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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. Ed Komarnicki**



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

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• (1205)

[English]

**The Chair (Mr. Ed Komarnicki (Souris—Moose Mountain, CPC)):** Good morning, everyone.

We are starting somewhat late, of course. We had two panels scheduled, one for 11 o'clock and one for 12 o'clock, but given what has happened this morning, we'll combine both panels into the last hour.

We'll have Mr. Chris Roberts present first and then we'll have the group from Calgary.

Can you hear us in Calgary, Dianne Cooper-Ponte, volunteer services manager? Are we connected?

**Mrs. Dianne Cooper-Ponte (Volunteer Services Manager, Calgary Seniors' Resource Society):** Yes, we are.

**The Chair:** Can you hear us, Mildred Williams?

**Mrs. Mildred Williams (Escorted Transportation Manager, Calgary Seniors' Resource Society):** Yes.

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

You have translation services.

I think what we'll do is start with Mr. Roberts. He'll make his presentation and then we will have Dianne and Mildred present from the Calgary Seniors' Resource Society. Then we'll open it up to questions from each side.

With that, we'll start with Mr. Roberts.

Go ahead.

**Mr. Chris Roberts (Senior Researcher, Social and Economic Policy Department, Canadian Labour Congress):** Thank you.

On behalf of the Canadian Labour Congress, I want to thank the committee for undertaking the study and for allowing the congress to present its views.

The congress is the national voice of 3.3 million workers in Canada. It's comprised of dozens of national and international unions, as well as provincial and territorial federations of labour.

The CLC has prepared a written submission to the committee on this study, and it's in translation. I will provide copies to the committee shortly.

I'm going to focus my preliminary remarks on issues pertaining to displaced older workers before addressing pensions and retirement and workplace training and education. In the interests of time, I'm going to jump to my overarching theme for my remarks and share the following.

In our view, facilitating choice over whether to prolong labour force participation is an important public policy goal. The emphasis on providing flexibility and greater opportunities for participation is key. Commonly, the tacit message in much policy discourse is that policy should encourage greater work and longer labour market attachment by older Canadians because of the larger economic advantages of easing fiscal pressures in the slowdown of growth in the labour supply.

Whether or not this is a desirable outcome, however, depends on workers' individual needs and preferences for work or retirement. We are therefore in agreement with the approach taken by the Expert Panel on Older Workers, which set out to improve opportunities and reduce barriers for workers who might choose to continue in paid work. Older workers may face a host of obstacles to employment, from age discrimination and poor health to obsolete skills. To improve the circumstances of older workers, public policy should aim at enlarging the range of choices available to workers with respect to continued labour force participation and retirement as well as encouraging flexibility with respect to work arrangements in the transition to retirement.

As the Canadian workforce ages, older workers are also making up a greater proportion of workers displaced by larger economic restructuring and displacement through layoff. Workers with longer tenure were affected by layoffs, for instance, to a greater extent in the most recent recession than in previous recessions.

Displaced older workers face significant labour adjustment challenges arising from multiple barriers to re-employment. Older workers' longer average job tenure may combine with skills specific to particular sectors, especially those in decline, that may pose difficulties in transferring to jobs in other sectors, so significant impediments to re-employment can arise.

Older workers tend to have lower levels of educational attainment than younger workers, and participation in formal training falls with age. In short, older workers face multiple challenges, including lower levels of literacy and investments in human capital, which have tended to lose value over the working career.

Despite being as prepared as younger workers to look outside the local community for re-employment, and being more willing, or resigned, to accept re-employment at lower earnings, older workers commonly experience periods of extended unemployment. Long-term unemployment in Canada, while lower than in the United States and below the OECD average, has worsened significantly since 2008 for workers of all ages, and it remains a particularly significant problem for older workers.

Whereas displaced younger workers routinely experience reduced earnings initially and subsequent increases in earnings, long-tenured older workers tend to suffer a significant and enduring loss of earnings. While this tends to result from significantly lower earnings from replacement employment rather than unemployment, some comments are warranted with respect to the employment insurance system and older workers.

The EI system was not designed for structural shifts and industry decline but rather for cyclical unemployment, and it does not well serve the interests of long-tenured workers in traditional industries facing periods of extended unemployment. Older workers typically do not access EI at the same level as younger workers. Despite being long-tenured, experienced workers with strong attachment to the job market receive the same benefits as younger workers.

We encourage the committee to consult the CLC's more extensive proposals on EI, which I will provide to the committee. These changes are designed to improve equity and adjustment for all workers, including older workers. These include moving to a uniform 360-hour EI entrance requirement for all regions; longer benefits of at least 50 weeks in all regions, so that fewer unemployed workers exhaust their claims, particularly during economic downturns; higher weekly benefits based on the best 12 weeks of earnings before a layoff; and a replacement rate of 60% of insured earnings.

• (1210)

Under current rules, workers are required to expend their severance pay prior to receiving regular benefits from EI. Besides being a compensation for job loss, having severance moneys available to draw on later is also a way of improving the prospects for successful adjustment. The CLC recommends that EI rules be amended so that severance pay does not displace EI benefits.

With respect to pensions in retirement income, displaced older workers are commonly dependent on pension income via public or workplace pensions. In this regard, two positive steps recommended by the Expert Panel on Older Workers are the elimination in January 2012 of the CPP work cessation test and the changes to permit older workers who are receiving CPP benefits to continue to accumulate CPP credits on future earnings.

In other respects, the Government of Canada's approach thus far has been to restrict early retirement opportunities to encourage later exit from the labour force. I'm referring here to the decision to phase in an increase in the eligibility age of old age security, the guaranteed income supplement, and the allowance.

As well, steps have yet to be taken to reduce or eliminate the clawback on GIS benefits triggered by annual employment income above \$3,500, despite recommendations from various committees, including the expert panel. The reason I raise this is that the

weakening of public pension availability is of particular concern in a context of low and declining pension coverage, the retreat of early retirement provisions of workplace pension plans, and the decline of defined-benefit plans generally. All of these shifts, as well as the conversion to defined contribution plans, will entail greater investment longevity risks falling on the shoulders of individual displaced workers, reducing the range of options and flexibility when they are considering whether to remain in employment or to retire.

The prospect of an insecure retirement should not be the impetus for older workers to remain in the workforce longer than they should or wish to.

On education and training, there is substantial room for employers to increase support for literacy efforts in the workplace, training and innovative forms of learning, lifelong learning among employees, and flexible work arrangements to support retention of experienced workers.

Employers are commonly reluctant to invest in training due to the problem of poaching, and many view older workers as carrying a high risk of low return on training investment, given that these workers are in the final stages of their careers. Indeed, employer-provided training is channeled disproportionately to younger workers with higher levels of education and skills. However, because of increases in health-adjusted life expectancy and the ability and interest among many older Canadians in working longer, opportunities for investments in training older workers, with greater anticipated return, are widespread. Older unemployed workers are as keen as younger workers to acquire new skills, suggesting a considerable unmet demand for formal and non-formal training. Measures to improve literacy are also important, given the benefits of raising the overall levels of literacy and numeracy to aggregate productivity growth.

Basic job search and employment counselling aimed at displaced older workers, such as that provided by the targeted initiative for older workers, can be effective. In our view, the targeted initiative should be expanded to unemployed workers 45 to 54 years old and to workers age 65 years and older. As well, measures to provide early intervention following job loss—which is something the targeted initiative does not provide—are crucial since re-employment prospects diminish with long-term unemployment.

Finally, providing greater access to active labour market measures under EI, part II, would be an important contribution to expanding options for displaced older workers.

Over and above these measures, paid training leave that is funded through the EI system would improve access to training for all workers, including older workers.

With that, I'll conclude.

I welcome your questions.

•(1215)

**The Chair:** Thank you very much for that presentation.

We have with us a number of somewhat older workers who will talk about their experiences.

With the Calgary Seniors' Resource Society, we have Dianne Cooper-Ponte, volunteer services manager; Mildred Williams, escorted transportation manager; and Susan Verlinden, reception.

I understand that each of you will present briefly, and then we'll open up to questions to all members of the committee here.

Whoever wishes to start first, go ahead.

**Mrs. Dianne Cooper-Ponte:** Good afternoon, everyone.

My name is Dianne Cooper-Ponte. I was employed in the corporate sector for 35 years and took early retirement approximately 6 years ago. I have now re-entered the workforce with the Calgary Seniors' Resource Society, formerly as a volunteer and then as a paid employee. The decision to re-enter the workforce was from wanting to continue to contribute as a younger senior. I feel that being employed, whether it's through volunteering or as a paid employee, I continue to use the skills I've acquired over my 35 years of working in the financial industry. I'm also keeping myself active, and I'm enjoying life so much better by being able to go out everyday knowing that I'm making a difference.

The Calgary Seniors' Resource Society gives me flexible hours, which is something I wanted as an older retiree. I am able to work my schedule around looking after aging parents.

These are some of the things that I looked for and have found at the Calgary Seniors, and they are reasons why I'm still in the workforce.

Thank you.

•(1220)

**The Chair:** Go ahead, whoever is going to present next.

**Mrs. Susan Verlinden (Receptionist, Calgary Seniors' Resource Society):** Good morning.

My name is Susan Verlinden. I've been with the Calgary Seniors' Resource Society for six and a half years.

I was previously unemployed for two years, partly due to my husband passing away, and then I was sick. I did attend a course that was put on by the government called Prospect Human, which helped people over 55 find employment. I did actually find it very helpful, and I found this job through them, as companies posted positions with them.

I'm still in the workforce. Being single, I have to work a little bit longer for financial reasons. I'm quite happy with my job. Our

company is very good to us, very fair, especially with hours. If we need some time for something or other, they are very flexible.

I think that's everything.

Thank you very much.

**The Chair:** Thank you for that.

We will conclude with Ms. Williams.

**Mrs. Mildred Williams:** My name is Mildred Williams. I worked for an oil company for 22 years and when they downsized I was laid off. I was looking for something different to do, something more meaningful and less stressful.

I run a transportation program where volunteers drive seniors to medical appointments. I'm in my twentieth year with the Calgary Seniors' Resource Society. I work with two wonderful groups of people: the volunteers, who are there because they choose to be, and the seniors because they are looking for assistance to go to appointments.

I've stayed with my job because I enjoy what I do, and I feel I'm making an important contribution to society. It's a good feeling to know that I'm helping others.

I'm 67 and I've chosen to work longer for two reasons: because I enjoy my job and because financially I really have to. I couldn't survive on government pensions. Our agency has just recently started a pension plan, which certainly isn't that helpful for anybody my age. It's mostly because I enjoy my job that I'm happy to stay on. I guess I'm fortunate that I didn't have to look for a job in the last 5 or 10 years, that I've been able to continue in the job that I enjoy.

**The Chair:** Thank you for that presentation.

We will now go to a round of questioning. We'll start with Monsieur Boulерice.

[*Translation*]

**Mr. Alexandre Boulерice (Rosemont—La Petite-Patrie, NDP):** Thank you very much, Mr. Chair.

Thank you to the witnesses for the information they gave and their perspective.

Mr. Roberts, you mentioned some very interesting points of view, including on severance pay, which is considered income by employment insurance. I think we should, indeed, see if we can't make changes to that.

We know that the manufacturing sector in Canada has been bled dry and completely emptied in the past few years. A few years ago, in my riding, I visited a textile plant that was about to close, where people had worked for 20, 25 or 30 years. For their entire lives, these people had made pants and jackets, and they were going to lose their jobs. In some cases, these people were 55 or 60 years of age and had no means for their retirement. They had to return to the job market to try to find a new job when they had done the same job all their lives. A new textile plant is probably not going to open up in Montreal.

What should the federal government do to help those workers who have to find a new job after having done a manual job their entire lives, using machines, but who have no other training or skills?

•(1225)

[English]

**Mr. Chris Roberts:** I think a number of things can be done to address the circumstances of workers in those industries.

For starters, there is the issue of the consideration of severance under EI. To facilitate better re-employment, that is, a better labour market adjustment process, as opposed to simply the quickest outcome, which may not be optimal in terms of re-employment prospects for workers who match their capabilities and their potential contribution, there can be measures taken to ensure that severance payments are not expended or exhausted prior to EI benefits being available.

With respect to the government's targeted initiative toward older workers that is intended to address circumstances like this, as we say, expanding those targeted labour market adjustment initiatives that provide job search assistance services to displaced workers we believe would have a significant impact as well, if it's expanded beyond the current window of workers to those 45 to 54 years old, as well as older workers.

But I also think there need to be mechanisms to provide early intervention, because the prospects for re-employment and avoiding long-term unemployment are much greater with early intervention. The targeted initiative doesn't currently do that. I think there's much more that could be done in addressing these circumstances.

[Translation]

**Mr. Alexandre Boulerice:** Thank you.

I think you have put your finger on the need for preventative training or training that would continue throughout the workers' careers so they would have more options should they lose their jobs.

Witnesses from Alberta that we heard from had the opportunity to have jobs they like and enjoy, it seems, and I am very happy for them. However, Mr. Roberts, they also said this:

[English]

"I have to work."

[Translation]

And Ms. Williams said:

[English]

"I really have to."

[Translation]

She spoke about the fact that she had to keep working.

Knowing that about 70% of Canadians do not have a supplementary pension and that public pensions are currently inadequate, what measures do you think should be taken to improve public pensions or improve access to supplementary pensions through companies?

We have the impression that a lot of people continue working because they have no choice. I am pleased if they like their jobs but, for me, people should have the opportunity when they turn 65 to say thank you, but that's enough, that they've worked enough and that the time has come for them to enjoy life with their children, their

grandchildren and their families. However, we don't currently have measures in place to allow that. We've also just increased the age to receive old age security to 67.

What measures do you think should be taken so that people can have the choice to work or not?

[English]

**The Chair:** Thank you.

With that response, we'll conclude, so go ahead, Mr. Roberts.

**Mr. Chris Roberts:** I do think that support for the defined benefit plans, which do afford workers the security to be able to retire, is welcome. We obviously advocate an expansion of the Canada Pension Plan to provide more decent and secure retirement incomes for workers who need to or want to exit the labour force. As I said, the provisions to permit older workers to continue to work while receiving CPP benefits, and even continuing to contribute to a post-retirement benefit, are welcome.

I think the current pressures on early retirement provisions in workplace pension plans really are destructive in that respect, in really removing the ability of workers, where they want to exit, to do so.

•(1230)

**The Chair:** Thank you for that response.

We'll now move to Mr. Shory.

**Mr. Devinder Shory (Calgary Northeast, CPC):** Thank you, Mr. Chair.

Thank you to the witnesses for taking the time to give us their insights today.

The Calgary Seniors' Resource Society is in my riding of Calgary Northeast. It is of course the hardest-working riding in Canada—

**Voices:** Oh, oh!

**Mr. Devinder Shory:** —which also has a very large population of new Canadians. I also know that in many cultures the elderly people are expected to stay at home, either to help their children or to do some other chores at their households.

This kind of situation presents two key challenges. Either the seniors in such a situation have to adjust their work time outside and their family duties, or they feel that they're there solely to attend to the house duties. My question is, how can organizations in diverse areas such as I've mentioned, Calgary Northeast, work to engage elderly persons who may be in a situation like the one I just explained?

**The Chair:** Any one of the three of you is free to give a response.

**Mrs. Susan Verlinden:** I just considered this yesterday. It's true that with a lot of immigrant populations the parents are somewhat expected to remain in the home and look after children and grandchildren. Sometimes it ends up that they have to go out and find work because they do not have enough money to live on. We see it quite frequently.

I think that education, such as learning English, is very important. If the immigrants who do not speak English could be urged to learn the language when they come here, I think it would be so much easier for them when they find themselves in a position such that they need to find work.

**Mr. Devinder Shory:** Does the CSRS employ a large number of seniors, either as direct employees or as volunteers?

**Mrs. Susan Verlinden:** A lot of volunteers are seniors because they have the time to do the volunteering. I think we are the three seniors who work at Calgary Seniors.

**Mr. Devinder Shory:** You mentioned, Ms. Williams and Ms. Cooper-Ponte, that they enjoy working there. As well, they feel good about it. Is this the reason the seniors are motivated to work and even to come out as volunteers?

**Mrs. Susan Verlinden:** Yes. We all enjoy our jobs. We love working for the Calgary Seniors' Resource Society.

Our volunteers really enjoy doing something worthwhile and interacting with other seniors who need a little help. That might mean being taken to medical appointments or doing a grocery shopping program. We also have a visiting program, which a lot of isolated seniors are very grateful for. They love the programs.

**Mrs. Dianne Cooper-Ponte:** I would add to that. My husband is one of our volunteers; he's 75 years of age. He typically volunteers three or four days a week with the escorted transportation program.

One reason I became a volunteer, and ultimately an employee, is we wanted to keep active. We consider ourselves young seniors. Yes, we're fortunate. We have pension plans from our corporate employment and we could stay home. We could look after the grandchildren. We aren't that interested in travelling because of my aging parents.

We decided we wanted to work with people similar to us and to what our parents went through in their health crises. This way we can give back, and we enjoy it. We don't have to do it, from a financial perspective, but we want to do it. Many of our volunteers feel the same as my husband and I do.

•(1235)

**Mr. Devinder Shory:** Thank you.

Ms. Verlinden, you mentioned upgrading or taking a course. What course? Was it tough to upgrade your education?

**Mrs. Susan Verlinden:** I was changing careers. I had been a hairdresser for many years. I worked for my husband, who had a small insurance business. We were married for two years, and unfortunately he passed away and the business was finished, so I found myself unemployed. Then I was sick.

Fortunately, I had a little money I could live on, but I could see that was dwindling, so I decided I had to go. I took a six-week course at the unemployment office. They guide you on how to look for work and what kind of work you want to have. After that finished I went to the one called Prospect Human, which I believe was a two-week course. That is how I ended up getting my job at Calgary Seniors'.

I didn't have to do much upgrading. It was a matter of putting myself out there and finding something I was able to do. As I hadn't

been in the corporate world, my skills were a little limited. I had some basic office skills, which I'm continually learning on the job anyway.

It is difficult if you're completely changing careers.

**The Chair:** Thank you.

Go ahead, Mrs. Williams.

**Mrs. Mildred Williams:** I could add a bit.

I noticed yesterday, when glancing at my volunteers, that half of them are seniors. I know that's not being employed, but that's how I got my job in the first place—volunteering with the agency. Then one day my husband asked why I didn't ask if they had a paying job. So I applied, and the timing happened to be right, so I was hired immediately.

I suggest if seniors do some volunteer work, it might lead to a job; it at least would get them out there. At the same time, it might help the people in the Calgary Northeast improve their confidence and possibly their English, and other benefits might come through volunteering.

**The Chair:** All right.

We'll move to Mr. Cleary.

**Mr. Ryan Cleary (St. John's South—Mount Pearl, NDP):** Thank you, Mr. Chair.

I have a question for Mr. Roberts, but before I get there, I have a question for the lovely ladies from Calgary.

Mrs. Verlinden, you made a statement at the tail end of what you had to say, which I wrote down. You said it's difficult for seniors who are re-entering the workforce or taking on another job after retirement, particularly if you're changing careers.

Mrs. Williams, in your position as a coordinator of driving for seniors, would you say the seniors you encounter who are working are working because they have to? Are they happy in what they're doing? Do you hear many concerns? Can you give me an overview of what you encounter?

**Mrs. Mildred Williams:** I don't understand your question because the seniors I deal with are not working.

•(1240)

**Mr. Ryan Cleary:** Oh, they're not working. They're volunteers?

**Mrs. Mildred Williams:** No, no. Oh, the volunteers are seniors and some of them are working, but the seniors that I deal with who are asking for assistance are not working and they're not able—

**Mr. Ryan Cleary:** I'm sorry, the volunteers that you work with who are working, are they working because they have to or because they need to? Are they generally happy to be in the workforce?

**Mrs. Mildred Williams:** A couple of them are working because they want to. It's their own business and they want to continue in it, even though they're elderly. The others are retired.

**Mr. Ryan Cleary:** And they're working.

**Mrs. Mildred Williams:** The senior volunteers are retired.

**The Chair:** They're volunteering their time during their retirement.

It's probably a difficult question to answer, but go ahead.

**Mr. Ryan Cleary:** Thank you very much, Mrs. Williams. I'm going to move on to Mr. Roberts.

Mr. Roberts, in your opening statement you talked about how some seniors are resigned to lower earnings. The words I wrote down were "significant" and "enduring", in terms of your description of those earnings.

My specific question is, how much lower are the earnings? Do you have stats on that?

**Mr. Chris Roberts:** I can certainly provide those to you. I don't have them with me, but they are significant. It's characteristic of those higher-age groups that you'll see that significant fall-off in earnings, in part because high-seniority workers, long-tenured workers have built up a certain scale of compensation in their previous employment.

**Mr. Ryan Cleary:** I guess they have benefits that carry over from their working life, so they're working for extra cash?

**Mr. Chris Roberts:** I would say the dramatic increase in labour force participation and employment rates among older workers is an indication of a number of things. There's greater educational attainment, especially among women—I don't think it's an accident that most of our panel is women—as well as greater opportunities. There is also financial insecurity associated with the long decline in pension coverage, as well as the fact that the age group taking on debt at the fastest rate is older Canadians.

There's a mix of financial insecurity as well as opportunities that are leading to prolonged participation in paid employment.

**Mr. Ryan Cleary:** You said something interesting then, Mr. Roberts. You spoke about seniors taking on debt at faster levels. Why is that?

**Mr. Chris Roberts:** It may be a combination of things. It may be what's happening in the housing market and with mortgage debt, but also with higher levels of consumer debt or faster rates of accumulation of consumer debt, partly in response to the recent crisis we've been through economically and financially.

It's a combination of things, I think, but it's fairly well established that debt levels are rising fastest among those 55 and over.

**The Chair:** You have approximately 30 seconds if you want to make a quick comment.

**Mr. Ryan Cleary:** I'm good.

**The Chair:** All right.

We'll move then to Mr. Butt.

**Mr. Brad Butt (Mississauga—Streetsville, CPC):** Thank you very much, Mr. Chair.

Thank you, everyone, for being both here in Ottawa and in Calgary. It's great to have you.

I'll start off with a couple of questions for Mr. Roberts. Does the CLC continue to support mandatory retirement clauses in collective agreements, which are negotiated by many of the unions that are members of your organization, despite the fact that at the federal level it has been eliminated and most provinces have eliminated

mandatory retirement? Do you continue to support mandatory retirement clauses in collective agreements?

**Mr. Chris Roberts:** That's a good question. Some of our affiliates do—I mean, they do support the principle of workers leaving paid work and entering retirement at age 65 in order to free up employment opportunities for younger workers.

In terms of the general principle, there's validity to this. When one looks at the collapse in the employment rate among young workers after 2009 and the continued rise in the employment rate among older workers, older workers are finding re-employment in retail service occupations, often in non-standard forms of employment that younger workers might be expected to compete for.

As to the principle of expanding opportunities for younger workers, the principle behind the availability of a secure, decent retirement is one we definitely support.

•(1245)

**Mr. Brad Butt:** My second question has to do with seniority rights in many of the negotiated collective agreements. One would assume that those clauses actually benefit older workers, because if there are layoffs within a company, one would assume people who have worked fewer years at that company would be the first to go and those who have worked longer and who are older would be the ones who would stay.

Is it fair to say that collective agreements in a lot of cases actually help to protect older workers and help them to continue to work?

**Mr. Chris Roberts:** Yes, I would agree with that. I think there's an important role for unions in assisting older workers to remain in the workplace, to contribute to the retention of workers with more seniority. Beyond that, unions can bargain things like phased retirement, flexible leave opportunities, accommodating and age-friendly workplaces, and flexible work arrangements, and they can work with employers to manage the introduction of new technologies and forms of work organization, to develop the training and identify the training needs among older workers to make sure they can adapt to the changing workplace.

**Mr. Brad Butt:** My next question has to do with the targeted initiative for older workers, and you mentioned it. We've actually had a couple of other witnesses who have spoken very highly of the success of the targeted initiative for older workers, but you seem to be a little bit more skeptical. The evidence we've had so far is that it has been a highly successful program. It has re-integrated a very high percentage of workers who were displaced because they were in a one-industry town and the plant shut down. Everybody has to retrain.

I just want to be clear. You're a supporter. CLC supports the targeted initiative for older workers. You think it is a program that works. Perhaps it can be improved. No one will argue that programs can't be looked at and improved. But you would say it has been a successful program?

**Mr. Chris Roberts:** I was trying to convey just that. I didn't mean to imply that we thought otherwise.

We have also looked at the evaluation of the program, which shows generally high levels of satisfaction or success with the targeted initiative. We believe that could be expanded to other older workers. There need to be a whole series of other measures supporting the targeted initiative—early intervention as well as support for lifelong skills development and training opportunities, as well as literacy development, in the workplace—so that we don't find older workers in traditional industries facing very severe re-employment challenges in the event of an industrial crisis or a downturn in those industries.

**Mr. Brad Butt:** Thank you, Mr. Chair.

**The Chair:** Thank you very much, Mr. Roberts, and thank you for pointing out some of the important aspects of the older worker program and collective bargaining agreements.

We now move to Mr. Cuzner.

**Mr. Rodger Cuzner (Cape Breton—Canso, Lib.):** Great. Thanks very much.

Thanks to the witnesses. It's sort of appropriate to have the ladies on the line from Calgary. Just know that we'll be supporting the Pittsburgh Penguins because we know that Calgary has an older worker in Jarome Iginla, one of the city's favourite sons. He's probably a temporary foreign worker. He's only on a one-year contract down there. Maybe he's both an older worker and a temporary foreign worker.

**Voices:** Oh, oh!

**Mr. Rodger Cuzner:** I know that young fellow from Cole Harbour is going to help him win his first Stanley Cup ring.

If I could pose my first question to the ladies, though, your organization is obviously plugged into a wide range.... Could you give us a bit of a profile of the people you provide services to? In your own circumstance, Ms. Williams, you're saying that you could probably get by without the additional income, but Ms. Cooper-Ponte, you and your husband are both pretty well set up.

In the profile of those you provide services for, would there be more in the former category, who maybe aren't in a position to provide for themselves, who aren't maybe as financially comfortable as they would like to be? I guess everybody is not as comfortable as they'd like to be, but if you get the gist of the question....

• (1250)

**Mrs. Dianne Cooper-Ponte:** Yes. Our clients are typically low-income, isolated, vulnerable, with limited or no family supports or other supports, and they are quite often challenged with mobility issues—

**Mrs. Mildred Williams:** And financial—

**Mrs. Dianne Cooper-Ponte:** —and financial issues. These are the types of people we deal with, anyone from 60-year-olds who are on AISH and will then be going on to OAS—they make more on AISH than on OAS—to our oldest client who turned 100 this week. Those are the people we are dealing with on a daily basis, with none of them in the workforce.

**Mr. Rodger Cuzner:** Would many of the folks you deal with speak of a willingness or a desire to join the workforce and maybe share with you some of the barriers they are experiencing in doing so?

**Mrs. Dianne Cooper-Ponte:** No. Most of them wouldn't have the capability of rejoining the workforce, due to the other issues they are facing.

**Mr. Rodger Cuzner:** I would think there would be a significant concern that you would have heard about, that you would have understood, when the decision was made to increase the age from 65 to 67 for OAS eligibility.

**Mrs. Dianne Cooper-Ponte:** I believe our outreach services would have heard more concerns regarding that because they would be having to deal with the people who might have been working but who now don't know what supports are going to be in place for them once they leave the workforce, or now that they've left the workforce and are not yet able to get OAS.

**Mr. Rodger Cuzner:** As I ask that question, you're dealing with people who are in that zone now. Most of them would qualify, so it would be probably a younger demographic, anybody under 55, who would be more concerned, I would think.

**Mrs. Dianne Cooper-Ponte:** That is correct. Now our outreach services actually start working with people at age 55.

**Mrs. Mildred Williams:** My group happens to be 65 and over, so I don't run into that.

**Mr. Rodger Cuzner:** Yes, okay.

I'm fine with that, Mr. Chair.

**The Chair:** Thank you for that, Mr. Cuzner.

Obviously everyone has an opinion on what that might or might not do.

I'd like to thank the ladies from Calgary for appearing and sharing some of their experiences with us, and of course Mr. Roberts for being here with us and also accommodating us today. I appreciate that very much.

Does somebody from the opposite side want to ask any more questions? Is there anyone else? No.

We thank you very much for appearing.

With that, we'll adjourn.





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