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

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Chair: Mr. Robert Morrissey



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

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• (0815)

[English]

**The Chair (Mr. Robert Morrissey (Egmont, Lib.)):** I will call this meeting to order.

Welcome to meeting number 101 of the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities.

Pursuant to the order of reference of Wednesday, October 18, 2023, the committee is continuing its study on Bill C-319, an act to amend the Old Age Security Act with respect to the amount of a full pension.

Today's meeting is taking place in a hybrid format, pursuant to the Standing Orders. Members are attending in person in the room and virtually.

I would like to take a few moments to review a couple of points before we hear from the witnesses. You have the choice of speaking in the official language of your choice. For interpretation in the room, you can use the interpretation services with the headset. For those appearing virtually, if you click on the globe icon at the bottom of your screen, you will be able to choose the official language of your choice.

If there is a disruption in interpretation, please get my attention by raising your hand, or virtually use the “raise hand” icon, and we'll suspend while it is being corrected. As well, I would like to remind members, especially those in the room, to please keep their earpiece away from the mic as it can cause popping on the sound system, which can cause injury to the interpreters. As much as possible, speak as slowly as possible for the benefit of the interpreters.

With us today in the room we have Mr. Ben Catenaccio, as an individual. From the Association féministe d'éducation et d'action sociale, we have Hélène Cornellier, political affairs adviser. From the Quebec Association of Retirees from the Public and Parapublic Sectors, we have Paul-René Roy, the provincial president.

We will begin with Mr. Catenaccio for five minutes.

Mr. Catenaccio, you can choose to make an opening statement, but if you don't, it's fine.

Do you wish to make an opening statement, Mr. Catenaccio?

**Mr. Ben Catenaccio (As an Individual):** I can't hear you.

**The Chair:** While we're getting that corrected, I want to welcome Mr. Khanna to this morning's meeting. Ms. Roberts is back again for this morning's meeting.

I'll come back to you, Mr. Catenaccio.

While we're getting that corrected, I will go to Madame Cornellier.

Madame Cornellier, you have the floor for five minutes.

• (0820)

[Translation]

**Mrs. Hélène Cornellier (Political Affairs Advisor, Association féministe d'éducation et d'action sociale):** Thank you, Mr. Chair.

Mr. Chair, members of the committee, thank you for the invitation to testify as part of your work on Bill C-319.

The mission of the Association féministe d'éducation et d'action sociale, or AFEAS, is to defend equality between women and men at all levels of society. Founded in 1966, it has 5,400 members, the vast majority of whom are aged 65 or over. Over the years, it has worked on many issues, such as women's financial security, including in retirement.

Between 2020 and 2021, Statistics Canada noted a 2.5% increase in the number of people aged 65 or over living below the poverty line. This is the largest increase for any age group in Canada.

There are three main factors that affect women more than men and put them at greater risk of financial precariousness: lower income, isolation and non-recognition of unpaid work.

A study on the situation of the elderly in Quebec shows that senior women rely more than men on public retirement programs. For women, such programs account for an average of 47% of their income, compared to just 31% for men. This gap is due to lower wages earned by women, who are mostly confined to undervalued jobs; lack of pay equity and more frequent absences from the workforce due to family obligations also play a role.

In addition, other studies show that women, elderly caregivers, people on low incomes, indigenous seniors, immigrants, people from the LGBTQ+ community, and people living in rural or remote areas are more likely to experience isolation. The consequences of this isolation are not negligible, both for these people and for communities and governments in terms of services and costs.

Moreover, many older people offer help within the family, such as babysitting during school vacations or strikes, or looking after frail loved ones so that they receive the best care and can ideally remain in their own homes. This essential help for relatives is not without additional expense for the elderly, whose low incomes are, for many of them, already stretched to the limit.

For AFEAS, Bill C-319 is a first step in reversing the discrimination towards some seniors created by the 2021 budget measure that increased pensions by 10% for those aged 75 or over, but forgot about those aged 65 to 74. This bill also aims to help seniors who are still working out of precariousness and poverty by raising to \$6,500 the work income eligible under the guaranteed income supplement program.

In addition to supporting Bill C-319, given the less favourable situation of older women, AFEAS makes the following recommendations to the Government of Canada. Firstly, it should undertake any changes to retirement programs based on a comparative analysis of their impact on both sexes. It should also base the calculation of retirement programs on personal income, not family income, to preserve women's autonomy. AFEAS also recommends that the federal government pay a supplement to the basic old-age pension to women who have taken care of children or relatives who are losing their autonomy. In addition, the federal government should index old age pensions, the guaranteed income supplement and all other retirement-related income replacement measures to the cost of living. Finally, it should ensure that public pension plans pay all retired people minimum retirement benefits equivalent to the after-tax low-income cut-off.

In closing, AFEAS would like the members of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities to recommend the adoption of Bill C-319, and do everything in their power to ensure that the House of Commons and the Senate do the same, and as quickly as possible. We ask for this on behalf of Canadian seniors.

I thank you all for listening.

Please note that we will submit a brief today at the end of the day.

• (0825)

**The Chair:** Thank you, Ms. Cornellier.

[*English*]

Mr. Catenaccio, it's my understanding that this is the first time you have appeared before a committee of the House of Commons.

**Mr. Ben Catenaccio:** Yes, sir.

**The Chair:** Please do not feel nervous or anything. I'm sure you will find the committee members quite receptive to you.

Go ahead with your five-minute opening statement, Mr. Catenaccio.

**Mr. Ben Catenaccio:** Good morning, honourable members of the House of Commons. Thank you for inviting me to participate in these hearings.

My name is Ben Catenaccio. I'm appearing here as an individual. I am a 78-year-old senior who came to Canada from Italy in 1967 at the age of 22, looking for a better life. My father passed away when I was seven years old. I became responsible for taking care of my mother and sister.

I began working in Canada right after my arrival. Although I have only a grade 10 education, I fulfilled my promise to work hard and contribute to Canada, the country that allowed me to raise a family. I was a mechanic by trade and worked hard to become a small business owner. I retired in 2007 at the age of 62, due to medical issues. My wife, also an Italian immigrant, arrived in Canada in 1972. She worked at several different jobs until her retirement in 2013 at the age of 65.

During our careers in Canada, we worked hard and tried to save money to provide for our family and have some money for our retirement. Neither my wife nor I have a company pension plan, so we depend on our government pension, some money we invested in RSPs and our personal savings.

My wife and I are both retired and are trying to enjoy our golden years together after working in Canada for over 40 years. Unfortunately, my wife and I are not enjoying our retirement, as the cost of living is out of control and we can't afford to enjoy our retirement as we should. The government has made life unaffordable for Canadians, but even more for the seniors who have worked to help build this country and should now be enjoying their retirement.

The cost of everything has gone up, including heating my home, groceries and gas. I am able to reduce the amount I pay for heating and air conditioning by lowering the temperature so that I can save money. Just as an example, my car insurance has increased this year from \$1,690 to \$2,149. That is an increase of almost \$460 per year. When I called the insurance company, they told me it was because of all the cars being stolen.

Just last week I received a letter from the government, saying I was eligible for the new dental care program, but they would cover only 40% of the expense because of our income from last year. My wife and I had just under \$80,000 in total income. However, only about \$35,000 of it was from our pensions. The rest of the income was from my RSPs and other things, such as interest on a few investments I made many years ago. The biggest part of the extra money was from withdrawing from my RSPs.

I understand that I have to pay tax when I withdraw from my RSPs, but it is now affecting the benefits I would receive from this dental program. Why is the government punishing seniors who were able to save some money in their RSPs but are losing their benefits, such as the dental program?

Once my RSPs are finished, I don't know how we will be able to afford such basic things as groceries and gas. I receive \$926 from CPP and \$784 from OAS. My wife receives \$873 from CPP and \$784 from OAS. That equals just over \$40,000 per year. How can two people live on \$40,000 per year? If this continues, we may have to sell our home in order to survive. Canada should be a place where seniors can age with dignity and in their own homes, after being the ones who helped build this country.

My RSPs and my savings are almost gone because of the high prices we have to pay in Canada because of the carbon tax and inflation from all the debt. Imagine having to wear a sweater in your home in winter in order to save money. Imagine having to shop at discount grocery stores because you can't afford to pay full price for food. Imagine feeling terrible for not seeing your granddaughter as much as you would like in order to save money on gas for your car. Imagine not being able to take a short vacation because you can't afford it.

Well, I don't have to imagine it, because that is what our lives have become.

Thank you.

**The Chair:** Thank you, Mr. Catenaccio.

We will now go to Mr. Paul-René Roy.

Monsieur Roy, you have five minutes, please.

• (0830)

[*Translation*]

**Mr. Paul-René Roy (Provincial President, Quebec Association of Retirees from the Public and Parapublic Sectors):** Thank you, Mr. Chair.

Good morning, members of Parliament.

The AQRP represents nearly 35,000 retirees from Quebec's public and parapublic sectors. Our mission is to promote and defend the economic, financial, cultural, intellectual and social rights and interests of our members and all Quebec seniors.

In a letter sent to us on January 4, the Minister of Labour and Seniors, Mr. O'Regan, says the following: "As they age, seniors tend to have lower incomes and often face increased health care expenses due to the onset of illness or disability." In the same letter, he goes on to stress that "the government will continue to take measures to support them and improve their quality of life".

Yet, at present, the Old Age Security Act sends a very different message, since people under 75 are not entitled to a 10% increase in their old age security pension. In other words, a person under 75 with an illness or an inability to work will not see an increase in their income, simply because they are under 75, even if they don't have the physical capacity to work.

Paradoxically, the minister believes it is true that health care spending is increasing for Canadian seniors. In the same letter, he goes on to state: "This vulnerability is exacerbated by fewer opportunities to supplement their income through paid employment and the risk of depleting personal savings."

The minister thus seems to be saying contradictory things. On the one hand, he concedes that drug costs rise with the onset of illness or disability. On the other hand, he refuses to grant a 10% increase in the old age security pension to all pensioners aged 65 or over, on the pretext that health problems and the related rise in drug costs are more likely to affect seniors aged 75 or over.

The minister seems to deny that inflation and health problems affect people under 75 just as much. To illustrate this point, I'll take the real-life case of Ms. Girard.

Ms. Girard is a 66-year-old retiree, a former public sector employee who worked in the health care field as a beneficiary attendant in Montreal. Her monthly income of \$1,500 includes her Quebec Pension Plan and federal old age security pension. In an interview with the Noovo channel on October 23, 2023, Ms. Girard testified that the problem was that she had difficulty paying for her medication.

If we apply the minister's logic, Ms. Girard would not be eligible for a 10% increase in her old age security pension, since she is a retiree under 75. Yet she faces the reality of rising drug prices, just like a retired person aged 75 or over, and runs the risk of depleting her personal savings due to inflation. Like any retired person, she helped build the Canada we enjoy today, as the minister mentions in his letter.

According to a survey by Sun Life Insurance Company, one in three Canadian seniors has been greatly affected by the rising cost of living in 2023. This means that inflation is eating into the wallets of Canadian seniors aged 65 and over. In this case, we're talking about more than a third of Canadian seniors. That's why the AQRP is calling on the Liberal government to extend the 10% increase in the old age security pension to everyone aged 65 or over. The association considers it unacceptable that in a context of inflation, people under 75 should be excluded from the guaranteed income supplement exemption.

On behalf of AQRP, I am grateful for your attention. I remain at your disposal to answer your questions and hear your comments on Bill C-319.

Thank you.

• (0835)

**The Chair:** Thank you, Mr. Roy.

[English]

We will now begin with Mrs. Roberts for six minutes.

**Mrs. Anna Roberts (King—Vaughan, CPC):** Thank you, Mr. Chair.

I want to thank the witnesses for bringing this important issue to our committee.

I want to start with Mr. Catenaccio.

You mentioned a couple of things in your introduction, such as the carbon tax, car insurance, groceries, and we could probably go on. I want to ask your opinion on something.

As of December 8, 2023, the cost to administer the carbon tax plan cost taxpayers \$200 million since its inception in 2019. Last year, it was \$82.6 million, and they hired 465 full-time employees.

I'd like to know what you think about that, because that \$200 million would have really helped reduce the cost of inflation.

What do you think about those numbers?

**Mr. Ben Catenaccio:** For me, \$200 million is very high. I don't even know how to write \$200 million.

**Mrs. Anna Roberts:** You mentioned that you're paying the carbon tax. You're trying your best to reduce that expense by lowering your heat and air conditioning. You're being smart about where you shop in order to maximize your funds.

What do you think would be an idea for something this government could do to help seniors in your position?

**Mr. Ben Catenaccio:** They should increase the pension by at least \$200 a month.

**Mrs. Anna Roberts:** Okay.

You said you're at the point where you've exhausted all your savings and RRSPs—

**Mr. Ben Catenaccio:** Almost, yes.

**Mrs. Anna Roberts:** In order to survive, your plan is to sell your house.

However, if you do that and you go to renting, is that going to be any more cost-efficient for you, given that where you live the rent is over \$2,000 a month?

**Mr. Ben Catenaccio:** What choice do I have? I don't have any choice. If I want to live, I have to sell the house to eat.

**Mrs. Anna Roberts:** It's very sad.

**Mr. Ben Catenaccio:** There is nothing I can do about it, unless I go and rob a bank.

**Mrs. Anna Roberts:** No, we don't encourage that.

**Mr. Ben Catenaccio:** No, I wouldn't do that. Absolutely not, but—

**Mrs. Anna Roberts:** I'm sorry to interrupt.

Your car insurance went up, but you use your car very minimally. It's not like you're working and driving every day. You obviously plan your day to reduce the cost of your gas, which now, with the carbon tax going up on April 1, will add to your budget.

How is that going to impact your groceries?

**Mr. Ben Catenaccio:** I'll give you an example.

Two weeks ago we went shopping at No Frills. That's the store we shop at. Also, there is another one, Food Basics. We get a little bit here and a little bit there—always on special.

There was canary melon, and the price was \$6.99. My wife said that we will go to the other store, where they usually sell them for \$5.99. She said that since we have to go there, we might as well buy them there. We went there, and there were no melons, so we kept going.

The next day I had to go to the doctor, and I went back to No Frills. The same canary melon was \$14.25 that day. Figure that out.

**Mrs. Anna Roberts:** That's a high increase.

**Mr. Ben Catenaccio:** I didn't buy it.

**Mrs. Anna Roberts:** No, obviously you didn't.

Do you think, as a government, that this carbon tax is actually making a difference in your life?

**Mr. Ben Catenaccio:** It is.

**Mrs. Anna Roberts:** It's making a difference in your life as far as what?

**Mr. Ben Catenaccio:** It's everything.

**Mrs. Anna Roberts:** Is it a deterrent? Is it bad for your budget?

From the PBO, it really hasn't done much for curbing the emissions. How do you feel when you get these results—that it isn't really impacting—and you're paying for something that's not really helping?

**Mr. Ben Catenaccio:** I always find a way to manage everything. Maybe I'm lucky, in a way, that I have a wife who is inventive.

**Mrs. Anna Roberts:** Thank God.

**Mr. Ben Catenaccio:** She makes her own bread and her own pasta. We save money.

**Mrs. Anna Roberts:** You manage your budget based on your income, which is commendable, because I think most people who have come to Canada have learned how to maximize their opportunity by maximizing their needs.

The last question I have for you before I move on is this: What are you going to do with your car insurance now, with the increase because of the car thefts? Have there been a lot of car thefts where you live?

● (0840)

**Mr. Ben Catenaccio:** Actually, I just got a text this morning from my neighbour. There were two car thefts in Schomberg, which is the small village we live in.

**Mrs. Anna Roberts:** There were two more.

**Mr. Ben Catenaccio:** Yes.

**Mrs. Anna Roberts:** Okay. I know the area quite well. I'm assuming that your neighbourhood watch is helping. Is it?

I know in a neighbourhood in Kleinburg, they've had to pay \$200,000 to hire a private security company to oversee their neighbourhood, so that the car thefts and the house thefts would stop.

Has your community thought of doing something like that?

**Mr. Ben Catenaccio:** Not yet, no.

**Mrs. Anna Roberts:** That would be a huge cost to you anyway, wouldn't it? Yes. That's very interesting.

I want to go back to asking H el ene Cornellier a question.

You mentioned the one-time payment of the GIS, but if you go to work and earn over \$5,000, they charge you 50%. They claw it back. If you earn over \$10,000, it's clawed back 100%. What do you think of that?

**The Chair:** Give a short answer, Madame.

[Translation]

**Mrs. H el ene Cornellier:** Thank you for your question. I hope I understood it correctly.

I'm not very well versed on this issue, but my understanding of how the guaranteed income supplement currently works is that the admissible working income is \$5,000, and above that amount, the government deducts 50¢ per dollar earned from the guaranteed income supplement. For example, if you have earned income of \$6,000, you have therefore earned an excess \$1,000, and the guaranteed income supplement will be reduced by \$500.

The guaranteed income supplement is already not very high, even when you receive the maximum. It's generally for people with very low incomes, those who are below the poverty line with the federal pension and their other income. It was added to help them. Now we're clawing back 50¢ on the dollar every time they work and earn more than \$5,000. It's a bit of an aberration. It's taking away a big chunk of what we give them.

Now, Bill C-319 asks that we raise this threshold to \$6,500, which would already be a little better for seniors who are still working, often part-time, to—

**The Chair:** Thank you, Ms. Cornellier.

[English]

Your time is over. Thank you.

We'll go to Mr. Fragiskatos for six minutes, please.

**Mr. Peter Fragiskatos (London North Centre, Lib.):** Thank you very much, Chair, and thank you to our witnesses.

Mr. Catenaccio, I'll begin with you. Thank you very much, sir, for being here today and for the contributions you've made to Canada. My family also emigrated—not from Italy, but from Greece. The way you described your story, sir, reminded me somewhat of my own father's story. It means a lot that you're here today.

I'll ask you a general question. We have a lot of policies in this country and a lot of programs that really help to define Canada, like

pensions, for example. At the same time, we unfortunately have politicians in Canada who, it seems, are trying to undermine things like the Canada pension plan.

I'll get to that in a second, but how important do you think it is for a democracy like Canada to have a pension system in the first place? How critical do you think that is?

**Mr. Ben Catenaccio:** For me, it's one of the best.

**Mr. Peter Fragiskatos:** Right. You would obviously agree that someone like you, who's worked hard, come to this country, made a contribution and paid their taxes deserves a strong pension.

**Mr. Ben Catenaccio:** Of course.

**Mr. Peter Fragiskatos:** What would you think if the value of the pension plan, which stands at around \$600 billion, were to be cut in half? It would be more than half, actually. That's what the Premier of Alberta is calling for. Premier Smith is calling for the value of the entire Canada pension plan to be cut by 53%, which I think would be disastrous for seniors.

What do you think the consequences of that could be for Canadian seniors?

• (0845)

**Mr. Ben Catenaccio:** I think it would be very bad.

I'm sorry to say this, but it looks like when we are young, we are assets for the government, but when we get old, we become a liability. Everybody's trying to take money away from seniors, which is not right.

**Mr. Peter Fragiskatos:** No, it's not right at all.

There are still some politicians who think that we should go back to what Mr. Harper tried to do a few years ago. Our government pushed back against it and stopped it from happening. Mr. Harper wanted to move the eligibility for old age security from age 65 to age 67.

Do you think the country should look at that again? Sometimes I hear Conservative politicians say that we should go back to that.

**Mr. Ben Catenaccio:** I think so. I don't know what the threshold is now. Maybe it's higher. Eight years ago it was 65.

**Mr. Peter Fragiskatos:** Yes, it's 65 now, because of the government's change.

**Mr. Ben Catenaccio:** It's 65 now, so it hasn't changed in the last 10 years.

**Mr. Peter Fragiskatos:** There are some that are calling for it to be put to 67, though.

**Mr. Ben Catenaccio:** Two years don't make much difference, I think.

**Mr. Peter Fragiskatos:** What do you think of the support for dental care that is available now for Canadians, including seniors? There's support that Canadians can access. If they couldn't afford to see a dentist before, they can go now and get basic checkups, fillings and other things that they might need.

Are you happy with that?

**Mr. Ben Catenaccio:** No, absolutely not. It looks like a joke.

**Mr. Peter Fragiskatos:** No? Oh, okay.

**Mr. Ben Catenaccio:** To me it's a joke. You go to the dentist just to clean up, and then they want \$175 to \$200.

**Mr. Peter Fragiskatos:** Right, but the dental benefit is available now. With the program, Canadians—

**Mr. Ben Catenaccio:** I haven't seen the program. I see only what they send me. They haven't sent me the whole brochure yet.

**Mr. Peter Fragiskatos:** You can apply and be eligible. I know that seniors in my community are.

**Mr. Ben Catenaccio:** I did, but I haven't got my papers yet.

**Mr. Peter Fragiskatos:** I'm happy to share information with you on that. Perhaps your member of Parliament can provide you with that information as well.

[Translation]

I'd like to ask the other witnesses the same question regarding pensions.

[English]

What is the importance of pensions and Premier Smith's proposal to cut the Canada pension plan by 53%? That's for any witness who wants to take it.

[Translation]

**Mrs. Hélène Cornellier:** I will take the liberty of answering this question.

I think it's an aberration.

For example, in Quebec, the Quebec pension plan annuity and the OAS pension are in principle calculated to represent 25% of your pre-retirement income, which is next to nothing. You can't live on 25% of your income when you're 65 or over if you don't have other income or another retirement plan, such as an RRSP, a TFSA or other income from your employer. Yet many people have no other income and live on both pensions. The same is true in the rest of Canada, where people live on the Canada pension plan pension and old age security, which amounts to 25%.

Groups in Quebec and several other Canadian provinces have asked both levels of government to increase this double pension, that is the provincial or federal pension and the old age security pension, to have it reflect 50% of pre-retirement income, to prevent people from being trapped in poverty. We've seen this since the pandemic, since interest rates rose, as well as the cost of rent, groceries, gasoline, insurance and so on. The gentleman has just told us about his family situation. It's the same for everyone. At the end of the month, it's hard to pay all the expenses.

[English]

**Mr. Peter Fragiskatos:** I have the same question on changing the eligibility for OAS to age 67. Some are still pushing for this, it would seem.

What is your view?

[Translation]

**Mrs. Hélène Cornellier:** At AFEAS, we reject this, both in Quebec and at the federal level. I think it's up to the individuals themselves to decide to pursue their careers, whether it's out of interest or for financial reasons. It's often because of financial need, to add income to those pensions, basically.

I think that 65 is old enough.

● (0850)

**The Chair:** Thank you, Mr. Fragiskatos and Ms. Cornellier.

Ms. Chabot, you have the floor for six minutes.

**Ms. Louise Chabot (Thérèse-De Blainville, BQ):** Thank you, Mr. Chair.

Good morning, esteemed witnesses. Thank you for your testimony.

If our committee had the opportunity, we would certainly hear other testimony like that of Ms. Girard, which you referred to, Mr. Roy, and which constitutes what I would call a cry from the heart. It is aimed at getting people to recognize that in Canada, the old age security pension must be raised to ensure a predictable, sufficient income threshold for all those whose only income is public pension plans.

Ms. Cornellier, even though some of the questions you were asked did not relate to the purpose of the bill under consideration here, you did illustrate the poverty that can be experienced by seniors as early as age 65, as well as the disparity between women and men; this is consistent with the situation that can also be observed based on various other indicators.

The problem here is that we have discriminated against older people on the basis of age. The issue being debated here is the decision to increase Canada's old age security pension by 10% for people aged 75 or over, leaving those aged 65 to 74 out in the cold.

What impact does this discrimination have on people aged 65 to 74, particularly women?

**Mrs. Hélène Cornellier:** Is the question addressed to me, Ms. Chabot?

**Ms. Louise Chabot:** Yes.

**Mrs. Hélène Cornellier:** I think the impact on people aged 65 to 74 is very big. These people's expenses have been rising recently.



A large proportion of people now aged 65 or over have not had, in their lives, incomes as high as people in the generations that follow them. We're in a new economy, wages have risen a lot and young people have very good incomes. This was not the case for many of those who are now 65 or over, particularly women. Some have stayed at home for part or all of their lives, and therefore only receive this pension. Some have worked for a while, but have continually interrupted their working years to care for their children or loved ones. As a result, their retirement income, whether in Canada or Quebec, is much lower. They need public pensions, since they often have no private pension.

Age shouldn't be a criterion. From the age of 65, one is considered retired. This pension increase should have applied to all retired men and women, regardless of age.

Old age security has always been a program to give everyone some basic income. There is no justification for offering a 10% increase in old age security only to people aged 75 or over on the grounds that they have many more expenses. The same is true for people aged 65 to 74. They have expenses when they help relatives. They have to pay for health care. Rent goes up, groceries go up. We keep repeating this list, but it's reality. We're not in 1960 or 1970; we're in 2024, where everything has been increasing for two or three years, since the pandemic.

**Ms. Louise Chabot:** I thank you very much for your commitment. We are very lucky in Quebec to have groups like your feminist association. You make a great contribution to the lives of the people you represent and to society.

Mr. Roy, you rightly referred to the doublespeak of the Minister of Labour and Seniors, and I would even go so far as to say the current government. As you've seen since the beginning of the testimony before the committee, the current government is trying to avoid debate. To justify the decision to grant the pension increase only to people aged 75 or over, they say that people aged 65 to 74 don't need it, since they're richer and doing better.

What do you think of these arguments used to refuse to increase the old age security pension from age 65?

• (0855)

**Mr. Paul-René Roy:** As I said earlier in my introduction, whether you are 65 or 67 or 71 or 77 years old, your expenses are about the same. Ms. Cornellier alluded to those expenses, so I am not going to repeat them all. With the inflation we are now seeing, on top of the major housing crisis we are currently experiencing, I want to draw your attention to a few things.

The proportion of people who live alone is much higher among seniors than among the general population. So these people are isolated. If they are not able to get out and about in their community and socialize, it creates problems for them. If they do not have enough income to do that, the situation becomes very hard for them.

We must not forget that at present, we are seeing several phenomena going on. In some large municipalities, we are seeing homelessness hitting seniors. This is a sign that is starting to be a source of not a little concern that all our governments should be worrying about. We must not forget that these people have con-

tributed to building the society we live in today. Contrary to what some people think, not all pensioners have very high incomes—

**The Chair:** Thank you, Mr. Roy.

**Mr. Paul-René Roy:** Okay, I understand that time is up.

**The Chair:** That's right.

Thank you, Ms. Chabot.

[*English*]

Everybody went well over, so I'm being equally undisciplined.

Ms. Zarrillo, you have six minutes.

**Ms. Bonita Zarrillo (Port Moody—Coquitlam, NDP):** Thank you, Mr. Chair.

I appreciate so much Madame Cornellier's testimony. It said everything that women know and have experienced in the workforce.

Madame, you mentioned that it's not the 1970s anymore, but, unfortunately, women who are seniors are living the effects of that long-standing gender discrimination.

I think about flight attendants, specifically, who, in the 1970s, had to sign papers that they needed to leave their profession at age 32, because their looks weren't good enough for them to be flight attendants anymore. They couldn't be pregnant.

I was having a conversation with my own mother a couple of weeks ago. She worked in a doctor's office. When she got pregnant and visible, she had to leave. She had to leave the doctor's office.

I really appreciate your testimony so much today and talking about how all of these policies need to have a GBA+ analysis.

I really thank you for shining a light on the invisible and undervalued work that women have done. Even when we talk about employment insurance, it was built for men. It was built for men, who were perceived as the breadwinners, but if women hadn't been there doing the unpaid labour, those men would not have advanced in the way they did. Women were caring for children and for family members. I raise my hands to you.

I have two questions for you, Madame Cornellier.

Do these two levels of seniors disproportionately disadvantage women, and how? Why do we need the \$6,500 cap, or the \$5,000 cap as it stands right now?

[Translation]

**Mrs. Hélène Cornéliier:** The disparity in the treatment of seniors as a result of this 10% increase is definitely a form of discrimination. There is no reason for that measure to be applied.

The AFEAS questioned the Prime Minister on this issue in June 2021. We have never received an answer, but we know the measure has not been changed. We hope that the present Minister of Finance will revise her decision in her 2024 budget and give people aged 65 to 74 the 10% increase.

In a country like Canada, we have to fight discrimination every hour of every day. Discrimination is prohibited by the Canadian Charter of Rights and Freedoms. So why are we discriminating between two groups of seniors based on age? It is inconceivable. There is really no excuse. Seniors aged 65 to 74 have as many expenses as seniors aged 75 and over. The situation may be different for some people, yes. However, this issue can't be resolved by doing arithmetic. That makes no sense.

On the second question, can you remind me of what you said, please? I know your second question was about the amount of allowable income for the GIS.

• (0900)

[English]

**Ms. Bonita Zarrillo:** The government has put in an arbitrary cap. It's going to let people make only \$5,000 per year before it starts getting clawed back, and it's been asked that this be raised to \$6,500.

Does it need a cap at all? Why would it need a cap?

[Translation]

**Mrs. Hélène Cornéliier:** I imagine that the government thinks—and this is not how AFEAS sees things—that this cap would allow it to take back part of the GIS that it would otherwise have to pay. So it has to give less to a person who earns more than the cap.

This means that a person who is receiving the GIS is better off not earning a penny over \$5,000. The bill is proposing to raise the amount after which the government would take back part of the income earned to \$6,500. That would be better than \$5,000, given how everything has gone up over the last two years. However, even if a person had the opportunity to earn more, setting a cap might be a disincentive to working more.

We have to remember that in today's economy, we are asking seniors who are able and want to keep working to do so. There is not much of an incentive for someone who is receiving the GIS to work enough to have an income over \$5,000 or potentially \$6,500. This does not necessarily help the economy. So people should be allowed to work as they can. If they earn income above the poverty line, maybe they will no longer be entitled to the GIS, but they will be earning a better income that will enable them to cover their day-to-day expenses.

[English]

**Ms. Bonita Zarrillo:** Thank you so much.

I'm going to ask Mr. Roy a similar question, because just mentioning that, just talking about how seniors are being disincen-

tivized.... They don't want to put their GIS at risk, because they may not be able to earn similar income the next year.

Is that something you're hearing from your members? Can you expand on that and maybe just mention whether you think the arbitrary cap of \$5,000 is necessary?

[Translation]

**Mr. Paul-René Roy:** More and more seniors are returning or want to return to the labour market, for various reasons. Some want to do it for financial considerations, while others are doing it to break their isolation, to socialize with other people and to have an activity outside the home as they had when they were in the labour market. These people need incentives or benefits, so they are not penalized if they want to return to the labour market.

You know we are experiencing a major labour shortage in various sectors. By returning to the labour market, these people can be very useful, not just to make up for the labour shortage, but also to act as mentors for the next generation of workers. These people have a lot of experience, regardless of what work they did in society. Certainly, if—

**The Chair:** Thank you, Mr. Roy.

[English]

Everybody went over by the same amount. Thank you.

Mrs. Gray, you have five minutes.

**Mrs. Tracy Gray (Kelowna—Lake Country, CPC):** Thank you, Mr. Chair.

Thank you to all of the witnesses for being here.

My first questions are for Mr. Catenaccio.

You talked about what was Canada's promise to its citizens: If you work hard, you should be able to get ahead. Do everything right—maybe do a little investing and put some money into RRSPs—so that once you're a senior you should be able to live with dignity in your golden years.

Do you think that Canada's promise has been broken?

• (0905)

**Mr. Ben Catenaccio:** Absolutely.

Years ago, I was working and was able to save some money and invest some money. Today, I can't do it. It doesn't matter how much you make. Rent is up. Groceries are up. Gas is up. It's hard to make a living today.

**Mrs. Tracy Gray:** You said earlier in your testimony that you're not visiting your granddaughter as much due to the high gas prices, that you're making your own pasta and your own bread in order to save money, and that you're turning down the heat so that you can try to live within your means.

Do you think that the Government of Canada should stop its wasteful, inflationary deficit spending and live within its means so that inflation and interest rates can come down?

**Mr. Ben Catenaccio:** Absolutely. I think this government should look after their own backyard before they help somebody else outside the country. That's my view.

**Mrs. Tracy Gray:** Thank you. I'm going to turn my questions to Mr. Roy.

Thank you for being here. You said back in November that the threat of rising interest rates is forcing seniors to delay retirement. Are you still seeing that now? Are you still hearing that?

[Translation]

**Mr. Paul-René Roy:** Yes, some people are seriously considering the possibility of postponing their retirement because they anticipate a significant drop in their income.

We have to remember that unlike what we might reasonably think, a majority of seniors cannot be considered to be well-to-do.

For example, wages are said to be very good in Quebec's public service. However, after people in who have paid into the Quebec government employees' pension plan leave the public service, they receive an average pension of about \$25,000. Now, \$25,000 per year is not a fortune that lets people make ends meet when we are seeing high inflation rates and it is becoming increasingly difficult to find adequate housing.

So this is a really important aspect.

[English]

**Mrs. Tracy Gray:** That's great. Thank you.

The Governor of the Bank of Canada has confirmed that high government spending contributed to high interest rates. Among the people you work with, are you finding there are some seniors who still might have mortgages to pay off or who maybe have lines of credit? Do you feel that high interest rates also hurt seniors?

[Translation]

**Mr. Paul-René Roy:** One thing is for certain: the older people get, the less income they have. When people retire, many of them are living on fixed incomes. They do not all have RRSPs to make up for the loss of income associated with stopping work. These factors are absolutely important. A higher interest rate definitely has a very negative effect on seniors.

Of course, we understand that there are ways to manage the economy so that inflation ultimately declines. However, there are people who are sort of left by the wayside in these battles. This is the case for seniors. We must also not forget what Ms. Cornellier said earlier, that in the universe of seniors, women make up a much higher proportion than men, because women's life expectancy is much longer. In general, the income earned by women in the labour

market is much lower than men's. Total equality has not yet been achieved.

It is therefore extremely important that we address these issues.

[English]

**The Chair:** Thank you, Ms. Gray.

This round, I'll have to keep you right on the clock so we can get four in.

Mr. Collins, go ahead for five minutes, please.

• (0910)

**Mr. Chad Collins (Hamilton East—Stoney Creek, Lib.):** Thanks, Mr. Chairman.

Welcome to our witnesses today. Maybe I'll start with Mr. Roy.

Mr. Roy, we've had a number of witnesses appear before the committee. I'm not certain whether you've watched some of the previous meetings leading up to where we are today, but one of the common questions that have been asked is the question my friend and colleague Mr. Fragiskatos asked earlier about age of eligibility. Not one witness to date has suggested we fiddle with the age.

You heard the reference, I think, today, to former prime minister Harper raising that age to 67, which is not uncommon. I can tell you that a conservative Republican in the States right now, Ms. Haley, is flirting with changing the age of eligibility in the United States. Of course, we watched last year in France as a million people took to the streets when their government tried to increase the age and redefine what it is to be a senior. It seems almost universal that at every level of government, in the eyes of a government, a senior becomes a senior when they turn 65.

I think you're the only one here today who hasn't been asked that question. I didn't see a recommendation from you in terms of changing that age or hear one in your testimony. Can you provide your opinion in that regard and tell us why it may or may not be important to retain the age of 65 as the age of eligibility?

[Translation]

**Mr. Paul-René Roy:** For now, I think we should leave the age at 65. I understand there are questions. Life expectancy is growing and people are often in better health compared to other eras. I understand that the labour shortage is seen as a good opportunity to raise the age of retirement. However, that should be left to the conscience of each individual. When they get to age 65, most people have been in the labour market for at least 35 years, if not more, so they have some latitude for deciding to retire. We should not force them to stay in the labour market. It must continue to be a choice that is theirs alone. For now, the age 65 threshold is the one that seems most appropriate to me.

That is why we support Bill C-319. We believe that people aged 65 to 74 have the same needs as people aged 75 and older, because the cost of living is the same for all seniors.

[English]

**Mr. Chad Collins:** Thanks, Mr. Roy.

Ms. Cornellier, your opening statement was laced with references to some of our most vulnerable seniors. You talked about those who live below the poverty line; you talked about those who, through their careers, had low wages, and you talked about low income.

One of the other witnesses that we had at a previous meeting, Professor Sweetman from McMaster University, talked about a targeted approach from government in terms of providing benefits, whether in housing, dental care, as was referenced here today, or other government supports for seniors. Professor Sweetman talked about providing a very targeted approach to seniors who are in the very situation that you outlined in your opening, instead of the other approach, which is just providing support for everyone, whether they need it or not. When I say targeted, I mean based on income.

Can I get your opinion on that in terms of when it comes to support for seniors in housing, the dental care program that we have, and the benefits that we're talking about today? Can I ask you about the importance of basing those benefits on an income or not?

[Translation]

**Mrs. Hélène Cornellier:** That is a big question. I think there are two aspects to it.

Obviously, it is important to have targeted measures, for example for dental care or affordable housing. However, we still do not have measures for affordable housing or dental care. In the case of dental care, it has not yet taken effect and we really don't know where it is at. Personally, I have not yet received my letter about that.

In spite of the targeted measures, it is essential to have a basic measure, and that is the OAS. For very poor or moderately poor people, primarily women, it is the base for them. If we add targeted measures, for example benefits for dental care or affordable housing, that is additional assistance.

However, the fact that there are targeted measures does not mean we can discriminate in the case of OAS. We believe that this pension is important.

• (0915)

**The Chair:** Thank you, Mrs. Cornellier.

[English]

Thank you, Mr. Collins.

[Translation]

Ms. Chabot, the floor is yours for two and a half minutes.

**Ms. Louise Chabot:** Thank you for your answer, Ms. Cornellier.

I am going to tell you how I see things.

First, we are considering a bill to increase OAS, a pension that is universal, on certain conditions. However, we have an attempt to muddy the waters by debating whether to raise the retirement age

from 65 to 67, by talking about what is happening in Alberta and trying to propose targeted measures. That is what the government is doing, in fact: It has decided to target the category of seniors aged 75 or over. As you can see, the government is not saying why it made this decision. According to its studies, people aged 65 to 74 do not need an increase in the pension because they are coping better. The government has therefore adopted a targeted measure by discriminating among seniors.

Forgive me, but I am deeply outraged by this. We know that the OAS has not been raised in a long time. Canada ranks 13th among OECD countries when it comes to old age security. In addition, they are going to deny the right to this increase to seniors aged 65 to 74, when the plan starts at age 65. Whether the age of eligibility for OAS should be raised to 67 will be a separate discussion, if necessary.

The pension is not even very high. How can abandoning the commitment to support all seniors this way be justified today?

My question is for both of you, Ms. Cornellier and Mr. Roy. I will let you have my remaining time to answer.

**Mrs. Hélène Cornellier:** I believe it is not justified. The OAS is a model universal pension.

I would reiterate that I am not an expert, but in any event, to my knowledge, when people have very high incomes, the government claws the pension back.

This pension benefits the people who need it. In general, the people who receive it are getting only this pension, in addition to the provincial pension for people who worked. In some cases, it is very minimal.

In fact, that is why the GIS was created: out of the desire to help people who were below the poverty line.

I think we have to keep this pension whole, keep it universal—

**The Chair:** Thank you, Ms. Cornellier and Ms. Chabot.

[English]

Next, we have Ms. Zarrillo for two and a half minutes, which will conclude this round.

**Ms. Bonita Zarrillo:** Thank you, Mr. Chair.

I'm going to ask Madame Cornellier first, but if I have time, I'm going to ask Mr. Roy a question as well, about what amendments should be made to this bill.

I really appreciate this conversation we're having today. It's a real conversation about discrimination and how the government is discriminating. I think about the people who worked in the 60s, the 70s, and the 80s. I think about persons of colour, immigrants, LGBTQ+ and persons with disabilities. They were all people who didn't have the same access to employment. They were openly discriminated against every day at work or in trying to find work. We are now seeing those people retiring without the income they require.

Madame Cornellier, this is an opportunity, when these bills come to committee, to bring forth amendments and to have the opportunity to improve these bills.

I know you had some bullets at the beginning, but what specific amendments would you recommend to this bill that could correct some of this past discrimination?

[*Translation*]

**Mrs. Hélène Cornellier:** I have to say that I am reluctant to suggest amendments to the bill. In the conclusion to our opening remarks, we set out the recommendations we would like to see adopted in the future. If we start amending the bill, how many more years will it take for the question to be settled? In our opinion, this has to be settled as soon as possible, ideally in April. That is why I am very reluctant to suggest amendments.

I think we have to come back later to issues relating to the OAS and income security and consider recommendations like ours. For example, we recommend that there be a supplemental benefit for people who had to leave the labour market to care for children or dependent family members. That is the case for many women, but also some men. This type of supplemental benefit could help people who are receiving small pensions, including OAS.

At this point, I think this bill has to be passed rapidly by the House of Commons and the Senate.

● (0920)

[*English*]

**The Chair:** Thank you, Madame Cornellier and Ms. Zarrillo. Your thought process will have to go into the next hour.

With this, we will suspend before we move into the second round.

Thank you to the witnesses, Madame Cornellier, Monsieur Roy and Mr. Catenaccio. Thank you for coming. You can leave now, while we transition to the last hour.

We'll suspend for a few minutes.

● (0920)

(Pause)

● (0925)

**The Chair:** Committee members, we will begin again.

Madame Larouche, welcome back.

As you gave us your five-minute opening statement when you appeared before, we will move directly to the questioning round.

Are you ready, Madame Larouche? Yes.

We'll begin with Mrs. Roberts, for six minutes, please.

**Mrs. Anna Roberts:** Thank you, Andréanne, for bringing this important topic to the committee.

I have a question for you. In your testimony, you said that we should increase it to \$6,500. Could you tell me how you came up with that figure?

[*Translation*]

**Ms. Andréanne Larouche (Shefford, BQ):** It is very simple, Ms. Roberts: We made it so that the bill would contain figures that the Liberals could understand.

First, they are the ones who decided to give seniors aged 75 or over a 10% increase. Even though we know that for many seniors, that increase is not sufficient, we used that figure in proposing that the 10% increase apply to people aged 65 or over, at least to restore fairness. Even though we believe that the increase should have been even higher, we wanted to use figures that the Liberals were going to understand.

The proposal to raise the cap to \$6,500 comes out of a previous battle waged by the Bloc Québécois, which had succeeded in having that amount increased by \$1,500. We said to ourselves that since the Liberals themselves had raised the cap by \$1,500 the previous time, we would use a figure they would be able to understand. That is why we have proposed a \$1,500 increase, to raise the cap from \$5,000 to \$6,500.

Our calculations are just that simple, Ms. Roberts. We wanted both to be reasonable and to propose a starting point for looking at ways to improve seniors' situation so that those who want to and are able to are not deterred from staying in the labour market.

[*English*]

**Mrs. Anna Roberts:** I want to first say that we support your bill. I'm very proud that you brought it forward.

I want to share a story with you that I heard recently from a senior who is living on less than \$15,000 a year. She has had no option but to go back and get a job. Because she earns more than \$12,000—I believe she quoted it as being just over the \$12,000, which would remove her from the GIS cap—it's not beneficial for her. It just doesn't make sense. She still uses a food bank every single week.

In Etobicoke we have one of the most successful food banks. They deliver to 3,000 seniors every single month. These are seniors who are back to work but still can't afford the cost of living. They also deliver, in one month, 3.7 million meals because of the cost of living and the way that this government has a disastrous plan to budget. They don't understand that you can't make a dollar and spend \$1,000.

What would you say to this senior who has come to me and said, “I’m going to have to live on the streets. It’s not beneficial for me to go back to work, because then I’ll be penalized even more?”

[*Translation*]

**Ms. Andr anne Larouche:** I would say that the purpose of this bill is precisely to start a discussion of two aspects: first, the discrimination that has been created based on age, and second, how to support seniors who decide to stay in the labour market.

That is the reality: there is a labour shortage right now, but we are deterring seniors from working. It is a simple as that.

I am going to explain what brought us to look into this. When our leader, Yves-Fran ois Blanchet, began his summer tour in 2021, he met with seniors who told him they were being penalized by staying in the labour market. They told him that there is a labour shortage, but they can’t contribute to fixing it, because they would be penalized.

That was when we thought about the issue, and about improving income protection by raising the cap by \$1,500. It is a way to start the discussion. Of course, we could even go further. On top of the additional \$1,500 that would be protected in order to put a bit extra in seniors’ wallets, we could also consider other measures, such as tax credits for experienced workers. In any event, we plainly have to look at the fact that right now there are far too many factors that deter seniors from staying in the labour market.

Ironically, the Liberals are sending an unfair message. First, they are telling seniors aged 65 to 74 to go out and work if they do not have enough money, but then, they keep the barriers to employment in place for far too many seniors who would like to work.

We are also thinking about seniors who are 65 years old who have had harder jobs and cannot stay in the labour market. I am thinking, for example, of people in the construction industry, whose bodies are more worn out by physical labour. We might tell them to stay in the labour market, but they could not do it. These people are entitled to take their well-earned retirement at age 65.

The bill we are proposing therefore aims to offer a choice, but more importantly to encourage seniors who still want to do so to stay in the labour market, of course, because they offer an advantage for many businesses. They have experience and they can provide mentoring, for example, and pass on knowledge about the business. However, if we throw up obstacles in their path, they will not stay in the labour market.

On the food bank situation, Ms. Roberts, I see the same thing in my region. I would like to pass on a statistic. Out of every \$100 that seniors spend, \$56 goes to the cost of housing and food, compared to \$45 for all other households. Housing and food are therefore much more important issues for seniors.

• (0930)

[*English*]

**The Chair:** Thank you, Ms. Roberts.

Next is Mr. Long for six minutes.

**Mr. Wayne Long (Saint John—Rothesay, Lib.):** Thank you, Mr. Chair, and good morning to my colleagues.

Good morning, MP Larouche. I want to congratulate you on your private member’s bill. I know that it’s always an exciting time. I went through the process a few years ago.

I also want to tell you directly, MP Larouche, that I’ve always been very impressed when you stand in the House. I still go back to your speech in 2019 on the anniversary of the shooting at the Polytechnique. It was one of the most moving and memorable speeches I’ve ever seen. I want to compliment you on that.

As a government, I can remember campaigning in 2015 and going door to door and talking to seniors. Seniors were a group that was forgotten by the previous government. I don’t think there’s any question about that. There were no benefits for seniors from the previous government. Seniors felt absolutely lost. Also, then, obviously, seniors were faced with the previous Conservative government’s raising of the age of eligibility from 65 to 67. That, in effect, would turn arguably two of the best retirement years for seniors into two very difficult years for seniors who have to work.

My first question for you, MP Larouche, is on that. I know you weren’t there. It was before your time as a member of Parliament. The Bloc didn’t support us on returning the age of eligibility to 65. Can you just give me a comment on that? Would you have supported that?

Thank you.

[*Translation*]

**Ms. Andr anne Larouche:** I do not know what you are referring to, because I was not there. However, the Bloc Qu becois considers the retirement age and the age for receiving OAS to be 65 right now. That debate is over.

The first thing I want to say in answering you, Mr. Long, is that it is too easy to defend yourself by saying that you lowered the retirement age from 67 to 65 and that everything is fixed, period. The question is: what is the retirement age, is it 65 or is it 75? If we have adopted 65 as the cut-off, why create two classes of seniors in a universal program for seniors who retire by adding discrimination based on age? Why have two different amounts, depending on whether a person is 65 or 75?

You talk about your 2015 campaign. My own first campaign was in 2019. What was quickly apparent from my discussions with seniors was that at the time, your idea of raising the pension by 10% for people aged 75 and over was already not acceptable. On the other hand, people liked the idea that in our platform we were proposing to raise the OAS starting at age 65. As early as 2019, we said that there must be no discrimination based on age and that the age of retirement was 65. We did not question that and we wanted to increase the OAS. We even proposed a higher rate than yours, since you were talking about 10% for people aged 75 and over, while we were proposing \$110 more per month for anyone aged 65 and over.

That is what I was hearing in 2019 and what I also heard in 2021. People did not understand why you still had that idea.

● (0935)

[*English*]

**Mr. Wayne Long:** Thank you for that, MP Larouche.

I want to be clear, too: Governments do have to make choices and sometimes difficult choices.

I'm blessed: My mother is 86 years old and she's still in my life. I talk to her every morning. My mother has the OAS, the GIS and a small supplemental income. She's very appreciative of the government programs. We also are a government that raised the GIS by 10% for low-income single seniors, and we did make a decision. I don't think there's any question that it's easy to say you'll give the benefit to everybody, but we made a decision based on data that showed that people who were 75 were outliving their savings. They were more likely to be widowed and to have increased health care needs, and few of them worked. Half of them had disabilities. Fifty-seven per cent of them were women. Four in 10 were widows. Fifty-nine per cent had incomes below \$30,000, and 39% of them received GIS.

Do you not agree that the group of those 75 and over needs that 10% more than the group of those from 65 to 75 does?

Thank you.

[*Translation*]

**Ms. Andr anne Larouche:** Poverty does not wait until you are 75, Mr. Long, nor does illness. I hear about stories of women between 65 and 74 who are sick, and people between 65 and 74 who are poor.

You know that the annual income provided by the GIS is \$21,168. That is the amount provided in today's inflationary times. We had the pandemic, which brought on rising costs, and then we had inflation. What I heard at a symposium I organized is that this income does not allow seniors to live. It only allows them to survive.

I am working with the Association qu b coise des droits des personnes retrait es et pr retrait es on a budgeting exercise. We are looking at the budget for a female senior and a male senior under the age of 75, not for people aged 75 and over. For these seniors, it is extremely difficult to make ends meet, particularly with the rising prices of housing and groceries. These are the two biggest budget items, as I said earlier. We are not talking about luxury; we are

talking only about having a roof over one's head and food to eat. We are talking about basic needs. These seniors are having trouble covering these basic needs, and in terms of poverty, the difference between people aged 75 and over and people aged 75 and under is truly minor. The data show this.

[*English*]

**The Chair:** Thank you, Madame Larouche, and thank you, Mr. Long.

Madame Chabot, go ahead for six minutes.

[*Translation*]

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

I want to thank my colleagues and Ms. Larouche for being here.

Ms. Larouche, I am sorry you have had to travel twice in order to testify.

I first want to congratulate you on this bill, especially for all the work you do on women's rights and women's equality, and advocating and promoting seniors' rights. You said in your speech, when you first appeared, that you had worked with these groups before you were elected.

You spoke about the symposium you organized, but you also did a huge tour throughout Quebec on the theme of fairness for all seniors. The purpose of the tour was to report on how matters stand and the circumstances facing seniors, and to introduce your bill. How would you describe the testimony you received?

● (0940)

**Ms. Andr anne Larouche:** Thank you for your question, Ms. Chabot. I know you view this as an important cause, and I therefore tip my hat to you.

As I said at the end of my opening remarks the last time I was here, I don't want us to give in to gloomy pessimism. As I often say, I view seniors not as an economic weight but as a grey force that can keep contributing to society. The reality, however, is that many seniors are getting poorer. That's what I've heard on the ground.

In the summer of 2021, before my big tour, I went to Abitibi for the investiture of two colleagues. Some groups, including FADOQ, were criticizing the current indexing method. We could always debate the point, but the indexing method isn't suitable, and seniors didn't understand why the old age pension had been increased by about two dollars. As FADOQ people mentioned, that wasn't even the price of a coffee at Tim Hortons. Incidentally, I salute FADOQ for its combative efforts.

Then I started my tour concerning the bill because I wanted to go and see what was happening on the ground. The testimony I heard was quite striking. Seniors had demonstrated on Parliament Hill before my tour, in May.

All the seniors groups in Quebec support the bill because they understand they're being unfairly discriminated against. As I said, seniors face different realities. According to some accounts that I heard, for example, many seniors are using food banks, and that's a dollars-and-cents reality since the old age security is a fixed income source. The indexing method isn't the same as for salaries. Consequently, there's a lack of fairness between seniors and workers because the latter get bigger salary raises. With seniors being on fixed incomes while food and rent costs rise, you don't need a PhD in mathematics to understand why seniors can't make ends meet and have some tough choices to make at the end of every month.

Representatives of certain groups told me that fewer seniors now participate in their activities, although they're aware how important participation is for seniors. Some seniors have stopped playing bingo, for example, because they can't afford transportation or a five-dollar bingo card. They're forced to make choices, and they choose to stay home. In the testimony I heard, people also told me about food quality. I'm worried about seniors' health. Unfortunately, junk food now costs less than higher-quality food. Seniors know that junk food will affect their health, but they can't afford to eat a proper diet. Lastly, organizations that provide assistance to the homeless have observed an increase in homelessness among the seniors in my riding. That's also what I saw during my tour.

Even more well-off seniors said that this was unfair, that it was a fairness issue. They wanted the bill to be passed sooner and wondered what else they could do. During my tour this past summer, we discussed the impoverishment of seniors and what else could be done to help them. People don't understand why the government persistently refuses to restore fairness.

**Ms. Louise Chabot:** The people we spoke to said the same thing as the witnesses we heard. It's striking to see homelessness among seniors.

It's definitely a question of fairness, and we're trying to resolve it. We hope that the present government will listen to us and that Ms. Freeland will put a stop to this discrimination against seniors.

In closing, Ms. Larouche, I'd like to say that, in our motion, we invited the Minister of Labour and Seniors to appear. We invited him, but he declined the invitation. This is an important bill, and we hope he will attend the committee's next meeting.

• (0945)

[English]

**The Chair:** Thank you, Madame Chabot.

Madam Zarrillo, you have six minutes.

**Ms. Bonita Zarrillo:** Thank you, Mr. Chair.

I want to ask some questions around logistics, because I think you can see that it's going to be difficult to get the Liberals to move on this. They have these arbitrary measurements of people they want to help—usually corporate CEOs—and people they don't, such as average people living in poverty.

I want to start by recognizing the work that you do for women and for raising the conversation around discrimination that happens to women. It shines a light on the invisible work and the fact that women do so much unpaid labour every single day.

This bill, we're being told, is going to need a royal recommendation from the Liberal government. I just wonder where that conversation is at. Will the Liberals come forward and actually do the right thing and end this discrimination?

[Translation]

**Ms. Andréanne Larouche:** I'm counting on the support of a majority of members in the House, just as I did in the vote on second reading, with the obvious exception of the Liberals, who were on retreat at the time of the vote.

I'm counting on the vote on third reading to make the Liberals understand that they absolutely must help move the bill forward. If the Liberals are still on retreat, but the New Democrats, Greens, Conservatives and Bloquistes are united in acknowledging the precarious nature of seniors' financial situation, I'm counting on the powerful image of a majority vote in favour of Bill C-319 to make the Liberals realize that it's never too late to do the right thing. With this bill, we would be offering them a chance to put an end to this discrimination and to restore fairness for seniors.

I say that because seniors are angry and don't understand the government's reasons. I don't understand why the Liberals aren't hearing those messages. You can make numbers say whatever you want, but we're saying that 13% of Canadians 75 years of age and over live in poverty. So what I heard at the conference, but also during my tour—

[English]

**Ms. Bonita Zarrillo:** I'm sorry, Madame Larouche. I don't have much more time.

Is there something this committee can do logistically? Can we move a motion? Can we send a request to the government?

Is there something that you would recommend that this committee do to advance that reality of the royal recommendation that is needed?

[Translation]

**Ms. Andréanne Larouche:** First, we can ensure that the committee passes the bill and that it's reported back to the House for a vote on third reading. If other methods can be used, we can discuss them, of course, but the committee must absolutely adopt the bill. As I told you, I think the Liberals will already be able to understand the message.



[English]

**Ms. Bonita Zarrillo:** Thank you.

The second thing is just on the logistics. This is also with the Canada disability benefit. We know that the IT infrastructure.... This is the fault of the Conservative government, which never wanted to spend any money on upgrading infrastructure in the century that we're in. We should have proper infrastructure.

The Parliamentary Secretary to the Minister of Employment, Workforce Development and Official Languages indicated, "It would not be possible to implement the bill within the specified time frame [due to requirements] to make complex modifications to the existing IT system."

Is this something you're hearing push-back on as well—that the government doesn't have the capacity with its IT system to implement payments to people living in poverty?

[Translation]

**Ms. Andr anne Larouche:** I heard that too and I don't believe it. I think it's an easy excuse to say we don't have the infrastructure to put this in place. I sincerely don't understand. Let them build it out. I don't believe that, in 2024, a country like Canada is incapable of establishing the necessary infrastructure to make this happen. I think that's just an excuse.

Incidentally, we often get wrong answers to our questions, and we can see that they're looking for all kinds of wrong answers and ways to avoid the issue rather than implement the bill.

• (0950)

[English]

**Ms. Bonita Zarrillo:** I asked an Order Paper question specifically around the Canada disability benefit implementation. CRA came back and said that it can't cross-check income with a disability tax credit certification.

Have there been any Order Paper questions that you've submitted or that you're aware of? I'm trying to get to the bottom of this IT infrastructure problem.

[Translation]

**Ms. Andr anne Larouche:** I think that any item on the Order Paper that can help improve the situation of seniors is a good one. I put questions on the Order Paper to find out the numbers the Liberals had relied on regarding seniors 75 and over, but I never really got a satisfactory answer.

[English]

**Ms. Bonita Zarrillo:** All right. I'll close by saying thank you so much for this.

I would like to talk a bit about the grace period. We know there are seniors—and my colleague Rachel Blaney has been pushing on that—who are in a situation of being unable to file their income tax on time, and because there's no grace period from the government, they lose their GIS the following year.

Do you have any comments on that?

**The Chair:** Give a short answer, Madame Larouche.

[Translation]

**Ms. Andr anne Larouche:** We could try to computerize seniors' tax returns, particularly since they're often relatively easy to prepare. We think that computerizing, as it were, is the way tax returns could be made much simpler for seniors every year.

[English]

**The Chair:** Thank you, Madam Zarrillo.

We'll go to Ms. Falk for five minutes.

**Mrs. Rosemarie Falk (Battlefords—Lloydminster, CPC):** Thank you very much, Madame Larouche. I appreciate the work you've put into your PMB. Going through the process as well, I know how much work it is, so thank you for following through and doing all the work.

The Liberals keep talking about politicians who want to raise the age of eligibility for programs that seniors can access, but it seems as though the Liberals are the only politicians who are talking about this, and they seem to be confusing the CPP, the OAS, the GIS and these different programs that seniors may have access to. To me, it sounds like they are trying to distract or maybe give the illusion of confusion, so that they can distract from supporting this bill.

Would you agree with that?

[Translation]

**Ms. Andr anne Larouche:** Absolutely. As I said earlier, the Liberals often tend to avoid the issue when we ask them questions. Another of their tendencies, which is troubling and distracting, is to employ the single-cheque diversion, which reveals a short-term vision and a lack of a long-term policy. We in Canada have established old age security, a universal program that provides a basic income.

During the pandemic, the Liberals issued a single cheque. I'm willing to believe it was because of the pandemic, but, just before the 2021 election, they once again offered seniors 75 and over a single cheque, this time for \$500. Why did they offer that single cheque? Was it to buy seniors' votes or to create a diversion, as some people thought and told me?

They proceed that way instead of increasing the basic income for seniors, which is old age security, the universal plan that Canada has established. You also obviously have to look at the guaranteed income supplement because the income it provides is inadequate. The Liberals are clearly creating a diversion on this issue.

[English]

**Mrs. Rosemarie Falk:** Yes, it's really interesting. I think, too, that when we actually look at the history and the facts in the most recent years, it's this Liberal government that increased OAS pension amounts for seniors aged 75 and older. Really, the Liberals are the ones who created two classes of seniors when it comes to the OAS, and your bill will help rectify that division and discrimination that some seniors are experiencing.

However, as it was said by my NDP colleague Bonita, your bill requires a royal recommendation in order to go forward.

My PMB also requires royal recommendation, and I know that if this royal recommendation is not given, because the Liberals decide not to give it, which seems to be their trend.... There are other bills—extending sick leave, for example, for Canadians to be able to access EI via sick leave—that they have voted for but failed to give royal recommendation on. They showed that they really don't care what they do or say in the House. They'll give the facade that they care, but at the end of the day, they don't.

It's the same with my bill, Bill C-318, which would give an adoption benefit for intended and adoptive parents, which they also voted against. They spoke very positively here but will not give it royal recommendation.

When that royal recommendation isn't given by third reading in the House, it just drops off the Order Paper. Our bills just disappear.

Madame Larouche, what are your thoughts? Why do you think the Liberals don't care? Clearly, they don't care about seniors, and we can look at the other bills in which we see holes. I could argue....

We're talking to Canadians and we're hearing what their concerns are. That's why we do all this work for private members' bills. It's to make life better for Canadians.

Why do you think they're just so hell-bent on not working collaboratively and are so arrogant and proud, and not a little humble and saying, "You know what? You're right. Let's collaborate. Let's make this work. This is better for Canadians"?

• (0955)

[Translation]

**Ms. Andr anne Larouche:** Since the bill would have a financial impact, the government's agreement would be needed to implement it.

Consequently, my answer to you is that it's a matter of political choices, as is true for many bills. It lets them polish their image, but they unfortunately don't follow up their words with actions. They just present a nice facade. It's what I call image-based politics, and I'd like to see a switch to action-based politics.

These aren't exorbitant amounts, as I said in my opening remarks, \$16 billion over 5 years is nothing when it comes to helping the seniors who have been forgotten for so long, who are suffering from inflation and need help. It's a matter of political choices. First, you have to choose where to get the money, then where you're going to invest it.

We may well wonder, for the moment, whether the Liberals' investments are really being made in the right places and whether they shouldn't instead be made to implement bills that genuinely help people. I'm thinking of Bill C-319, for example, or the bill to increase the number of weeks of employment insurance sickness benefits. These are bills that would really change people's lives. We need to make the political choices to invest in the right things.

[English]

**The Chair:** Thank you, Ms. Falk.

Thank you, Ms. Larouche.

Mr. Van Bynen, you have five minutes.

**Mr. Tony Van Bynen (Newmarket—Aurora, Lib.):** Thank you, Mr. Chair.

I'm interested in some of the research you did. You mentioned that you'd been throughout the province and spoken to different groups.

Can you give me an overview of the majority of people you spoke to in terms of their age, their income levels and whether they were renters or homeowners? What would be the highest percentage of people that you spoke to?

[Translation]

**Ms. Andr anne Larouche:** I'd say it was quite varied. This summer I went to more rural places, such as Amqui, and more urban places, such as Quebec City. I met people with higher incomes who had worked all their lives and who were fortunate to have additional amounts of money but who acknowledged that not all seniors were in that situation. I met with renters and owners. I therefore met a variety of people in various places in Quebec.

However, all their testimony was based on the same principle: this is a question of fairness and recognition. It was quite unanimous. This program was introduced for people 65 years of age and over. I spoke with people 75 and over who felt it was unfair, even though they had received a 10% increase, as did those under 75. I travelled through many ridings and visited the constituencies of my Bloc Qu b cois colleagues. I even visited Ms. Chabot's riding to meet with seniors in her region, activist groups and ordinary citizens.

[English]

**Mr. Tony Van Bynen:** I'm trying to get some sense of what the majority of the people were. Were they mostly age 65 to 75? Did they mostly have incomes of, say, \$100,000? Were they homeowners?

I'm trying to get a sense of what was driving the consideration for you to bring this forward.

• (1000)

[*Translation*]

**Ms. Andr anne Larouche:** What has inspired me are the comments that I've been receiving from seniors since I was elected. It's what I've heard since the Liberals proposed to increase the pension by 10% solely for people 75 and over. I hear it from all seniors, regardless of income, whether they're owners or renters or whether they're older or younger than 75: you're overlooking half of all seniors, because those aged 65 to 74 aren't getting a 10% increase in the old age security pension.

[*English*]

**Mr. Tony Van Bynen:** We heard earlier from a witness who owns a home that is worth probably close to \$1 million, has an \$80,000 income and has a concern about this.

Would you say that was the average individual among the people you spoke to?

[*Translation*]

**Ms. Andr anne Larouche:** I spoke with some seniors who were better off, but I also heard the testimony of many poorer people. In any case, you know that old age security benefits are taxable. People with greater incomes—

[*English*]

**Mr. Tony Van Bynen:** Mr. Chair, I am not hearing the interpretation very well.

I'm sorry, Madame Larouche. I wasn't hearing you very well.

**The Chair:** Is it okay now?

Okay, Madame Larouche.

[*Translation*]

**Ms. Andr anne Larouche:** As you know, that's not the view of most seniors.

The representative of the Association f eministe d' ducation et d'action sociale came and testified earlier about single women who live alone, who are widows, who have stayed at home and who for too long have had no other income. I heard a lot of testimony from them on the subject of women who live on old age security alone. There are 1,814,000 old age security program recipients. There are also 731,000 guaranteed income supplement recipients in Quebec and 866,000 in Ontario. Many seniors live on welfare.

[*English*]

**Mr. Tony Van Bynen:** Thank you for those facts. I just had a minute. I wanted to have an understanding of how valid the issues were with respect to the earlier witness.

Now, we talked about age discrimination and fairness. Even if we did go with this increase to age 65, isn't that still discriminatory? What about people who are aged 45 who are impoverished? I'd be interested in hearing your thoughts about a guaranteed basic income that is not discriminatory towards age in any way.

[*Translation*]

**Ms. Andr anne Larouche:** This study concerns the age of retirement and the so-called old age security program. Obviously, some people are poor before the age of 65, and you may think of

measures to address that if you want to help them. However we're now discussing a universal program that would guarantee a basic income for seniors and that's clearly inadequate.

What happens to seniors who have barely a few dollars more than the \$21,160 they receive every year? They can't even access the guaranteed income supplement. They live in a state of poverty. You can't go very far these days living on those annual amounts.

[*English*]

**Mr. Tony Van Bynen:** What about people who aren't seniors and who don't have access?

**The Chair:** Thank you, Mr. Van Bynen.

[*Translation*]

Ms. Chabot, go ahead for two and a half minutes.

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

Ms. Larouche, do you feel that the government listens to what people 65 and over need and what they're experiencing?

You said that what we would like is for the committee to rally around the bill so that's reported back to the House of Commons. However, I don't think the debate we're having here is homogeneous or that the groups are homogeneous either.

We've acknowledged that the old age security pension applied to all Canadians starting at age 65. What arguments could we advance to say that money should be spent on this item but that it should be viewed as an investment in our seniors?

**Ms. Andr anne Larouche:** It's an investment because there's a cost to impoverishment. There are consequences to being forced to make hard choices at the end of the month in order to feed yourself adequately or when you have no more money to participate in activities. I always say that poverty can also have consequences.

I'd like to go back to the discussion of seniors 65 and over. As we said, that's the age of retirement that we established, and this debate concerns old age security. I invite you to stay focused on this aspect and not to wander onto measures that should be taken to address poor people under 65. It's one debate among others for which there are other benefits and solutions that we could consider.

Today's debate focuses on seniors who have worked, who have reached retirement age and who feel they're unfairly being forced to stay in the labour market. That's somewhat the message they're being sent. As I said earlier, some of them want to continue working, and that's why one aspect of the bill concerns them. However, some seniors don't want to work and are now completely forgotten by the government.

• (1005)

**The Chair:** Ms. Chabot, you have only a few seconds left.

**Ms. Louise Chabot:** All right.

Thank you for your testimony, Ms. Larouche. What final message do you have for us?

**Ms. Andr anne Larouche:** As I said earlier, half of seniors have been forgotten. I think it's quite important to mention that. These are people who are receiving nothing. We're now abandoning 50% of seniors, since they haven't received an increase in their basic income.

I would like to remind you that, even if richer or more well-off seniors receive an old age security pension, they still have to pay taxes on that income and, in any case, will therefore have to give money back to the government in another way.

**Ms. Louise Chabot:** Thank you very much, Ms. Larouche.

**The Chair:** Thank you, Ms. Chabot.

[English]

Madam Zarrillo, you have two and a half minutes.

**Ms. Bonita Zarrillo:** Thank you so much.

I want to ask about housing, because we have heard testimony that more and more seniors are finding themselves unable to gain housing or are losing housing.

I wonder if you could talk a bit about what the experiences are in Quebec and if you believe this increase for 65- to 74-year-olds will assist with housing payments.

[Translation]

**Ms. Andr anne Larouche:** Given housing costs, it obviously won't solve everything, but it will go a long way toward giving seniors a little more money to help them make ends meet at the end of the month, which changes the situation. People 65 to 74, like those 75 and over, need to house themselves. You don't just start thinking about housing at 75.

So it can help, but other measures are of course possible. I hope the government also takes action to address the housing issue. We've made various proposals, such as establishing an acquisition fund, which would help organizations assist seniors. There are things that we can do, but this bill can definitely help.

[English]

**Ms. Bonita Zarrillo:** Thank you.

My last question is around testimony we've heard, and you mentioned it today, about people having access to social activities. I know being able to go out, physical movement and social activity help physical and mental health. I wonder if you could share some of what you've heard in your consultations about how the lack of funding is limiting seniors' ability to go out and socialize.

[Translation]

**Ms. Andr anne Larouche:** This is critical. Participating in activities entails costs. You have to be able to travel and pay for the activity. So there are costs, but we know that seniors who stay active derive enormous benefits from their activities. This has very

positive consequences for their long-term health, unlike poverty, which creates a form of isolation. The isolation of seniors who can't afford to socialize or participate in activities clearly has consequences and can lead to cognitive disorders, among other things.

[English]

**The Chair:** Thank you, Madam Zarrillo.

With the time we have left, because there are a couple of items I have to discuss at the end on which I need the direction of the committee, we'll go to the official opposition for two minutes and then to the government for two minutes to conclude.

Madam Roberts, you have two minutes.

**Mrs. Anna Roberts:** Thank you, Mr. Chair.

I want to correct the record. I said earlier that the most successful food bank in Etobicoke served 3.7 million meals, but it's 3.17 million meals they serve each and every month. I just spoke with them last night. That number is going to be closer to 3.4 million per month. I wanted to correct the record on that.

I want to go back to what Mr. Van Bynen said earlier about the senior who was here who testified and said their income is currently \$80,000, which is their gross income. That income will be depleted because they've had to tap into their savings and RSPs, so within the next year, their income after the end of this year, from what I understand, is going to be dropping to \$35,000.

He mentioned they lived in a nice home. Yes, they lived in a nice home, but where are they going to go? There's no housing. They can't afford to rent on \$35,000 when they've depleted all their savings. That's their budget.

I think the Liberals have to understand that their inflationary spending, the increase in taxes, the cost to seniors to live in an area where they are most comfortable.... We all know that when you take a senior out of their environment, they automatically deteriorate.

Why is it that the Liberals don't understand that the bill you're putting forward will benefit seniors and help the economy?

• (1010)

[*Translation*]

**Ms. Andr anne Larouche:** I urge the Liberals to understand this, and I believe that most of the members of this House have understood it and understand that the senior who came and testified earlier doesn't represent the majority of seniors. I think we have every interest in moving forward by acknowledging everything that seniors have done. I'm not just saying this for me. This isn't only a political issue; there's unanimity on this. Seniors groups in Quebec are demanding this. Groups across Canada have also testified in favour of this bill. I therefore hope that the Liberals will understand and vote for this bill.

[*English*]

**The Chair:** Thank you, Ms. Roberts.

Mr. Fragiskatos, go ahead.

**Mr. Peter Fragiskatos:** Thank you, Chair.

In fact, I know that Ms. Chabot, not only because she's a member of the Bloc, has been very passionate on these issues in the House of Commons and elsewhere. She doesn't know that I'm offering this, but I'm open to yielding my time to her.

**The Chair:** Madame Chabot, go ahead for two minutes.

[*Translation*]

**Ms. Louise Chabot:** How much is that going to cost me, Mr. Fragiskatos?

**Some hon. Members:** Oh, oh!

[*English*]

**The Chair:** That has cost 40 seconds so far.

[*Translation*]

**Ms. Louise Chabot:** Mr. Fragiskatos, thank you for this opportunity and I invite you to offer us your support when we adopt Bill C-319 during clause-by-clause consideration.

Like my colleague Ms. Larouche, I'm not supporting this cause just because I belong to the Bloc Qu b cois. Other colleagues around the table have noted the importance of fairness in various aspects of society, as Ms. Falk did when she introduced her Bill C-318 to provide leave for adoptive parents in the same way as biological parents.

We're in the same situation here. This is a fairness issue. Canada made the choice to establish an old age security pension plan. It decided that Canadians could receive benefits under the plan starting at age 65. Bravo! Many people in our society live solely on the assistance of public plans. We have heard extensive testimony on the subject.

Ms. Larouche, fairness is one of the values you advocate in Bill C-319, which is also based on the recognition of seniors' dignity, and I'd like to hear you discuss that aspect.

[*English*]

**The Chair:** Madame Larouche, could we have a short answer, please?

[*Translation*]

**Ms. Andr anne Larouche:** To answer briefly, that's what came out of the conference that I organized. The groups came to say that the allocated amounts enable them only to survive, not live. They would prefer a larger amount, which would give them an income far more suitable and more representative of present economic reality. Fixed incomes don't rise at the same rate as salaries, which creates a major injustice, one that adds to the injustice between the two classes of seniors.

**The Chair:** Thank you, Ms. Chabot.

[*English*]

Madame Larouche will be back for clause-by-clause, and I'm sure the conversation will continue.

We'll be back on Monday, February 26, for clause-by-clause on Bill C-319. Again I would remind everyone that the deadline to submit amendments is Thursday, February 22 at noon. That was the time adopted by this committee.

As well, we have two budgets we have to deal with. You have them. They were circulated.

For the Air Canada meeting, the budget is \$2,250.

**An hon. member:** It's worth every penny.

**The Chair:** That's great. I'm glad. Does that mean it's approved? The money is spent. We go through this all the time.

Also, for the current study we're doing on Bill C-319, the cost is \$17,250.

Do I have a motion for the adoption of those two budgets?

That has been moved by Mr. Collins.

Do I see agreement? If there's no agreement, you'll have to pay for your lunch.

**Some hon. members:** Agreed.

**The Chair:** With that, committee members, there being no other business before the committee, is it the committee's desire to adjourn?

**Some hon. members:** Agreed.

**The Chair:** The meeting is adjourned. Thank you.

Thank you, Madame Larouche.





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