidence study in regard to the macro-economics of tax cuts compared with finding benefits for women and low-income people.

Could you explain and illuminate that?

• (1025)

Ms. Armine Yalnizyan: I would turn to what Nancy said. Take a look at “The Budget in Brief 2008” and what the major strokes are that the government itself says are the important characteristics of this budget.

The way you do this, Ms. Mathysen, is simply in pointing out, for example, what Madam Grewal's question was. We have two programs here, post-secondary education and the services to veterans, which, combined, are roughly \$400 million over the next few years. The tax-free savings account, on the other hand, is worth \$900 million over the next five years and is estimated to cost the public treasury \$3 billion.

I have a section in the report I've submitted to you, “Budget 2008: What's In It For Women?”, that shows that the tax-free savings account will accrue primarily to those earning over \$100,000, just because of its structure. It's worth \$3 billion when it's fully implemented. It's a big price tag for that, and it goes primarily to those earning over \$100,000.

What proportion of the Canadian taxpayers do you think are in the over-\$100,000 group? I'll tell you: it's 7.5% of men and 2.5% of women. So 5% of your taxpayers are getting about 70% of this \$3 billion a year. That's an expensive program for a small number of people who.... Again, as Ms. Lahey has pointed out, it turns the welfare concept on its head and gives the most to those who need it the least.

There is money there. When you do gendered analysis, it permits you to see where the money goes and whom it's benefiting. You see what is happening, what governments are doing and for whom, and then put a price tag next to it. You say, we're doing something for students: 57% of graduates are women and this is how much we're giving them; we're doing something for those who earn more than \$100,000: this is how much is going to them and this is the proportion who are women.

It helps you actually say, “If these are your big-stroke initiatives”—and that's what I said, I didn't say every budgetary measure—“just tell us what it is that you think are the important things you're doing with this surplus”, because the surplus is huge, “and who benefits from them.”

Mrs. Irene Mathysen: My next question is for Professor Lahey. I think you have spoken about this.

Under the current government expenditures, taxpayers who support a spouse or a common-law partner are entitled to a tax credit. The cost of this tax credit is about \$1.3 billion annually and is projected to increase.

In 1942, interestingly enough, during the Second World War, Canada repealed this in order to get women into the job market to help in the war effort. Of course, once the war had ended, the tax credit went back on, to ostensibly get women back into the home and free up those jobs for returning soldiers.

Other countries have abandoned this tax credit, but in 2007 the Canadian government actually increased it. I'm wondering whom the

tax benefit impacts most and whether we would be wise to invest that \$1.3 billion elsewhere.

Prof. Kathleen Lahey: The question is a really good one, and it goes to the heart of what is wrong with all of the hundred or so provisions that relate to family relationships in the Income Tax Act and other taxing provisions.

It's absolutely right that at the beginning of World War II, this was removed to get women into the paid workforce. At the end of World War II, this was reinstated, and the precursor to the Canada child tax benefit was put into place—the family allowance—to help women feel that they still had some money in their hands, to literally ease the political opposition to driving women out of paid work.

This dependent spouse credit is now larger than it has ever been. It is only available to families that have a high enough income that everyone can live on that one income. So it's really for a very relatively small proportion of the population who can take advantage of it.

It is a form of income splitting. It treats a woman as a tax shelter. It treats a woman as someone who can essentially be expected to do unpaid home-centred work that is untaxed and that adds value to the family, and it is itself one of the key mechanisms by which the tax system prevents women from engaging in paid work.

When a couple sits down to decide whether a woman should enter into paid work, one of the calculations that is done—women are very aware of how much tax they pay—is how much the loss of that dependent spouse credit is going to cost, in conjunction with the loss of the unpaid work the woman can do in the home and what she can earn.

It used to be, right after World War II, that *Chatelaine* was publishing articles showing why it didn't even pay a woman lawyer to go back to work, because the net after-tax profit to women was simply too low at the margins.

Definitely, if I could rewrite the Income Tax Act, this would be repealed, as it has been in many other countries and as it was slated to be in Canada some years ago, along with the dozens of other provisions that work exactly the same way.

• (1030)

Mrs. Irene Mathysen: Thank you.

Do I have time?

The Chair: You have, for a very quick one.

Mrs. Irene Mathysen: Ms. Peckford, you talked about this GBA checklist, which really doesn't translate. I have to admit I've had that feeling too.

We know that CIDA uses GBA. Can you comment on how that works, where it's working, and whether it is working well?

Ms. Nancy Peckford: The value of CIDA's framework of gender analysis is that its policy objectives are explicitly equality-focused. Their objectives are to advance women's equal participation with men as decision-makers in shaping the sustainable development of society, to support women and girls in the realization of their full human rights, and to reduce gender inequalities in access to and control over the resources and benefits of development. Clearly, with this set of policy goals, when you do gender-based analysis you're looking for very particular outcomes.

In our case, what's happened is that gender-based analysis as a policy framework was implemented with the best of intentions, but other policy priorities got in the way very quickly, back in the mid-1990s.

In my view, gender-based analysis was never able to get fully on track. Even when the Unemployment Insurance Act was being reformed, gender-based analysis was done, but it was never taken into account.

I think there's an opportunity, with the action plan that has been committed to, to look very specifically at enhancing, improving, enriching the gender-based analysis strategy that has been put into place, however weak and marginal it might be. One of the key ways to do that, and one of the things the federal plan for gender equality neglected to see done, is to develop a set of indicators that actually helps you to define your success.

It would seem to me that those indicators should be defined in such a way as to fully situate women's equality as key to the whole exercise of GBA. That should give you some better sense of where you're going and why you want to get there.

The Chair: Thank you.

We now go to Mr. Pearson.

Mr. Glen Pearson: Thank you, Madam Chair.

This is pretty frustrating. I come from an advocacy background, and we've been sitting here on this committee for some time now tackling this GBA idea. I just want to see it work.

Let me put it this way. I think the main group we have to rely on to help us as we go through this process is Status of Women Canada. They're the ones who are supposed to be the vehicle through which this comes to us. However, the Status of Women Canada officials, when they are here, actually present a fairly rosy picture to us. They say training is being done in all these departments, and we have been doing GBA in these various parts of the finance department.

We had a champion here just a couple a meetings ago, or last meeting, and I asked about the \$5,000 tax-free savings account. I asked whether any GBA had been done on that. They said absolutely.

Ms. Armine Yalnizyan: That it was all nice.

Mr. Glen Pearson: Yes.

Just bear with me. I think I'm trying to get to the bottom of how we as a committee hear these things from structural people whom we are counting on.

We know that when we speak to advocative groups that come in, they give a different picture; we understand that. But I'm trying to ask, is the problem within Status of Women the fact that perhaps it's not high enough in the ministerial rank? Is it because, when you consider the finance department and the massive resources it has and the minuscule resources Status of Women has, that it actually can't do the job, that it doesn't have the resources to do the proper GBA?

We as a committee are going to have to depend on them long after you're gone, and if we're getting one bit of information from them and getting a totally different thing from you, and yet they're supposed to be champions....

I would like to hear your comments on this, because it has been frustrating.

• (1035)

Prof. Kathleen Lahey: This is a cynical view, but it is, as Nancy said a little while ago, a matter of political will. When you have a Department of Finance official who's allowed to sit there and say "We don't have to account for the pension income splitting because that's a benefit that goes to families, so there's no gender analysis. A family is a different entity from a woman; it's different words, so you don't need a gender analysis." If you don't have people in Status of Women Canada who will call people on that, then you simply cannot function in this area.

It is a great tragedy. Status of Women Canada was a world leader in the development of gender-based analysis and saw the implementation of training programs and policies of a very detailed nature in every one of 24 departments of the federal government through to the end of the 1990s. The work has been done, the people were trained, the programs were put into place.

Within the federal government, then, short of a change in political will, all that can be done is to keep shining the light on it as brightly as you can.

Mr. Glen Pearson: Just before you move on, do you believe Status of Women would need more resources—I think you do—to be able to get to all the different levels within Finance?

Prof. Kathleen Lahey: Yes, absolutely.

I used to receive funding to do exactly this work from Status of Women Canada. It's no longer available. I can't apply to IDRC, because Canada is not a developing country. The women in Canada are underdeveloped, but we can't apply for that funding there either.

Ms. Armine Yalnizyan: I'm having difficulty understanding how you could receive an analysis from Finance. Is that what you said occurred, that you did actually have an analysis from Finance tabled on TFSA?

Hon. Maria Minna: Yes, and everything was okay.

Ms. Armine Yalnizyan: No and yes.

The Chair: No. We had it for Budget 2006 and 2007. Basically, we challenged them, and they gave us some strange....

Ms. Armine Yalnizyan: The tax-free savings account is a measure that was introduced in this budget, in 2008.

The Chair: No, they haven't given us 2008.

Ms. Armine Yalnizyan: But my understanding—

Hon. Maria Minna: No, but in fairness, we did ask whether they had done an analysis on the \$5,000. They said yes, and then they gave us that kind of....

Ms. Armine Yalnizyan: Well, I don't know how you would provide a committee with information on the incidence of who collects the benefits of a tax-free savings account without identifying which income classes get it and how it is split between men and women.

I think if you were to ask your own bureaucrats, which you are able to do, to please provide—because they have a costing here.... They think it's going to cost x amount in year one, x amount in year two. They must have some modelling that indicates what the take-up rate is and which taxpayers they think will be accessing it.

You could ask for just an indication: can you please tell us who you think is taking up these amounts, which total almost \$1 billion over a five-year horizon, by income bracket, by income class—because that's how tax files work, such as over \$100,000 and between \$50,000 and \$100,000—and what proportion of tax filers those are, and what proportion of men and women fall in these categories?

It's just an objective analysis. Once you get the numbers in front of you.... I might not have calculated it correctly, but I can't be off by that huge a margin. If you ask the question with enough specificity, I think it is difficult for them to say everything's fine.

• (1040)

Ms. Nancy Peckford: Madam Chair, there are a couple of other issues here with Status of Women Canada. One is that Status of Women Canada only recently has had the benefit of a senior minister. But that senior minister is cross-appointed. Madame Verner, with all due respect—and this is not unusual—in terms of how she's dividing her time as the Minister of Canadian Heritage and the Minister for the Status of Women.... You can see which ministry is getting the priority.

One of the things women's organizations, among others, have asked for is a dedicated minister. There are trade-offs, because that dedicated minister can be marginalized. On the one hand, you want a senior minister at the table; on the other hand, if their attention is divided, it's very clear that status of women issues typically lose out.

Another thing, sadly, is that Status of Women Canada took a 40% hit in its operating budget, albeit some of it may have been restored.

But the reality is that there was a message there regarding the significance of the work.

Fortunately, the appointment of Clare Beckton, who is now deputy head, is a step in the right direction. However, I am not assured, even with Clare's extremely good leadership, that the department itself is well fortified and well equipped to do the analysis.

My experience with Status of Women Canada is that it's not seen to be part of the real politic of the federal government; it's not seen to be the player it should be regarded as being. In the absence of other imperatives and of other oversight mechanisms, often the work of Status of Women Canada is given lip service. It's given some attention, but at the end of the day, whether it can be translated into meaningful policy is, for you as much as it is for us, to be seen.

Fortifying the budget of Status of Women Canada is in my view an extremely constructive measure, but you also need to look at other ways in which the work of Status of Women Canada can be better shored up. That's why whatever gender-based analysis goes forward must be entrenched, must be captured within something much more compelling than itself, whether it's a legal framework, a commissioner at the Auditor General's office, which people pay attention to, or the meaningful leadership of a senior minister who's well-equipped to take on the challenges. In the absence of that, I'm not optimistic.

The Chair: Thank you.

We now go to Mr. Stanton for five minutes, please.

[*Translation*]

Mr. Bruce Stanton: Thank you, Madam Chair.

First of all, I would like to welcome all our witnesses who are appearing this morning.

Ms. Yalnizyan, I listened to your comments and statements. I have two questions for you. If you feel it is that bad, is it your opinion that the government should have been defeated on its budget? Also, why do you think that the 2008 Budget received the support of the House of Commons?

[*English*]

Ms. Armine Yalnizyan: I think that's an excellent question, and I appreciate it.

I believe it is an irresponsible use of our surplus, and if I were a politician, I would vote it down.

Why wasn't it voted down? As you know, Mr. Stanton, it's because of the political calculus of the moment. That's a game that's outside my purview. Political calculus operates in a world different from mine.

On the face of it, I would not vote for this budget. I think it is the wrong use of a huge surplus. That's my answer.

Thank you.

[*Translation*]

Mr. Bruce Stanton: Thank you.

Ms. Boucher.

Mrs. Sylvie Boucher: Good morning, everyone. I really don't know quite what to say, to be perfectly frank. I don't dare say exactly what I am thinking. I am usually very direct, but I am going to be careful.

I would like to put a certain number of things in perspective. I am the Parliamentary Secretary to the Minister responsible for the Status of Women. Despite what you may think, I meet with officials at Status of Women Canada once a month. I make it my duty to go and sit down with them for two hours once a month, and we get together every week to deal with other issues.

Having said that, for my own personal benefit, I would like to have your analysis, Ms. Lahey. You did an analysis of the 2008 Budget. I would like to have the one for the 2005 budget, the last budget tabled by the former government. I would like the same analysis, please.

Are you apolitical? At the beginning, I asked for apolitical studies. Whether it is me, whether it is them, or whoever is conducting these studies, we want gender budgeting to have an apolitical foundation in order to serve the interests of all women. However, having heard your comments this morning, I do not believe you are apolitical and, personally, that bothers me.

• (1045)

[*English*]

Prof. Kathleen Lahey: To answer the first question, I can give you a partial analysis of some of the main features of the 2005 budget, because as table 6, which I handed out earlier, demonstrates—and I apologize for the typographical error because each of the two pairs of columns should be marked 2004 and 2008. So 2004 is not the last Liberal budget, but it's very close because there were not really significant changes between 2004 and 2005. Look at the first column, table 6, capital gains exclusions under “Personal income tax measures”. In the column that should be headed 2004, the cost to the federal government in forgone revenues for the capital gain exclusion would have been \$2.8 billion for 2004. This budget puts that number at \$5.2 billion. That number is drawn from this government's “Tax Expenditure Report, 2007”, which was released on February 19, 2008, just a week before this budget was released. This increase in this particular tax expenditure, which is symptomatic of the differences between 2005 and 2008 budgets, is because taxpayers now are being offered many more ways to not pay taxes on capital gains.

To give you another example, the dividend tax credit, 2004—this is in the same column—would have been \$1.5 billion. In 2008 it's estimated to be costing \$2.5 billion annually. This increase relates to the fact that shareholders are often being given a tax benefit for taxes that corporations no longer pay. In my extended written submissions, which will be distributed to you after they are translated, you will see

that under the current dividend tax credit scheme, a person who has income that only comes from corporate dividends can receive \$50,000 per year tax free. This is much more generous treatment than we give the poorest people in the country, and there's no comparison with the GST rate cuts and so on.

So this little table will give you a really good snapshot of the much more numerous tax expenditures that are given to capital owners and owners of corporations. They are really increasing the total of all tax expenditures, which are revenues forgone by the government. The number between 2004 and 2008 has easily doubled to a total, for 2008, of \$74 billion of forgone revenue.

Am I apolitical? I'm deeply committed to women's issues.

The Chair: Thank you.

Armine.

Ms. Armine Yalnizyan: I share your frustration, Madame Boucher. I think we're frustrated about the same things from different vantage points.

To get to your question, am I apolitical, I must be apolitical because I wouldn't have voted for the budget and everybody did. It got passed. Seriously, on the issue about politics, Madame Boucher, I would be saying the same thing to a Liberal government, and I have said the same thing to a Liberal government that was focused on tax cuts.

From 1997-98 to as far as you can see—2012-13, which is your budget's projection—we've had \$340 billion in tax cuts. It's not just the Conservatives that have done it, but the Conservatives accelerated it. I am against that unbalanced use of a surplus.

I'm not against tax cuts when our social deficits are met. Women have been asked to wait in good times and bad. Women bore the biggest brunt of the Liberal program cuts in 1995. The Liberal government introduced cuts in 1995 to the programs that women rely on. I've been railing against those cuts to programs and now I'm railing against tax cuts. I think women have been waiting for too long to have the needs met, not of women but of families and communities across this country.

So in the sense that I am not for this budget, I can see how you would perceive that as being not political. Frankly, what we are talking about in gender-budget analysis is any government, and I've said this in my opening remarks. Any budget needs to take a look at the gendered impact of their measures. If we had had it in place in 1995, they couldn't have balanced the books on the backs of women. They would have seen how those cuts disproportionately affected women.

We need gender-budget analysis to be apolitical, to say neither the costs nor the benefits should flow disproportionately to one group or another. So in that sense I am apolitical, and I am as committed as Kathleen. I've been doing this for 25 years.

Lastly, I don't know what miracle you worked to get a mention of a commitment to gender equality in this budget. You read this passage. It's 52 words in a 416-page document. I don't know what process you go through to get that inserted. I salute you and your colleagues who did it, and I really hope that opens up the opportunity to make good on it. So thank you for doing that.

• (1050)

The Chair: Thank you.

Ms. Peckford.

Ms. Nancy Peckford: I'm sorry, I must respond. The call for gender budgeting arose in 2005. We commissioned Armine to do a very detailed analysis of 10 federal budgets that were created under the Liberal government.

Just to note, I think it's easier for governments to politicize us, to accuse us of being political, when in fact we often act in the best non-partisan spirit possible. But it's you who politicize us and discount our voices because you think we're coming from a political place, and that's where dialogue often stops.

The Chair: Nancy, I was just asked a quick question. Would you be able to do that analysis? Would you get the funding for the analysis if we had to conduct that budget analysis now?

Ms. Nancy Peckford: It's unlikely, though we haven't tested those waters.

The Chair: Okay. Could you test it?

We now go to Madame Deschamps. We have another committee that will be coming soon, so I'll have to ensure that we keep to that five minutes.

Thank you.

[*Translation*]

Ms. Johanne Deschamps (Laurentides—Labelle, BQ): Thank you, Madam Chair. I thought you weren't going to give me a turn.

I have no questions. Instead, I would like to give an overview of my understanding of what all the people we have heard from have told us—whether they be government officials or outside experts who came to present their vision of gender-based analysis or gender-budgeting of revenues and expenditures.

I have prepared sort of an overview, which I intend to call fiscal policy or social policy 101. I would like you to evaluate me at the end.

The federal government has limited means of intervention in spending programs that are primarily the responsibility of the provinces. Until 1994, the federal government maintained some control over provincial spending through transfers for health care, education and social programs. In 1995, provincial transfers were severely cut back. The government has stopped making those transfers.

When that happened, the federal government had to increasingly rely on its tax powers, as laid out in the Constitution, in order to do indirectly what it could no longer do directly. The result is a growing number of tax expenditures designed to support certain categories or foster certain activities that are good for the economy or society.

Nowadays, social policy is often implemented through tax reforms, rather than through program initiatives developed by departments spending government money. That trend seems to have become far more pronounced in this last budget, and others as well. The tax system is now being used as the central instrument for implementing social policy, the consequence of which is to place a heavy burden on the Department of Finance, whose role it becomes to conduct a more detailed analysis of the impact of current tax spending on men and women.

However, gender-based analysis—which could be called a social policy—funded using taxpayers' money has at least three disadvantages for women: these tax measures generally do not benefit low-income women, tax deductions and exemptions are not of equal value for women taxpayers, and tax expenditures may foster male type revenues and spending.

What can we do to remove that unfairness?

So, that was my analysis.

• (1055)

[*English*]

Ms. Armine Yalnizyan: I think you are absolutely right. Most of what has occurred in the last almost decade has occurred through the tax system, but there has been very little initiative on the spending side. In that sense, I am apolitical because we have done now, for almost 15 years, an exercise in how to jigger around with the tax system instead of how to invest in the next generation.

I'm not kidding when I say we have run the course on tax cuts. We cannot continue to strip the cupboard. We have more economic prowess today than we have had since the 1960s, and now we're pleading that the cupboard is bare. Meanwhile, cities are crumbling. We are not dealing with climate change. We're not dealing with growing inequality. Yet the fiscal resources are there. It is time to stop the tax cut agenda. I don't care which party starts that process. It is time to call a spade a spade. What is happening at the city level is people know it's either raising taxes or cutting services. Canadians do not want less service. They want more service and they want better service, and that is the equation.

I think it is a political discourse whose time has come. The pendulum has swung as far as it can. You are absolutely right. The difficulty with doing gender analysis on that front is it is very easy to do an incidence study on who gets the benefits of a tax cut because it's dollars and cents.

You cannot measure the benefit of a social spending dollar because it is not just what happens this year, it's what happens over the course of a person's life. So how do you capture the return on that investment? It's a very messy project. It's easier to do a tax cut and say, "Look, we gave you the money", and then you can do a gender analysis and say, "Well, guys have more money than girls", but in fact the spending has so many multiplier effects and it has such a long yield curve that it is extraordinarily difficult to say, "This is a better use for your dollar than the tax cut". It is a job that needs to be done, and somebody needs to start doing it.

The Chair: I have to cut this off and give Ms. Mathysen two minutes. Then I'll give you some documents that we would like your help on.

Mrs. Irene Mathysen: Thank you, Madam Chair.

I want to thank you all for your analysis, all this data and information, because numbers and data are definitely not partisan.

I have the government's analysis of Budgets 2006 and 2007 here, and I think you'll find it very telling and hopelessly inadequate.

My question is this. At this point in time, what one spending item would make the biggest difference in achieving equality for women in Canada?

Ms. Armine Yalnizyan: Housing. It would affect 68% of women. They are desperate to get out of some situations. We have no housing policy. We are the only industrialized nation without a housing policy.

We are not talking about affordable housing for just mortgage holders. We're not talking about just shelters. We're not just talking about places for women to flee violence. We're talking about everything. Let's have a decent national housing program.

Housing is the biggest bite out of our disposable income. It would reduce poverty if you did something about housing.

Prof. Kathleen Lahey: I would add to that a national child care program, because three-quarters of all women now work for money outside of the home, to some extent. OECD studies have shown that is the single biggest change that could be made to immediately begin to close the gender gap. And it will also affect the quality of generations of lives.

The Chair: As you can see, we are really getting frustrated, because we've had Treasury Board before us, we've had PCO before us, we've had the Department of Finance with gender champions before us. On the paper we have given you, we would like your analysis of that budget, because some of the analysis they've given....

The last meeting was a little heated because we told them we didn't want fibbing, that CRA had 15% and they were claiming it was 16%, and all sorts of things were going back and forth.

We would like your analysis of what the Department of Finance claims is their take on gender. And if that's the way they're going to go, we need to be hard-edged when we get perhaps the deputy minister of Finance.

I'd like to thank you so much. You're passionate about this issue, and hopefully we will know when we have reached...because you will not have anything to complain about.

● (1100)

Ms. Nancy Peckford: Madam Chair, when is the deputy minister of Finance coming? What's the turnaround on this? What's the due date for our homework? Is it two weeks?

Voices: Oh, oh!

The Chair: Thank you.

The meeting is adjourned.

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