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# Standing Committee on the Status of Women

EVIDENCE

**NUMBER 004**

Tuesday, November 17, 2020

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Chair: Ms. Marilyn Gladu





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Tuesday, November 17, 2020

• (1100)

[*English*]

**The Chair (Ms. Marilyn Gladu (Sarnia—Lambton, CPC)):** I call this meeting to order.

Welcome to meeting number four of the House of Commons Standing Committee on the Status of Women.

Today's meeting is taking place in hybrid format, pursuant to the House order of September 23, 2020. The proceedings will be made available via the House of Commons website. The webcast will always show the person speaking rather than the entirety of the committee.

With regard to the speaking list, the clerk and I will do the best we can to maintain a consolidated order of speaking for all members, whether they are appearing virtually or in person.

I would ask committee members as well to join the meetings 15 minutes early in the future so that the technicians can do all the sound checks and we can always get started on time.

Today our study is on the impacts of the COVID-19 pandemic on women.

For the benefit of our new witnesses, before speaking, please wait until I recognize you by name. When you are ready to speak, you can click on the microphone icon to activate your mike. All comments should be addressed through the chair. Interpretation in this video conference will be very much like in regular committee meetings. At the bottom of your screen, you have the choice of “English”, “French” or “floor”. “Floor” gives you whatever is being spoken. When speaking, speak slowly and clearly so that the translators can do their work. When not speaking, your mike should be on mute.

Now I'd like to welcome our witnesses, who will begin their discussions with five minutes of opening remarks.

We have today, from Pink Attitude Evolution, Ruby Dhillon, founder, president and board chairperson, and Jaspreet Sandhu, executive producer and officer, national research study.

[*Translation*]

We also have, from Réseau FADOQ, Ms. Tassé-Goodman, president, and Mr. Poirier-Monette.

[*English*]

We'll start with Pink Attitude Evolution.

Go ahead, Ruby.

**Ms. Ruby Dhillon (Founder, President and Board Chairperson, Pink Attitude Evolution):** Good morning.

Thank you, Madam Chair, vice-chairs and committee members. It is a pleasure to be here today.

My name is Ruby Dhillon. I am the founder and president of Pink Attitude Evolution. I'm joined here today by my fellow officer and executive producer, Jaspreet Sandhu.

Pink Attitude Evolution is a not-for-profit organization in Canada with a mandate to empower South Asian women to achieve their full potential in their chosen endeavours. To ensure that we make an impact at the most pivotal point in their lives and to stay connected throughout their journeys, we selected four cohorts to focus on: high school students, post-secondary students, middle-management professionals and finally the next chapter, which we've coined as women entering the workforce for the first time, re-entering it or just pursuing a new career.

Our focus is to curate annual programming, support initiatives and build partnerships that will provide meaningful value to our cohorts, such as mentorship and scholarships.

Today, we're grateful to have this opportunity to share preliminary insights on our latest initiative in partnership with CultureIQ: a national research study to understand how to unlock the true potential of South Asian women in the workforce and why this group is vital to Canada's economic future.

Holistically, our preliminary research indicates that the face of the Canadian workforce is quickly changing. South Asian women will be integral to its future.

We know this by making a note of the demographics, specifically the rate of natural increase. The Canadian population is heading towards a net-zero birth rate by 2034, coupled with a lagging rate of replacement of retirees, resulting in the shrinking of our national labour market.

However, it's quite contrary to what we observed in the South Asian population, which continues to grow and is the single largest visible minority group in Canada. In particular, the South Asian female population continues to increase year over year, while the non-visible minority female population has remained basically flat.

In addition, the growth is further strengthened by immigration, and we want to highlight international students in particular. We know that Canada has one of the highest rates of international students from South Asia. At the end of 2019, there were over 200,000 students from India alone.

What's important to recognize here is that a vast majority of them will remain in Canada to work and gain their Canadian permanent residency. Needless to say, there is a strong presence of South Asians in the workforce.

Beyond the shifting of population demographics, South Asian women are among the most highly skilled minority groups in Canada, underscoring a clear message that they're vital to drive the overall population growth and the national economy.

However, it's concerning that there are serious implications ahead of us if we continue to ignore statistics and do not address the challenges that prevent us from utilizing this highly skilled and untapped workforce.

I'd like to now pass it on to my colleague, Jaspreet Sandhu, who will go further into the findings and the positive outcomes.

• (1105)

**Ms. Jaspreet Sandhu (Executive Producer and Officer, National Research Study, Pink Attitude Evolution):** Good morning.

Right now South Asian women are disproportionately affected by COVID-19, with higher underemployment and unemployment rates. As the economy continues to be hit hard, the unemployment rate swelled to 11.3% in July 2020. However, the national unemployment rate disguises significant variation across population groups.

It is important to highlight that the highest figure within the unemployment rate is among South Asian women, at 20.4%. What we don't know is why South Asian women are being disproportionately affected.

It is also worth noting that prior to the COVID-19 pandemic, the unemployment rate still did not favour South Asian women. The 2016 census highlighted the unemployment rate to be 11.14%. Again this statistic is disproportionately high in comparison to other women. We did not expect to find these alarming statistics. In taking the next steps to examine why this is happening, we may be tempted to jump to certain conclusions.

Our preliminary findings lead us to a very confusing picture. We have learned that South Asian women are in their prime working years and are highly educated, especially in comparison to other visible and non-visible minorities. To detail this, South Asian women are a decade younger than their counterparts at a median age of 33, and 37% of South Asian women have a university degree, which is the highest in comparison to any other group of women, including both visible and non-visible minorities.

Anecdotally, through our network of partners, we know that South Asian women in COVID-19 are taking on work that they can get, dealing with possible discriminatory layoffs, having an increase in cases of homelessness and a rise in domestic violence, and are forsaking their careers to take on familial duties.

In response to the impacts of COVID, the disproportionate employment rate and changing population, Pink Attitude Evolution is focused on collecting better data to produce targeted recommendations and meaningful actions through our national study. Upon completion of the study, Pink Attitude Evolution will initiate a cross-country national outreach plan to ensure South Asian women, employers, educators and other not-for-profits engage in the findings to positively impact employment rates.

Our goal is simple. We will build tangible programs and initiatives to improve the employment rate for South Asian women.

Our call to action for the Government of Canada can be summarized in three simple points. One, we would like to see the Government of Canada's partnership to support the study. Two, we anticipate changes in policy to specifically serve South Asian women—not just general programs for women. Three, we expect COVID-19 recovery plans to seriously consider South Asian women, as they are a well-prepared group of powerful women who can easily fill gaps in the Canadian economic market.

Thank you for your time.

• (1110)

**The Chair:** Excellent.

Now we go to Gisèle Tassé-Goodman for five minutes.

[*Translation*]

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

Members of the Committee, I am Gisèle Tassé-Goodman, President of Réseau FADOQ. With me today is Philippe Poirier-Monette, our organization's collective rights adviser. I would like to thank the members of the Committee for inviting us.

Réseau FADOQ represents people age 50 and older and has more than 550,000 members. Our goal in all our presentations to legislators is to help improve seniors' quality of life. People are more financially vulnerable now than before the pandemic. Many older women must rely solely on Old Age Security and the Guaranteed Income Supplement to support themselves in retirement.

Let's not forget that a few years ago, women often withdrew completely from the labour market to care for their homes and families. However, someone who receives only Old Age Security and the Guaranteed Income Supplement has an annual income of less than \$19,000. Older women in this situation barely meet the threshold set by the Market Basket Measure, the MBM.

It is important to remember that the Market Basket Measure does not include some items that are essential to seniors' independence, and that the pandemic has increased seniors' expenses. That is why Réseau FADOQ believes that the Guaranteed Income Supplement must be increased by at least \$50 per month, per senior.

In addition, the Government of Canada needs to keep its election promise to increase Old Age Security benefits by 10%. Our organization also proposes that this increase apply as of age 65 to all seniors eligible for the Old Age Security pension.

Even with these needed increases, the support provided by the Old Age Security program seems to be eroding. Old Age Security and the Guaranteed Income Supplement increase annually based on inflation, yet wages usually increase at a higher rate. Given this gap, federal benefits will play an increasingly smaller role in the future as an income replacement tool in retirement. Réseau FADOQ suggests that the federal government index Old Age Security benefits based on wage growth.

A recent study conducted for the Regroupement des aidants naturels du Québec showed that during lockdown, 20% of informal caregivers saw an increase in expenses related to their role. These additional expenses were \$890 on average but as high as \$6,000 in some cases. As you probably know, women are more likely to become informal caregivers. Our organization recommends increasing the tax credit for informal caregivers and making it a refundable tax credit.

Lastly, we would like to address the health care situation in Canada. Federal health transfers totalled \$37 billion in 2017–2018, while total expenditures were \$167 billion. According to the Conference Board of Canada, the federal proportion of health care funding will drop by at least 20% by 2026. Réseau FADOQ recommends indexing the Canada Health Transfer by 6% annually and including a variable in the current formula to account for the aging population in the provinces and territories.

Let's not forget that nurses, personal support workers and informal caregivers are predominantly women and that they suffer the most from a lack of health care funding.

I would like to thank the Committee members for their attention.

• (1115)

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

We will now begin our round of questions.

[*English*]

Each person will have six minutes for the questions. I'll try to be kind when I cut you off when you get to the end and I say, "It's your time."

We're going to start with Jag Sahota for six minutes.

**Ms. Jag Sahota (Calgary Skyview, CPC):** Hello, everyone.

Thank you to the witnesses for being here and for your presentations.

My question is for Pink Attitude Evolution. You guys talked about the unemployment rate being 20%-plus among South Asian women, despite the fact that they are very educated, have their de-

grees and are much younger. My question is this: How, if at all, has the pandemic induced an economic downturn that is affecting South Asian women differently from men?

**Ms. Jaspreet Sandhu:** I can take that question.

What we're finding is that South Asian women are taking manufacturing jobs or other types of employment to get by, or we're finding people being laid off. I don't have the specific numbers. That's what we want to dig into.

**Ms. Jag Sahota:** Okay.

The next question is also for Pink Attitude Evolution. I heard a lot from my constituents, women of South Asian descent, who operated small businesses. Because of the rules surrounding many of the government programs, such as the wage subsidy, they did not qualify for the programs, particularly at the beginning. The government did end up amending the rules after we Conservatives raised these concerns in the House.

What has your experience been? Among the South Asian women entrepreneurs you work with, what have you heard on the challenges COVID has presented and on the government's response to those challenges?

**Ms. Jaspreet Sandhu:** Ruby, you can jump in as well, but I will take this again.

It's exactly as you described. We're finding many self-employed business owners struggling, and again finding alternative work as well. We're also finding that people are taking on multiple jobs at this time, just because they can either lose the income in their households or are shutting down their businesses during this time and relying on the support of the government where they can. However, ultimately these women want to get back to their businesses, especially since they've built them from the ground up, and they're worried about whether they'll have a business to return to or work to return to.

The theme we generally find is that these women will find whatever work they can get. They unfortunately will take roles that don't necessarily fit their qualifications. They'll have superior qualifications, but they're very worried about food security, house security, all those things, so they will, again, find more menial work in other places. That's where you're seeing some of the trends of exposure to COVID as well, and infection rates within the community, because they're taking other types of work.

**Ms. Jag Sahota:** To elaborate on that, maybe you can talk a bit about how older South Asian women are affected differently by COVID than the younger ones.

**Ms. Jaspreet Sandhu:** I actually don't have a clear sightline into that. What we want to see through our study is whether the education rate shifts by age as well. Are they new immigrants or first generation among certain demographics?

What we do know is that there are a lot of intergenerational households and that there is then added pressure around who is bringing income, as well as who is taking care of the family in terms of the caregiving work that needs to happen.

I'm sorry I can't give you a statistic around that right now. I really wish I could.

Ruby, do you have any other insights to add here?

• (1120)

**Ms. Ruby Dhillon:** No, I think you've nailed it.

In terms of the elderly generation, we're finding from our networks that a lot of them live in intergenerational families. We're still trying to get some data around that so we can specify to you where the barriers lie. That is why we stress that this national study is really important for us: It's so that we don't come up with solutions out of the air but have some tangible stuff to look at, and we can then act on that accordingly.

**Ms. Jaspreet Sandhu:** Anecdotally, I'll give you examples.

There are many people who have been taking on work that they typically wouldn't have, say in manufacturing or other fields, and are using grandparents, for instance, as day care and dropping off their kids there, or even having them within the household bubbles. In terms of the exposure risk to senior South Asian women—grandparents and all of that—they're being relied on in that networked family for child care during this time, because it's falling to one place or another. That's anecdotally what we've seen.

[Translation]

**The Chair:** I will now turn the floor over to Mr. Serré for six minutes.

**Mr. Marc Serré (Nickel Belt, Lib.):** Thank you very much, Madam Chair.

Thanks to the witnesses for the information they have provided. This will definitely help us as a government in amending some of our policies.

My first question is for Ms. Dhillon and Ms. Sandhu.

[English]

We know that women have been disproportionately hurt by the pandemic in terms of jobs, and you mentioned this. I want to assure you that our government has applied the GBA+ lens on budgeting and on a lot of the programs and legislation that we've had. Since March, we've also been tweaking, making changes to some of our programs to adjust them. I want to thank you for your input.

Recently we announced the action plan for women in the economy. That's a task force that will help especially on the intersectional component here, on the gendered lens.

As my first question, do you have any specific recommendations for that task force, moving forward?

**Ms. Jaspreet Sandhu:** Yes. I think when we're looking at the unemployment rates overall, a blanket approach may not be supportive of what's happening. That, I think, is our message today.

I think we need a little bit more information about what is happening. Is it discriminatory layoffs, for instance, right now? Is the unemployment rate higher for South Asian [Technical difficulty—Editor]

**Mr. Marc Serré:** Thank you. We're having a hard time—

**Ms. Jaspreet Sandhu:** [Technical difficulty—Editor] educated women to get back into [Technical difficulty—Editor]

**Mr. Marc Serré:** Madam Chair?

**The Chair:** Yes, I understand. I'll add some time for you.

**Mr. Marc Serré:** Thank you.

I also wanted to ask you this, Ms. Dhillon. We recently announced \$15 million for women entrepreneurs. Minister Ng just recently announced this. Do you have any comments or suggestions on how we could specifically gear some of those dollars more on the intersectional lens and gender for women entrepreneurs?

**Ms. Ruby Dhillon:** Yes, absolutely. I want to echo what Jaspreet had said. We can't have a blanket approach and we need to make sure that we understand that this is a substantial group in terms of a population standpoint and also from an unemployment standpoint.

I think it could be really easily resolved, because this group is highly educated, highly skilled, and can easily adapt and be marketable instantaneously. I think it's just somebody taking a lens and looking at them and standing behind something that we're doing, like our study, to give you guys some tangible action to help elevate this group forward.

If anybody looks at it from a top-down perspective, as Jaspreet mentioned in her remarks, they'll see that they're a decade younger than all visible minorities. They're young, they're highly skilled, and they're educated. It's a really easy solution, I just think we need to make sure we don't do a blanket approach with them.

• (1125)

**Mr. Marc Serré:** Thank you. After your testimony today—both of you—if you have some specific recommendations to send to the clerk and to our chair to inform our report, that would be greatly appreciated.

I also wanted to thank you on the South Asian international students. In my riding of Sudbury, we have over 2,000 international students. It's so important for our community, for employment and moving forward, to attract more international students.

[Translation]

I have about two minutes left. My next question is for Ms. Tassé-Goodman.

As you know, the Prime Minister has met with the provincial premiers to discuss national standards for long-term care centres. I don't believe the provinces have made any proposals regarding those standards.

If you were a representative of one of the provinces, what sort of recommendation would you make on the subject of national standards for long-term care centres?

I would appreciate it if you could answer me in a minute or less.

**Ms. Gisèle Tassé-Goodman:** You know as I do that this is a provincial jurisdiction. So we won't venture into that area since it isn't a federal matter.

However, we would prefer a focus on health transfers because we know there's a shortfall in that area. I'll invite my colleague Mr. Poirier-Monette to provide a few details on the subject.

**Mr. Philippe Poirier-Monette (Collective Rights Advisor, Provincial Secretariat, Réseau FADOQ):** Thank you, Ms. Tassé-Goodman.

The data from the Conference Board of Canada, which we constantly use, shows that federal health transfers will fall below 20% of health care funding by 2026 given the way they have evolved in the past three years. There has been a similar debate in Quebec on the issue of nationalizing residential and long-term care centres, the CHSLDs, both private and otherwise. Nationalization is one step, but it's often said that there's also a shortage of resources. We need more resources in the system. Consequently, we're asking the federal government to invest in this area.

**The Chair:** All right.

We will now turn the floor over to Ms. Larouche for six minutes.

**Ms. Andréanne Larouche (Shefford, BQ):** Thank you very much, Madam Chair.

Thanks to both panels of witnesses; all of you are very interesting. My first questions are for Ms. Tassé-Goodman or Mr. Poirier-Monette.

Ms. Tassé-Goodman, you mentioned that the financial situation of seniors had already been eroding for a very long time even before the crisis and that it was already precarious. There's also the matter of indexing, which has caused the economic weight of seniors to decline. Please tell me a little more about the precarious situation seniors were in immediately before the pandemic.

**Ms. Gisèle Tassé-Goodman:** Yes, as you well know, older women have total incomes of less than \$20,000 a year and that 52% of them work for minimum wage. As a result, it's hard for them to contribute to an RRSP, and we know they can't join an employer pension plan.

That said, as you'll remember, in September 2019, the government committed to increasing the guaranteed income supplement by 10% for seniors 75 and over. That increase was to come into effect in July 2020, but it didn't happen.

However, in the throne speech this past September, the Prime Minister announced once again that he would be moving ahead on that commitment. Fourteen months have elapsed since the initial announcement, and Canadians 75 and over are getting older. The

years count and they're ticking by. We're asking the government to keep its promise and to grant the guaranteed income supplement not only to seniors 75 and over, but also to those 65 and over.

We appeared before the Standing Committee on the Status of Women in February 2019 and made the same demands as we're making today for women and seniors. We also asked that the guaranteed income supplement be increased by \$50 a month. As you know, people who live solely on the guaranteed income supplement and the old age pension have incomes of less than \$19,000 a year.

That being the case, it's very difficult for seniors to access oral care because they can't afford to pay the consultation fees. The same is true of eye care. After consulting an eye specialist, they can't afford a prescribed pair of glasses and choose instead to buy a pair of discount glasses at a pharmacy.

Some seniors decide not to buy their medication because they have to pay their rent at the end of the month, or they find it hard to pay for groceries to feed themselves. The same is true of hearing aids. Seniors in Quebec are offered only one type of hearing aid, and it's the basic one. Specialists feel that's not enough to restore good hearing.

I could go on and tell you about auxiliary aids. Seniors are deprived of many things, which is why we're appearing before the committee once again today to ask the government to be sensitive to the situation of seniors who find it hard to make ends meet.

We're pointing out that, in 2065, seniors' pension incomes, which are currently indexed to the consumer price index, will be cut. We ask instead that they be calculated based on wage growth. In 2065, you and I may no longer be active in the labour market; we may not even be here.

We represent our seniors, and what we're asking is that the government take action and focus seriously on this issue. We recommend that it increase the guaranteed income supplement by \$50 a month and that it make good on its commitment to raise the old age security benefit by 10%.

● (1130)

**Ms. Andréanne Larouche:** Ms. Tassé-Goodman, if I understand you correctly, the situation was the same before the pandemic.

Seniors were asked to self-isolate as a result of the pandemic and suffered greatly from loneliness and isolation. However, that didn't protect them from rising prices, and it made their tenuous financial situation worse. Everyone was ultimately affected.

**Ms. Gisèle Tassé-Goodman:** As you know, seniors were isolated and deprived of the help of informal caregivers in the first wave of the pandemic. They were deprived of their families and their neighbourhoods, and they were isolated in their houses and apartments. They were deprived of services and had to pay out of their own pocket for grocery and drug delivery services. They had to pay for taxis to get around and to get to their hospital appointments. The pandemic caused an increase in all those expenses.

Informal caregivers obviously had to help seniors during the second wave, but all that had an impact on seniors' finances, especially those of older women.

That's why we're asking committee members to do more on this issue and to make recommendations to the government so that these women, who found themselves alone during the pandemic, are not penalized.

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

[English]

Ms. Mathysen, you have six minutes.

**Ms. Lindsay Mathysen (London—Fanshawe, NDP):** Thank you, Madam Chair.

I apologize. I just discovered that I have a very bad Internet connection, so I hope that this works out. Unfortunately, I have missed some of the testimony, but I hope we all stay online.

I certainly heard Pink Attitude talking about a lot of the highly educated members of your community having to unfortunately take jobs that are lower paying and don't meet their qualifications. I know that within health care, this is a particular issue, so I would like to hear what you've heard from your community about what they're suffering in terms of health care and what you think the government can do.

I'm thinking specifically of the Colour of Poverty. It's an organization that's been asking for a strengthening of the federal Employment Equity Act, attaching equity measures through community benefits agreements and providing for federal investment to those recovery programs, ensuring that racialized groups and other under-represented groups have equitable access to the jobs that they are trained for. I was wondering if you could address that.

• (1135)

**Ms. Jaspreet Sandhu:** I think that's an excellent example of tangible action that we can then leverage in the community and promote within the community so that women actually know, with the strengthening of the equity act, that there is some sort of safety or action or a tangible step towards helping them get back into their designated fields. I think it also comes to recruitment, acceleration within organizations and performance review-based, merit-driven acceleration within organizations.

One of the partnerships that we're looking to include as part of the study is corporate entities and other not-for-profits, so that when corporations sign on to the study, they are committing to also having internal policies on how they approach the South Asian women whom they may already have and whose potential they may not be tapping into right now, and creating succession plans for them in specific fields and careers.

They may already be in the organization in some cases, but just not on the right career trajectory within the organization. Then, as you mentioned, there are women who are taking part-time or other work who need to be recruited back into those fields, which is a different set of programs altogether.

I hope that addresses your question.

**Ms. Lindsay Mathysen:** Yes, absolutely.

You're obviously wanting to undertake quite a large project in terms of that data collection. We know that disaggregated data is really key to better understanding the measures that we need to take going forward, and we've heard some—

**The Chair:** Ms. Mathysen, could I ask you to raise your microphone a little bit? The interpreters are wondering.

Thank you.

**Ms. Lindsay Mathysen:** Is that better?

**The Chair:** I think so.

**Ms. Lindsay Mathysen:** It could be because I speak fast. I apologize. I'll slow it down.

In terms of the project that you wanted to undertake, you talked about the collection of data disaggregated by race. We certainly heard about all of the different socio-demographic identities that need to occur within that collection. It's about using it to create these better systems and frameworks. What kind of reporting mechanisms do you see the government using to better improve the collection of data and to improve any outcomes for racialized communities and members of your community?

**Ms. Jaspreet Sandhu:** I think it starts, as you've mentioned, with disaggregated data to look at what populations are being affected and where. Again, we started our study based on a ton of anecdotal information from women saying "I haven't been promoted" or "I've been laid off" or "I had to shut my business", and we had to aggregate it and look at that.

We first went to whatever information is out there. The statistics were there within the July federal report on labour as well as in the 2016 census, but nobody was doing anything related to it. I don't know if an organization like ours has to step in to say that we need to do something with this information and that it needs to be targeted. I don't know if it's related to having the analysts look at the information in a different way to say that when we're talking about women overall, we can't talk about women overall. We need to look community by community to see if there is something specific that needs to happen.

When we're talking about 20.4%, it's such a high number within the unemployment rate. It's so jarring. That's the reason we said we need something specific. I know everyone is asking about the tangibles—

• (1140)

**The Chair:** I'm sorry; that's your time.

**Ms. Jaspreet Sandhu:** Oh, I'm so sorry.

**The Chair:** No problem.

We're going now to Ms. Wong for five minutes.

**Hon. Alice Wong (Richmond Centre, CPC):** Thank you, Madam Chair.

First of all, thank you very much to all our witnesses for presenting your wonderful ideas and your reports.

My questions are focusing more on labour force participation and workplace consideration, and also on the caregiving roles.

We have done a lot of studies on long-term care. I'm not going to specifically talk about formal caregiving. Right now, studies show that even before the pandemic, there were a lot of outbreaks of other diseases. Primarily, many of the people who are caring are unpaid. For example, you have parents looking after sick kids and adult children looking after grandparents and parents, and their jobs are not paid.

During these challenging times, one of the presenters mentioned that a female worker would have to drop off her kids to their grandma or her parents to be looked after. Of course, grandparents may not be in the workforce, but for those who are in the workforce and have to do additional unpaid jobs, what should we do to find out exactly where they are and how we should support them?

**Ms. Jaspreet Sandhu:** What we're talking about here is a child care plan that is effective for working women. Right now, what we have are very competitive day cares. I'm going to tell you that personally, I am a working mom. I have a one-year-old, and my husband is working from home right now. I have nowhere to send my son in terms of a day care, because it's highly competitive in the neighbourhood where I live. Even the facilities and options that exist are not tangible. Again, to your point, we're relying on our network of family to step in, and I am fortunate enough to have a network of family who can step in.

With COVID, we've restricted households. We've sort of separated those pieces, and what it has meant, quite frankly, is questioning what I am. I am the perfect case study of "pink attitude". What will I do with my career next? We can't keep going like this. Does that mean that I'm able to access somebody who is able to come into my home? Does it mean increased day care or child support, or is it paying me for that labour that I have offset with my wage? I'm deciding essentially whether I give a good chunk of my salary over or whether I forfeit that payment and do it myself. Being within COVID just restricts it all the more, so you have more women forced into making that decision.

**Hon. Alice Wong:** This is exactly the other concern about productivity. A lot of capable women, as you've just mentioned, have to give up their own paying jobs in order to look after their sick kids, and not only kids but maybe their own parents. With the long-term care situation and the challenges there, some adults don't want their parents to stay in long-term care anymore.

In other words, you have a sandwich generation that has to bear all these responsibilities. What should the government do in order to support this very special group of unpaid family caregivers?

**Ms. Jaspreet Sandhu:** I think there should be either a type of subsidy or a type of virtual learning or a type of commitment here, but again, we are very reluctant to tell you, "Here is the x, y and z tangible result." What we want to look at is whether these are women who are working in manufacturing, say, in the suburbs, or are, like me, office workers in a high-level part of their career in order to know what the right fit is here. Do they have grandparents in the picture, or do they not have grandparents in the picture?

Anecdotally, the South Asian community does not have a high rate of grandparents in long-term care facilities. They live at home, and it's family members who are taking care of them. These are extended families who are in the same household or who are in the same neighbourhood and are going from house to house.

Again, this is anecdotal. I wish I could tell you that 60% of the South Asian population operate this way so that I could say that a grandparent subsidy makes sense and would apply to the Chinese community as well.

• (1145)

**The Chair:** All right. Now we're going to Ms. Sidhu for five minutes.

**Ms. Sonia Sidhu (Brampton South, Lib.):** Thank you, Madam Chair, and thank you to all the witnesses.

I'd like to highlight the work Ruby and Jaspreet are doing with the Pink Attitude Evolution team. Thank you for the work you are doing.

Ms. Dhillon, as a Bramptonian you're aware of how deeply businesses have been affected in our city. As I talk to my residents, particularly those running their businesses, I see how hard they work and how difficult it is for them right now. Many female business owners have to balance running their businesses and supporting families.

At the same time, we see more businesses relying on federal programs such as CEBA and the wage subsidy. It is important to see that these programs are evolving as we receive feedback from constituents. For example, business owners with personal bank accounts are now able to apply for CEBA.

Would you be able to share with us some examples of women who have been able to adapt to the pandemic challenges affecting their businesses?

**Ms. Ruby Dhillon:** Anecdotally, within our network we can say we're hearing that they have support, because they are of that inter-generational generation or sandwich generation that was alluded to earlier. They have relied on their networks.

With these recent restrictions, however, whereby the households are put within one household, it has become increasingly difficult for them if the parents don't live in the same household, which could be the case.

As Jaspreet commented earlier, we're very early on in this research study. We heard a lot of noise from our network and wanted to take charge and look at this at a national level. We've come to a point of saying that 20.4% is the unemployment rate right now and we're here to say that we need to pay attention to this number. We need to do some research and be able to come back to you guys once this is done to say, "Here are the  $x$ ,  $y$ ,  $z$  resolutions that we have."

**Ms. Jaspreet Sandhu:** I will also mention that many female business owners have had to move online very quickly and move their whole model of operation to online shopping where it's relevant. This is particularly so for retail spaces or other types of... It has meant scaling up to a different skill set very quickly.

The funds you are describing have helped shift some of those businesses, but obviously not all businesses can function that way. People in health care, as we talked about earlier—say chiropractors or other health care professionals—have been trying to follow the guidelines and restrictions to keep a base level of patient relationship still going during this time.

**Ms. Sonia Sidhu:** On a point of order, Madam Chair, everyone is listening to the crackly voice on the line. Can we fix that?

**The Chair:** Yes, I've asked the clerk to see with the technical folks what can be done, for sure.

You have one minute and a half left.

**Ms. Sonia Sidhu:** My next question is for Ms. Sandhu.

You said you have a one-year-old. That is why the government did the safe restart program with the provincial government. It was so that they can work with persons like you to support you.

Your organization recently announced that it was launching a research study on unlocking the potential of a growing South Asian women labour force. At the same time, the Prime Minister announced an additional \$1.5-billion investment through the workforce development agreements program.

Do you have recommendations to ensure that this investment reaches Canadians in sectors that have been hardest hit by the pandemic and to ensure that those in under-represented groups get the support they need?

• (1150)

**Ms. Jaspreet Sandhu:** Yes. You can proportionally distribute those funds based on the unemployment rate among women. That's one of the easiest ways to know we are actually reaching the women who have been most impacted.

Thank you.

**Ms. Sonia Sidhu:** This is my next question. I often hear from my residents, my youth councils, many Brampton organizations, about the importance of reliable mental health services being available to our youth, particularly to our women and girls.

Back in May, CMHA Peel Dufferin reported that 40% of youth said they felt their mental health had deteriorated since the pandemic began.

Can you explain what you think the impact of the pandemic is on the mental health of our youth?

**The Chair:** Unfortunately, you are out of time.

We go now to Madame Larouche.

[*Translation*]

**Ms. Andréanne Larouche:** Thank you very much, Madam Chair.

I'd like to continue with Ms. Tassé-Goodman concerning older women and seniors in general.

Ms. Tassé-Goodman, there has been much discussion about seniors who wound up in CHSLDs during the pandemic. Can you tell us about the vast majority of seniors who live in their homes and want to stay there? Would it be a good idea to develop home care further?

I know you made a media appearance this week concerning the aid the Quebec government provides so people can stay at home and have better home support. How would health transfers help Quebec and the other provinces enable their seniors to stay at home, which is the situation of the majority of them?

**Ms. Gisèle Tassé-Goodman:** Absolutely.

Our media appearance was in response to the Quebec government's announcement Sunday morning of a \$100 million transfer to support home care. That's fine, but we still need more money. There has to be a bigger effort. So we're counting on the Canada health transfer.

Most seniors live at home, in their houses, in their neighbourhoods, and are close to their families. So they're used to that, and they want to keep living that way. Consequently, it's important to provide home care services to those seniors. The Canada health transfer would definitely help people more. We know it's not normal for seniors to wind up in a CHSLD or a private seniors' residence, or PSR. Seniors have made the choice, and will continue to do so, to stay at home, under their own roof and in their own surroundings.

**Ms. Andréanne Larouche:** To sum up, to help seniors get through a future pandemic or another potential crisis, first we should really increase their purchasing power, help them stay at home and try to correct inequalities.

For older women, we're mainly talking about their situation when they are widowed and about the fact that they may not have managed to accumulate the savings they need over their lifetime.

How should the situation of older women be improved, and how should we give more thought to their situation so we can give them more money to enable them to stay at home longer and contribute to the economic recovery?

**The Chair:** Pardon me, but you're speaking time is up.

[*English*]

We will go now to Ms. Mathysen for two and a half minutes.

Sorry about that.

**Ms. Lindsay Mathysen:** Thank you, Madam Chair.

For the FADOQ group, we've talked a lot about seniors having to take on their own internal family caregiving issues or having to take on the caregiving of a loved one. They rely a lot upon family members internally and, of course, the caregiving is mainly by women.

The NDP has called for the implementation of a refundable caregiver tax credit. Is this something that your group supports?

[*Translation*]

**Ms. Gisèle Tassé-Goodman:** As you know, in many cases, these women are informal caregivers and are taking care of their parents or a family member. They may also be neighbours. These informal caregivers buy groceries, do the housecleaning, provide minor daily care and prepare meals. Some of them work part time. As I mentioned earlier, they have annual incomes of \$20,000, which isn't enough to support them. They also have to limit their work schedules.

Informal caregivers who earn small incomes now pay no income tax at the end of the year. The tax credits are currently non-refundable. What we are asking the government to do is reconsider the matter and make the tax credits refundable.

● (1155)

[*English*]

**Ms. Lindsay Mathysen:** One of the promises by the Liberal government was to increase OAS at the age of 75. However, you specifically were talking about wanting to increase senior support at the age of 65. What does that 10-year difference mean to your members?

[*Translation*]

**Ms. Gisèle Tassé-Goodman:** We want to avoid any segregation. Why should people 75 years of age and over get a 10% increase in old age security pensions when those who are 65 aren't entitled to it?

In many cases, these are women who live on lower incomes. As I said earlier, seniors have been waiting 14 months for the present government to keep the promise it made and then repeated in the throne speech this past September. Seniors find it hard to believe this government will keep its promise and increase old age security pensions by 10%. They wonder when that promise will be kept and why the government doesn't extend the measure to seniors 65 and over. In many cases, those in the latter group have very limited means and also find it hard to make ends meet. For all sorts of reasons, grocery prices are rising, and seniors find it very hard to meet their needs.

[*English*]

**The Chair:** With the remaining time, what I think we'll do is have a quick question from Ms. Sahota and then a quick question from Ms. Dhillon.

Go ahead, Ms. Sahota.

**Ms. Jag Sahota:** My question is for Pink Attitude Evolution.

You talked about South Asian women being a vital group that any recovery programs and policies post-COVID need to focus on as well. What are some of your recommendations for those post-COVID-19 recovery programs and policies?

**Ms. Jaspreet Sandhu:** Some of the things we have been thinking about, but which we want to measure against fact, include recruitment efforts, accelerator programs within the companies themselves and outreach programs for students leaving university and high school, either directing students from high school into specific programs or directing students from university into particular fields of recruitment. As well, from this discussion, we are looking at partners related to child care, senior relations and mental health networks within the community.

We're talking about what we need to do to remove barriers, essentially by finding the reasons these women are not in the workforce and taking it point by point from there.

**The Chair:** The final comment or question will be from MP Dhillon.

**Ms. Anju Dhillon (Dorval—Lachine—LaSalle, Lib.):** Thank you to our witnesses for being here today.

My question is for Ms. Sandhu and Ms. Dhillon. It is with regard to what you mentioned earlier: the fact that South Asian women are at a high rate of unemployment. This was pre-pandemic. For me, it's important also to get to the root causes of such statistics. What the pandemic has done is really just emphasize what's wrong in society.

Can you please explain to us why you think the rates of unemployment are so high and whether you think racism and other factors of intersectionality are contributing to this rate of unemployment?

I might not have time to finish asking questions, but can you please tell us—God forbid there might be a third wave or any other such pandemic in the future—how the Government of Canada can better prepare and help organizations such as yours?

Thank you so much.

● (1200)

**Ms. Jaspreet Sandhu:** Absolutely.

Our study started because so many working white-collar professional South Asian women found they were not getting promoted or were being held back in certain positions, being asked to do all the work but not getting the title or salary related to it. That is one of the most consistent stories we hear.

I'll also share that my personal experience as well has been, "Great, you can do the work. You're great, Jaspreet. Take on this portfolio." When I ask about the title or the salary that goes along with that, quite frankly, it's "Oh, we'll talk about the title later."

That's what started our interest in digging a bit further, and as you mentioned, the pandemic has just exacerbated it. Organizations have had to make hard decisions about layoffs, but in that layoff, has there been maybe an unconscious bias as part of it? Has there been something structural as part of it? That's why we need to partner with those companies to have their commitment, and those companies so far have been very willing and very open to saying they will support the study and they will figure it out and commit to change within their organization as well.

**The Chair:** Very good. That's our time for this panel. Thank you to the witnesses for being excellent.

We're going to switch gears right now and start our second panel.

We are very fortunate to have with us, from the Canadian Federation of Independent Business, Corrine Pohlmann, who is the senior VP, national affairs and partnerships, and from Femmessor, we have Sévrine Labelle, president and chief executive officer.

We'll have them each make their five minutes of comments and then we'll begin our rounds of questions.

Corrine, we'll start with you for five minutes.

**Ms. Corinne Pohlmann (Senior Vice-President, National Affairs and Partnerships, Canadian Federation of Independent Business):** Thank you for the opportunity to be here today. I'll be focusing my remarks on the impacts of COVID-19 on female entrepreneurs. I'll be walking you through a slide deck that I hope you all have in front of you.

Right away, I want to talk a bit about CFIB. It's a not-for-profit member-based organization that represents the interests of independently owned Canadian companies. Our 110,000 members come from every sector of the economy and are found in every region of the country.

During COVID-19, CFIB has been very active. Our help line call volumes tripled, with small business owners looking for information to help them get through the crisis. We've also undertaken regular surveys since the beginning of the pandemic to determine how small businesses are doing and how well government programs are working, and I want to share some of that with you today.

If we move to slide three, I want to start with how small businesses are doing right now.

As of early November, 66% of small businesses were fully open, 42% were fully staffed, and only 28% were at normal sales, all of which has actually decreased since October as more jurisdictions impose further restrictions. The bottom line is that this pandemic remains a significant challenge for many small businesses.

As you can see on slide four, small businesses are not homogeneous. About 30% have been in business for 10 years or less, and 96% have fewer than 50 employees. Just under one in two small businesses are owned by men, almost one in four are owned by women, and 28% have multiple owners, which might have a combination of genders.

Slide five looks at the share of ownership by gender, with 23% of firms being either entirely or majority owned by women and another 28% owned equally by women and men. This means that around 50% of businesses have women playing some type of role in the ownership.

Female business owners are also more highly represented in certain sectors, such as social services, enterprise and administration management, retail, professional services and personal services. In addition, as you can see on slide six, women-owned businesses also tend to be newer and smaller than their male counterparts, which might also explain some of the additional challenges they have faced.

As you can see on slide seven, those challenges are substantial. Only 63% of female-owned businesses are fully open, which is 10% less than male-owned businesses. Just 35% are fully staffed, which is 13% less than their male counterparts, and only 24% are back to normal sales, which is 8% less than men-owned businesses.

As you can see on slide eight, most small businesses are worried about the uncertainty around a second wave, and about two-thirds worry about the economic repercussions. About half are worried that consumer spending will be reduced even after COVID, and a similar number are worried about their business cash flow, the physical health impacts and their growing debt.

When we dissect the data further, you will see on slide nine that female-owned businesses are much more likely to be worried about consumer spending being reduced even after COVID, about their mounting debt, about their business cash flow, and about dealing with overwhelming stress than their male counterparts. Clearly, female entrepreneurs could use some financial and emotional support.

When it comes to financial support, as you can see on slide 10, female-owned businesses are more likely to need rent relief, and getting that relief significantly increases their odds of staying open. This is why the new Canada emergency rent subsidy needs to be implemented as soon as possible.

As you can see on slide 11, the Canada emergency wage subsidy tends to be more heavily used by more established firms. As female-owned businesses are more likely to be newer and smaller, we can assume they are probably not using the wage subsidy quite as much, and they are more likely to have used the Canada emergency response benefit to help themselves get through the tougher periods of the pandemic. It was also sometimes the only financial support many very small and newer business owners could get.

Quickly, in summary, before I get to some recommendations, female-owned businesses are more likely to be smaller and newer businesses, which also tend to be the businesses that are more likely to fall through the cracks of the various emergency relief programs, so it really should be no surprise that they also tend to be more worried about their businesses, and with good reason. The data tells us that they are less likely to be fully open, have normal or better revenues, be fully staffed or be able to pay their rent.

To help these entrepreneurs weather the storm, we need to make adjustments to the various emergency relief programs. First, we need to expand all emergency support programs to include micro-sized and newer firms, as this will likely help more female-owned businesses and also those that are owned by visible minorities.

For example, the Canada emergency business account loan requires a smaller company with less than \$20,000 in payroll to submit documents showing they have more than \$40,000 in non-deductible expenses. The problem is that the application process is complex and some of the rules make it very difficult to comply. It needs to be simplified and made more flexible.

Second, as rent tends to be a more important expense to female-owned businesses, government needs to introduce the Canada emergency rent subsidy immediately, as December 1 is not that far away.

- (1205)

It would also be important for government to look at providing 50% of rent retroactively to those who qualified under the old rent program but did not get relief, as their landlord did not apply. Those businesses have likely accumulated a lot of debt and deserve to be provided with some assistance to help them through.

Third, even though women entrepreneurs are less likely to use the wage subsidy, it is still the most generous program being offered to small businesses. We want to make sure it is accessible to those who really need it. For example, many small business owners pay themselves in dividends, so they're not able to include their own income in the wage subsidy, nor can they use their dividend income to get CEBA. These programs should allow at least some dividend income to be included.

We would also suggest that the new lockdown support, which allows businesses to get up to 90% of their rent covered if they are forced to shut down due to a public health order, be expanded to the wage subsidy. Businesses want to hold on to their staff, and if they must close, they may have no choice but to let them go. Increasing the wage subsidy to 90% during these periods may help many more hang on to their staff until they can open.

Finally, I just want to mention something that is starting to emerge with seasonal businesses. They're now in their low season and may no longer have the revenue losses they did during the summer, but their needs have not changed. Without having made their usual higher revenues during the high season, it will be difficult for many of them to get through to next year. Finding some alternative ways for them to illustrate their circumstances in order to get a higher wage subsidy would be welcome.

There are many more ideas, but I will leave it at that for today. Thank you for your attention. I look forward to answering any questions you may have.

**The Chair:** Excellent. Thank you.

Now we're going to Sévrine Labelle for five minutes.

[*Translation*]

**Ms. Sévrine Labelle (President and Chief Executive Officer, Femmessor):** Good morning, everyone.

Thank you for inviting me.

Allow me briefly to introduce Femmessor. We are a Quebec organization that has been devoted to the development of women's entrepreneurship in Quebec for the past 25 years. We offer financing and coaching particularly to women entrepreneurs from all regions of Quebec.

To maximize the potential of the Canadian economy, we need to promote diversified and inclusive economic growth. Unfortunately, female-owned businesses are still a small minority of Canadian SMEs: only 15.5% of SMEs are majority female-owned, compared to 66.4% that are majority male-owned. According to statistics, this gap is even wider in the manufacturing, technology and all innovative sectors, where women are largely absent.

Female entrepreneurship has experienced remarkable growth in recent years. Entrepreneurship intentions among women in Quebec more than tripled between 2007 and 2017. And this rate is twice as high among immigrant women. However, the COVID-19 crisis has hit women entrepreneurs harder, which threatens to widen the gender gap.

That is one of the findings of a survey conducted by Femmessor in collaboration with the BMO Chair in Diversity and Governance at the University of Montréal and the Women Entrepreneurship Knowledge Hub. The findings in this report are worrisome and shed light on the need for additional steps to ensure that women entrepreneurs can participate fully in the economic recovery.

Highlights of the study include the fact that women entrepreneurs were hard hit by the COVID-19 pandemic. Two-thirds of the companies surveyed were operating at less than 50% capacity during the crisis in the spring, and one in five entrepreneurs did not think they could survive the crisis. In addition, women-owned businesses have distinctive characteristics. They are in the sectors most affected by the pandemic. We are thinking, obviously, of the retail industry, personal services, the arts, culture, housing and the restaurant industry.

In many instances, women-owned businesses are also small businesses. Consequently, the financial resources that they can use to address such a crisis are limited. They also experience financing issues, as my colleague said. According to our study, 42% of the women entrepreneurs surveyed indicated that they were actively seeking funding to ensure their survival or to adapt their service or product offerings in response to the pandemic.

After exhausting the government assistance available, their funding requirements averaged \$54,000. However, only 20% of respondents said that they intended to take advantage of the measures put in place by the Government of Quebec and the Government of Canada. When asked why, many said they did not qualify for the programs. The high level of debt among women entrepreneurs is also a major concern according to the study. In the spring, the most-used government measures among women entrepreneurs were definitely the Canada emergency business account and the emergency wage subsidy. New measures have since been implemented.

The crisis has also affected the women themselves. They have more family responsibilities and are experiencing more stress, which has, in some instances, made it more difficult to achieve work-life balance and to manage their businesses. We also learned from the survey that women need training and coaching to help them go digital and to support them in innovation, business development and networking.

What needs to be done? First of all, we need to step up our efforts to ensure that women are fully engaged in the economic recovery and that they do not lose the hard-won gains of the past 10 years. A gendered crisis requires a gendered response. Consequently, the economic recovery plan must include specific actions to revitalize the sectors that employ the most women. Women entrepreneurs can play a leading role in creating a resilient economy, not only because of the role they play in providing essential services to our population, but also because of their role in creating strong and diverse local economies.

Lastly, women entrepreneurs can be a driving force in creating a sustainable and green economy. According to a major Canada-wide study, Canadian women are more committed to taking action on climate change than Canadian men.

● (1210)

We need to increase support to women entrepreneurs, build on expertise from entrepreneurial ecosystem partners, including Femmessor, and work together to ensure that no businesses lag behind in generating the expected level of prosperity.

The various special assistance measures for women entrepreneurs naturally include financing and customized ongoing

coaching to address the many needs identified. For example, at Femmessor, we place an emphasis on financing plus coaching, which has yielded a survival rate of approximately 80% for our companies after five years. There are also advisory services, codevelopment, customized training, and an emphasis on a diversity of female role models. Femmessor does all of these things.

I would like to congratulate the Canadian government for its leadership in the development of women's entrepreneurship, and for its sensitivity to the problems faced by women entrepreneurs during the crisis. Femmessor is grateful to the government for its trust in us, and for awarding us the largest grant under the federal Women Entrepreneurship Strategy to an organization that specializes in women's entrepreneurship. This support was also increased during the COVID-19 pandemic to help hundreds of women entrepreneurs transform their business model and adapt their products and services in order to become financially viable again.

Quite simply, what we are requesting is that financing for the many programs established by the government of Canada for entrepreneurs should also be extended to organizations like Femmessor, to ensure that women have full access to these forms of financial assistance and can benefit from the coaching we can give them.

From the standpoint of the Canadian economy, if women and men participated equally in entrepreneurship, it would mean a potential injection of \$150 billion in gross domestic product, or GDP—a 6% rise in the current forecast GDP over the next decade. That would be equivalent to adding a new financial services sector to the economy, making it a significant step forward.

To conclude, more than ever, diversity and inclusion should be seen as ways to leverage economic growth, innovation, sustainable development and social development. All the evidence shows that Canada's sustainable development and economic development will require greater participation by entrepreneurial women and underrepresented communities, together with a contribution to help them achieve their full potential.

● (1215)

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

[English]

We're going to start our questioning with Nelly Shin for six minutes.

**Ms. Nelly Shin (Port Moody—Coquitlam, CPC):** Thank you very much. I'd like to thank all the witnesses who are here today. I so appreciate your presenting your statistics and recommendations.

We understand that, based on your statistics and our own personal observations, women are very important to the business sector and are a major influence in our local economies and the job market. It's very important that we're having this discussion right now.

I'm looking at the slide show with the statistics and the recommendations for small businesses most impacted by the pandemic. Regarding CEBA, the rent subsidy and the wage subsidy, is there any statistic or data, or do you have any rough estimates, Corinne, on how many have actually, tragically, had to close shop, and where these kinds of benefits might have saved them?

What's helpful to us, as those who will be going to the table to discuss these benefits and who sense the urgency and the needs, is to know where we could focus our attention. Could you speak to that?

**Ms. Corinne Pohlmann:** Well, I don't have data specifically for women entrepreneurs, but I do have data more generally in regard to the impacts of the pandemic. We're starting to update that data right now. This is back from July. We're going to be updating it again in a couple of weeks.

We have estimated that between 150,000 and 220,000 businesses will likely close as a result of the pandemic. Also in regard to that, we have been told through our surveys that about 56% of our members aren't certain that they can survive a second wave, so if they're forced to shut down a second time, there will be a good proportion of them that won't survive.

Where we're hearing the biggest issues is probably among the newer businesses, because there is no real assistance for them, and among those micro, smaller businesses, both of which tend to be more highly represented among female entrepreneurs. Those are the two, as I mentioned, where we see the biggest gaps still, and where I think where they're still struggling the most in trying to get through, especially if there is a second lockdown or if they're in a jurisdiction where that is happening. It's pretty grim, unfortunately.

We also don't have data on how many have already closed. That's the other part of this that is unknown at this point. I think there are a lot of what my colleague would call "zombie businesses" right now that are probably looking like they're still around on paper but are probably pretty much shutting down behind the scenes. Unfortunately, it's difficult at this time, but I would say that the target, really, if we're going to help, is going to be the newer, smaller businesses, which is really where a lot of women find themselves.

• (1220)

**Ms. Nelly Shin:** Thank you.

I like what I'm hearing about helping women to sit down, receive consultation and revamp their operations to adapt to this COVID environment. I know that Ms. Labelle has mentioned some things, but beyond consultation, what are some tools or programs that would be helpful for women to retool, to repivot in a short time? We know that time is of the essence in this climate.

That's for both witnesses.

**Ms. Corinne Pohlmann:** I would say that first and foremost, it's about getting them through this current issue, the current pandemic. Essentially, making adjustments to some of the COVID relief programs is going to be important in order for them to make it through. First you have to deal with your immediate issues, and then you need to look at what you can do. That's usually financial support of some kind, whether to address business cash flow or to deal with your debt.

In terms of pivoting, certainly some businesses are able to go online. We've seen a huge transition. As an organization, we've also been doing what we can to help them get the training they need in order to adjust their businesses to a more digital space. I think that continues to be an important avenue for a lot of businesses, but not every business is able to do that. Those are the groups we have to think about a little bit more as well.

I do want to say that I'm constantly amazed at the ingenuity and creativity of so many small business owners through this pandemic and what they're doing to try to maintain the survival of their businesses. I think there are some incredibly good stories out there to share, regardless of gender, among many businesses I've spoken to that have been able to adapt in many different ways.

Is there a single silver bullet to this? No, unfortunately, I don't think there is, but I think that providing them with the financial support to get through this tough period is the place to start.

**Ms. Nelly Shin:** Ms. Labelle, did you want to comment?

**The Chair:** No, that's pretty much your time.

We'll go now to Gudie Hutchings for six minutes.

**Ms. Gudie Hutchings (Long Range Mountains, Lib.):** Thank you, Madam Chair.

Thanks, people, for being here today. It's wonderful to see you. Thanks for your passion and what you do, especially in these crazy times. I think we all agree that COVID has certainly turned the world upside down.

Ms. Labelle, it's great to see your organization, because you can truly talk about the women entrepreneurship strategy, and I'm sure you know that \$15 million was added to that. The basis of the strategy is the entrepreneurship fund itself, the ecosystem fund, the knowledge hub, and of course the expert panel. That was started long before the pandemic, so I hope the increase of \$15 million is going to help organizations such as yours and others continue to do some great work.

Ms. Pohlmann, you made some great comments. I'm from a very large rural riding, and my colleague MP Shin was going down the line of questioning that I was by asking about what we have done and the success stories of those small businesses and female entrepreneurs who have turned the corner and are doing some great work. A lot of it is changing their product on the fly.

I liked your comment, your thoughts on how we can encourage more businesses to regroup, refocus and look at the new normal that we're coming to. I think we all agree that there will be a new normal.

I also liked your comment on the impact of rural small businesses operated by women. I too, in my riding, have many seasonal businesses, so I'd love your thoughts on the impact on rural seasonal businesses and how we can help women through all our programs.

The one that, to me, has helped most of the people who have fallen through the cracks is the RRRF, the regional relief and recovery fund. That has helped so many people in my riding.

I'd like your comments on rural businesses and how we help women in business retool and regroup in this new normal.

**Ms. Corinne Pohlmann:** First and foremost, when it comes to the more rural businesses, this pandemic has hit everybody very hard. In the rural ridings or rural areas of the country, I think it has been slightly less of an issue only because the small businesses in those communities are more well known. Individuals try to do what they can to help them in a bigger way than you'll find in some very large urban environments, which are completely decimated and ghost towns now.

That said, there's no doubt that it's still equally tough in the more rural areas. The issues are similar, though, in that it's again going back to the need for financial assistance now.

As an example, some of the recent announcements around the change in the CanExport program allow folks to not only get funding for export opportunities but also get funding to help them go more digital, to build a website or to be able to get involved in virtual summits. These are good things that we're trying to push out to our members to make them aware of so that they have options, because I think sometimes what's keeping some businesses from pivoting to another area is the associated cost. When you're already feeling as though you're so much in debt and your business cash flow is basically nil, pivoting to something new sometimes takes an investment that you just don't have. Therefore, making sure that there are programs out there that can help them figure out how to do that and can help them also fund that change will be very important.

I want to make one final comment on the regional relief and recovery fund. It has worked well in some circumstances and not well in others.

For example, it was meant to provide opportunities for those businesses that were falling through the cracks of the general support programs, and some of them don't do that, so I think some retooling there could help.

I know it has helped quite a number of businesses in the rural regions, which is great, especially the development corporation grants. Those have worked super-well. However, they were supposed to provide, for example, help to sole proprietors and those really micro-sized firms, and we've been hearing that they haven't necessarily been able to do that as effectively as we had hoped.

That's my final comment.

• (1225)

**Ms. Gudie Hutchings:** I think, too, each region might be doing things differently, because I know it has been a huge help here in my region. I was really excited when we announced the universal broadband fund and the rapid release stream. I think that's really going to target the areas where we're going to see high-speed Internet get into these small communities and help people retool and get online.

One thing I keep trying to preach all the time is that as businesses are impacted and affected, shop local, buy local, support local, even if it is online.

Madame Labelle, I have a quick question for you.

What are some of your key recommendations to ensure that women return to work? What are the key things we need to address? We always talk about child care. What other ones do we need to address to ensure we do get women back in the workforce quickly?

[*Translation*]

**Ms. Sévrine Labelle:** In fact, what I am interested in is knowing what needs to be done to give a new boost to women's entrepreneurship. In the field, it is clear that we are headed towards a shortfall in terms of creating new businesses. We know that the pandemic is going to cause some businesses to close. It's impossible to quantify at this point, but there is no doubt that shutdowns will happen. If we combine these with the difficulty of creating new businesses, then the economy is really going to be hit hard. Moreover, women are more likely to be tempted to give up on the idea of going into business because of the problems created by the crisis and their responsibilities at home. This would lead to a decline in Canada's economy and the gap between men and women would grow even wider.

Various approaches could be taken. First of all, it is important to ensure that women entrepreneurs are given proper financial support when they are considering going into business, and that entrepreneurship be given another boost in the field to encourage the creation of new businesses. As for economic recovery plans, we need to ensure that they cover sectors where women entrepreneurs are prevalent. The economic recovery should not be thought of simply in terms of infrastructures, large projects and niches of excellence, but should also address economically essential sectors where women predominate.

We have also noticed in the field that there are business buyout opportunities, with many businesses currently not as healthy as they used to be. For some entrepreneurs the crisis was the straw that broke the camel's back and they have decided to sell. I think that women entrepreneurs might excel in this area. Indeed, we are currently seeing a drastic increase in the number of women entrepreneurs who are buying up businesses. I think that we have an excellent opportunity to relaunch the economy through buyouts by women. However, these women will need the proper financial tools and some coaching.

• (1230)

**The Chair:** Thank you.

Over to Ms. Larouche now.

Ms. Larouche, you have six minutes.

**Ms. Andréanne Larouche:** I would like to thank the two witnesses. It's always interesting and stimulating to hear about women in business and women entrepreneurs. However, it is obvious that there are enormous challenges, which were in fact affecting women in business even before the crisis.

Ms. Labelle, I would like you to comment on a particular statistic. In Quebec, SMEs are considered part of our economic model; they are important and they represent a major share of our businesses. However, only 15.5% of SME's are owned by women while 66% are owned by men. What are the barriers and why do so few women own SMEs, which are a tremendous model for economic development?

**Ms. Sévrine Labelle:** That's a big question, and one that's not easy to answer.

It's important to note that although the percentage is low, it is rising. Today three times as many women than there were 10 years ago are interested in going into business, and the number of businesses owned by women has increased by 50% in four years. Not only that, but there is parity in the new generation of entrepreneurs. Why are so few businesses wholly owned by women compared to those wholly owned by men? It can be explained in a number of ways. Is it because the world of business lacks models? Going into business means entrepreneurship. But who comes to mind when we look for entrepreneurial role models? Usually white men. This shortage of women role models no doubt has an impact on young women who do not necessarily fit the male role models. And they often fail to reflect these young women's own values, their own way of doing business. This is a crucial factor.

For a long time, women have also come up against various barriers when they wanted to go into business. The first barrier, the one mentioned everywhere around the world, and which is still applicable today in Canada, is access to financing. Among women who want to start a business, 50% say that they have trouble obtaining financing. And yet, with so much capital circulating in the markets, how can this be possible? First of all, there may be a lot of capital, but it is earmarked for growth companies, those that focus on activity sectors identified as niches of excellence with strong growth potential. As we mentioned earlier, women tend to go into business in sectors that financiers consider risky. For example, financial institu-

tions are reluctant to finance retail business activities, where women have a strong presence.

Secondly, gender bias has been around for a very long time. All kinds of studies and research papers have demonstrated that a project managed by a woman is much less likely to receive financing than an identical project managed by a man.

It is absolutely essential to address these systemic barriers if there is to be any real improvement in this small 15.5% of businesses wholly owned by women in Canada. Imagine what our economy would look like if women and men were to launch into business at the same rate and at the same level. In Quebec alone, it would mean that tens of thousands more businesses could be created if as many women as men went into business. It's the largest pool of entrepreneurial talent in Canada and it is imperative that we make the most of it.

**Ms. Andréanne Larouche:** Figures like these would appear to indicate a bright future.

And yet, some of the programs that were introduced during the pandemic were perhaps not well suited to the circumstances in which women found themselves. I would like to hear your comments about the Canada Emergency Business Account, the CEBC, and the reasons why the measures introduced did not help women as much as we might have expected. What could have been done to improve these programs to help women get through the crisis?

**Ms. Sévrine Labelle:** Two statistics are worth noting: 42% of women entrepreneurs are actively seeking financing, and only 20% of women intend to use the government programs, including the Canada Emergency Business Account.

I will not repeat the explanations given by Ms. Pohlman, who based her comments on a very accurate survey that took size, level and lifecycle of the businesses into account.

Both startups and small businesses, had more trouble gaining access to these programs. And yet the government made a sound decision by seeking to reach as many segments as possible. That's why it worked with major financial institutions. While this is all very well, we know that many women entrepreneurs do not necessarily have a business account with financial institutions and that some women were not very successful in their dealings with them. Others became discouraged by the huge amount of paperwork and the administrative burden required by these applications.

What I would recommend is that organizations in Canada like Femmessor, and others like Women's Business Centres, be able to offer financing under the same conditions. We have all the tools needed to do so. It would have been very easy for the government to allocate a portion of this envelope to organizations like ours have a direct impact on women and that are not only able to provide such financing, but also to give them the coaching they need to get their business back on track, which the financial institutions do not.

• (1235)

[English]

**The Chair:** Excellent.

Now we're going to go to Ms. Mathysen for six minutes.

**Ms. Lindsay Mathysen:** Thank you, Madam Chair. Thank you to the witnesses.

This was mentioned briefly in the witness testimony, but I would like to go back. We've certainly heard about how the provision of child care and a national system of child care would consistently help women across the board, whether they're working or they are women entrepreneurs. Specifically for entrepreneurs, I know you've also talked about the great deal of stress they've had. We've heard about the stress of running a business, absolutely, but also about juxtaposing that with the stresses of the family and caregiving, both for children and also elderly family members, and how that falls specifically on women.

I'd like to hear from both of you about how the provision of a national affordable universal child care program could help those women who run those businesses so that they have the stability of that program.

[Translation]

**Ms. Sévrine Labelle:** Who is your question for?

**Ms. Lindsay Mathysen:** My question is for both of you.

**Ms. Sévrine Labelle:** I will reply very briefly.

In Quebec, there is a universal daycare system and I must say that when these daycare services were closed because of the pandemic it was a disaster for women entrepreneurs. If these sorts of program do not exist already in the rest of Canada, I am convinced that they are absolutely essential.

And I would add that this ought not to be the only measure taken to support women entrepreneurs. In Quebec, this universal system does not address all the other needs of women entrepreneurs who want to succeed in business.

[English]

**Ms. Corinne Pohlmann:** I'll respond quickly to say that child care is always going to be an issue for female entrepreneurs. It's something we also saw in a greater degree during the pandemic, given that kids were out of school at the beginning of it. That really highlighted a bit of that issue.

Whether universal child care—I know you said “affordable”, and that's an important part of this—should be part of a mandate going forward is something on which we would have to check with our own female entrepreneur members and see how they think about it. I think having something that's affordable so that they'd be able to put their kids into those programs would certainly help.

I will also mention, though, that a lot of women entrepreneurs go into this line of business because they want to be able to stay at home with the kids. Sometimes the ability to do that by running their own business is there as well. I think there are two sides to it.

At the same time, it's something that we certainly have to look at. That was really brought home at the beginning of the pandemic, in

terms of what the kids not being in school meant for a lot of individuals and women who had to then deal with that and balance not just their jobs or their businesses but their child care as well.

**Ms. Lindsay Mathysen:** Yes, I know. I spoke with quite a few women on Zoom calls. You could hear the kids in the background. That certainly did impact their ability to manage and cope.

Also, in terms of the idea of those supports that the government can provide, we know that a national pharmacare program could save employers \$600 per employee because the government, at a more affordable cost, could provide the coverage that normally is provided if employees are lucky and if employers can also afford to provide those benefits.

In terms of a national pharmacare program and a national dental care program, those savings could certainly have a great deal of impact for your members. Could you speak to that as well?

• (1240)

**Ms. Corinne Pohlmann:** Yes. Pharmacare is interesting. A lot of small business owners don't have coverage for themselves because they can't afford it or for whatever reason. They'd love to offer it to their employees, but when you're micro-sized, it can be very difficult to find health care and pharmacare coverage.

Our members are actually quite mixed on it. I think there's actually more support for having something. The reason it's mixed is understanding how it will be paid for. That's the piece that is the big unknown question. The concept and the principle of it are supported by many small business owners because they themselves would like to have greater access to pharmacare types of drugs or whatever the case might be. The thing that holds them back is understanding how it's going to be paid for. There have been proposals in the past for things like a payroll tax, or there could be...other ways that it gets paid for. That's the one missing piece of the puzzle that we would need to know before figuring out exactly how they feel around a pharmacare program.

**Ms. Lindsay Mathysen:** Madame Labelle, would you comment?

[Translation]

**Ms. Sévrine Labelle:** Unfortunately, I have no information for you on this particular point. However, some thought needs to be given to how we can properly support Indigenous working women. They are entrepreneurs, but they are often forgotten by all kinds of government services, including employment insurance.

During the pandemic, they had access to the Canadian Emergency Response Benefit, the CERB. But generally speaking, it's always just a bit too complicated for self-employed women workers. The same is the case for insurance plans, including prescription drug insurance.

There needs to be a more thorough exploration of how we can properly support self-employed women entrepreneurs. The fact is that they often become owners of much larger companies. They begin as self-employed workers and eventually, their business grows.

I am going to conclude by mentioning a statistic: almost 50% of businesses owned by women are sole proprietorships. This means that different services need to be provided to this group, which represents a large percentage of businesses owned by women.

[English]

**The Chair:** Excellent.

Now we'll go to our second round of questions. Ms. Wong, you have five minutes.

**Hon. Alice Wong:** Thank you very much, Madam Chair.

It's been a very informative morning. I'm in British Columbia, where it's still morning.

My questions come from some businesswomen I talk to, and also from my experiences as a former entrepreneur and also as a trainer for entrepreneurs. I was the founding vice-president of the Women's Enterprise Society of BC, which did financing as well as training—exactly what CFIB has been promoting. These small business owners, especially women, need both the money and the training.

My question is about some of the programs that have been around. I have a friend who runs a boutique in the Richmond Mall. Obviously, because of COVID, she had to close her business for some time, following the rules. When she reopened, she found it so difficult to pay the rent.

At that time she was not allowed to apply for it. Obviously, the owner still does not want to apply for the subsidy because of the 25% reduction in the rent. It was through our party that we fought for them. Finally, now, the rent subsidy can be applied for by these small business owners, including women.

From that perspective, what more do you think needs to be done in order to help these women in small business?

• (1245)

**Ms. Corinne Pohlmann:** I'll start.

I think the most important thing on rent subsidy is to get it out. It's still not available. We understand it's still going through the Senate this week. Hopefully, once it gets passed, hopefully this week, it will be quickly launched thereafter.

December 1 is coming. As you mentioned, there are many small business owners, like the woman you're talking about, who had landlords who didn't apply for it, even though they were eligible. We believe it's important for government to consider those businesses. For all those businesses that haven't been able to pay their rents for the last six to eight months and weren't able to get help from their landlord, we believe there should be something retroactive for them to allow them to build.

One of the biggest issues women entrepreneurs are telling us they're worried about is debt. That debt is accumulating, whether it's been deferred or put aside or they've had to find other ways to pay it. We believe there should be something at least provided

retroactively to all those business owners who were not able to access the old rent subsidy program but were eligible under those rules that were there then. That's one thing that can be done, for sure.

I also think that the Canada emergency business account loan needs to be simplified for those businesses that are very small, because right now it is very complex. That would be another big one that needs to be looked at very closely.

**Hon. Alice Wong:** Yes, I heard the same challenges when I asked my hairdresser why she's not getting any help. She said that it's too complicated. She said that instead of spending hours filling out that form, she'd better get some more business done. That's exactly what's been happening to women business owners.

Another challenge has been for home-based businesses, which we haven't talked about. Because of COVID, many of these small businesses—especially for women—moved their business home. What kind of support should there be for these home-based businesses, especially for women entrepreneurs?

**Ms. Corinne Pohlmann:** One question we have outstanding with the government right now is whether the rent subsidy will apply, at least partially, to home-based businesses. Much in the same way that you can deduct expenses for home-based businesses from your income taxes, is there a way that part of the rent subsidy can help with that?

Because they're home-based businesses, they may be sole proprietors. Access to many of the other subsidy programs is limited. That's where we thought the regional relief and recovery funds might help, but many of them don't offer help to the sole proprietors when they maybe should have.

Those are some areas where there are still gaps in the systems. I believe home-based businesses are one of those gaps we have to think about.

**Hon. Alice Wong:** For women entrepreneurs, there has always been the balance between family and business. What sorts of supports should the government be giving to these women who handle both?

It's a big question.

**Ms. Corinne Pohlmann:** It is a big question. It's a tough one to answer in regard to everything.

The biggest worries for women entrepreneurs are debt, business cash flow, stress and the worry that their consumers will not come back. Find ways to start to address those and recognize that the programs that currently exist need to be expanded to include a broader array of business owners.

I do think the government has learned a lot in this process about all the different types of businesses that exist out there and the different formats they come in. If we want to encourage entrepreneurship among women and among younger people, we need to make sure we're recognizing these businesses as legitimate and that we're including them within many of the programs that already exist.

**The Chair:** All right, that's your time.

We're going now to Ms. Zahid for five minutes.

**Mrs. Salma Zahid (Scarborough Centre, Lib.):** Thank you, Madam Chair. Thanks to all the witnesses for a very informative session today.

My question is for both the witnesses, Ms. Labelle and Ms. Pohlmann.

We all know that for Canada and its economy to develop sustainably, more women and under-represented communities must be involved in entrepreneurship and must contribute to their full potential.

I represent a riding that is called home by people from all parts of the world. I see and talk to women entrepreneurs who are from under-represented communities—minority women and new immigrants. We all know that this pandemic has added more responsibility and stress on the shoulders of women. If the kids are not going to school, they have to take care to make sure they are looked after, even if they are doing online classes. In the case of younger kids, they have to be supervised. Many new immigrant families are three-generation families. I see women from South Asian communities in my riding who have their parents also at home. As things have been very difficult for our seniors, it's an added responsibility for the women to look after their parents as well.

Do you have any recommendations on how we can help this group of women entrepreneurs? Is there any data on how this pandemic has adversely affected them? I would like to hear from both of you, if you would give some recommendations as we now try to build back a more resilient Canada where everyone is included. How and what can we do to represent and to help those under-represented women?

I will start with Ms. Pohlmann, if you have any suggestions, and then go to Ms. Labelle.

• (1250)

**Ms. Corinne Pohlmann:** I really don't mean to be repetitive, but the scope of this pandemic is big, so I feel that in many ways, to make sure we're getting everybody into the programs that currently exist, we need to look at the programs themselves and make sure they're broad enough and inclusive enough to include the people who may find themselves outside of them right now.

For example, the Canada emergency business account loan—that \$40,000 loan that's interest free—has gone to 800,000 businesses already, but I feel that there are too many still falling through the cracks, and many of them are among the folks you just described. Are there ways in which we can make sure that these programs are better adapted to that situation?

Rather than start from scratch and build something new and different, for now it's about getting through this pandemic period and

helping people get back on their feet and then helping them adjust to whatever the new economy or whatever it is that we're going to be coming into is going to look like.

To me, that is the better way to go in the short term, and then we can talk about how we can assist folks as we understand what the new reality is going to look like in the coming months, after this pandemic is over.

Let's fix what we have out there, because those programs are there. I think they can be broadened to make sure they include the folks you're talking about in your question.

**Mrs. Salma Zahid:** Ms. Labelle, would you like to add to that answer?

[*Translation*]

**Ms. Sévrine Labelle:** I would like to thank you for having asked that question because the survey conducted by Femmessor showed that women from the diversity and Indigenous women in Quebec experienced the challenges of the pandemic in much the same way.

And generally speaking, women from the various cultural communities face more barriers than Canada's Indigenous women and white women. This means that they have to overcome more financial problems. It is also more difficult for them to obtain mentoring, adequate support and coaching to address their needs.

I was going to say earlier—and you are now giving me an opportunity to say it—that financing programs are absolutely essential, as my colleague has already pointed out. I would add that coaching for women entrepreneurs and women entrepreneurs from the various communities is also essential. It's not enough to just give them a cheque and financial support. They also need to make the right moves, learn how to do things digitally or review how they have been delivering their products and services so that they can adapt to the pandemic. They even need help to reinvent themselves and come up with something for society that has more value and that will survive the passage of time. So I think that one of the best ways—

**The Chair:** I'm sorry, your speaking time has run out.

We will continue with Ms. Larouche for a few minutes.

**Ms. Andréanne Larouche:** Thank you very much, Madam Chair.

Ms. Labelle, I may be able to give you an opportunity to give us further details.

First, like you, I firmly believe that the post-pandemic economic recovery will have to be feminist, fair and green. I was dumbfounded to hear the numbers, but at the same time, I am not surprised because in Quebec we are familiar with the Mothers Step in movement.

How would businesses like these provide a sound opportunity for women who want to become entrepreneurs once the COVID-19 pandemic is behind us, in the context of a more sustainable and green economy?

• (1255)

**Ms. Sévrine Labelle:** I will tell you about our experience in the field. At Femmessor, we provide guidance to hundreds if not thousands of women entrepreneurs every year. Surprisingly, what many women entrepreneurs have in common is that they want to contribute to a better world through their business. Most of the women establish their business to create jobs and wealth, but even more so, to contribute to the common good and to make society a better place.

We all know that we're up against a brick wall because of climate change and the pandemic we are currently experiencing. And this is only the beginning of a series of events that could cause economic upheaval. We need to change how we do things right now.

Besides, the women entrepreneurs who completed our survey told us that one of the five major priorities for the recovery should be a review of the global economic model to make it greener and kinder to people and the environment. This shows how close these goals are to women's values. Changes to the model could further promote the creation of businesses and empower some women.

If we boost the economy, it will be easier to leverage women entrepreneurs who create businesses in these sectors. This is not happening at the moment because the focus is much more on technology, innovative manufacturing sectors, major exporters and natural resources. And yet, women have much to contribute in the current economy.

**Ms. Andr anne Larouche:** Ms. Labelle, you mentioned coaching.

We have the same challenges because we lack female role models in politics. As for the future, I would imagine that your experience in the field could come up with programs that do more to promote women's entrepreneurship.

If I have understood you correctly, that is mainly what you are recommending. Is that right?

**Ms. S vrine Labelle:** Definitely. Coaching makes all the difference.

As I mentioned earlier, 80% of the businesses that we finance are still active after five years. That's because we coach them and don't give up on them. For a five-year period, we keep an eye on their strengths, their weaknesses, and their business objectives. We then determine who they need to advise them to ensure that they are successful in making their model a reality.

This model is also good for cultural diversity communities experiencing the same challenges, which need this kind of advice and coaching. Thanks to the federal government's financing program, we can now provide guidance to hundreds of women entrepreneurs from the diversity.

[English]

**The Chair:** All right.

The last question goes to Ms. Mathysen.

**Ms. Lindsay Mathysen:** Thank you.

To go back to the line of questioning I had started before, Ms. Pohlmann, I think you have brought great recommendations forward to this committee for CEBA, the wage subsidy and the rental subsidy. I'm really glad, and of course I hope to see those within our report.

I hear what you're saying. I've certainly heard from my own constituents in London—Fanshawe that many have been left out. For all of these programs, while they're good and we're still figuring a lot of things out, this second wave—and, hopefully, not a third one—will be the test of where we need to go to ensure that we have the greatest coverage.

Certainly New Democrats were pushing from the very beginning for something like CERB to be universal, and that was to ensure that more people weren't left out. Going forward, how do we ensure that these programs are, in fact, universal and that we get the most coverage? Are there other programs you could see filling that need on a larger scale so that no one's left behind?

**Ms. Corinne Pohlmann:** One thing I've appreciated throughout the pandemic is that this has been unprecedented for everybody and for governments too. I do want to give some credit to the government for introducing many different programs and for being open to feedback and making changes to those programs as it has learned about the impacts, but I don't think those impacts have stopped. I think we need to continue to make improvements to the programs as we move forward.

We appreciate that there have been lots of changes and adjustments. We also know that some of these are very complicated, but I think there's a reality out there about new businesses in particular. There are a lot of businesses that have actually been started during the pandemic. They were thought about six months before the pandemic, and they had to start, because that was the direction they were going. They get nothing. There is nothing available to them. These are the people we want to boost up so that they can get through the pandemic and then move their businesses into a new world.

I think it's really about continuing to listen to the feedback. I appreciate that the government has done that. I do think that everybody's getting tired, and I've seen that momentum slow down as well. I think that's part of what's happening, but we can't, especially as we move into a second wave and, as you said—God forbid—a third wave.

There's a lot of frustration out there as small businesses watch these large stores like Costco and Walmart stay open because they have groceries, but they are also selling everything they would normally sell, while the small businesses have to close down. I think there's a lot of fundamental unfairness and a lot of burbling underneath that this isn't right.

Everybody wants to protect everyone's health and everybody wants to make sure everybody's safe, but I think there's an unfairness lingering underneath, and governments need to respond to that. The best way to do that is to figure out how to continue to expand the programs so that we're making sure everybody who's affected and hit by this situation is being helped in some form.

• (1300)

**The Chair:** All right. Unfortunately, that's the end of our time for today.

I want to thank our witnesses. You've been tremendous. We could spend all day talking to you. You've been very helpful, so thank you.

Thank you to all the members of the committee for your excellent questions.

With that, this meeting is adjourned.

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