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Chair: Mr. Sean Casey

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• (1540)

[English]

The Chair (Mr. Sean Casey (Charlottetown, Lib.)): I call this meeting to order.

Welcome to meeting number 26 of the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities. Today's meeting is taking place in a hybrid format, pursuant to the House order of January 25, 2021. The proceedings will be made available via the House of Commons website.

Pursuant to Standing Order 108(2) and the motion adopted by the committee on Wednesday, October 28, 2020, the committee will resume its study of the review of the employment insurance program.

I'd like to welcome our witnesses to begin our discussion with five minutes of opening remarks, followed by questions. We're pleased to have with us here today the Honourable Carla Qualtrough, Minister of Employment, Workforce Development and Disability Inclusion. From the Department of Employment and Social Development, we have Graham Flack, deputy minister; Lori MacDonald, senior associate deputy minister and chief operating officer for Service Canada; Cliff Groen, senior assistant deputy minister, benefits and integrated services branch of Service Canada; and Elisha Ram, associate assistant deputy minister, skills and employment branch.

I'm going to dispense with all of the other preliminaries because we have an experienced group of parliamentarians here to pose the questions and an experienced group of witnesses to answer them. We'll get right to it.

Welcome back to the committee, Minister Qualtrough. You have the floor for five minutes.

Hon. Carla Qualtrough (Minister of Employment, Workforce Development and Disability Inclusion): Thank you, Mr. Chair.

Thank you, committee members, for inviting me to join you today.

I'd like to acknowledge that I am joining you from the traditional territory of the Tsawwassen and Musqueam first nations.

[Translation]

I would like to begin by acknowledging the work you are doing on the study of the employment insurance program. I am confident that your findings will be helpful as our government moves forward with the modernization of this program.

[English]

Last Friday, we learned that Canada gained more than 303,000 jobs in the month of March. This brings the national unemployment rate down to 7.5%, the lowest since the start of the pandemic. While we are encouraged by the fact that we have regained 91% of the jobs lost during the pandemic, many Canadians continue to experience unemployment or reduced hours, especially in light of on-going restrictions and new lockdown orders. I note in particular the challenges being faced by young people and women.

Over the last year, the COVID-19 pandemic has revealed how the EI program has not kept up with the way Canadians work or been agile enough to respond to emerging labour market trends. We also saw the shortcomings of EI as a response to the pandemic.

First, through EI, we could not help all Canadian workers who had been impacted by pandemic-related job loss. Second, we couldn't efficiently process the incoming volume of applications to quickly get money to Canadians so they could pay their bills and put food on the table.

[Translation]

So we made a strategic decision to go outside the EI framework to provide immediate support to all affected Canadian workers. That's how the Canada emergency response benefit came about.

[English]

Working across departments and across party lines, in a very short time we were able to design, build, legislate and operationalize this new benefit. Over eight million Canadians received the CERB during the most uncertain of times.

As many of you know, the EI program has been built upon and reoriented over many decades, with different governments having different priorities over the years. As a result, it's become the most complex system within the Government of Canada.

Colleagues, we have before us an opportunity to make EI more inclusive and responsive to the needs of Canadian workers today. Since 2015, we've made important changes to EI, including enhancing provisions for working while on claim, extending parental benefits and creating the family caregiver benefit. Additionally, we made significant changes to the EI program last September to efficiently transition Canadians from the CERB to EI. These changes included a single national employment rate, an hours credit for regular and special benefits, a minimum weekly benefit rate of \$500, and simplification measures to increase the speed of processing.

I'll note that over 3.9 million EI claims have been received since last September. This is in addition to the 2.7 million applications received for the CRB, the CRSB and the CRCB.

The temporary changes to EI were put in place for one year and are set to expire on September 21, 2021, meaning that the system will revert back to pre-pandemic parameters at that time. Our work to modernize EI must take into consideration a time frame of September 2021.

[Translation]

We must also consider the fragility and complexity of the EI program itself. We must set priorities not only in terms of the desired policy outcomes, but also in terms of the time it will take to effect a particular change. We must also consider the effect of a change on our ability to make other changes. This is why the sequencing of systemic changes becomes an important consideration.

[English]

We can all agree that conversations about changing or modernizing EI have been ongoing for some time. In fact, some of our COVID-related changes to the EI system have been called for by stakeholders for years.

[Translation]

In addition, stakeholders and experts have told me very clearly that they wanted to contribute, but they also wanted to see concrete action.

[English]

With this in mind, in the weeks and months to come, our government will be sharing with Canadians both our vision for a modernized and inclusive EI system and our plan to get there, including how we will address the September 2021 reversion to the former system and our plan for ongoing consultation on specific elements of the EI system.

Colleagues, a well-functioning EI system should ensure that benefits are accessible and adequate, equitable across regions and unemployed workers, limit disincentives to return to work and more generally promote a healthy labour market. While this might seem like a tall order, I am confident that we can get there and deliver for Canadians.

Thank you, and I look forward to your questions.

The Chair: Thank you very much, Minister.

We're going to begin now with questions, starting with the Conservatives.

Ms. Dancho, please, you have six minutes.

Ms. Raquel Dancho (Kildonan—St. Paul, CPC): Thank you, Mr. Chair.

Thank you, Minister, for being with us today.

Earlier today, at the public accounts meeting, I spoke at length with Deputy Minister Flack and a number of others concerning the half a billion dollars that was paid to CERB recipients who doubled up or double-dipped, depending on how you want to describe it. They applied for both CERB and the EI. I am sure you'll remember this.

He expressed that there were about half a million people, 500,000 people, who did this double-dipping, so to speak. When I asked why that wasn't communicated, it was mentioned to me that it was, in fact, communicated on the ESDC website that people were to apply for only one, not both.

My concern, however, Minister, is that it caused a lot of additional cost—half a billion dollars—and I know some of that has been recouped and that CRA is going to be working to recoup a lot of the fraud that has happened with CERB. It's going to take years, we know.

As far as I am aware, is it...? You and your deputy minister knew that this was going to happen and that it was a technology issue, and you knew that people were going to be able to double-dip.

My question is, then: Why wasn't it more effectively communicated to the public that they should not be applying? On their end, 500,000 people made this mistake and applied for both. We know there were daily press conferences and every opportunity to communicate it. Can you explain to the committee why that was not taken more seriously?

• (1545)

Hon. Carla Qualtrough: I remember very often reminding Canadians to apply for one or the other. In fact, we were very aware that Canadians who were eager, and of course, concerned about being able to pay their bills might, in fact, because they didn't hear back from the first one, quickly apply for the second one.

I feel like we regularly communicated this to Canadians, certainly in my speeches. I can dig in on how often. I can't recall how often, but it feels to me like it was regularly.

The other important thing to note here is that, once this particular issue was remedied, we went out and very clearly told Canadians that, if they had received double payments at the end, they would only ever be able to receive the maximum number of weeks that they were entitled to for the entirety of CERB, so they should budget themselves accordingly.

I remember using that line a lot, saying, “Listen, if you had two payments in one two-week period, that means you have now had two of your”—at that time—“seven payments, so please, watch your finances because you have received money in advance and you will not, at the back end, be able to make that seventh application.”

Ms. Raquel Dancho: Yes, thank you for that. I know that at Christmastime those letters were sent out to folks who wrongly received money, and then your government said, “Don’t worry about it”, so there was a bit of a communications issue ongoing.

I recognize that it’s an emergency situation, that tensions are high and that the public service is working very hard, but I think the fact that half a million people did this double-dipping would stand to show that the communication was clearly not communicated effectively enough, I would say. I’ll leave it there.

I would like to ask you about the review of CERB. We know the CRA has committed, by December 2021, to provide a fulsome review of CERB. I know your department was the lead department on CERB. Deputy Minister Flack assured me that you are doing a fulsome review, but he wasn’t able to commit to a date, like CRA has. He said it would be made public, which I appreciated, but can you commit to a date on that review, like CRA has?

Hon. Carla Qualtrough: I am hesitant to do that now, when we’re also looking at a second Auditor General’s report of the CERB. We’re trying to be efficient in the way we respond to these different reviews, but I can assure you it will, in fact, be fulsome, and will be done necessarily with CRA because we work so inter-departmentally on this benefit.

As soon as we have a date that’s concrete, I will share that with you.

Ms. Raquel Dancho: I appreciate that.

He mentioned that the student benefit would be included in that.

Are you planning to include the failed Canada student service benefit and the WE Charity in that review?

Hon. Carla Qualtrough: The CSSG was not within my area of responsibility, so our review will be focused on the CERB.

Ms. Raquel Dancho: Is it not correct to say that it was under Minister Chagger, and I understand that she is the lead, but it was performed and initiated under ESDC?

If ESDC is doing the CERB review and this student benefit review, is ESDC not conducting a review of the failed student service benefit with the WE Charity?

Hon. Carla Qualtrough: Good question.

I think that with four—maybe five, counting Minister Chagger—ministers, Graham is in a better position to advise what other reviews are happening of ESDC programs that were outside of my responsibility.

Ms. Raquel Dancho: Mr. Flack.

Mr. Graham Flack (Deputy Minister, Employment and Social Development, Department of Employment and Social Development): In the review that the Auditor General called for,

we’re reviewing all the benefits that went to individuals. That would be the CERB and the student benefit.

We don’t have plans to do a review at this point, although we may, through our audit and evaluation program, review the other programs that were not direct benefits to individuals.

Ms. Raquel Dancho: At this time ESDC has not committed to doing a review of the situation with the failed student service benefit and the WE Charity. No review has been planned for that?

Mr. Graham Flack: We would typically review programs that have a go-forward nature to them in our audit and evaluation plans. That would be programs that will continue to go forward, which this isn’t one of. In the case of the benefits it’s to prepare for future crises. We’re looking into the benefits paid to individuals. That’s what our scope is, currently.

• (1550)

Ms. Raquel Dancho: I will recommend with my last 10 seconds that you strongly consider doing a review of that process, given the fiasco that it was. That goes without saying. Given the scandal, I think a review is warranted.

Thank you, Mr. Chair.

The Chair: Thank you, Ms. Dancho.

Ms. Young please, for six minutes.

Ms. Kate Young (London West, Lib.): Thank you very much, Mr. Chair.

Thank you, Minister Qualtrough, for joining our committee today to discuss the many areas covered by your department.

As you’ve said, COVID has really laid bare concerns that some employees are going to work sick, because they live in a province that doesn’t support paid sick leave. As a federal government, we are offering income support for Ontario workers who are unable to work because they are sick: the Canada recovery sickness benefit.

Can you tell us more about this program and who can access these benefits?

Hon. Carla Qualtrough: Absolutely. It’s a really important benefit that every working Canada has access to. If they have been advised to self-isolate or are sick with COVID or in quarantine, they have access now to up to four weeks of sickness benefits at \$500 a week where they have lost more than 50% of their employment during the week.

[Translation]

Ms. Louise Chabot (Thérèse-De Blainville, BQ): A point of order, Mr. Chair.

[English]

The Chair: Just hold on a minute there, Minister.

Madame Chabot.

[*Translation*]

Ms. Louise Chabot: It's unfortunate that it's up to us to bring this to your attention, but the interpreters have told us that it's not possible at this time to interpret the minister's remarks.

Please, I'd like to be able to hear the minister's translated responses.

Thank you.

The Chair: Yes, absolutely, Ms. Chabot.

We received a notice that this might happen and, unfortunately, it has.

Hon. Carla Qualtrough: Would you like me to repeat in French without it counting against the speaking time? I'll do my best.

The Chair: Please wait a moment.

Ms. Louise Chabot: That's not your role, Madam Minister.

[*English*]

The Chair: Madam Clerk, in terms of the interpretation, are there any adjustments that we can make with the minister's equipment to make this better?

The Clerk of the Committee (Ms. Danielle Widmer): We've tried multiple avenues right now. We're not too sure if we can improve the quality to ensure that the interpreters get the best quality. We can do another test.

Mr. Chair, would you like to suspend for a few seconds?

The Chair: We stand suspended for one minute.

• (1550) _____ (Pause) _____

• (1600)

The Chair: We are now back in session. The technical problems have been resolved. The question has been posed by Ms. Young. She has five minutes remaining.

Madam Minister, could you repeat your answer? You have the floor.

Hon. Carla Qualtrough: Thank you very much, Chair.

The question had to do with the Canada recovery sickness benefit. I was explaining that this benefit is available to any Canadian worker who is impacted by COVID.

If you're required to self-isolate, if you're in quarantine or if you have COVID, this benefit is available to you as a Canadian worker for up to four weeks in one-week increments if, because of COVID, you've lost 50% of your work in any given week.

I could add that almost 500,000 Canadians have accessed this benefit since it was put in place.

Ms. Kate Young: Minister, thank you very much for that.

The EI sickness benefits are going from 15 weeks to 26 weeks.

Hon. Carla Qualtrough: Yes. We have committed and we understand that too many claimants use up their sickness benefit before they can return to work. We've heard clearly from stakeholders

that sickness benefits need to be extended, and that's why we have committed to extending benefits.

I think you'll hear from me today a theme that we have to look at everything as a system. As we look at the system, all the changes we want to make, the cost of these changes, the sequencing of these changes, the impact on our system and any legislative changes we need to make, changes to EI sickness benefits will absolutely be part of that discussion and that mix in consideration, because we are committed to extending them.

Ms. Kate Young: Thank you. That's good news.

Modernizing employment insurance for the 21st century really requires us to make sure we're talking with various stakeholder groups. I was just wondering if you could tell us what outreach there has been and what you're hearing from shareholder groups.

Hon. Carla Qualtrough: Thank you.

Employers and workers and other stakeholders have a real stake in how the EI program works. I spent a lot of time with a variety of stakeholders and experts, getting their input and learning and hearing their priorities and their concerns. We heard from labour organizations and employer groups, and maybe I could just share a couple.

We met with the Canadian Federation of Independent Business, the Fédération des travailleurs et travailleuses du Québec, the Confédération des syndicats nationaux, the Centrale des syndicats du Québec, the Centrale des syndicats démocratiques, the Canadian Labour Congress, the Canadian Cancer Society, the MS Society of Canada and, of course, Pierre Laliberté, who's the EI commissioner for workers. We brought together a group with the Canada Labour Congress and a bunch more, such as Canada's Building Trades Unions.

We've been leaning very heavily in because stakeholders want us to consult, but at the same time they want to see action. They expressed approval of an approach where we sequence our improvements such that there's more time to dig in on the most complex and novel ideas, maybe like support for the self-employed, but where we don't delay changes when there's consensus or where we're further along in the discussion.

Ms. Kate Young: Some employers are really concerned about the status of the EI account, the EI premiums, and what those premiums are going to look like in the future. What should employers, and employees for that matter, expect when it comes to EI premiums?

Hon. Carla Qualtrough: That's a good question.

Throughout the crisis we've been very sensitive to not overburdening the EI account, which we know could ultimately result in increased premiums and employers and workers bearing the cost of the pandemic. That's why, first of all, we made a decision to not impose the costs of the CERB for EI-eligible Canadians on the EI account, so to credit the EI account. In fact, the EI senior actuary actually revised the forecast for the account to reflect this. It's also why we froze EI premiums for two years.

It's why stakeholder outreach is so important. We heard first-hand, for example, from the CFIB that they had this concern; they're very aware that big ideas can sometimes come with big-ticket prices.

• (1605)

Ms. Kate Young: Given the fact that this is going to revert back in September 2021, when do you think we'll have some clear indication of what will happen after that?

Hon. Carla Qualtrough: As I said in my opening remarks, in the weeks and months to come we're going to lay out that vision for a modernized EI for Canadians. Of course, we all know on Monday there is a very important budget that we're dropping, and it would be a bit of career-limiting move if I scooped my boss or our Deputy Prime Minister. I'll leave it to them to share with Canada what is happening then, but we absolutely have to have some decisions in place, at least for what happens to the changes that were made by the end of September, sooner rather than later. Graham and Cliff can talk about the timing we need from a systems point of view, but we need months to make those changes.

Ms. Kate Young: Thank you very much. Thank you for your patience.

The Chair: Thank you, Ms. Young.

[*Translation*]

Ms. Chabot, you have six minutes.

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

Madam Minister, thank you for being with us.

With respect to the motion on EI reform that was passed by this committee, we're moving forward. We wanted to invite you to address our concerns, and I think your presentation served that purpose. I thank you again for taking the time to come and see us, and I hope we will have a copy of your remarks, if possible.

In your opening remarks, you said that in the coming weeks, you would already be looking at changes that could be put in place by September 26 or September 21, when the return to the status quo is supposed to take place, which wouldn't work. What types of measures are you specifically looking at?

For example, some of the measures that you've adopted to relax the eligibility criteria for EI include the requirement of 420 hours of work, setting the minimum unemployment rate at 13.1%, and now the 50 weeks of benefits.

Is this part of the kind of relief that could be a basis for working on these issues?

[*English*]

Hon. Carla Qualtrough: You know, I can't, and I would be hesitant to weigh in on what specific elements will be announced as part of our vision and the plan moving forward, because as I alluded to in my last answer, this is indeed a conversation about the elements of a system, so we need to look at this as a bundle.

However, yes, I can tell you, for example, that the changes we made for COVID reasons—the simplification measures we put in place—would be a priority in enabling us to determine if we're going to extend them temporarily or if we're going to make them permanent, because those are the ones that are going to change without us doing anything, if we do nothing. It will be very important for us, based on the consultations, based on the work you all are doing as a committee, to make decisions around whether we continue with the standard unemployment rate, whether we have common hours to qualify or a benefit duration or benefit rate, and whether we keep our simplified reason for separation or separation-pay measures. These are all the things that are pressing because of the reality of September.

Those are the issues or the elements that are not only a priority for us, but also our commitments—as you said—like the one we made to sickness benefits.

[*Translation*]

Ms. Louise Chabot: Thank you.

I'm going to take this opportunity, not to ask you about the four weeks of sick leave, but rather to ask you about the special sickness benefits, which are part of the employment insurance program.

It deals with special benefits, which for 50 years have been 15 weeks. I don't need to explain the problem any more, because I'm sure that every one of us knows someone, whether a constituent or relative, who has come to their office to say that after 15 weeks, the benefits stopped, even though that person was suffering from a chronic illness or cancer. I have lots of examples. It was chaos every time, because it was hopeless. We know that 15 weeks isn't enough. A motion was passed to increase the maximum duration of special sickness benefits to 50 weeks.

Are you working to make this 50-week period possible?

• (1610)

[*English*]

Hon. Carla Qualtrough: As I've said, I completely agree and understand how important support for Canadians is if they have to leave for reasons of sickness. Too many claimants use up their EI sickness benefits before they can return to work. I have immense respect for the will of Parliament. Coupled with that, we have heard clearly from stakeholders that sickness benefits need to be extended, so we are committed to extending sickness benefits.

As I said, as we look at the entire system—at all of the changes we want to make, being conscious, as was alluded to in other questions, of the cost to the EI operating account of all these changes and how we sequence them—that's when we'll be more comfortable committing to exact numbers.

Until then, I feel it would be premature, beyond the commitments we've already made, to comment on any one particular element.

[*Translation*]

Ms. Louise Chabot: Thank you for your response, Madam Minister, but I would have liked to know if increasing special benefits to 50 weeks is part of your commitment.

The costs have been identified, and they would be quite feasible, both for employees and for employers. As you know, 50 weeks is fair, and not everyone would take 50 weeks. Are you going to accept that 50 weeks?

[*English*]

Hon. Carla Qualtrough: What I will tell you is what I have heard from stakeholders, that we need to increase the number of weeks. I have heard—full disclosure—from some stakeholders who would like us to go beyond 26 weeks. As we look at this system and modernizing the entire system, I am not leaving anything off the table, but again, I feel like I'm not able, as you can appreciate, to make that commitment today.

The Chair: Thank you, Minister.

Merci, Madam Chabot.

Next is Ms. Gazan, please, for six minutes.

Ms. Leah Gazan (Winnipeg Centre, NDP): Thank you so much, Chair. It's nice to see you again, Minister.

Campaign 2000 has been calling for repayment amnesty for low-income individuals who received the CERB since last July. The recommendation was submitted to this committee, and most recently, a parliamentary petition was launched. They are calling for a human rights-based approach towards all who have access to emergency benefits in order to cover basic expenses at a time of heightened need.

We know that the cost, for example, for families who were living on EIA and who have children increased just because kids were at home all day—for example, food costs, hydro costs and water costs. These recommendations call specifically for repayment amnesty based on annual total income and family size, and for an end to calls for penalization for anyone who received CERB and is now deemed ineligible.

You've been clear in prior committees that when the CERB rolled out, instructions weren't clear. I think your government has demonstrated that, in terms of rolling back some of the penalties it's already discussed. Is your government willing to provide CERB repayment amnesty for low-income individuals who received the CERB, including youth aging out of care?

Hon. Carla Qualtrough: It greatly concerns me, the extent to which this continues to be such a difficult time for so many people. We've tried, as we've rolled out the CERB, to be responsive and to

course correct when we've been able to or when we've been advised that there were things we could be doing better, for example when we decided to allow self-employed workers who applied for CERB using their gross income because of our messaging.

Right now, our focus is on getting everybody eligible and helping people file their taxes so they aren't in a position of having to repay. If they do have to repay, no one has to do it now. No one has to pay taxes on CERB for a year. We really want to work with Canadians who need to make repayments in a way that is flexible.

● (1615)

Ms. Leah Gazan: In all fairness, Minister, we know that even having a \$10 expense repayment a month right now is too much for those who are already living well below the poverty line. That's why I'm asking. Knowing that during COVID, ensuring public health and safety is ensuring that people can stay sheltered and can frequently wash their hands, why is your government okay with wilfully pushing low-income individuals into even deeper levels of poverty by not granting low-income CERB repayment amnesty?

Hon. Carla Qualtrough: As I said, no one has to make a repayment now, and there will not be any penalties or interest for anyone who erred in good faith. We need to focus our efforts right now on getting through the pandemic and helping as many people as possible prove their eligibility so that as few people as possible are in the position of repayment.

Ms. Leah Gazan: Let's redefine what good faith is. Living below the poverty line because our social safety net has not kept up with the needs of people living in Canada isn't always about good faith or not. It's about living in poverty and having to survive.

I say that because last week the PBO released a report on guaranteed livable basic income that concluded that a GLBI, a guaranteed livable basic income, could cut poverty in half by next year with a net zero cost and with minimal impact on the labour market. I know you mentioned the disincentivization of work. We know, through much research on the GLBI, that in fact that has not been found, certainly not in research findings.

Will your government commit to poverty eradication by moving towards ensuring that everybody residing in Canada who lives in poverty is provided with a guaranteed livable basic income?

Hon. Carla Qualtrough: I would argue, and believe, that our government has been quite aggressive in our poverty reduction measures. As we look to the future and to focusing on targeted supports for specific groups of Canadians—whether it be workers, seniors, or moving forward with the Canada disability benefit—we like to tailor our supports.

Canadians have different needs and require different levels of support. Arguably, with the Canada child benefit and the OAS-GIS bookending families with children and seniors, we need to focus on working-age Canadians, absolutely, to allow them to live with dignity.

Ms. Leah Gazan: I can tell you of a population that has said not enough is being done, and that is gig workers—certainly artists—and students, whose incomes have been gutted during COVID-19. They haven't been given support. Many of them are speaking about the dire need for a guaranteed livable basic income. Where do they fit into this plan?

I know you are talking about expanding programs. People living in Canada cannot wait, right now. People are literally losing homes right now. We know we're in this for a number of months. What is the plan? Knowing this and knowing the health and safety risks of not looking after people during a pandemic, will your government commit to CERB amnesty for low-income folks and to move toward a guaranteed livable basic income?

The Chair: Give a brief answer, if you could, Minister. She is well past time.

Hon. Carla Qualtrough: Thank you, Mr. Chair.

There is so much there to unpack, but I will say that we have been there with our supports for gig workers from the beginning of the pandemic. One reason we didn't go through EI was so that we could cover all workers who weren't eligible for EI.

I'm happy to answer in a more fulsome way, Mr. Chair, in the next round.

Ms. Leah Gazan: Thank you so much, Minister.

Thank you, Chair.

• (1620)

The Chair: We go back to Ms. Dancho, please, for five minutes.

Ms. Raquel Dancho: Thank you, Mr. Chair.

Minister, I want to ask you about the EI Commissioner for Employers. As you know, her appointment was up in January, after 10 years. Her name is Ms. Judith Andrew. You have not reappointed an EI commissioner for employers.

You've mentioned a couple of times in our committee today the changes you are looking at making in EI. It sounds as though they are going to be quite substantive. I believe that likely is warranted, given the archaic technology we continue to hear about. My concern is that these changes are being made without an employer voice at the table.

CFIB said that 158,000 small businesses had closed by July of last summer. They estimate that another 220,000 are going to close. I'm just concerned, if there is not an employer and small business voice at the table alongside government and the EI commissioner

for workers, that there is a substantial voice being left out that impacts millions of jobs.

Are you in the process of appointing a new person? Can you give me a timeline for when that's going to happen?

Hon. Carla Qualtrough: I can tell you that we are in the process, that we don't have a specific timeline and that we are working very closely with CFIB on EI modernization. We've had massive conversations with them. They have given us robust proposals on the things they would like to see changed within the EI system. I believe they are coming next after me, and I would encourage you all to dig in on some of their really innovative ideas.

Yes, we are on track to appoint an EI commissioner for employers, but it hasn't happened yet.

Ms. Raquel Dancho: I appreciate that.

When I met recently with CFIB and the chamber of commerce, they expressed—I'm not putting words in their mouth, but paraphrasing from my experience with them—that they were very concerned that there wasn't an employer commissioner at the table. It's been four or five months now.

You alluded to the possibility that legislation is coming at the end of September. That really feels like being right around the corner. The months are just melting into each other. It is coming very quickly and I would like to impress upon you the importance of having that employer representation for any EI changes, in that formal commissioner role.

Hon. Carla Qualtrough: Absolutely, and I will get my office to keep your office apprised of the process and timelines. I just don't have them at my fingertips.

Ms. Raquel Dancho: That would be great. We'd love to meet with the new commissioner when one is appointed. That would be wonderful.

I also want to ask you about mandatory EI contributions and whether you are considering at all mandatory EI contributions for sole proprietors. Earlier in the meeting today, you alluded to support for the self-employed.

Are mandatory EI contributions for the self-employed on the table, for you?

Hon. Carla Qualtrough: It is premature to say “mandatory” versus “voluntary”, but we are hoping to have a robust conversation with Canadian businesses and workers around interest in and perhaps the necessity of some kind of self-employed benefit. Right now, self-employed workers have access to special benefits, but it is an option.

I think you'll hear from the CFIB that they would prefer a voluntary or opt-in self-employed regular benefit, as opposed to a mandatory one. As a government, certainly we will take their perspective very much into consideration as we move forward.

Ms. Raquel Dancho: When we met with them—and we've met with a number of other groups—and even at the committee, I believe, when we met with the Associated Designers of Canada, representing artists, they said they do not want a mandatory EI contribution for their sole proprietors. That is something they were quite adamant about.

Even in my riding, I have many women entrepreneurs who have small businesses on the side, and the idea that they would have to pay into EI on a mandatory basis is quite concerning.

It sounds as though it's not off the table but is not something you're leaning into. Is that a fair—

Hon. Carla Qualtrough: It is something we're looking at. As Graham can tell you, we looked at other countries around the world and their success rates with this kind of benefit, and we saw that it has been challenging. It doesn't have the natural checks and balances in the system that you would have when employers and workers put it in together.

Very cautiously, I suppose, is how I would characterize the way we're moving on with these conversations, but nothing is at all decided on this. As I mentioned, this is one of the things that will require significant expert advice and consultation before we land on anything.

Ms. Raquel Dancho: Can you share with the committee any groups you have discussed this with? Are there any sole proprietor or self-employed groups that provided any feedback on this consideration?

Hon. Carla Qualtrough: We consulted the CFIB, for sure. I'm just looking down my list of stakeholders and I would say they are the main ones. We have talked to non-profits like the Canadian Cancer Society, and they have advised us. We have heard, not necessarily from groups, but the CFIB is very clear in its advice and its concern about making this mandatory. Like I said, I'm very much heeding that warning.

• (1625)

The Chair: Thank you, Ms. Dancho.

We'll hear from Mr. Long, for five minutes, please.

Mr. Wayne Long (Saint John—Rothesay, Lib.): Thank you, Chair. Good afternoon to my colleagues.

Minister, it's wonderful to have you back. Again, I want to commend you for your openness, availability and transparency. It's great.

My first question is about EI and training support. A few meetings back, Minister, we heard from Hassan Yussuf, president of the Canadian Labour Congress, about the intersection of EI and training support programs.

One of the recommendations he had for the committee was to expand the skills boost initiative, which lets unemployed workers use their EI benefit while getting training. Indeed, a number of organi-

zations have been calling for better integration of training and employment insurance. We see that all the time.

Our government is committed not only to modernizing EI for the 21st century but to making the largest training investment in Canadian history.

Minister, can you share your thoughts on how training and skills development could interact in the modernized, revamped EI system?

Hon. Carla Qualtrough: In my humble opinion, EI and training are inseparable. In fact, access to training for unemployed workers was one of the reasons for the transition from the CERB to EI last September. Unemployed workers could then have access, through EI, to the training.

EI has the tools to help support and connect Canadians to the types of employment and training supports provided by our provincial and territorial counterparts that help them get reconnected to the labour market.

Of course, as we look to the future of EI, we have to look at ways to improve access to training and to really ensure this. It will play a crucial role as we transition workers and respond to the changing nature of work. Additionally, even if we make EI available to more workers, there will be some who would benefit from training who won't be within the EI system. We need to get to those workers as well.

Mr. Wayne Long: Thank you for that.

I have another question for you, Minister. Many workers and stakeholders are excited about our government's commitment to modernize employment insurance. However, some employers are concerned about the status of the EI account, the EI premiums and what those EI premiums might look like two years from now.

How are EI premiums in the EI account taken into consideration during our response to COVID-19?

Hon. Carla Qualtrough: You know, we were really sensitive from the beginning about not overburdening the EI account. That's why we decided to credit the EI account with the costs associated with the CERB for EI-eligible Canadians.

The EI account will not bear the cost of the decision to help a broad array of workers during COVID. In fact, as you said, we froze EI premiums for the next two years.

As I said, we're very conscious about the cost of any changes, how that would impact the EI account and the impact that would have on EI premiums. We will not make a decision on any particular element or any aspect of change without really understanding the impact it could or might have on premiums and the EI operating account. You can't prudently and responsibly make a decision on EI without thinking of that particular aspect.

Mr. Wayne Long: Perfect. Thank you.

I want to close off with the seasonal workers pilot project. A majority of seasonal workers have their working season over the summer, and as you know, most were negatively impacted by the pandemic. We certainly had many calls here in my constituency office.

How did our government's support measures in response to COVID-19 help workers in seasonal industries, and what does our government plan for them moving forward?

Hon. Carla Qualtrough: That's a good question.

Really early in the pandemic, we heard concerns from Canadians who work in seasonal employment that their EI was soon going to be running out. Because of COVID, they didn't have any employment to look to, so we ensured that the eligibility criteria for CERB included those who recently exhausted EI regular or fishing benefits. We also worked to ensure that these workers weren't left behind without support once the transition from CERB happened, by either being able to access EI because they got the hours credit or being able to access the Canada recovery benefit.

I'm thinking also of what we did for self-employed fishers whose income may have been impacted by COVID-19. We extended the eligibility criteria so they could use insurable income from the same season in either 2018 or 2019, whatever was beneficial to them.

We extended the seasonal pilot project, of course, which was due to expire in May 2020. We are looking to see how we can make it better, make it permanent and make it more available to more seasonal workers.

• (1630)

The Chair: Thank you, Mr. Long.

[Translation]

Ms. Chabot, you have two and a half minutes.

Ms. Louise Chabot: Thank you very much.

Mr. Long, I'm going to follow up on what you said.

Madam Minister, if there's one thing to reform in the EI program, it is the black hole that affects seasonal workers.

The seasonal industry is an important industry in our regions and in some provinces. There is fishing, forestry and tourism. We know that there is nothing between jobs.

You've met with large organizations. There is a consensus that reform must be used to end the EI black hole.

Madam Minister, what would your solution be for seasonal workers?

[English]

Hon. Carla Qualtrough: That's a leap from the last question.

We know how important the seasonal worker pilot is and what a difference the five weeks make to bridge the gap between when benefits end and when their season resumes.

To me, this is just one more example of how many different scenarios need to be considered as we make any changes in EI, because we really want to make sure we're there for seasonal workers.

[Translation]

I hear your concern.

[English]

It's very important to me that any future EI system addresses that *trou noir* and makes sure that seasonal workers, where appropriate—and I think that's a really important conversation we need to have—get extended benefits, and what that looks like.

I want to hear from experts and from all of you on this committee on what possible changes you would recommend.

[Translation]

Ms. Louise Chabot: Thank you.

There's another issue. You know what it is, you talked about it in your remarks. There are gaps and flaws in our program. About 60% of workers don't have access to it.

Now, I'm going to talk specifically about women and youth, who don't have access because of their work. Women and young people are the ones in the most non-standard jobs. When a person works only two days a week, it takes them much longer to qualify for EI benefits than a male colleague who works full time for 40 hours a week. The person will have paid exactly the same premium as their colleague. So there's a kind of discrimination and, in our opinion, that must be corrected in the reform.

What do you think about it?

The Chair: Madam Minister, I'd ask you to be brief, if possible.

[English]

Hon. Carla Qualtrough: I am *tout à fait d'accord*.

I am very aware that too many workers don't have access to EI. Many part-time workers, as you said, pay into it all their lives but never make the required number of hours to actually access this program they have paid into. It's the exact kind of challenge that we need to address and conquer as we look at adequacy and accessibility of benefits in this modernization conversation.

The Chair: Thank you, Minister, and Madame Chabot.

We'll have Ms. Gazan, please, for two and a half minutes.

Ms. Leah Gazan: Thank you, Mr. Chair.

Thank you again, Minister.

I have a question regarding EI accounts. The EI account is not [*Technical difficulty—Editor*] from being diverted into the general revenue for other uses.

The NDP supplementary report on the EI review noted that \$57 million was diverted from the EI account. This can be seen as—and I believe is—extremely unfair to workers and employers who make contributions.

Can you give us an update about how much of the EI account has been diverted in the last fiscal year?

Hon. Carla Qualtrough: I don't have that information in front of me.

Graham, would you or Cliff have it?

Mr. Graham Flack: We don't divert funds from the EI account. By law, the EI account has to be spent on the elements that Parliament set out, where it's required, for the EI account. This is independently verified by the Auditor General.

• (1635)

Ms. Leah Gazan: Would your government commit to introducing legislation to protect the EI account from unrelated diversion of funds?

Hon. Carla Qualtrough: I certainly would take that into consideration. Following up on what Graham said, that was what I was thinking, but I was uncertain. I will repeat, then, that the EI account funds are not diverted to non-EI purposes. I will, however, definitely add this to the list of things that perhaps we can do to enhance the EI system.

Ms. Leah Gazan: Following the promise of the EI review in the 2020 throne speech, the EI commissioner spoke publicly about the need for a non-partisan review of EI. This rarely happens. The Liberals, though, failed to deliver on a review of EI in your first mandate, when you had a majority.

Your concern was that a minority government poses a risk of a snap election that could disrupt or stop any parliamentary review of EI. This is a valid concern, because workers cannot wait indefinitely for government to take action. For this reason, the EI commissioners proposed that the government quickly launch an independent review guaranteeing a thorough review of EI and a consultation with a broad set of stakeholders. Why hasn't your government launched an independent review of EI?

Hon. Carla Qualtrough: As we've been out working with stakeholders—particularly the ones I mentioned, whom I won't list again—we have decided on the most prudent path and the most

timely way to address some of the more low-hanging fruit among the changes that have been suggested over time and that there's consensus that we need to achieve within this upcoming September time frame that we're considering. That would be to do a phased approach whereby we take the time we need to consult and talk to experts and stakeholders on the more complex matters—

Ms. Leah Gazan: I don't have a lot of time. Just very quickly, will you commit to—?

The Chair: You're past time.

Go ahead and finish your answer, if you wish, though, Minister.

Hon. Carla Qualtrough: I was going to say what I've already said. That's fine.

Thank you, Mr. Chair.

The Chair: Next we have Mr. Tucker, please, for five minutes.

Mr. Brad Redekopp (Saskatoon West, CPC): Actually, it will be me, Mr. Redekopp.

Minister, I want to raise the issue of the systemic failure of your department to deliver EI benefits to women, under your leadership. The issue affects women who go into premature labour.

Your department puts mothers on the child caregiver benefit while the baby is still in the neonatal ICU. Once the baby is home, the mother is supposed to be transferred to maternity benefits.

The problem is that every maternity benefit payment must be done manually for the duration of the maternity. If the Service Canada agent doesn't manually process the paperwork in time, the payments are late.

My staff contacted your officials about the specific case of Darlene, in my riding of Saskatoon West. Darlene had made many calls to Service Canada to change her EI to maternity leave after she gave birth three months prematurely.

She applied in October 2020, days after her baby was finally home from the hospital. Service Canada promptly cut her off and told her it would take three months for the maternity benefits to kick in. My office had to intervene multiple times with your officials. She is getting money now, but even a month ago she called about having another problem.

Minister, is this systemic failure, denying women maternity benefits, official Liberal government policy or simply lack of ministerial leadership by you to help women?

Hon. Carla Qualtrough: It's neither. We are absolutely committed to making sure every worker has access to every single dollar they're entitled to under their benefits. We know the disproportionate impact this pandemic has had on women.

I sympathize incredibly with Darlene's circumstances. Please don't hesitate in the future to email me directly to ensure that we can deal with this. That's an unacceptable delay. Service Canada has been extremely taxed, but that's not an excuse.

Part of our benefits modernization initiative and the modernization of the program is to deal with exactly those kinds of systemic challenges, which are built into these antiquated systems. They are not a reflection of policy but a reflection of clunky delivery and implementation.

It is 100% the policy of this government that we will support women workers.

Mr. Brad Redekopp: Is this specific problem related to the premature births, then, being addressed? Is it being fixed?

Hon. Carla Qualtrough: I'll get Cliff to answer that because that's a systems question.

Mr. Cliff C. Groen (Senior Assistant Deputy Minister, Benefits and Integrated Services Branch, Service Canada, Department of Employment and Social Development): Thank you very much.

Again, I don't have the details about this specific case, but there are multiple EI benefit types. There's the EI caregiver benefit, as you indicated. There's the EI maternity benefit. When someone gives birth, they are eligible for maternity benefits. They can claim maternity benefits any time after the intended birth.

• (1640)

Mr. Brad Redekopp: Yes, that's fine. I think we understand. We need to have that fixed and I look forward to the changes.

Mr. Chair, I'll give the rest of my time to Ms. Dancho.

Hon. Carla Qualtrough: I'm on it. Duly noted.

Thank you, Mr. Chair.

The Chair: Ms. Dancho, you have two minutes.

Ms. Raquel Dancho: Thank you.

Minister, I'm just wanting to follow up again on this EI-CRB issue. I brought this up to you before.

A colleague of mine in the Conservative caucus asked you this question on Tuesday. Just to recap, there seem to be folks who have an open EI file or claim, who are not able to get the CRB but aren't eligible for EI either. They are kind of stuck and they're not able to get any support. I believe I mentioned to you last time that there's that young couple in Winnipeg who are having their first baby and spending hours on the phone with CRA. There was no solution for them at the time. CRA confirmed to me that there are thousands of people across Canada who are experiencing this.

I was happy to hear from Mr. Groen this morning in committee that there seems to be a process in place. On Tuesday you mentioned it was your top priority. I'm not sure if it's ongoing or if there is a solution.

Can you clarify?

Hon. Carla Qualtrough: It is. We put together a tiger team between Service Canada and Canada Revenue Agency. Of course you understand the underlying need to make sure people aren't getting two benefits at once, and this is where this all begins. It is actually twofold, as I understand it. Depending on whether the individuals are applying for the caregiving or sickness benefit, or the recovery benefit, there are different systems that come in.

Cliff, maybe you can do it justice. I could get through it, but could you give us the coles notes?

Mr. Cliff C. Groen: We have that tiger team in place. There is interplay between the recovery benefit and the EI regular. You're eligible for either one or the other. You cannot be eligible for both at separate times.

With the sickness and caregiving benefit, you have individuals who can be eligible for EI regular and then naturally transition to one of those two other benefits. We have an escalation process in place between CRA and ourselves. It is a high priority for both our departments.

Hon. Carla Qualtrough: Cliff, I understand that in most instances now, we're resolving these within a week.

Mr. Cliff C. Groen: That's right.

Ms. Raquel Dancho: Just to wrap up, Chair, if we have specific cases, is there somewhere I can send these folks specifically?

Hon. Carla Qualtrough: Send them to my office, absolutely.

Ms. Raquel Dancho: Thank you, Minister. I appreciate that.

The Chair: Thank you, Ms. Dancho.

Finally, we'll go to Mr. Vaughan for five minutes, please.

Mr. Adam Vaughan (Spadina—Fort York, Lib.): Thank you.

I heard the EI system being described as the Liberal system, in particular on an issue that relates to old technology. We haven't bought older computers since taking office and gone backwards in time to make the required manual overrides even more cumbersome for bureaucrats, have we?

Hon. Carla Qualtrough: No.

Mr. Adam Vaughan: It's not a Liberal system, then. It's the existing system that hadn't been changed by the previous government that we're still working with.

Hon. Carla Qualtrough: We are absolutely working with the antiquated system we inherited six years ago.

Mr. Adam Vaughan: We have actually made several steps to improve maternity benefits on EI, not only for women, but also for both partners in terms of making sure maternity benefits are equal to all parents. Those changes have been done without affecting rates going up or without affecting continuity of service.

Hon. Carla Qualtrough: Absolutely.

Mr. Adam Vaughan: In terms of the gig economy workers, what has CERB taught you about new work patterns in this century that we're trying to administer benefits for, based on an understanding of a work pattern that was really prevalent in the last century?

In other words, we've gone from 9 to 5, Monday to Friday into many places where a contract, freelance and gig economy type of payment process is put in place. What are the big learnings from CERB that you think will help drive EI reform as we go forward?

Hon. Carla Qualtrough: There's a whole bunch of learning, whether it be in terms of really understanding the systemic capacity that you have to work with because there's no option for failure, to a more broad understanding that, as I said in my speech, it really hasn't kept up with the way people work. For example, there are emerging trends in how work is organized, how employment is structured, how the lines between employed and self-employed have been blurred and how the labour market has changed. We have a smaller percentage of working-age Canadians. We have Canadians working older. We have more working Canadians with disability requirements. From CERB, we can learn that you have to really balance the desire to deliver quickly with the need for robust integrity measures.

Maybe I'll just write the report, because there's a lot we've learned from CERB.

• (1645)

Mr. Adam Vaughan: That being said, to fine-tune and make the EI system more granular, to work on a day-to-day basis as opposed to a week-to-week basis, to make it respond to the complexity of the existence that Canadians have in the work environment—whether it's maternity, combined with gig, combined with seasonal employment—all of these things require a very complex computer system.

Is it possible to change EI without also investing in new technology?

Hon. Carla Qualtrough: Quite simply, no, but we are making those investments. As we migrate over to the BDM, we'll be able to make changes within the EI system far more nimbly. We're just not there yet.

Mr. Adam Vaughan: In light of that, is it...? We have a parade of well intentioned and very creative approaches to dealing with some of the employment situations that families and Canadians face moving forward. We keep putting into EI a whole series of income benefits that at some point are going to trigger a rate reset or at least are going to collapse the computer if they're not done carefully. Would it be wise to pause those reforms until a comprehensive new computer system is put into place, or should we be continuing to try to fit new little models into a very complex system that is working with a very old piece of technology?

Hon. Carla Qualtrough: I think we can make reforms to the EI system—the “EI program”, I guess, would be more accurate—but we necessarily have to take into account our system limitations. There's coding that dates back decades, so we're always asking whether, if I make this change, I can make another at the same time, or how long this change will take.

We can move forward, but as much as we consider desired policy outcomes and costs, and the legislative and regulatory considerations, we also have to consider our systemic capacity to implement these changes. It can be done. We just have to be strategic about what we do and in what order, and avoid overburdening the system.

We still have to pay Canadians every two weeks. That is non-negotiable.

Mr. Adam Vaughan: Can you confirm that we won't fire all the Service Canada processors while we bring a new system in—that we won't repeat the mistakes of the Phoenix pay system by getting rid of all the employees and then hoping the new system works? Can you confirm that we will make sure we have a backup plan in place so that there is no interruption of benefits and the chaos that the previous government—

Hon. Carla Qualtrough: We absolutely will. We will keep the old system online until we are absolutely confident, 100%, that the new system works, and nobody will be fired.

Mr. Adam Vaughan: We have learned from the previous government's fiasco around Phoenix, then?

Hon. Carla Qualtrough: You know my last job, right? Yes, we have learned.

Mr. Adam Vaughan: I sat near you. I saw the tears.

The Chair: Thank you, Mr. Vaughan and Madam Minister.

That concludes a full two rounds of questions. Thank you for your availability, and thank you for your patience. That is also extended to your team, who consistently and ably support you. Thank you so much for being with us.

Colleagues, we're going to suspend for two minutes while we get ready for the next panel.

Thanks again, Minister.

Hon. Carla Qualtrough: Thank you, Mr. Chair.

• (1645)

(Pause)

• (1705)

The Chair: I call the meeting back to order.

Today the committee is meeting to resume its study of the employment insurance program.

Ms. Pohlmann, I just want to make a few comments for your benefit.

Before speaking, please wait until I recognize you by name. When you're ready to speak, you can click on the microphone icon to activate your microphone.

Interpretation in this video conference will work very much like in a regular committee meeting. You have the choice, at the bottom of your screen, of either floor, English or French audio.

When speaking, please speak slowly and clearly. When you're not speaking, your microphone should be on mute.

I'd like to welcome you to the committee, not just welcome you but also thank you for providing a brief in advance. It actually has been circulated to the committee, just so you know.

Colleagues, this is Corinne Pohlmann, senior vice-president, national affairs and partnerships with the Canadian Federation of Independent Business.

You have the floor for five minutes. Welcome.

Ms. Corinne Pohlmann (Senior Vice-President, National Affairs and Partnerships, Canadian Federation of Independent Business): Thank you very much, Mr. Chair. Thank you for the opportunity to be here to provide the perspective of small businesses when it comes to EI.

As you may know, the CFIB represents about 95,000 small and medium-sized businesses across Canada. As we have this discussion, it's important to keep in mind the current plight of small businesses in Canada. COVID-19 has hit them hard. Just yesterday we released new data showing that, as of April 13, 56% of small businesses were fully opened, 40% were fully staffed and just 29% were back to normal sales. We also know that one in six—about 180,000—small businesses are at risk of closing, putting as many as 2.4 million jobs at risk, and that almost three-quarters of businesses have taken on new debt—on average, \$170,000 in new debt. They simply cannot afford to take on any new costs now or in the near future.

Now, EI premiums add to the cost of hiring, along with CPP, and are considered profit-insensitive, so they must be paid regardless of whether the business is making money. As smaller firms tend to be more labour-intensive than larger firms, they also tend to be more sensitive to the costs associated with EI, given that employers pay 1.4 times what employees pay.

In early February, the CFIB did a survey of our members on EI and found that over 90% support EI as a job-loss insurance program that covers those who pay into it. About two-thirds also support having maternity and parental benefits and sickness benefits paid for through the EI system, but only one-third support having employee training paid for through the EI system. This is likely because the EI-paid employee training that exists rarely incorporates the needs of small businesses, and that is why 90% want EI-paid training programs to be more aligned with business needs and priorities.

As you review the EI system, there are several things our members would like to see addressed.

First, over two-thirds support premium rebate-type programs that can help alleviate some of the costs associated with EI. For example, EI premium rebates can be used to encourage smaller firms to hire youth, such as what was proposed by the Liberals during the last election campaign, or they can be used to offset training costs for new and existing employees. There's also strong support from smaller businesses to make the EI system more equitable by moving to a fifty-fifty split in EI premiums and by refunding EI over-contributions to employers. EI over-contributions are refunded to employees when they do their taxes, but the employer amounts remain in the EI system. At the very least, these funds could be redirected to a premium rebate program to enable employers to offset EI costs.

We understand that the current government is looking to add EI coverage for the self-employed. When we asked about whether regular EI coverage should be made available to the self-employed, only 8% supported mandatory coverage. However, 73% were open to having it be voluntary.

In a survey we did last week, we asked our members if they would use a voluntary EI program for the self-employed, and we found that 41% said that they might use it, 34% would not use it and 24% were not sure, likely waiting to see how such a program would work and how much it would cost. We'd be happy to work more with the government on making sure that EI for the self-employed is something that will address the needs of small business owners who are all self-employed themselves.

Another issue that has been discussed is the extension of sickness benefits. Small business owners are in a unique position, as many of them do not have health insurance coverage for their employees or themselves, so some rely on the EI system for that purpose. We asked our members in February whether sickness benefits should be extended to 26 weeks. We found that 45% of our members supported that; 45% were opposed and the remaining 10% were unsure. More recently, we asked about extending sickness benefits to 50 weeks, and we found that 46% remain opposed. However, the level of support went down to 35%, while those saying they were unsure doubled to 20%. Clearly, then, more information is needed for smaller employers to understand what the costs and benefits of extending sickness benefits would be for the EI system.

Finally, I want to touch on some of the temporary supports being provided by the EI system and how they would be perceived by small businesses should some of these features be made permanent. Like with the extension of the sickness benefits, our members are fairly split about increasing the minimum amount of time workers can access EI regular benefits, increasing the replacement rate to more than 55%, and making a COVID-related sick days policy of \$500 per week for two weeks—now four weeks—paid for through the EI system. However, the one COVID-related measure that was strongly opposed by three-quarters of small businesses was permanently providing a minimum of \$500 per week regardless of the amount previously earned by the worker.

This is likely because many see this approach as a disincentive for some to return to work. In fact, 43% of small business owners said they had difficulty retaining and/or hiring people because they suspected that they would rather collect EI or other COVID-related income supports. This went up to 64% among those in the hospital-ity industry. During pre-pandemic times, only about 17% felt it was difficult to attract workers as they suspected they would rather stay on EI.

It's important that any permanent changes to the EI benefits not make anyone better off than if they were working.

All the details I shared can be found in our new report, which was released today, but they are also part of the submission that has already been circulated to all of you.

• (1710)

I would like to leave you with one last recommendation: Now is not the time to be making permanent changes to the EI system. Many small businesses are struggling and are singularly focused on finding ways to keep their businesses solvent to retain their own livelihoods and that of their employees. Should permanent changes be contemplated, then the vast majority of our members ask that there be full consultation with workers and employers that includes a detailed cost analysis. As the funders of the EI system, employers and employees deserve to be fully informed of the costs and benefits of any proposals, and should be given lots of opportunity to provide input.

Thank you. I look forward to your questions.

The Chair: Thank you very much, Ms. Pohlmann.

Madam Clerk, were you able to hear from Ms. Nord, or shall we move to questions?

The Clerk: We spoke with Ms. Nord. Unfortunately, the sound is no better. We may have to reinvite her for another meeting later on, if that's agreeable.

The Chair: Ms. Nord, we'll be in touch. We want to hear from you, but we need to do it in such a way that everyone can hear and understand in both languages.

Thanks for your patience, and we're sorry it wasn't in the cards today. We hope we will get you back before the study concludes.

Ms. Leah Nord (Senior Director, Workforce Strategies and Inclusive Growth, Canadian Chamber of Commerce): Thank you.

The Chair: Ms. Dancho, you have six minutes, please

Ms. Raquel Dancho: Thank you, Mr. Chair.

Ms. Pohlmann, it's great to see you again. Thank you for taking many meetings with me and sharing the difficulties that small businesses in Canada are facing.

I just want to share back with you some of the things you said in your opening remarks. You said that CFIB, the Canadian Federation of Independent Business, represents 95,000 small businesses in Canada.

Is that correct?

Ms. Corinne Pohlmann: Yes, that is correct.

Ms. Raquel Dancho: What is the average size of the small business that you represent?

Ms. Corinne Pohlmann: It's probably around 12 to 14 employees—on the smaller end.

Ms. Raquel Dancho: Those are the corner stores, restaurants, boutiques, maybe tech boutiques and things like that—the smaller services—various technological services, or plumbers, construction companies and little mom-and-pop shops.

Is that about accurate?

Ms. Corinne Pohlmann: Yes. We have members in every sector of the economy across the country. It can be anything from your mom-and-pop main street to your manufacturing or even high-tech firm, all of which are members of CFIB.

Ms. Raquel Dancho: Right. There are 95,000 members, the bulk of which have about 12 to 14 employees.

Is it fair to say that a lot of the businesses you represent are new immigrant businesses or businesses owned by women?

Ms. Corinne Pohlmann: Yes. We certainly have both of those among our membership. It's a very good cross-section of the business population as we have it in Canada today.

Ms. Raquel Dancho: That's great. I have a lot of those businesses in my riding, so I'm very keen to hear from you today.

Can you share with the committee a little about what you do? Small businesses refer what they are going through to you and you also conduct surveys, and that's how you produce your research.

Is that correct?

Ms. Corinne Pohlmann: That's correct.

We do three things: We do advocacy. The advocacy is based on survey research that we have refined over many decades. We are celebrating 50 years this year. We have a full research team that vets every survey that goes out, does all the cleanup and makes sure the information we put out publicly is valid, clean and credible.

Ms. Raquel Dancho: I know you have a stellar reputation with small businesses in Canada. I heard this in Winnipeg. In fact, 73% of Manitobans employed in the private sector are employed by small businesses. It's a huge employer in Manitoba. Our small business industries are very critical.

I want to ask you about something that happened earlier today in the public accounts committee. The NDP member of Parliament, Matthew Green, said that your research was dubious. We were talking about the impact of the pandemic. I was quite concerned by that, given what you've just shared with me: new immigrant businesses, women-owned businesses, small mom-and-pop shops. These are the businesses that create the culture of Canada in all of our ridings as members of Parliament.

I want to hear from you. Could you explain to members of the committee your perspective on the integrity of the CFIB, what you've heard from your members, and how critical the situation is for them, given the pandemic this year?

• (1715)

Ms. Corinne Pohlmann: It has definitely been an incredibly difficult year. Given that we are an organization that has done survey research for decades already, we were well positioned when the pandemic began to get to our membership quickly to really determine what the impact was and what was happening. I would even argue that we were probably the only organization that was able to do that as quickly as we did.

A lot of that research was used quite extensively within government, because there wasn't much other research happening at the time. With our average survey, especially at the beginning of the pandemic, we were getting 8,000 or 10,000 responses to a survey, which was more than enough to make sure it was representing what was actually happening. Even today, we're still getting about 4,000 to 6,000 responses to every survey.

Many times over the years, because we're an advocacy organization and people will suggest that maybe our research is biased, we have done much research to try to validate that it isn't. We have found that when our research is done in a different way by others, it is pretty much on par with the information we have. We've had government departments duplicate our research, because they didn't necessarily believe it at first, and then find the same thing that we found.

I would say it is not dubious. It's a fairly good reflection of what is happening out there in the small business landscape in Canada.

Ms. Raquel Dancho: Yes.

To your point in your opening remarks as well, you'll have to correct me on the exact number, but approximately 200,000 small businesses are at risk of closure, and that's over two million jobs. I have heard even up to three million jobs and 220,000 small businesses could be lost.

Can you share with the committee what we're facing if we don't get our economy back on track—what you're hearing from your membership and the small businesses you represent?

Ms. Corinne Pohlmann: The fact is that small businesses represent almost half of Canada's GDP. If it goes to the highest level that we are predicting—we're trying to be a bit more conservative in our estimates—and if those 220,000 that right now are worrying about closing actually close, that could be as much as 15% to 20% of businesses that are out there. They are big employers. They are big contributors to our GDP. That could have a significant impact on our economy.

Ms. Raquel Dancho: When I was putting myself through university, I worked at numerous small businesses. All the soft skills I learned were critical to my success getting through university. I'm concerned very much about what it will mean for the future if small businesses go down to a greater degree than they already have.

Ms. Corinne Pohlmann: Yes, and we all should be. They're not only important to our economic outlook; they are very important to job creation and really important for our landscape in every community across this country. They are what makes every community in this country unique.

Ms. Raquel Dancho: That's well said. Thank you.

Thank you, Mr. Chair.

The Chair: Thank you, Ms. Dancho.

Next we have Mr. Dong, for six minutes.

Go ahead, please.

Mr. Han Dong (Don Valley North, Lib.): Thank you, Chair.

Ms. Pohlmann, thank you very much for joining the committee today. Your perspective is obviously very important to the study that's in front of us.

My father used to own a small business, and I used to work there during my high school days. I understand how resilient small businesses are and how important they are to the neighbourhood, so, through you to your membership, I want to thank them for doing what they do.

Small businesses are also very crucial to the economic recovery post pandemic. That's why the government has introduced a series of financial assistance programs, including CEBA, the rent subsidy and the wage subsidy, until June of this year. What kind of feedback have you been hearing from your membership regarding these financial support programs?

Ms. Corinne Pohlmann: They have been absolutely critical to the survival of thousands, if not hundreds of thousands of small businesses, for sure. In responding to a recent survey we did, over 70% told us they continue to be critical to their survival in 2021 as we move into year two of the COVID pandemic, so they have been absolutely important. In fact, we hope to see those measures extended beyond June, because I don't think we're going to be out of it by June. So many small businesses are shut down or severely restricted as to what they can do, and those programs continue to be a lifeline for many of them.

• (1720)

Mr. Han Dong: Like you, I look forward to seeing what will be in the budget on April 19 to support small businesses further.

Last March, Canadians realized that the EI system just wasn't designed to handle the unprecedented pandemic we were facing. That is why the CERB was created, to support what I think was eventually eight million Canadians who had lost their jobs.

In September of last year, we transitioned back to a simplified EI program and created the Canada recovery benefit for those who did not qualify under the previous EI qualifications.

Based on the input from your membership, how would you say the flexibility within the Canada recovery benefit will create more incentive to work? Have you heard anything back from them on that?

Ms. Corinne Pohlmann: As I mentioned, the one thing our members found difficult was that you could get a maximum of \$500 per week through the CRB or the simplified EI system, and for some of them that has presented a real challenge as they have tried to attract people back to work, especially businesses that often rely on part-time workers, for example. That has been the one measure within the CRB and the temporary EI system that has been a real challenge for smaller companies, because some people were able to earn more not going back to work than going to work, since they might work only part time. I think those are some of the things we really have to think about before we move forward with making any permanent changes that may reflect some of those things.

Mr. Han Dong: That's very interesting.

In your opinion, what are the benefits of having Canadians receive EI regular benefits as opposed to the CERB?

Ms. Corinne Pohlmann: Employment insurance is an insurance program, so it's based on whoever pays into it being able to benefit from it. We understand the need for CRB being set up during the pandemic, because obviously there are not just individuals who may not have paid enough into the EI system—though it also reduced the qualifying amounts by quite a bit—but also a lot of self-employed, including our members, who have used the CERB and the CRB systems to help themselves through the pandemic. About 34%-35% of our members had no income coming in, and when you're self-employed, you don't have access to the EI system, as you know. It became an important lifeline for some of them as well.

Mr. Han Dong: There is flexibility designed into the CRB system that allows workers to maintain employment, especially for regions that are experiencing lockdowns. Can you speak to that a bit?

Ms. Corinne Pohlmann: That was certainly, I think, an improvement over the CERB. People could earn a certain amount of money and still get the CRB at the same time. That was definitely something we applauded at the time. I think that flexibility was an improvement in the transition to a CRB system.

Mr. Han Dong: Let's talk about EI premiums. We heard that some employers are quite concerned about EI premiums, and we also know that many were relieved when the government announced a two-year freeze on the premiums so that employees don't have to shoulder the cost of these emergency programs that we introduced. Could you share with the committee some of the concerns that you have heard from your membership in regard to that EI premium, in particular in the context of the modernized EI system?

Ms. Corinne Pohlmann: As I mentioned, smaller businesses in particular are much more labour-intensive than larger businesses, so they're much more sensitive to changes in payroll taxes like EI and CPP. There is a lot of concern about what will happen to EI once the freeze is removed.

Again, people are happy there is a freeze in place right now, because increasing the cost of hiring at this point in time is the last thing we should be doing, but I think there is a lot of concern about how the EI system is going to pay for all the temporary measures that were put in place starting last September. We've certainly suggested that that potentially also be taken out of the EI system and not paid for by employers and employees, given that these temporary structures were put in place to deal with the pandemic. It wasn't the employer who forced these folks to leave their jobs.

That's the unknown right now—what's going to happen with the extra costs that have been accumulated since last September? If that's going to be put onto the new EI system, it's going to be a lot of new costs that are imposed on small businesses.

Mr. Han Dong: I was going to ask another question, but—

• (1725)

The Chair: You have no time. Thank you.

[*Translation*]

Ms. Chabot, you have six minutes.

Ms. Louise Chabot: Good afternoon. Thank you very much for being with us.

I salute the Canadian Federation of Independent Business, or CFIB. Before I became a member of Parliament, I had the opportunity to work with the CFIB, particularly in Quebec, with Martine Hébert, on the Commission des partenaires du marché du travail, a forum for social dialogue where labour issues and labour conditions were very important.

I've read your brief and your recommendations. The reason a committee was asked to reform the EI program is because we found that the current program didn't meet the needs. Because your businesses are important, the government had to put in place other measures as a result of the crisis. It's true that this crisis is exceptional, but without these measures, it would have been difficult, and you recognize that.

The goal of making EI more inclusive for workers is to ensure a better social safety net. In that sense, what measures could be taken to improve the program, in your experience?

[English]

Ms. Corinne Pohlmann: There is a lot to look at when it comes to modernizing the employment insurance system, which is something I think our members are not opposed to doing. The issue right now is that for many of these changes that may be looked at or are being proposed, it's unclear exactly what the implications would be. There's a lot of openness, as I mentioned, where our members are very split on things such as expanding sickness benefits. They're very much split on increasing that 55%.... I can't remember what it's called right now, but that amount you get in terms of EI benefits.

Our membership would be open to looking at a number of things in terms of modernizing the system, but a lot more information needs to be provided in terms of the costs and benefits of those systems, so that the employers who pay 60% of the EI program have an opportunity to really understand what these changes mean for the benefits both to society and to their employees. For many of them, if they have to let their employees go, it's often a very difficult thing for them to do, and they want to make sure their employees are going to be well served. At the same time, what are those costs going to be? Ultimately, they're going to have to pay 60% of that, and they want to make sure there's a proper balance and an opportunity to provide input. Those are some of the things we need to look at first.

There are, of course, a few things we would like to see for employers themselves. They would like to see a bit more equity around who pays the premiums. For a small business owner it's a big hit for them to take, so they would like to see a more even split or even some way to allow smaller business owners to maybe pay only 1.2 times more and, up to a certain threshold, 1.4 times more. We have a lot of ideas there to look at how we can make the EI system more palatable and easier for owners of smaller businesses to understand or to use, especially if we start to make other adjustments to the EI system that may end up increasing the cost of it.

[Translation]

Ms. Louise Chabot: Let's not forget that, when the EI program was introduced, the government also paid a share at the time. Now, the fund is financed by contributions from employees and employers, and everyone wants to find a balance.

Have you ever considered having the plan funded on a tripartite basis?

[English]

Ms. Corinne Pohlmann: It is certainly something we have looked at and that we've even asked our members about. Again, they're sort of split on that, partly because if the government takes

20% back, like it once did, that's still going to come out of your taxes or in some other form. It's just a sort of shifting of responsibilities.

I think that if the EI system is going to be one that goes beyond just a job insurance program—it already is to some degree, in terms of providing parental and caregiver benefits—and if we're going to keep adding more to that, there is a good argument to be made that perhaps governments should be supporting some portion of the EI system if it continues to go beyond its original mandate of just being a job insurance program.

• (1730)

[Translation]

Ms. Louise Chabot: I know you represent a lot of seasonal workers. The seasonal industry is a sector of activity, like tourism and accommodation, that is important in our regions.

Many deplore the fact that there is a black hole for workers in this industry.

Do you think the EI program should also be strengthened so that workers no longer experience such periods, which are also difficult for employers?

[English]

Ms. Corinne Pohlmann: It's an interesting question, because we often look at that from a seasonal employer perspective. We've heard often from seasonal employers that they really want to hold on to those people and not have them get other in-between jobs, because they've been trained and they're well known to the company. They want to make sure of that, but they can't keep them year-round because the business is only really functioning for, say, six months of the year. It's a challenging one for sure.

We've spoken to seasonal employers in the past. Many have told us that in order for them to be able to retain those employees throughout the year, they would be willing to pay a bit more for EI, for example. Make it more of an experience-rated type of program, like most other insurance programs are, so that the more you use it, the more you'd be able to pay. That's from the employer perspective.

There may be other solutions we can look at in those particular areas where seasonal workers are an important component of that community and for that employer. If we can do that, maybe there are ways in which we can be more creative about making sure those employees are there when they're needed. Obviously, you know, we want to make sure it's fair to everybody, including the EI system.

The Chair: Thank you, Ms. Pohlmann.

[Translation]

Thank you, Ms. Chabot.

[English]

Our last set of questions will be from Ms. Gazan.

Go ahead, please, for six minutes.

Ms. Leah Gazan: Thank you so much, Chair.

The heart and soul of my riding of Winnipeg Centre is small businesses. I'm a huge supporter of local small businesses. They are what really makes Winnipeg Centre vibrant. We actually even have some of the best restaurants and award-winning chefs in the country: Check out Deer + Almond on the Food Network. I'm very proud of our businesses.

One of the frustrations I've had is watching this current government give billions and billions of dollars to corporations, while small businesses in my riding are struggling to stay afloat. They are saying that if there's another lockdown they literally don't think they're going to make it. This will destroy our community, and we know that small businesses are the largest employer in the world—not just in Canada, but in the world.

Do you feel that the help that has been given to small businesses during the pandemic so far is sufficient?

Ms. Corinne Pohlmann: I would say it has been vastly improving over the course of the pandemic. At the very beginning, some of the first ideas that came out were nowhere near sufficient. Thankfully, after lots of feedback and advocacy work—not just from us but from many others as well—the government pivoted and started putting out programs that were quite a bit more generous.

I would say that the wage subsidy program and the Canada emergency business account program have both been very important to many small business owners and have helped many of them get through the really difficult times.

Could improvements be made? They could, absolutely, especially to the rent subsidy program, for example. There are definitely things we think could be tweaked to make them even more accessible and easier to access. They continue to be important lifelines.

One area that I certainly think still really needs to be addressed is how to help small businesses deal with the debt they're accumulating, because for many of them it's going to take years to get out from under that debt. That's one area we think still needs some work.

Ms. Leah Gazan: I usually don't pump the partisan NDP, but I was really proud that our party negotiated the wage benefit from 10% to 75%.

One of the other concerns that have been raised, certainly about support for business, is that many people who have applied are still waiting for their benefit. There's a huge lag time for receiving the benefit. Is this something you've heard about, long wait times for receiving benefits?

• (1735)

Ms. Corinne Pohlmann: It really depends on the benefit. That is very true for the regional relief and recovery fund. That one, for whatever reason, has been taking months to actually get feedback.

Others are much quicker. We have found that it really depends on the program. CRA's actually been pretty good once they have gotten the programs up and running. There has usually been a bit of messy time at the beginning when they have started the programs,

but once they have gotten things moving, the programs have worked relatively well.

It's less so with some of the others, but there are definitely some programs for which it can take quite a while to get feedback.

Ms. Leah Gazan: I ask that because I talk to many small business owners in my riding who are under a lot of strain because they are not receiving the benefits they qualify for. I think, especially during a pandemic, that just causes unnecessary emotional and psychological stress for an already stressed small business industry.

We spoke about the rollout of programs. What improvements would you make to ease the pressure on small businesses?

Ms. Corinne Pohlmann: As I said earlier, the biggest one would be finding ways to have more forgiveness of some of the debt; for example, having a portion of CEBA, the Canada emergency business account, be refundable or expanding it even further, because we're still in this and it's not getting any better. The money they got last year and maybe in December has already run out again, so I would say perhaps that should be expanded and more of it should be forgivable, or a forgivable portion should be added to the highly affected sectors credit availability program. It's only a debt program now, and again, with all the debt they've had, many business owners have said they just can't use it because they can't take on more debt. Those would definitely be some improvements.

Tweaks could be made to the rent subsidy program that would make it more accessible. Certainly, I would say, for new businesses, if they opened their doors only after March 1 of last year, they're out of luck. There's been nothing available for them at all. Some of those businesses are really at the end of their rope and really need some help now.

Ms. Leah Gazan: I agree, 100%. I know that with concerns around debt accumulation during the pandemic and people wanting to keep their businesses open, this is going to gut many more businesses in our ridings.

Some businesses have been really impacted, like, for example, businesses that are completely shut down or those with only 25% capacity. They've been trying to manage like this for months and months, still paying 100% property taxes and really feeling gutted.

What have you heard about that?

Ms. Corinne Pohlmann: We probably get 100 calls a day on that. It's incredibly stressful right now because, as you said, property taxes still have to get paid. Many of them have to pay their GST and they need that for their cash flow at the same time. There are a lot of businesses, as I said, still struggling, and the bills will continue to come in. They have to pay their rent. They have to pay their taxes and certainly pay their mortgage if they have one. Definitely it's a trying time when your business has being forced to work at a much reduced capacity.

Ms. Leah Gazan: Yes. I'd say divest from big corporations and let's invest in small business, but that's my bias. Thanks.

The Chair: Thank you, Ms. Gazan. That concludes the time we have.

Ms. Pohlmann, I want to thank you for your patience, first and foremost. Although it appears that you've been shortchanged in terms of your time before the committee, we got you all to ourselves, so you probably faced twice as many questions in the last half hour as you would have if you had to share the stage. We certainly appreciate the advice that the CFIB gives to successive governments, and it has been doing so for 50 years.

I would be remiss if, before we adjourn, I didn't point out to you some of the excellent work that has been done in my province of

Prince Edward Island by Erin McGrath-Gaudet over the years. She has been an extremely articulate advocate for small business, to the point where the last time the government changed she was hired as the deputy minister of economic growth. The credibility that she has with the business community is serving her and the new government here in Prince Edward Island very well. If that's an indicator of the calibre of talent you have, you have another 50 years in you.

• (1800)

Ms. Corinne Pohlmann: Thank you.

The Chair: Thank you so much for being with us, and thanks for what you do.

Thank you, colleagues, for hanging in there. Do we have consent to adjourn the meeting?

I believe I read consensus.

Thanks, everyone. We'll see you next week. Have a good weekend.

The meeting is adjourned.

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