



House of Commons  
CANADA

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

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HUMA • NUMBER 023 • 2nd SESSION • 40th PARLIAMENT

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**EVIDENCE**

**Monday, May 11, 2009**

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**Chair**

**Mr. Dean Allison**

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

Monday, May 11, 2009

• (1430)

[English]

**The Chair (Mr. Dean Allison (Niagara West—Glanbrook, CPC)):** Pursuant to Standing Order 108(2), our study is on the federal contribution to reducing poverty in Canada. Our fourth meeting today, meeting number 23, is about to commence.

I thank all my guests for being here today. Before we get started, we're going to do something a little bit different. We have a young man by the name of Kendall Worth here from *Street Feat*, who's going to take a couple of minutes to talk to us. We'll set the timer for about three minutes, and then if any members have any questions for Kendall, they can ask them and then we'll proceed with our other round.

Ken, sir, the floor is yours. You have three minutes.

**Mr. Kendall Worth (As an Individual):** Thank you very much.

For starters, I want to thank Mr. Savage for arranging for me to be here today to have the opportunity to speak.

*Street Feat* is a local non-profit street newspaper that we have in Halifax and Dartmouth, and the purpose of our paper is to raise awareness about poverty and poverty-related issues. The stories and articles in this paper are written by a combination of people who live in low-income situations, people who are totally homeless, and other supporters and supporting organizations for these people. We also have organizations and agencies that help people in poverty buy ads from us, plus we open up the invitation for other businesses and organizations to buy ads as well, even if their mandate is not helping the poor.

*Street Feat* is an initiative that started about...well, right now we're in our twelfth year. What we do is give people of the kind I talked about an opportunity to have social and economical responsibilities in their lives. When you see a vendor out selling the paper, half of the \$1.50 you pay for the paper goes to pay the vendor's wages. The reason for that is because that vendor is living in a poverty situation and could be a mental health victim, a person with a disability, or someone who has a disadvantage in some way, shape, or form, or simply a person trying to get back on their feet.

In our paper we cover stories about all areas of poverty. We don't stick to only one area of poverty alone. With my experience of knowing about poverty over the years, I find the biggest reason here in Nova Scotia for some people living in poverty is because of the social assistance rates we have in our province. In Halifax today, for

a nice place to live it costs upwards of at least \$600 to \$750, within that range, at the lowest. The most social services will pay for an apartment for those who are on assistance is \$535, so I think the rate they allocate for paying rent for an apartment needs to go up.

By the way, the rate I have mentioned is for a single person. I don't know what it is for a couple, or a single mom with kids.

Another point is that when you're on the system and you do earn extra income, 70% of it gets taken away. Some people are allowed to keep the first \$150 and then 70% gets deducted after that. I've heard of both happening. Anyway, that's the biggest thing that causes poverty here in Nova Scotia.

As was discussed on the panels earlier about EI, I personally know a guy who has been waiting three months to get his first unemployment cheque, though it was already approved three months ago. So that's an example of how slowly EI is responding these days.

I simply wanted to bring those points up.

**The Chair:** Thank you, Ken.

I know we have a couple of quick questions, and then we're going to proceed with Tony, then Mike, and then we'll move on to the rest of the panel.

• (1435)

**Mr. Tony Martin (Sault Ste. Marie, NDP):** For the interest of the rest of the panel, this reminds me—and maybe Josée would be able to fill us in a bit more on this—that in Quebec they have a very well-developed social economy with co-ops and different ways to include people in the economy so that they can be gainfully employed. They are not necessarily turning over the kind of profit that a private sector venture would, but they take the money that's generated and plow it back into the enterprise so that people can be gainfully employed who otherwise might not be.

To me, your program smacks of the same kind of thing, and I'd like to ask you, Ken, where did the money come from to get your program started in the first place?

**Mr. Kendall Worth:** I was not involved when *Street Feat* was started. I got involved in its fourth year. If you buy a copy of the paper, you will find our contact information in the grey section on the second page. If you call JC out at head office, he can answer that question better than I can, because he's been involved in it right from the get-go.

**The Chair:** Perfect. Thanks.

Mike.

**Mr. Michael Savage (Dartmouth—Cole Harbour, Lib.):** I want to thank Kendall for coming here. He's been here all day. Tony and I thought it would be worthwhile for people to hear from Kendall. It's through the indulgence of the chair, the staff, and other committee members that we were able to put him on the agenda. I think it's important that we hear from people like him who have first-hand experience with poverty on the street.

Kendall, I'm sure we all appreciate the fact that you came and took some time with us today.

**The Chair:** Thank you.

Kendall.

**Mr. Kendall Worth:** In Montreal they have a newspaper that is similar to *Street Feat*, and there's one in Toronto as well. I don't know what the one in Montreal is called, but the one in Toronto is called *Outreach*. I know some of you today are visiting from Ontario, so if you're ever in Toronto you might want to keep your eye open for that paper. It's the same kind of non-profit newspaper and organization as *Street Feat*.

**The Chair:** Those of us in Ontario try to stay away from Toronto as much as possible.

Madam Beaudin.

[Translation]

**Mrs. Josée Beaudin (Saint-Lambert, BQ):** Thank you very much, Mr. Chairman.

In Quebec, we have a paper called *L'itinéraire*, which is the equivalent of your paper. *L'itinéraire* is mainly sold in the Montreal area and, increasingly, in the business district and on the city's main streets. The more people buy this paper, the greater the likelihood that they will get to know the person who is selling the paper, and ask the person how they are doing and what kind of work they do. The articles are mostly written by homeless people. In fact, it was discovered that some of them had a real talent for writing. A charitable organization which looks after the needs of the homeless decided to start this paper. It is sold every day for \$2. Of that amount, \$1 goes to the person selling the paper, and the other dollar supports the production of the paper. I would like to congratulate you for having started this kind of project in Halifax. I hope that many people will buy your paper. It is an excellent initiative.

The initiatives you are talking about, Mr. Martin, are projects which are part of the social economy. Indeed, their objective is to help people get back into the job market. These people will create a small social economy business. For instance, it could be an organization which collects old bicycles and fixes them up. The profits generated by this activity go back to the business, which becomes sustainable and might even create paying jobs.

[English]

**Mr. Kendall Worth:** Thank you.

**The Chair:** Thank you, Kendall, and my thanks to members of the committee for making that recommendation.

We have with us, from the YWCA, Tanis Crosby, the executive director. Welcome. Thank you for taking time today out of your very

busy schedule. We also have Paul Shakotko from the United Way. Thank you, sir, for being here. And we have Robert Lundrigan from the Salvation Army.

We'll begin with Robert.

● (1440)

**Mr. Robert Lundrigan (Assistant Executive Director, Halifax Booth Centre, Salvation Army):** My name is Robert Lundrigan. I thank you for the invitation to speak on behalf of the Salvation Army in Halifax today.

As you may know, the Salvation Army started in 1865 in east London, when social services were unheard of. Some 144 years later, we serve in 118 countries. In Canada, we're second only to the government in providing social services to Canadians, mainly Canadians who live in poverty, homelessness, and those dealing with addiction.

As you are aware, poverty has been studied for many years in Canada, with efforts being made by many levels of government. The result is that poverty continues to increase in both absolute and relative terms.

Your request was to provide a view on how the federal government can contribute to reducing poverty. Many would claim, and history has shown, that throwing money at something will fix anything, but it simply hasn't worked. We must have one national strategy to reduce poverty: a strategy of prevention.

This issue is probably more challenging for the government today than the introduction of national health care was some 50 years ago. The lack of a national poverty strategy actually drains more resources from all levels of government. I see in our centre every day the effects of lack of regular and consistent health care or diet for our clients. Besides the person paying with their declining health, the system pays. Often we see preventable trips to the emergency department—preventable \$600 ambulance rides day in and day out. When that person, who might have been self-sustaining, becomes a 100% burden on our social safety net, who's paying then?

The federal government must take the proactive role of building the strategy in conjunction with the provinces, territories, and municipal governments. No longer can we afford to have the one level of government throwing up its hands and saying they're waiting on a response or for funding agreements—or those kinds of things. From our perspective, we're continuously waiting on one level or another of government so we can move forward.

Many times over history in our country, the federal government has had to take a lead and implement a strategy to resolve a national problem. I suggest that the time is here. At the top of this strategy must be a provision for affordable housing for all Canadians. Without affordable housing, a person cannot gain their dignity, improve their diet, manage their own health and mental health, get a job, or get up in the morning to get to that job, let alone receive the care they need for things as critical as a heart transplant.

I go back to the summer of 2007 when, along with some other social service agencies, we assisted a family of five with three small children who were living in a tent. It doesn't sound too bad in July, except they had been evicted because all of their funds had been exhausted getting the dad a heart transplant. Weeks after his return from Ottawa with a transplant, they found themselves cooking over an open fire, living in a tent. My comment to myself was that only in Canada can we invest the hundreds of thousands of dollars required for heart transplants, but not the \$1,000 a month to provide a home so they can return to a productive lifestyle.

And what about the children's future? What safety net will there be for them, in all likelihood, over the possible next 100 years? We read in the news today that lots of people are reaching the age of 100. We need a national strategy, so all Canadians can have a chance—the same chance, no matter if you live in Canada's richest province or its poorest province, the warmest province or the coldest territory.

I'm unqualified to give you advice on measuring poverty, but at the Salvation Army we measure the increasing numbers of people looking for assistance with food, rent, heat, electricity, addiction recovery, clothing, and for children's needs, such as boots for school or a few days at camp so they can see there's another world besides poverty and being hungry. But at the centre, the hardest part is that we think we're somewhere on a continuum of care for the poor and homeless. Our frustration is that this continuum is full of holes and barricades. There's no plan and there are no measurements, no light at the end of the tunnel, just more tunnel.

You know the saying: you cannot manage what you cannot measure. My history has been in business, except for the last two and a half years with the Salvation Army. I'm very frustrated that there are very few measurement systems we can come up with. You are unfortunately the people who can choose to come up with a national measurement system that is not politically or geographically motivated. It's not one way in one province, and another way in another province.

•(1445)

As for partnering, this national anti-poverty strategy will not be successful without true partnerships with organizations like the Salvation Army, the YMCA, the United Way, and many others across the country. These and other service providers have the most cost-effective way of doing things.

This strategic plan must include regular and consistent increases in resources—not just money—given to service providers. Solving this national poverty problem cannot and must not be left to service providers like the Salvation Army and the YMCA, who have been fighting for resources and funding for programs at every turn. From my personal meetings with providers in this city throughout this past winter, we have all been working with one hand tied behind our backs, having suffered for years from funding cuts and funding freezes. We have gone five or six years without a funding increase. We at the Salvation Army requested support from the province four years ago to operate a men's supported housing program. We have been told, for all this time, there's no money. So how can we possibly extend the continuum of care without a strategic plan that provides regular, consistent funding designed to accomplish something, not just carry the status quo?

It's simply embarrassing when the majority of our own employees are paid incomes below the poverty line. So how long can we continue this, not just the Salvation Army but also other service providers? Or do these individuals become the next victims of Canada's not having a plan to eliminate poverty?

I can only hope and pray, ladies and gentlemen, that you will have the courage and fortitude to force this issue to the forefront as one of the critical changes this country requires.

Thank you.

**The Chair:** Thank you, Robert.

We're now going to move to Paul, from the United Way. The floor is yours, sir.

**Mr. Paul Shakotko (Manager, Neighbourhood Change, United Way of Halifax Region):** Thank you very much. I appreciate being here.

I appreciate everything Robert said. Hopefully I can provide some specific examples from the United Way perspective on what we are trying to do to alleviate poverty and on a number of issues in our communities.

In particular, I want to talk about two initiatives: place-based initiatives, which are geographic neighbourhood initiatives, and informational services initiatives, such as 211.

Most people are familiar with the United Way's name. We're in the business of trying to build stronger communities. We've been doing it for 80 years. We currently fund 55 agencies in Halifax Regional Municipality, and we invest \$5.8 million annually into this economy.

We realize, like you, that issues such as poverty are tremendously complex, so much so that we refer to them as wicked problems. They're wicked problems in the sense that a lot of the symptoms are interconnected, people are interconnected, and no one solution, in our mind, is going to be the silver bullet. It has to be a collage or mosaic of opportunities to try to address the issues of poverty.

You may be pleased to know—I'm not sure if someone else has raised it today, but maybe Tanis will—that by some measures, poverty has been decreasing a little bit in Halifax. In the last 10 years, there are 20% fewer households living in poverty. However, we also know that there are serious issues pertaining to living in Halifax.

For example, in 1960 only 2% of the population here lived alone. As of the last census period, that's upwards of 40% in our neighbourhoods. We also know that the gap between the lowest income percentiles and the upper income percentiles is increasing. This income disparity is becoming worse in communities where poverty is concentrated. Back in the sixties, we would have had one area in Halifax as the central core that would have been considered poverty. Now we have four or five cores. I think this is very similar to what's going on in other communities across Canada.

So how are we to deal with income disparity, isolation, and poverty? The United Way has taken on a type of leadership lens that looks at working through place-based communities. It's new language, but it's probably familiar language for most of you. We call it Action for Neighbourhood Change. It was a federal initiative that was started actually quite a while ago and is now carried on by several United Ways. The reason I raise it is that it's having some traction here as a specific project that's trying to alleviate disparity in the communities.

What is place-based work? You work intensely with residents. You work in a specific locale for at least three to five years. You get neighbour to know neighbour in such a way that when people get to know each other, their neighbourhoods get safer. People are more active. They are places that people actually want to live in. It's really about working with residents, inspiring change they want to see, and then providing support for those changes. You have to repeat this often, and you have to keep moving on to another neighbourhood.

As I mentioned, it's also long term. The United Way has made a commitment to every single neighbourhood that we work in that it's three to five years. The time commitment is a challenge, especially when it comes to funding or government support. Typically a project like place-based work is done in one to three years. We know that's not enough. You've got to go longer term.

Place-based work is also not new. We call it grassroots initiatives, neighbourhood community building, comprehensive community initiatives; CCIs is another language out there. They're all very similar. But I think in Canada there's a bit of a national movement now for place-based work because it seems to be working. Vancouver, Regina, Winnipeg, Toronto, Thunder Bay, and Montreal are all great case examples, and Halifax as well.

What's working is that by getting residents to come out and empowering them to take control over what's going on in their communities, we're actually getting a lot more community leaders. We're actually getting residents who live in communities wanting to start addressing their own issues, such as isolation, or income disparity, or the seniors issue. With the increasing population of seniors in Nova Scotia, many are starting to look to their own communities for these solutions, and it's working.

I can give you some examples from Spryfield and Dartmouth North a bit later.

• (1450)

Given that we have five minutes, I'll move on to the second topic, which we think has some good traction in dealing with poverty. That's a very different service from place-based work. It's an informational service and it's called 211, which is single-point access for people to dial up when they need help.

We know that issues are complex, they're overwhelming, and they're typically intertwined. Simple calls for help typically get bogged down in a mosaic of different phone lines and different agencies. The United Way believes that 211, a one-dial service with a voice on the end, can actually help break down a lot of these barriers. The 211 line is currently active in British Columbia, and I believe it's active in Ontario and Quebec. They seem to be having great success at linking those people who need service with the

services very quickly. United Way is advocating for 211 in Nova Scotia. We don't have it yet, but we hope to have it soon.

What are we asking of you? Please think about place-based work as a real chance to address some of the issues related to poverty at the neighbourhood level. A lot of the work was started by the federal government many years ago and can be carried on again.

We also ask that you support the 211 initiative. We think this is a great opportunity to start linking people provincially with a lot of the services that are available.

Thank you very much.

**The Chair:** Thank you, Paul.

We're now going to move to Tanis, who is coming to us from the YWCA. Thank you for being here.

**Mrs. Tanis Crosby (Executive Director, YWCA Halifax):** Thank you. It's my pleasure. It's great seeing some local faces around the table.

YWCA is a national and international movement. Many of you are probably already familiar with our work. In Halifax we have outcome areas from child care to housing, from financial literacy to youth empowerment. We serve one million young women and families annually in 200 communities across this country.

Our recommendations to you focus on that first-hand knowledge of serving over one million Canadians annually. We see these as first voices represented at this table as well as the hat of a service provider trying to meet their needs.

I want to share with you some examples of what is working within the sphere of education. We know that education is a most significant factor in determining income. We also know that we're going to need to position ourselves strategically in order to fare well in this new global climate. How do we make sure we have the right educated matches with where our economy needs to go, that at the same time can support lifting individuals who are most at risk out of poverty? We have some local solutions for you.

The first is local-based training programs, employment training programs for those who have experienced multiple barriers to unemployment. HRSDC has been a strong partner in these programs, of course, and now with a service exchange with the province, we work with both partners in delivering these programs.

One fine example was a women in transition program that the YWCA launched some 25 years ago. One of the graduates, Wanda Hill, a single mother of two young children at the time, was just two weeks away from having her employment insurance run out and then she would have been faced with income assistance. She was able to get a referral to our employment training program. She completed the program. She became employed by the YWCA, and 21 years later she is our housing program manager. That's just one example of success.

This program trained hundreds of women, with a 98% successful employment rate at the end of the program. I wanted to give you this example from 25 years ago to show you the return on investment for community-based employment programs. They are an essential component to a poverty reduction strategy.

Fast-forwarding 25 years, YWCA Halifax has implemented a new version of this type of employment program, focusing on those who have the most significant barriers to employment. The employment program we have is called LAUNCH. It's for young women who have experienced multiple and significant barriers to employment. Some 80% of our participants had not graduated from high school; 80% were single mothers. They all left the program with a job or with a school plan, to register for post-secondary education.

These are just examples of the local assets, the local solutions to make sure that we are working towards the global strategy of a poverty reduction strategy.

One of our challenges, as well, is funding. The women in transition program was cut in the mid-nineties. Everything is project-funded now. Our first employment program, while it was renewed in 2005-06, was then not renewed because of funding. Each contract is renewed for a 52-week period. We can't sustain traction with respect to keeping our talented staff or to continuing to serve the clients who are turning to us more and more. So funding agreement challenges are significant in order to maintain the momentum of really making progress towards alleviating and preventing poverty.

The second issue, again in the theme of education, is affordable housing. Affordable housing cross-cuts with education. In Nova Scotia we have among the highest tuition rates in Canada. We also have some of the highest rates of single mothers in Canada. In fact, in order for a single mother to access education, she needs to put her family at risk of homelessness. In Halifax, research indicates that a single mother has an income gap of \$300 a month in order to pursue post-secondary education. So ironically, a single mother has to put her family at risk of homelessness in order to secure education that will lead to income security and alleviation of poverty across intergenerational lines.

In 2006-07 we were able to secure funding from the then SCPI program. We secured a capital grant, we secured a small apartment building, and for just over a year now we've been offering affordable supportive housing for single mothers so they can pursue education. It's now supported by United Way.

• (1455)

This is another example, a community-based solution, of how we can support those who need it the most to get the education they need, to combat intergenerational poverty, and enable women to get the skills they need to break that cycle of poverty for themselves and their families. Seventy-five per cent of the women in this program have experienced family violence. We've been able to help women who have been homeless get an education. These are the kinds of solutions we need more of across Canada, so keeping the HPI program is an absolute essential component to reducing poverty and enabling people to access education.

Other recommendations include recognizing that early learning is a core component to alleviating and preventing poverty. We know in

Halifax, for example, through the Understanding the Early Years project, that upwards of two-thirds of the community in Spryfield is a core area of concern, and that half of those children are not school-ready and will never catch up. How are we to gain traction on alleviating and preventing poverty if a significant subset of our population does not have the social and development skills or framework to have success at school?

We know that research after research will point to the fact that early learning is a must for lifelong learning, and we know that early learning is a means by which women can participate in the workforce. Early childhood education is a means to develop our economy and a means to prevent and alleviate poverty.

In sum—I know I've gone over my time—I didn't speak to financial literacy, but perhaps I can speak to that later. We need to look at the horizontal policy alignment within the federal government. The poorest of the poor are women. They are disabled women. They are aboriginal women. They are older women. If we're going to gain traction on a poverty reduction strategy, it needs to have a gender lens. And in order to achieve progress on poverty reduction, we need to have a women's equality mandate in our country, which means restoring research and advocacy within the Status of Women Canada mandate, funding those areas of priority, because we can't achieve poverty alleviation without achieving women's equality. And we can't achieve women's equality or poverty reduction if we don't align government policies and programs to achieve those mutual ends.

Thank you very much for this opportunity.

• (1500)

**The Chair:** Thank you, Tanis.

We're now going to start the first round of seven minutes of questions and answers, followed by another round of five minutes.

If you need translation, on number one there's English. I know that Madam Beaudin will be speaking in French to you.

We're going to start over here with Mr. Savage. You have seven minutes, sir.

**Mr. Michael Savage:** Thank you very much, Chair.

And thank you to the three of you. Those were very good, very strong presentations. I appreciate that.

I'll come at it all little bit differently in this one.

As MPs, we deal with a lot of issues so that sometimes we kind of throw our hands up and say, I can't do anything for this person. We have three organizations of people here that I, as an MP, and others have turned to and been able to know that people are being helped. Certainly the Y, through the great leadership of Tanis here in town, has been strong on a whole bunch of the issues you mentioned, and then some.

The Salvation Army we all know. I just want to say a word about Sean Furey, who works for you on the Dartmouth side. There is no more diligent, passionate, persistent supporter of community initiatives, particularly for those who need help, than Sean Furey over on the Dartmouth side. If you think you're going to hide from him when it comes time to do the kettle, you better think again, buddy, because he'll find you. And the Salvation Army does a great deal of work.

Paul, I got a chance to meet with you and talk about the work you do, and I wonder if you could elaborate on what you did in Spryfield and now what you're doing in Dartmouth North. Can you take us through that process and maybe how you measure success in a place like Spryfield, which is an area you've done work in already.

**Mr. Paul Shakotko:** I'll see what I can do with that. Maybe I'll preface my answer by saying that when I first started doing this work, I was a manager out west in a municipal government. When I first came over to the not-for-profit sector, I actually said there's no way this neighbourhood work can do it. It's not scalable, there's not enough leverage, it doesn't have enough partnerships or pull. Now that I've been doing this work for nearly five years, I can tell you that I was wrong.

The successes have had quite an impact. Spryfield is a community of great strength. It also has some serious issues around crime. The way we looked at the work was that the United Way believes everyone has something to contribute and everyone can offer help. We believe in community.

We started doing the work by having lots of small meetings, getting people to come out, people just like you, Mike, to come on out. We'd say, if you've always wanted to do something, what would that be? Then we'd provide support to you to get it going. It could be emotional support or connections to other people, or maybe financial. Pretty soon you wind up getting a whole bunch of new connections in the community, things you wouldn't typically expect. Typically, we thought about things like collective kitchens for cooking or people coming together to clean up graffiti. That all occurred, but what was really interesting was that there were great connections made with the business commission. Residents wanted to improve the economic standing of the community and create more work opportunities, so they partnered with the business commission and did their own Spryfield business case.

There were a whole bunch of projects: a community garden that's still going on today and has now moved on to composting, graffiti programs that are sustainable. The residents and businesses got together, put money into a pot, and now they actually pull the money immediately out of the pot to address graffiti right away. So we've had some great success in Spryfield. Ninety per cent of that's attributed to the residents doing the work; we just provided the opportunity for them to get going.

You mentioned Dartmouth North. We're using very similar principles to what we used in Spryfield—we hire local, we are local, we do local work. We're doing that in Dartmouth North. It's the same thing; residents are coming forward. Typically these are people who have always wanted to do something but just needed that little extra to get going. There are three groups of youth who have come together—one to do a dance class together, one group to do computers, and one group to do youth afternoons. These all sound like individual programs, but what's significant is that all three are carrying on under their own initiative. All it took was a little bit of push and support by the United Way, and then they carry on.

These have a tremendous impact on local youth in the neighbourhood, from whom we hear time and time again, "You're never going to get me out, because it doesn't make a difference, and whatever you do is not going to help me in the long term." I think the neighbourhood work is actually proving to them that there are lots of opportunities there.

I don't know if that answers your question, Mike.

• (1505)

**Mr. Michael Savage:** I think it did. It gets to the nature of the work you do.

Traditionally the way we've developed cities, it seems to me, has entrenched poverty in that we put what has traditionally been called the affordable housing, the low-income housing, all in one area, and then we forget about it, dust our hands off and say we've taken care of that. Then we're surprised that people aren't as proud of that community as they might be, or that crime would be generated in that community.

We heard last night at the forum that some of us had a chance to go to about something I was not aware of—others may have been. In Boston, Mayor Thomas Menino led a plan that 10% of any new condominiums had to be for, as I understood it, low-income housing, which means that you're integrating people who may be from different financial backgrounds, but they have a chance to work together, live together, understand each other, without the stigma of being in an affordable housing area.

I know that in Dartmouth North, Paul, people have been irritated about development. They're proud of the community they have, but they haven't had the opportunity to express it. I just wonder if any of you have a thought about the approach to housing that we've had versus how we should do it.

**Mrs. Tanis Crosby:** Yes.

**Mr. Paul Shakotko:** I hear Tanis inhaling over there. Would you like Tanis to have a crack at that one first?

**Mr. Michael Savage:** Yes.

**Mrs. Tanis Crosby:** Thanks, Paul.

One of the key solutions we've found is supported housing. It integrates individuals who've experienced homelessness into communities so that housing doesn't become ghettoized. One of our programs is called WISH. It has been recognized as a best practice nationally by CMHC and received a national program recognition award from YWCA Canada. It's one of only two in Canada.

We help women who are leaving the shelter system by providing them with their own apartments. We provide financial trusteeship and management. We provide them with life skills development and 24-hour assistance. We give them the tools they need to be successful and independent. Of the 24 women we have in the program right now, eight are now volunteering. Three will be attending post-secondary education. Individuals who have been in this program have told us that this has saved their lives. We have women who have been on the streets in every major city in the country who are able to rebuild their lives, who are able to seek treatments for addiction and mental health problems. It is helping women who have been homeless to gain the independence they deserve.

One of the challenges for this project, though, is that it's not sustainable. We're running at a loss. We're making up the difference with fundraising revenue. And in this climate of economic instability, we're not certain that we can raise the difference this year. So it's an innovative practice that has no funding agreement tied to inflation that allows us to pay people what they're worth. It's managed by Wanda Hill, who is incredibly passionate.

And this program needs to happen for men, which is why we've been working with the Salvation Army diligently since 2007 to try to get it going for men. But there's just no funding.

So innovative solutions exist that incorporate best practices, that provide people with the opportunity to link in and be integrated within the community and become independent, but they're not appropriately funded.

**The Chair:** Thank you very much.

We're going to move on to Madame Beaudin. You have seven minutes, please.

[Translation]

**Mrs. Josée Beaudin:** Thank you very much.

I would like to thank all three witnesses for being here today. I was smiling when you were talking about Centraide. I come from Quebec and, as you might know, I worked for Centraide. I like to say that I worked, amongst other things, on the initiatives which were launched under the 1, 2, 3 GO! program, which were funded by Centraide. The initiatives, which took place at the neighbourhood level, were for newborns and children up to the age of five years old.

Let me give you an example. Say we decide to put a playground for very young children, ranging from newborns to children of five in a neighbourhood, but that the speed limit for cars around this playground is 70 kilometres an hour, we would have to work with the municipality to bring down the speed limit. We would also have to inform people living in the area about the fact that the playground will be mostly for very young children. We would have to work at three levels if we decided to go ahead with this type of project. We would have to inform the community as a whole, we would have to

make the people living in the neighbourhood aware of this new playground, and we would have to work with people as far as the physical environment of the playground is concerned.

I also appreciate the 211 service. You are right: it is great that the information is immediately available to people, rather than people being told that they have to find the information as best they can. Other services provide information pertaining to the municipality. Community and neighbourhood organizations can quickly provide people with this type of information.

We also talked about best practices and interesting local initiatives. In order to determine which measures worked best, I put a question to people who appeared before you. In Halifax, there is a particular phenomenon. Indeed, according to statistics, the poverty rate seems to have gone down for men and young people, but it has not fallen much for women. Why do you think this is? Do you have an answer to that?

• (1510)

[English]

**Mrs. Tanis Crosby:** Where to begin? I wish I knew the answer to that. I'm going to talk about Spryfield, because this is an example of community mobilization.

The YWCA was a partner with United Way in Action for Neighbourhood Change on local solutions. I think this will highlight some of the policy barriers. In Spryfield we were part of Action for Neighbourhood Change. We heard from the community that they needed child care. Last year, we secured from the province a local child care expansion grant of \$1.4 million. It took two years to develop. We secured the funding, and we wanted to build a child care centre. Spryfield has the highest number of low-income single mothers in Nova Scotia, yet it has no licensed child care. So how do you support single mothers in accessing work and school when there's no child care? We saw that as an opportunity. Yet now, when we're on the cusp of developing this child care centre, one of our greatest challenges is making sure that those who need it most can get access to it, because of the way portable subsidies are instituted in our province.

We want to develop a federal poverty reduction strategy that will create meaningful, marked change. We need to look at the alignment of the provincial policies and how that translates on the ground. I know a single mother of four in Spryfield who can't go to work because she doesn't have child care. She's now divorced and doesn't have any support. For her to go to work, she would need to have an income of probably \$40,000 a year to pay the child care, because our child care subsidy maxes out at \$400 a month. So she doesn't have the ability to go to work. All of those barriers need to be systematically removed.

I think local solutions are best, but they need to be joined with things like non-profit-owned child care. We need subsidies for child care that are linked to the community, not just to the centre. We don't have subsidies for the child care centre in Spryfield. How do you make sure the child care being developed is accessible to those who need it most?

[Translation]

**Mrs. Josée Beaudin:** Shouldn't the government fund existing initiatives? You know what your community's needs are. You would like to have more childcare centres. So shouldn't the government support existing initiatives?

Early childhood centres help kids who otherwise would not have been reached. I experienced this in Quebec, and more particularly in my riding of Saint-Lambert which is close to Longueuil. Kids who otherwise would have stayed home, and yet who would have benefited from being helped to prepare for school, received the support they needed in these early childhood centres. They start going to these centres between the ages of eight or twelve months. Parents can even drop off their kids on a part-time basis or if they call ahead of time. So when a parent is at the end of his or her rope, at any time, they can call and drop off their child. This allows the childcare workers to help both the child and the parent. If you help the child but not the parent...

Isn't this the type of thing that the government should support?

• (1515)

[English]

**Mrs. Tanis Crosby:** You know what you're talking about.

Absolutely, yes. We secured the child care expansion loan for Spryfield because of federal funding, but in the community of Spryfield there is still no child care centre. So this community with the highest number of single mothers in Canada, central Spryfield, has no child care centre. When we build the child care centre, because of the way the provincial funding is set up for subsidized child care, there's no way we can be assured that the child care spaces we create are going to reach those who need them most.

How do we align provincial policy around access to licensed child care that will advance a national poverty strategy? I think we need to look at a national child care strategy. We need to look at the Quebec model. Quebec has encouraged and facilitated the growth of non-profit care. You don't have a situation such as exists in Nova Scotia, where you have a high-needs community that has no child care centre. We ought to be able to assume that child care centres exist where there are areas of need, but that doesn't happen in Nova Scotia. There's a disconnect between where child care centres develop and where the need is. Where the centres develop and how high-need families get access to spaces is also a significant policy concern.

**The Chair:** Thank you very much.

We're now going to move to Mr. Martin, who has the floor now.

You have seven minutes, sir.

**Mr. Tony Martin:** Thank you very much. There's a lot of good information here. I have just a few comments and then a question.

I was struck, Bob, by your story of the heart transplant patient who ended up homeless. That's the second story of a similar nature that I've heard in two days here. A woman came forward last night who's here today. Her name is Deborah. She had breast cancer and she ended up homeless too.

Is this a trend that's beginning to happen in the country? It's really, really disturbing, and I need to know.

Across the country over the last two years, we've been meeting with people in different communities who are struggling with the issue of poverty. A lot of them are like you and are working really hard. They're very committed and passionate about the work, but you know, they have greying hair and they're getting older and getting tired. They're wondering if there's ever going to be any support coming from above to help continue this work or to pass it on to somebody else. It's just difficult, difficult, difficult; nevertheless, the effort is being made.

That takes me to Paul.

Your initiative, in my view, is to rebuild communities to make them places where people can participate, play, be safe, and all of that. It's about building neighbourhood capacity.

I ran into a program in Thunder Bay where they have some very desperate aboriginal poverty. It's just unbelievable, particularly in the winter. People come in from remote communities looking for something, but there's nothing, and they end up sleeping on the streets at 40 below zero, with little food. They've begun using the building neighbourhood capacity funding under an urban aboriginal strategy from the federal government to actually build neighbourhood capacity. It's an interesting program that's just getting off the ground. They're very excited about it. It's had some success, but again, it needs more money. As a matter of fact, because the money was cut back, they've lost some of the really good programming that they were able to do.

So there is good stuff happening out there.

I just wanted to mention this whole question of the poorest of the poor being women and how, over the last 10 to 15 years, as it seems to me anyway, we've put in place disincentives as opposed to incentives for people, or we've tried to use the stick instead of the carrot.

Do you remember the story of Kimberly Rogers in Sudbury, the young woman who decided to go back to school and get off welfare? She went to college not knowing that the government of the day had changed the rules such that you couldn't be on welfare and also collect student loans. She applied for a student loan and got it, got caught, got charged, and was found guilty. She was assigned to house arrest. On the hottest day of the summer in August 2002 or 2003, she and her unborn child died in her apartment. It was just tragic. Not only are governments capable of doing some wonderfully great things for people, but they're also capable of putting policies in place that can actually kill people.

Having said all that, if you were us and looking at a national strategy to deal with poverty, where would you begin? Anyone?

•(1520)

**Mr. Robert Lundrigan:** I believe it's the partnering. Tanis can tell you how many people they're serving across Canada. They have first-hand information. I believe we have that with the Salvation Army and the United Way projects. It's not only the three of us; there are many across the country. You have to find a way to dialogue with us, specifically on the level of asking what we need.

On any given day, we have 40 men in our men's shelter in Halifax. There are upwards of 80 others in another shelter that simply provides them with a bed. In our continuum of care, we would like to move those people through ours because we provide three meals a day, we'll take them to the doctor, we'll sit in the emergency room because that homeless person thinks he's invisible. He knows he has cancer, but if somebody doesn't speak for him he will never get to see the doctor. We would like to move more of those people through.

We also have candidates who are re-employable. We have a gentleman right now who has been living in the woods for three years. He has skills, a job ethic, a work ethic, and now he has a job but he cannot support himself. If the only reason we do it is because it's the right thing to do, to get this 27-year-old man back into a productive job, then we have to do that.

To go back to your question, I believe you have to have a dialogue with a number of partners across the country and ask what they need to move more people from a shelter bed to a job, to be self-sufficient. We don't have to discover America again. The map is already here. We simply need to open the pages and ask the Salvation Army, "What can we do?" Ask the United Way "What can we do?" Ask the YMCA-YWCA, "What can we do? Tell us what you would do today to move some people back into affordable housing and back into productivity, or least be able to care for themselves."

**Mr. Tony Martin:** Each of you represents what we would refer to as the NGO sector, the non-government sector. I know in the United States there's a huge push, started by President Bush—it didn't work very well because there were no resources with it—and now it's supported by President Obama: the faith-based initiatives, where they throw money to community groups to actually do some of the stuff that government would typically do, or what you would expect government to do.

Are there any thoughts on that?

**Mrs. Tanis Crosby:** We already do band-aid service that is required by the provincial government. As service providers, both Robert and I provide services that would otherwise be mandated by the government. We do it less expensively and we do it because we're able to raise funds from the public to bridge the gap.

The problem is that we're reaching a perfect storm. Demand, funding, capacity to secure revenue, everything is merging. At the same time, an estimated 60% of the non-profit executive directors are going to retire in the next 10 years. As a result, we have significant issues as a sector in our ability to respond to the need that is increasing and our ability to deliver the service with diminished capacity for resources from government and also to secure additional fundraised revenue. I think we're reaching a critical mass in terms of the non-profit sector and its ability to provide those critical services that we rely on in Canada to reduce and alleviate poverty.

I think that underscoring a poverty reduction strategy needs to be how to ensure that the sector that's delivering those critical support services for people who are impacted by poverty can be sustained. I can't underscore that enough. We are at a critical impasse. My organization six years ago had \$156,000 in core funding. We now have zero. We've tripled the number of women we serve. We've reduced our overhead by 50%. We're at a very critical impasse; the funding is project-based and it runs out. What we need to be doing is delivering to people who need us the most, not scrambling to write the next project grant.

I find it interesting and a touch sad that recently, on May 8, a call for proposal was put out by HRSDC for the social development and partnership program, and one of the priority areas was strengthening the voluntary sector. Again, this was project funding for non-profit to get funding on how we can strengthen the sector. What I need to strengthen my sector is funding, so that I can deliver the service. It is not project funding that will end in three years when women who are homeless and hungry are knocking on my door; they need critical service now.

We have solutions. We have proven solutions. As Robert said, I could build a 12-storey two-bedroom apartment building tomorrow and put single mothers in it and allow them to go to university. If I had subsidies, I could fill a 57-space child care centre in Spryfield with only subsidized parents, so those parents could access education and work opportunities and get off income assistance. Those solutions exist at community. We have barriers in accessing funding and policy to support good funding that will solve the right problems.

•(1525)

**Mr. Paul Shakotko:** I wanted to echo what Tanis and Robert were saying. You ask a very large question, and I can only answer it in three ways.

The first one is that I'd look for the strengths of those organizations that are already doing work on the ground. You have three here; there are many more out there. There is a lot of great work going on. Let's build on that. Although we can't touch on it in a short little meeting like today, there's a huge opportunity for you to dialogue with other NGOs out there that are doing good work. We certainly open our door to having that conversation as often as necessary to get the needle moving on the poverty agenda.

The second one is that even though it's a crisis right now, I think whatever you do needs to focus on the long term. We've been around the table long enough that short-term solutions in some cases do more harm than good in the long run.

The third one is let's take some risks. The place-based work that has such great impact in Halifax was a risk taken by the federal government four or five years ago to launch Action for Neighbourhood Change. It was worth the risk and I think the return on investment is quite significant. So the third one is to take some risks.

**The Chair:** Thanks.

Thanks, Tony. Thanks, Paul.

Mr. Komarnicki, for seven minutes.

**Mr. Ed Komarnicki (Souris—Moose Mountain, CPC):** Thank you.

Mr. Chair, I may not use all of my time, but I certainly am well familiar with your organizations and do ring the kettle every year. I think it's important for us to become engaged and involved in the community.

With respect to the United Way, both the cities of Weyburn and Estevan, Saskatchewan, are in my constituency. Estevan, in particular, met or exceeded their goal 25 out of 26 years running, and they've involved the community through an all-nighter. It starts and it goes through until Saturday noon, and they've done very well. They've also engaged the community in a significant way to get behind what they're doing and they've supported the organizations that way.

One of our presenters mentioned that the federal government perhaps could look at encouraging donations to organizations like yours by providing a far greater writeoff for donations than we do now. They made this one suggestion. Do you have any thoughts on that particular issue in terms of getting the money coming in not from government but from the public on that side? Any thoughts?

• (1530)

**Mrs. Tanis Crosby:** Yes. I imagine Canada is certainly advocating for that, and I think that could be one part of the strategy. But I want to underscore that additional philanthropy doesn't necessarily lead to social justice, and we do need to work at the underlying conditions. Even if we were to, say, offer tax incentives that would increase individual donations in Canada by threefold, will women still earn 71% of what men earn? Will aboriginal women still experience the greatest depths of poverty in our country? These are complex, interrelated issues and they're not easy to solve.

**Mr. Ed Komarnicki:** I appreciate that they need to be addressed and I'm not taking away from that. Given that and tackling that, this is another suggestion that might actually bring more dollars to your organizations. Is that something you're agreeable to or not?

**Mrs. Tanis Crosby:** Certainly I think it's one piece of an overall strategy, but I wouldn't see that as the silver bullet.

**Mr. Ed Komarnicki:** Okay, does anybody else want to make a comment?

**Mr. Robert Lundrigan:** For our centre on Gottingen Street, which houses 40 homeless men and up to 20 addiction recovery individuals, plus for our street assistance, our donors subsidize us now to the tune of \$400,000 a year. So anything we can do to stimulate donors...because we're provincially funded for the other part, which is less than one-third of the actual operating costs.

**Mr. Ed Komarnicki:** People feel good in giving, and we want to encourage that. If you can encourage people to do that, I think that's a good thing.

Having said that, the other aspect I've been hearing is that a lot of times the programs we design with the funding we have put out a call for proposal that's very specific. It doesn't necessarily match the need on the ground. The dollars going out there aren't necessarily going to those who need it most, but they are going somewhere to meet a particular need. So a lot of organizations are applying to the call for proposal and meeting that need when really they should be getting funds there.

When I look at what we've been doing over the years, I see that a certain maturation has taken place, and a lot of organizations like yours have the infrastructure already in place. It has been on the ground for a long time, and they are able to deliver because they have a delivery system in place for those who need it most. Maybe we need to rearrange our thinking, saying that the dollar should go to where the people on the ground or the NGOs say, "Here's what our need is; design something to meet that need, so the dollars can go that way." Do you have any thoughts about how we can improve what we're doing in terms of our grants, our call for proposals, and all the other things that come from the Government of Canada and the Department of Human Resources? We'll just go and work our way through it.

Go ahead.

**Mr. Robert Lundrigan:** One of the frustrating things with the last two calls for proposals was that we felt we were in competition. We felt we were in competition for those funds because our idea, particularly one for just over a million dollars, was for a mental health housing project. For the Salvation Army, the criteria that we would have to operate under, compared to what another local organization would have to operate under, would be significantly different. Our accreditation standards and those kinds of things operate that way.

We feel that the call for proposals is almost like this: can you find somebody who's the low bidder? Not necessarily does the low bidder always have the best program, so—

**Mr. Ed Komarnicki:** Just as you're saying that—I know you want to share—I know that you want to get away from that area of competition, because what you've said is that it's the two, one, and one; the need is the same and you need to be able to channel that through various organizations and providers so that it's not a competitive thing, but more of a cooperative partnering thing. Maybe we haven't dialogued sufficiently to see what's out there, but the last thing you want to do is create competition between organizations for providing services.

**Mr. Robert Lundrigan:** That's why Saint Leonard's Society, the Y, and the Salvation Army have partnered right now to move forward on more support of housing: because we don't want to be competing with each other. If a call for proposal were to come out, we're going to have to scratch our heads and do it jointly—

**Mr. Ed Komarnicki:** And ask, "Can we get together?"

I think there were some other comments along the way there.

**Mr. Paul Shakotko:** I'll just add to that. If I could make a recommendation on the calls for proposals, I know that some of our organizations chase the funding, so the programs switch annually depending on where the funding is. When you're doing this ping-pong back and forth, one minute they're chasing program funding for early years, and the next year they're chasing funding for youth strategy. You can see what's going to happen, which is that they're going to start chasing funding for seniors' strategies. What happens is that this ping-pong nature doesn't allow the work to be longer term and doesn't allow it to be innovative enough to really sink in.

Perhaps you can make a call for proposals that allows those organizations that have been doing this work for a long, long time to have a little bit of innovation and a lot more flexibility, let them target the outcomes, and let them report on their outcomes.

• (1535)

**Mr. Ed Komarnicki:** And perhaps we could audit what they're doing from time to time as opposed to trying to get them to qualify.

Tanis, did you have a comment?

**Mrs. Tanis Crosby:** I really appreciate your approach and the fact that you're asking how we can use the existing dollars to reach the best outcome possible. I really want to commend you for having that kind of approach and thinking, because that's exactly where we need to move towards.

On this most recent call for proposals under HRSDC, what if those dollars were distributed among regions and we had regional decision-making? I think the HPI infrastructure is actually a pretty darned good infrastructure, because there's a local plan with local priorities for alleviating and preventing homelessness. There are federal dollars that then are distributed to those local bodies, who make decisions locally based on those priorities.

I wonder if there might be a way to look at cross-cutting interdepartmental priorities. That would have the outcome of alleviating and preventing homelessness so that this wasn't just in one category, which could allow for local priorities and local innovation.

But absolutely, if we were able to focus on serving women, young women, and families who are in urgent critical need instead of focusing so much—which we do—on chasing dollars, writing proposals, reporting to funders, and fundraising, the service return would be much more significant.

**The Chair:** Thank you.

We're going to move to the second round for five minutes.

Mr. Savage.

**Mr. Michael Savage:** We've talked about putting together a strategy and consulting with people who know what's going on. Were any of you involved in the Nova Scotia anti-poverty strategy discussions?

**Mrs. Tanis Crosby:** Yes.

**Mr. Michael Savage:** What's your view of the plan that has been produced? We met with them at lunchtime, by the way.

**Mrs. Tanis Crosby:** The Community Coalition to End Poverty? Did you meet with Pamela Harrison and Rene Ross?

**A voice:** Yes.

**Mrs. Tanis Crosby:** Are you asking for my opinion of the provincial strategy that's been put forward by the Nova Scotia government?

**Mr. Michael Savage:** Yes.

**Mrs. Tanis Crosby:** I don't think it reflects the priorities of the Poverty Reduction Strategy Working Group or the strategies or the values put forward by the community in 2007.

The strategy put forward by the provincial government really has more to do with a rehashing of funding announcements that have already taken place. For example, in the collaboration section, it speaks about collaboration within departments, which is absolutely critical, and I certainly want to commend them on moving forward in that respect. However, it doesn't speak to the collaboration with the service providers, the non-profit sectors that are delivering, in partnership with the provincial government, critical programs and services that will alleviate and prevent poverty.

So when a government is putting forward a strategy that doesn't have the ability to collaborate with the service providers it needs to work with in order to achieve its objectives, I think it's deeply flawed.

**Mr. Michael Savage:** Here's a problem. Actually, it is an acceleration of an existing problem.

We've had structural poverty in Canada for a number of years. We have a recession now, which has to some extent brought people's attention to the issue, but the problem has existed for a long time. The problem is this: we have now gone into a deficit as a country. We have come up with a stimulus budget that's going to make it difficult for any future government to do anything except pay the deficit down. If the money we've gone into debt to finance isn't going to people who need it most right now, then when are we going to do it? That's the question.

I think most economists would say that the best stimulus spending is to invest in people who need the money. If you put money into EI, social assistance, or organizations such as your own, it pays dividends. If you're going to stimulate Halifax or Dartmouth by building a new convention centre, you're just going to be moving skilled tradespeople from one job to another as opposed to training people who need the skills and putting money in their pockets.

I'm concerned that we've gone into deficit as a country. We're not putting money into the hands of people who need it most. What do you think of that, anybody?

• (1540)

**Mr. Robert Lundrigan:** We had about a 10-year boom in this country of exceptional growth. We couldn't afford to do it then, and we can't afford to do it now. Without a plan, it's not going to be solved in our generation. But the time has come to take a stand and say, "This is what we have to do." It has to go forward in steps. What is the first step? You have to have a plan or you don't go anywhere.

**Mr. Michael Savage:** Paul.

**Mr. Paul Shakotko:** I'll interpret what I think you're asking: are local solutions worth pursuing? I think it's worth trying. I think finding local solutions to local challenges is worth doing. If it starts in Halifax or in another city, then let's take that first step. You're talking about big national issues like deficits, but I think you're really saying we should look locally for some local answers. I would encourage you to keep going on that. There's lots more dialogue.

**Mr. Michael Savage:** I'm saying that we need to invest in people first. I'm not suggesting a motive on behalf of the government. The Canadian Centre for Policy Alternatives thinks that all the tax measures in this stimulative budget are permanent but that the investments in people and social infrastructure are temporary. We have a full-time problem that we have to get our hands around.

I'll close on a positive note. I think this committee is well intentioned. We're trying to find some solutions. We appreciate what you're telling us. We recognize that you are the guys who are doing the stuff on the ground. There are times when government just needs to say, "Look, keep doing what you're doing. Here's the money to do it better, and we'll see you later." That might be one of the roles that government needs to perform.

**The Chair:** Mr. Lobb.

**Mr. Ben Lobb (Huron—Bruce, CPC):** My honourable colleague across the way knows that in the economic action plan that was brought forth in January a number of dollars were invested directly into people and communities. There were additional weeks added for employment insurance. There were billions of dollars invested in our infrastructure. And billions more went into housing—housing for seniors and persons with disabilities. We can generalize, and we have the luxury to do so, but when we drill down to the specifics, anyone can see that there were a lot of dollars invested in those who need it most.

I have a question on financial literacy. Tanis, I was very appreciative that you mentioned this. I wonder if you could tell this committee a little more about what the YWCA does with respect to financial literacy.

**Mrs. Tanis Crosby:** Thank you, sir. I had to completely reduce my speaking remarks.

We have a pilot project. It's one of four demonstration sites across the country, and the aim is to increase access to government initiatives like the Canada learning bond and to support low- and moderate-income families in saving for their children's education.

What we soon learned was that it was difficult to encourage low-income families to save for their children's education when they didn't know how to manage their own budget. So we moved towards financial literacy. One woman we helped, for example, was a single mother living in her car with her two-year-old and she was steps away from having that child taken away from her.

The financial literacy has been about helping families live within their means, which has led to making better choices for themselves and then to economic empowerment. But it's a basic building block of supporting families in living within their means. And the results have been extraordinary.

But it's not easy work to do. For example, one 17-year-old single mother we helped was sent off to the bank after we supported her in

saving. We helped her develop a plan to save for the \$35 it took to buy the birth certificate and we helped her get to the Service Canada office so she could get the social insurance number for her child. We then sent her off to the bank. Well, she left the bank with a credit card. So we realized we needed to step up and intensify the support to make sure she was understanding and actioning the financial literacy for herself and not just opening an RESP for her child.

The point of this project, though, is that it is helping low- and moderate-income families stay within their means, make better choices for themselves, and then seek to change their economic status. And it's absolutely incredible the results we've had.

The project ends in 2010. If I had one thing I would do with core funding, this is what I would do with core funding. I would make sure that families who are experiencing an economic crisis had the ability to navigate through that crisis and empower their families to live within their means. So it is—

● (1545)

**Mr. Ben Lobb:** I know my time is running short, so I just want to build on that. I agree that it's not the root cause of the issues we're discussing today, but it's definitely one pillar in a solution to lead them in the right direction.

To follow through, though, on the issues I see in my office, my community is very much a retirement riding. It's along Lake Huron, and that's the destination for people to retire. What we find is that those people who are entering their retirement years and have made fine incomes throughout their lives now find themselves approaching 60 or 65, and the income they have is gone because they're retired and they have no savings.

I wonder if any of our panel here are experiencing this or seeing this on a daily or weekly basis, seniors who are in this crisis? And along the idea of financial literacy, are there check points along the way before they enter the CPP/OAS years, where they can actually get some good advice? Someone would say, "You know, friend, if you stay on this path, you're going to have a retirement of meagre existence."

Do you want to comment on that?

**Mrs. Tanis Crosby:** How do you support individuals in amassing that kind of savings? I think it starts early in life in terms of having the financial literacy as a core. It means that women, particularly, can work and amass those savings. They need access to child care training in order to enter the workforce and get those employable years behind them. Certainly not having a sufficient pension income would be a significant priority and concern to older detached single women, as well as a lack of affordable, safe housing.

If we were focusing on a very key solution that would help with a reduction in poverty decades from now, financial literacy is certainly one of them. It's a key strategy.

**The Chair:** Paul or Robert, do you have a response to that?

I want to finish by saying that I appreciate your being here. I know you guys are in the trenches and on the front lines. You're probably saying, "Okay, great, another study on poverty. Just what we need to hear." But it is important in terms of the education that we get as legislators. Not only that, but we can take back the suggestions that you offer on the ground and make recommendations to the government.

As Mr. Savage said, this is an issue that's not of any particular stripe, but it's an issue we deal with all the time across the country, regardless of political parties.

We appreciate your coming to us and offering your suggestions, which we can take back and on which we can make recommenda-

tions. So thank you once again for your time, and we wish you a good afternoon.

**Mr. Michael Savage:** Since this is the last meeting here and I'm sort of the home MP, I'd like to say that there are a number of people who have been here all day with us, who didn't present but were listening intently. I want you to know that if you have any thoughts you'd like to submit to the committee, we'd welcome receiving those.

Thank you for spending the time with us today as well.

**The Chair:** Thanks.

The meeting is adjourned.

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