

Investing in People - Our Path to Prosperity

**Report of the Beaches- East York Women's Conference
17th March, 2007**

Chaired by Hon. Maria Minna, P.C., M.P.

This report was produced as a result of the Beaches- East York Women's Conference as chaired by the Hon. Maria Minna, M.P. Beaches- East York, March 17th, 2007.

This conference was organized as an open forum where women could speak about the effects government policies had on their families and to offer input on how these policies could be adapted to better suit today's Canadian women and families. Topics discussed included the need for pension reform, early education and childcare, EI reform, income support, affordable housing, post secondary education, recent changes to Status of Women Canada, and the reinstatement of the Law Commission of Canada and the Court Challenges Program.

Comment: Statistics Canada, 2003 Labour Force Summary

In 1965, 70% of the Labour Force was Male (30% Female)

In 2003, 54% of the Labour Force is Male (46% Female)

Economic Security of Seniors and Caregivers

The current Canada Pension Plan Structure does not meet the needs of today's Canadian families. There is no drop out rate for those who leave the workforce to take care of loved ones nor does it include stay at home parents, who have not contributed to CPP. As well, the RRSP structure does not work for most Canadians, where most people cannot make the maximum contribution. As well, when seniors cash in their RRSPs, personal incomes increase and those individuals who are already on a tight budget end up paying higher taxes and risk losing part of their OAS through clawbacks.

Recommendations:

- 1.) A drop-out rate is needed for those who must leave the workforce to care for loved ones.
- 2.) Provisions need to be made for those parents who choose to stay at home to raise children. These individuals must have access to a pension.
- 3.) The RRSP system needs to be reformed to better address the needs of low to middle income seniors.

As the current system stands, without proper pension reform, those who decide to drop out of the work force to provide full time care to a loved one, run the risk of a lower pension in the future.

Recommendation:

- 1.) Develop a National Caregivers Strategy. The former Liberal government had committed \$1 billion for a National Caregivers Strategy. We recommend that the government reinstate funding and program development to prevent today's caregivers from becoming tomorrow's poor seniors.

Early Education and Child Care

In order to truly give Canadian families choice in childcare, we need a national early education and Child care program. The former Liberal government had committed funding and reached agreements with all provinces to create childcare spaces. More than babysitting, children would be stimulated in an environment where early education would take priority, offering a foundation for the child's development. Spaces were to be created on the QUAD principles (quality, universal inclusiveness, accessibility, and development).

Recommendations:

- 1.) Re-instate childcare agreements with sustainable funding as negotiated by the former Liberal government.
- 2.) Include drop-in access for families that have a stay at home parent to allow for socialization and early education for the child and respite for the caregiver.
- 3.) Include after school care programs for children up to the age of 13.

Income Support Reform

Currently the full amount of the Child Tax Benefit stands at \$3200 a year. As child poverty increases in this country, more needs to be done to help Canadian families. Tax credits only help those who pay a significant amount of taxes. Increased income supports and reduced personal income taxes are needed to help families out of the poverty trap.

Recommendations:

- 1.) Increase the Child Tax Credit to \$5000 a year. The Universal Child Care Benefit offers families \$1200 a year. It is a taxed allowance. If added to the Child Tax Benefit, the amount would remain untaxed and go to those families who need it the most. (9 out of 10 families would benefit)
- 2.) Increase the minimum of earnings eligible for tax exemption taking lowest income Canadians off the tax rolls.

Affordable Housing Strategy

Housing is a basic need and too many Canadians cannot afford to put a decent roof over their heads. All too often those who are homeless are battling mental illness, fleeing abusive situations or simply cannot make ends meet. Also, Canadians who are renting need incentives and assistance to buy into the housing market and invest in equity.

Recommendations:

- 1.) Invest in a housing strategy that would increase affordable housing and housing units in emergency, transitional and supportive capacities.
- 2.) Promote and invest in the growth of Co-operative housing, where inhabitants collectively care for their homes, reducing the burden on individual families.
- 3.) Develop a Rent-to-Own Housing Program where families can buy into the housing market with greater ease.

Post Secondary Education

We must work to reduce the wage gap in Canada and invest in a strong middle class. Investing in our students, easier accessibility to post secondary education and improved pensions (ie registered savings plans) will foster a healthy and sustainable middle class in Canada.

Recommendations:

- 1.) RESP contributions should be made tax deductible.
- 2.) Adopt the former Liberal government's 50/50 Access Grants, where 50% of the first and last years of study would be subsidized by federal grants.
- 3.) Explore options to offer full access grants for low to middle income families.
- 4.) Offer a tax credit for students' books, and materials including computers.
- 5.) To lighten the burden on those pursuing post-graduate studies, explore options where in exchange for financial support, one could commit to working in an under-serviced area for a minimum of 3 years.

Parental Leave

In order to ensure that the needs of Canadian families are better met upon the birth or adoption of a child, parental leave policies must be re-examined. Currently, the parental leave program under EI is not available to self employed individuals, the income during the leave is too low and the number of hours needed to claim parental leave is too high.

Recommendations:

- 1.) Increase parental leave income.
- 2.) Explore options to expand parental leave to self –employed parents.
- 3.) Reduce the minimum number of hours needed to qualify for benefits from the current 900 to an amount that is more reasonable. Women **are** significantly more in non-full time positions. Accessibility to benefits should reflect this.
- 4.) Follow the Quebec model for parental leave by treating it as a separate program and not affiliating it with Employment Insurance.

Status of Women Canada

Status of Women Canada’s work has benefited all Canadians. The research that is undertaken by this department and its agencies is invaluable in policy development and design. The current Government has reduced the operating budget of SWC by \$5 million, 40% of its operating budget. “Equality” has been removed from the mandate of the Women’s Program, the funding arm of SWC and advocacy and research are no longer being funded. 12 of 16 regional offices for Status of Women Canada have been closed in a measure to cut funding.

Recommendations:

- 1.) Re-instate the original mandate of Status of Women Canada.
- 2.) Re-instate and increase funding to SWC.
- 3.) Re-instate the equality provision of SWC’s mandate.
- 4.) Re-instate funding for advocacy and research through SWC’s Women’s Program.
- 5.) Re-open all regional offices of SWC that were recently closed.

Court Challenges Program and the Law Commission of Canada

The Court Challenges Program was established to help marginalized individuals and groups challenge the Charter of Rights and Freedoms. As a result of the program, policies and laws have adapted to better meet the needs of all Canadians and not threaten the rights of any individual or group. The Law Commission of Canada was an invaluable institution established to study legislation and ensure that the rights of any individual or group in Canada are not infringed upon by the passage or the barring of a piece of legislation. These legal institutions have proven to be instrumental in ensuring that the rights of all Canadians are protected.

Recommendations:

- 1.) Re-instate funding to the Court Challenges Program.
- 2.) Re-instate funding to the Law Commission of Canada.

Pay Equity

Where the federal government often sets the national standard for hiring practices and human resources policy, in the case of pay equity, Quebec and Ontario have led the way. In Quebec and Ontario pay equity legislation is in place in both public and private sectors. The wage disparity between genders is bleak. On average, women earn 71 cents to every dollar their male counterparts are paid.

Recommendations:

- 1.) Introduce pay equity legislation for all federal government employees to set a standard for other sectors.
- 2.) Offer incentives to the private sector to further encourage implementation of pay equity in the private sector.

Conclusion:

Canada has been an example to the world as a nation where human rights are upheld and where everyone benefits from our national prosperity.

This report calls on the Government to Canada to continue investing in social services, housing, education and people as under previous governments.

Canada's future success depends on investing in the people of this country. We cannot be truly prosperous when those most vulnerable are left behind.