



HOUSE OF COMMONS  
CHAMBRE DES COMMUNES  
CANADA

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

---

HUMA • NUMBER 030 • 1st SESSION • 42nd PARLIAMENT

---

**EVIDENCE**

**Tuesday, November 22, 2016**

—  
**Chair**

**Mr. Bryan May**



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

Tuesday, November 22, 2016

•(0850)

[English]

**The Chair (Mr. Bryan May (Cambridge, Lib.)):** Good morning, everybody. When I left Ottawa on Saturday morning, it was a little nicer outside, so I completely appreciate why we have as many people on video conference as we have today. It has gotten really cold and snowy here in Ottawa.

Pursuant to Standing Order 108(2) and the motion adopted by the committee on Monday, June 13, 2016, the committee is resuming its study on poverty reduction strategies.

Welcome, everybody.

From Actua, we have Jennifer Flanagan, chief executive officer. From the Canadian Federation of Independent Business, we have Monique Moreau, director of national affairs. From Momentum, we have Courtney Hare, manager of public policy. Also, we have Danielle Levine, executive director, Aboriginal Social Enterprise program.

Thank you very much, everybody, for being here and bringing your testimony to this study. We're going to get started right away.

Let me ask the witnesses today to keep their opening to about seven minutes. After everybody has had an opportunity to speak, we'll start with rounds of questions.

We'll started with Actua, and Jennifer Flanagan, chief executive officer. Welcome.

**Ms. Jennifer Flanagan (Chief Executive Officer, Actua):** Thank you very much.

[Translation]

Hello everyone. I'm pleased to be here this morning to speak to you about Actua and our work with young people who live in poverty.

[English]

Actua is a national charitable organization that engages youth in experiences that build skills and confidence in science, technology, engineering, and math. We support a national network of 35 university- and college-based member organizations, who hire 1,000 undergraduate students to deliver programming in 500 communities, covering every province and territory in the country. Actua members offer in-school workshops that support current curriculum objec-

tives, after-school and weekend clubs, and weekend summer camp experiences.

At the national level, Actua is focused on inclusion by engaging underserved and under-represented audiences through national programs for girls and young women, youth facing socio-economic challenges, youth living in remote and northern communities, and indigenous youth.

We're working with many youth who are living in poverty, among many other challenges that they are facing. Engaging youth living in poverty and building STEM skills has both a social and economic imperative. From a social perspective, all youth in Canada deserve equitable access to good-quality educational experiences, both inside and outside of school, to help them reach their potential. From an economic perspective, these groups of youth, who have traditionally been left out of STEM fields, represent our best long-term solution to filling the workforce gaps that are plaguing our corporate sector.

It is well documented that skills in STEM contribute substantively to building resilience and economic independence. The Borgen Project, an innovative U.S. charity addressing global poverty, points to a simple formula for alleviating poverty both domestically and abroad: education, entrepreneurship, and technology. Actua programs are in complete alignment with this formula, and I will share more about our approach in a few minutes.

In addition, as Canada grows its knowledge-based economy, digital literacy and coding skills will be in huge demand and jobs will be plentiful. Just like numeracy and basic literacy, literacy in digital and coding skills has become essential not just for future programmers, but for all youth, regardless of what path they choose to pursue.

A large part of Actua's focus on underserved youth is with indigenous youth, the fastest growing youth population in Canada. We all know the massive challenges faced by these youth—secondary school graduation rates less than half those of other Canadians, food and housing security issues, mental health issues, and systemic racism, to name a few.

Each year, through our indigenous youth and STEM program we engage 35,000 Inuit, first nations, and Métis youth in 200 indigenous communities across the country. We're also engaging other underprivileged youth through a unique initiative involving partnerships with youth-serving organizations. We reach an additional 35,000 at-risk youth through this program. Those are youth facing socio-economic challenges, youth who are new Canadians, and other youth who are not given the same opportunities.

How do we get these youth into STEM experiences? Many of these youth would be unlikely to attend an actual program for a host of reasons. Certainly there is the lack of financial means, but also many have limited history in post-secondary education and a lack of role models who would encourage them to pursue these types of programs. As well, we know that community organizations that serve these youth are challenged in their ability to provide STEM-based programs.

Access is the starting point. How do we reach these youth? We learned about 15 years ago that providing the programs for free is not enough to engage youth facing extreme poverty situations. These youth need to be actively engaged and invited to participate, and they need additional supports that are different from those for other youth.

Our recipe for success has been to partner with hundreds of community-based organizations that serve these youth on a daily basis. We partner with new immigrant associations, family service associations, boys and girls clubs, and others to bring our programs to them, to a space where youth feel safe and where they've already built trust. We deliver our STEM-based programs through these partners, thus building STEM content into a sustainable web of support that these youth desperately need.

Through Actua's multi-stakeholder approach, we're providing youth with experiences that not only build STEM skills, confidence, and awareness, but also expose them to post-secondary environments in a non-intimidating way. Many of these students, as you know, would be first-generation university students.

• (0855)

We also engage them with mentors from our corporate sector partners. Companies such as Google, GE Canada, Lockheed Martin, and Suncor are making their employees available as mentors so that these youth can start to imagine themselves in these jobs in the future.

I mentioned digital skills earlier, but it's worth repeating: engaging youth in computer science and coding experiences is not only about making sure that we have more computer scientists and programmers. We live in a digital world in which every aspect of our lives is underpinned by technology. If youth don't learn to code, which is the language of computers, they will be left behind, period.

In October 2014 we launched a three-year project with Google called Codemakers, to transform the way that youth engage with computer science. Codemakers is focused specifically on engaging those underserved youth, youth facing the harshest socio-economic challenges in the country.

We've engaged 80,000 of them to date since we started. We are working hard to solve the challenges of getting more youth involved,

such as the ongoing misunderstanding among youth and parents and a lack of awareness of how important these skills will be to the future.

To conclude, STEM careers can absolutely be a pathway out of poverty. We must equip youth in their early years with the necessary skills and beliefs to take advantage of this opportunity.

We are making two recommendations to the committee.

One is to increase federal investments in programs that engage youth in early skills development, especially youth living in poverty and indigenous youth. It is too late to start skills development in upper high school and university. Our skills agenda must start in early elementary school. These programs should also include a parental engagement component.

The second one is, from a policy perspective, to formally recognize that youth engagement is an essential component in the innovation ecosystem at the federal level. The ecosystem typically only starts at university level. This is too late for at-risk youth.

Thank you.

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

We'll go to the Canadian Federation of Independent Business. Monique Moreau, Director of National Affairs, welcome.

**Ms. Monique Moreau (Director of National Affairs, Canadian Federation of Independent Business):** Thank you very much. It's a pleasure to be here to share CFIB's perspective on poverty reduction strategies.

You should have a slide presentation in front of you that I'm going to walk you through in the next few minutes.

As many members know, CFIB is a not-for-profit, non-partisan organization representing more than 109,000 small and medium-sized businesses across Canada. Our members represent all sectors of the economy and are found in every region of the country.

It is important to remember that Canada's small businesses employ 70% of Canadians working in the private sector, are responsible for the bulk of new job creation, and represent about half of Canada's GDP. Addressing issues of importance to them can have a widespread impact on job creation and the economy.

CFIB takes its direction solely from our members through a wide variety of surveys throughout the year. Today I'm going to be presenting data from our training report, published in 2015, that gets into how small businesses train their employees. I have a copy of this report in French and English, which I would like to submit to the committee today. I'm also going to refer to very fresh data from our recent minimum wage survey from this summer.

First, I would like to set the stage and have a look at the state of the economy.

As you see on slide 3, one of the surveys CFIB conducts is our monthly business barometer. Our latest barometer shows that small business confidence dropped in October, sitting at 57.7, down one point from our previous barometer in September. Ideally, we want to see this index between 65 and 70 when the economy is growing at its full potential.

Although employment plans tend to fluctuate seasonally, this October's downward turn was far sharper than usual. As you see on slide 4, the blue line shows the percentage of respondents planning to hire, that is, only 10%, and the red line is those that are planning to lay off, or 21%. Normally we like to see these lines not crossed, as they are, but in fact quite far apart, as they were earlier this year.

CFIB believes the best way to lift people out of poverty is with a job. Many Canadians get their first start in their careers through a small business, and an important component of hiring someone in your business is training them.

As you can see on slide 5, employee training occurs in two forms, formal and informal. Formal training is typically delivered, of course, through courses provided by educational institutions or with a professional instructor. Informal training is provided through on-the-job mentoring by either managers or co-workers, and most often the small business owners themselves.

Small businesses invest heavily in training, spending \$9 billion a year on informal training and \$5 billion a year on formal training.

Note that the smallest businesses, that is, those with 20 employees or fewer, dedicate more hours and resources on average towards training than any other size of business, on a per employee basis. The reason for this is that the smallest businesses tend to hire a larger proportion of new employees with no previous work experience, and these employees require larger training investments.

Slide 6 breaks this investment down. Over half of business owners offer both formal and informal training to their employees, while 37% offer only informal training, 5% of businesses offer formal training, and another 5% offer no training at all.

Training costs can vary, of course, depending on an employee's previous work experience. Not surprisingly, the more experienced an employee, the less training he or she needs to be prepared for the job at hand. Slide 7 gets into this detail, showing that the most expensive, that is, a new hire with no previous experience, costs the business approximately \$4,200 to train, while a new hire with some job experience costs approximately \$2,800.

Entrepreneurs need workers with many different skills in order to effectively run their businesses. As you can see on slide 8, the availability of these skills in the labour market can vary over time and by location. Small business owners were having the most difficulty filling positions that required on-the-job training, 54%, and high school or occupational training, 40%. Only 8% of business owners had difficulty finding staff for a job that required a university-level education.

Governments allocate significant financial resources towards workforce development through both public educational institutions and direct government training initiatives. The employment insurance system funds \$2 billion in training through the labour

market development agreements alone, approximately seven-twelfths of which are funded by business through their EI premiums.

Unfortunately, the current government model does not fully address the training needs of small business, nor does it recognize the realities of training in a small business. This may be why a majority of 84% of small businesses have not used government-sponsored training programs during the past three years, as you can see on slide 9. Of the few businesses that did access government-sponsored programs, many of them frequently identified apprenticeship tax credits as a program they use.

Another tool governments tend to turn to in order to lift people out of poverty is an increase in the minimum wage. We completed a survey this summer that has outlined our approach on this issue, and you can see the results on slide 10. Our members feel strongly that decreasing personal income tax and increasing the basic personal exemption are better solutions than introducing minimum wage increases.

● (0900)

If governments do introduce minimum wage increases, approximately one-third of our members believe they should do so with moderate regular increases, kept in line with consumer prices. The biggest winner when government introduces minimum wage increases in fact is government. When minimum wage goes up without tax exemptions, so do tax revenues.

When asked about the impacts minimum wage increases have had on their business, if you look on slide 11, you'll see that 38% of business owners stated that minimum wage increases had no impact on their business, but another 37% stated that the experience reduced business profits, and 32% had to increase the prices of their products and services. Approximately one in four also reduced their hiring of youth or inexperienced workers.

I've only scratched the surface today of these two very important issues. In conclusion, we recommend that the federal government consider the following recommendations: Ensure that training investments recognize the realities of running a small business and ensure that government training investments match the skills training employers need. Most important, we'd ask that they recognize that informal training can be better to support the training efforts of small and medium-sized businesses. This can be done through the introduction of an EI training credit, for example. Then, last, we discourage the government from increasing the minimum wage.

This concludes my remarks. Thank you for the opportunity to be here. I'm happy to take your questions.

[Translation]

I can also answer your questions in French.

[English]

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

From Momentum, we have Courtney Hare, Manager of Public Policy, coming to us via video conference.

Welcome, Courtney. The floor is yours for the next seven minutes.

● (0905)

**Ms. Courtney Hare (Manager of Public Policy, Momentum):** Good morning. Thank you for the opportunity to speak to you.

Thank you for all that you've done so far to address poverty in Canada, for example, the introduction of the Canada child benefit, supporting families who need it the most. Thank you for the opportunity to share our expertise and experience with poverty reduction with you today.

Momentum is a change-making organization that combines social and economic approaches to poverty reduction. We've been doing so for 25 years in Calgary, in Alberta. We use a holistic approach to poverty reduction with more than 3,500 people living on a low income annually. Our approach includes financial empowerment, entrepreneurship, and skills training.

At Momentum, everything we do is grounded in the community economic development approach, which means that we work with individuals, businesses, government, and systems to build a more inclusive and sustainable local economy that supports people to build a sustainable livelihood. One of the main ways we do this is through financial empowerment programs.

To bring our recommendations to life this morning, I'd like to share the story of Bulga Janchiv with you. He moved to Canada from Mongolia seven years ago and attended every possible program at Momentum that he could. He started with our trades training program, through which he learned to become a glazier. He began to grow his income and a sustainable livelihood for his family.

At the same time, he attended our financial literacy programs and workshops, learning more about money management. He opened a registered education savings plan for his two children and claimed the Canada learning bond, a grant of up to \$2,000 per child for their post-secondary education.

Then he went on to take our matched savings program. Every month he saved as much as he could, and Momentum matched his savings four to one, such that he was eventually able to purchase a house.

Bulga then was able to build a sustainable livelihood in Canada.

We believe there are some key investments that can be made to support someone like Bulga. We also believe there are key policy changes that require no cost or investments and that can remove the barriers for someone like Bulga to build a sustainable livelihood.

We believe that poverty is always about income, but it isn't only about income. We think that the quote "without income you can't get by, but without assets you can't get ahead" reflects the required

approach to sustained poverty reduction efforts. The national poverty reduction strategy needs to ensure that Canadians living on a lower income can grow both their income and their assets.

Our recommendation for this first problem of the quotation—not enough income—includes ensuring an adequate income for all Canadians. Living in poverty is a full-time job, going from program to program, from the food bank to the ticket transit office and many other programs. There can be little time for education and training. We must have a basic income to be able to meet our basic needs in order to get ahead, and such income supplements as the child benefit or the guaranteed income, aligned with other provincial benefits, can serve as a basic income for families, if they are expanded.

These programs can address an increasing trend of precarious employment, but only if families file their income taxes. We must ensure that all low-income Canadians file their taxes. The CRA volunteer tax program here in Calgary is a great example of ensuring that Canadians are accessing the much-needed income and benefits that they can only access by filing their taxes.

In conclusion of this recommendation, we are also supportive of research advocacy and current considerations under way for a guaranteed annual income or basic income pilots across Canada.

Our next recommendation is about jobs training for unemployed and vulnerable Canadians for stable and well-paying jobs. The current skills training environment does not do a good enough job of supporting these kinds of opportunities. Improvements and increases to the labour market transfer agreements and associated programs will help support skills and employment training for vulnerable Canadians, which is Momentum's area of expertise and focus.

● (0910)

A return-on-investment study indicated that the government's investment in our trades training program was returned in just three years through higher taxes paid by graduates.

In particular, though, the Canada job bank has not benefited those who experience barriers to employment. In Alberta, 98% of the Canada job bank funds have been used to support individuals who are already working. The Canada job fund agreements require an increasing proportion of transfer dollars to be allocated to the Canada job grant, so this mandated allocation is actually shifting funds away from existing programs like Momentum, where demand already far exceeds supply.

The federal government can strengthen training opportunities for vulnerable Canadians in provinces such as Alberta by amending the Canada job fund agreements and dismantling the Canada job grant program.

To address the second problem of the quote, which is about not having enough assets, we ask that you approve a financial empowerment framework for the national poverty reduction strategy. Financial empowerment is an evidence-based approach to ensure that people living on low incomes can reduce debt, increase their savings, and ultimately build assets through program and system-level interventions.

Our first recommendation in this area is to ensure that financial products and services are affordable for all Canadians. The increased use of fringe financial services across the country, such as payday loans, makes it very difficult for people to move out of poverty if they are trapped in debt.

We have the experience in Alberta of working to tighten regulations on payday loans, as well as working with financial institutions to develop more affordable alternative products. We recommend that the federal government work with the Canadian Bankers Association to update its 2014 low-cost account guidelines to align with new voluntary national bank account standards established in the United States, so that more Canadians can better access safe and affordable financial services that grow their financial well-being instead of erode it.

Our last recommendation is to invest in asset-building programs for low-income Canadians. The registered disability savings plan and the registered education savings plan are two examples of excellent federal tools that support this work. However, only 14% of eligible Canadians currently hold an RDSP. The Canada learning bond, a grant for low-income families to open an RESP, represents roughly \$3 billion in unclaimed funds that over 1.5 million children could be using to further their post-secondary education.

At Momentum, we've seen first-hand the value and impact of these asset-building programs in supporting families to access an RDSP or an RESP, and the Canada learning bond. We know that these outreach efforts we have conducted have played a large role in increasing the Canada learning bond uptake. For example, when Momentum's Canada learning bond program launched in 2008, the uptake rate in Calgary was 21%, and as of March 2016, it is now 42%.

**The Chair:** Ms. Hare, I'll ask you to wrap up. We're just a bit over time, but I'm going to give you a few more seconds to conclude. Thank you.

**Ms. Courtney Hare:** Thank you.

In short, our final recommendations are to dedicate funding to community-based promotions of the Canada learning bond, RESPs and RDSPs, and to ensure that Service Canada promotes the Canada learning bond and RESP information when distributing social insurance numbers. Last, without adding any additional costs to the Canada learning bond program, and potentially even reducing costs, money could be shifted away from the Canada education savings grant to the Canada learning bond.

Thank you so much for an opportunity to contribute this morning.

**The Chair:** Thank you for being here with us.

Via video conference again, we are going to what my colleague keeps referring to as the best riding in the country.

**Mr. Dan Ruimy (Pitt Meadows—Maple Ridge, Lib.):** Oh, absolutely.

**The Chair:** I don't know if I buy that.

From Maple Ridge, Danielle Levine, the next seven minutes are all yours.

**Ms. Danielle Levine (Executive Director, Aboriginal Social Enterprise Program, As an Individual):**

Good morning. My name is Danielle Levine. I am the Executive Director of a newly formed organization, the Aboriginal Social Enterprise initiative, a grassroots national initiative that works with indigenous people and communities to develop entrepreneurs and local economies.

I would like to thank the members of the standing committee for the opportunity to present on the topic of aboriginal financial literacy and poverty reduction strategies. I hope that sharing my personal and professional experience as an educator and advocate and as an indigenous person will be helpful to you in your work to create a national strategy.

It has taken me a lifetime to get here today, and I'm so excited to be here. In terms of my background, I am Métis, and I grew up in Winnipeg, Manitoba. As a child growing up in Winnipeg, it was obvious to me that there was a disproportionate number of indigenous people living in poverty and, unfortunately, as we all know, that is still the case today.

Ten years ago, I completed my Master of Business Administration degree, and the final project I did was on aboriginal financial literacy in Vancouver's Downtown Eastside. Since graduating with my MBA, I have taught business, entrepreneurship, and financial literacy in the indigenous community and at various post-secondary institutions.

Unfortunately, financial literacy programming is not a captivating topic in the communities we are most trying to reach. Worse yet, it is not something that anyone can fix without the individual's effort or buy-in. Escaping poverty takes work, diligence, and persistence. I would say that the theme of my career has been focused on economic reconciliation, and I believe that financial literacy is just one tool that can help lift individuals and families out of poverty.

Here is an illustration of our current challenge as Canadians. Recently I was at a meeting, and a young indigenous person was explaining to me that in her community there is about 95% unemployment. It is absolutely incomprehensible to me that we still have communities in Canada with such high unemployment. What must it be like to grow up in that community? Unfortunately, this story is not unique. When I was teaching aboriginal business education, I heard it all the time.

In communities with high unemployment, poverty alleviation is not about becoming financially literate. It is my experience that the indigenous people I know who live on income assistance are excellent budgeters. They are resilient and resourceful. They are smart. The problem is that there is just not enough money, and there are no local jobs or economy.

In the past 10 years, there has been a lot of progress in the areas of aboriginal financial literacy training and programming, including the work done by national organizations such as the Aboriginal Financial Officers Association, the Native Women's Association of Canada, financial institutions like the Vancity credit union and TD Bank, and many NGOs that are doing truly excellent work. I do believe that these programs work and do help indigenous people increase their overall financial literacy, but one thing I have learned is that there is a disconnect. People may learn concepts, but they may not have the interest or the ability to apply them in the real world.

I would now like to talk about some general considerations in financial literacy programming.

Number one, financial literacy is personal, not one size fits all. Primarily, programming that is available across Canada is group-based training and is not geared to the individual.

Number two, indigenous people are often not receptive to talking about their personal financial circumstances in a public forum.

Number three, indigenous people who are interested in financial literacy are generally motivated by the circumstances of their individual lives.

Number four, indigenous people should be involved in the development, design, and delivery of the programming that is developed for them.

• (0915)

Finally, my fifth point, and the most important one, is that the road to financial literacy is a long one. Becoming more financially literate will take a lifetime. One course, one program, or one degree is not enough. Becoming completely financially literate is also a non-existent state. The end goal should be financial resiliency and being able to withstand changes in the market or unexpected life events such as divorce, death, or illness. Financial literacy is about applying principles to your own life and being able to develop a financial plan that enhances the well-being of individuals and their families.

The road to financial literacy is more complex now than ever before. My own personal growth towards financial literacy and escaping poverty helped me to persevere when at times things seemed absolutely hopeless and dire. Without this knowledge and these skills and abilities, I might be another statistic.

What would be most beneficial to those individuals who do want to get out of poverty is to have access to professional planners or coaches for individual advice. A major barrier to moving out of poverty is not having good advice, especially when it is most needed. It is most unfortunate that the best financial advice that some individuals get is the advice from a bankruptcy trustee. Ideally, there would be several intervention points before bankruptcy or a consumer proposal.

I believe that the government should continue funding existing programming but should invest in some strategic investment areas, including asset development, through initiatives such as matched savings, affordable home ownership, and micro-finance. In the indigenous community in particular, you may want to consider focusing on indigenous children who are aging out of foster care, Canada's northern communities, and indigenous women.

My steps forward will be in further developing the Aboriginal Social Enterprise initiative and focusing on communities that have the highest unemployment relative to the rest of Canada.

In closing, I would like to thank you for allowing me to present to you today.

• (0920)

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

Before we move to questions, in case I forget at the end of the meeting, I want to mention to the members of the committee that there has been a request to televise the next meeting. We are going to be able to accommodate that request. We're going to have our Thursday meeting in Room C-110, which is, I believe, in 1 Wellington. Unfortunately, because we have a video conference as well on that day, we can't do it at Centre Block. They can't accommodate both at the same time. That's just a housekeeping point for you.

Now, for six minutes of questions, we'll hear from Pierre.

It's all yours.

**Hon. Pierre Poilievre (Carleton, CPC):** I'd like to start with the Canadian Federation of Independent Business.

Recently, a finance department briefing was made public, which showed that the minister was briefed that higher payroll taxes would lead to less hiring and less work. It makes sense that if you tax work and hiring, you get less work and hiring.

Have you found in your research with the small businesses that are members of your organization that increased payroll taxes lead to less hiring of people who live in poverty and more layoffs for people who will consequently fall back into poverty?

**Ms. Monique Moreau:** Over our years of research, we certainly have been told by our members that the biggest impacts on them for hiring are payroll taxes; that is, from the members' perspective, they are profit insensitive, and you have to pay them whether or not you make any money that year. That can be a challenge. We have had data points that have told us that they do impact small businesses' plans to reinvest in their business and plans for hiring.

**Hon. Pierre Poilievre:** Anecdotally, we all know of stories of people who have escaped poverty by starting their work experience at a small business. Do you have any data to show what percentage of people get their first job through a small business employer?

**Ms. Monique Moreau:** I don't have the specific figure off the top of my head, but we certainly have a sense from our membership that they do train a big number of youth in particular, who are getting their first jobs. Also, because our members offer a lot of part-time work, many individuals start in that part-time mode and then move on to full-time work. I would be pleased to find this figure for the committee and come back to you with it.

**Hon. Pierre Poilievre:** Sure. Perhaps the analysts or clerk could follow up with the CFIB to get any data they might have on that particular question.

The number one complaint I get from small business in my riding is about red tape and the amount of paperwork it takes to run a business. They sometimes feel like they're working for a government paper mill rather than working for their customers. Do you believe that these extra administrative burdens detract from small businesses' ability to give employment opportunities to people who are in poverty?

• (0925)

**Ms. Monique Moreau:** Red tape certainly impacts all business owners. We know from our research that the impact on the Canadian economy was pegged at about \$39 billion a year. That can be anything from filling out a complicated form to bad customer service or waiting on the phone trying to get through to call centres, for example. Any small business owner will tell you that they do the vast majority of that work very late at the end of the day or first thing in the morning, when they could be looking into opportunities to hire from various groups that require jobs, advertising for new positions, or looking at reinvestment in their business.

We do have quite a bit of research on red tape and the impact it has on the business community, and we would be pleased to provide that.

**Hon. Pierre Poilievre:** Do you represent small businesses that build housing?

**Ms. Monique Moreau:** Yes, we do have a significant proportion of construction members, and members will see in the "Business Barometer", that's one of the breakouts.

**Hon. Pierre Poilievre:** There is increasing evidence that the main cost driver for housing is municipal and provincial restrictions and administrative costs on building. Is that something that your members have experienced?

**Ms. Monique Moreau:** I can't speak to that direct commentary, but I would imagine that anything that requires applying for a permit... Usually a small construction company will have had that experience.

**Hon. Pierre Poilievre:** Do I read your "Business Barometer" correctly, on page 4, that in October, 21% of your members were considering laying off employees, but only 10% were considering hiring new ones?

**Ms. Monique Moreau:** That is correct. That's their full-time staffing intentions for the next three months.

**Hon. Pierre Poilievre:** Given that small businesses are disproportionately the first employers of low-income people and young people, would you agree that this information is bad news particularly for the most vulnerable members of our workforce?

**Ms. Monique Moreau:** It's bad news for anyone seeking a job at this stage in the game. We are quite concerned about this. As you can see, it happens very rarely on our chart in the years of information that we've been collecting. This month's "Barometer", the November "Barometer", will be coming out on Thursday. I can't scoop the organization, but it's not an aberration, which is a concern for us. This time of year, when typically there is seasonal hiring, we are not really sure what is causing business owners to pull back. There is some uncertainty in the economy, in things that are impacting their business planning right now, that is maybe causing them to say, "I'm not going to take this step right now."

**Hon. Pierre Poilievre:** Did you say that the next one comes out on Thursday?

**Ms. Monique Moreau:** That's correct, for this month.

**Hon. Pierre Poilievre:** Okay.

When there are new marginal costs to hiring, increased payroll taxes being the most obvious example, is it fair to say that the most precarious employee in the workplace, the one, for example, who is last to be hired or whose attachment to the workplace is the weakest, is the one most likely to lose his or her job?

**Ms. Monique Moreau:** I suppose you could draw that conclusion. During the recession, we did a study of our members which showed that they were the first to hire and the last to fire. Often, they would forgo salaries themselves in their efforts to keep their employees during a time of economic instability. We know that small business owners do what they can to keep their employees, largely because of the investment they make in hiring. It is expensive to hire and train someone, so they do whatever they can to keep them until they absolutely can't.

**The Chair:** Thank you. That's the time, Pierre.

It's over to Monsieur Robillard, for six minutes.

**Mr. Yves Robillard (Marc-Aurèle-Fortin, Lib.):** Good morning, everybody.

[Translation]

My question is for Ms. Flanagan.

In the past, the parents of today's students were given the opportunity to take courses in manual trades, such as carpentry.

At this time, do you think encouraging youth to learn about science and new technologies will help give them tangible skills so that they can more easily find employment and avoid poverty?

[English]

**Ms. Jennifer Flanagan:** Absolutely. When youth are engaged in science and technology programming that is relevant to their lives, and when they actually have an experiential learning opportunity, they are developing skills beyond just hard science and technology skills. Those skills include what is called 21st century skills—creativity, problem-solving, collaboration, and learning from failure, which is a hot topic of conversation among the business community as a skill that is lacking in youth today. Engaging in science and technology does build those skills, which are relevant to many different areas for future success.

● (0930)

**Mr. Yves Robillard:** Thank you.

[Translation]

What Actua programs are the most successful and why?

[English]

**Ms. Jennifer Flanagan:** We offer a very wide range of programming, from a three-hour school workshop to a 40-hour to 60-hour camp or a club. Obviously, the longer we have youth engaged and the more regularly we have them engaged, the deeper the impact.

I'll give you an example from our indigenous programs. We deliver programming in Rankin Inlet, Nunavut, and we have for years. We see youth in their classrooms in the spring and in the fall. Then we come back in the summer and engage them for 40 hours of programming. Forty hours, especially in Rankin Inlet, would be way more science and math content than they would receive in an entire year in school. In that period of time, we're also working alongside the community to connect the science and technology content that we're teaching to what's happening culturally in the community and to what's important for those youth.

Obviously, the longer and more frequently we can have them engaged, the better.

**Mr. Yves Robillard:** How much time do I still have?

**The Chair:** You have three minutes, sir.

**Mr. Yves Robillard:** Okay. I'll share my time with Ms. Tassi.

**The Chair:** Ms. Tassi.

**Ms. Filomena Tassi (Hamilton West—Ancaster—Dundas, Lib.):** Thank you all for your submissions and input today.

My questions are for Ms. Hare. You work in a company that offers opportunities to individuals and families living on low incomes, and helps them pursue self-employment and learn money management skills. It also offers skills training for new Canadians and indigenous peoples.

There are two parts to the question. The first is, what do you believe is the most significant cause of poverty for those individuals with whom you deal?

Second, thank you for your recommendations. I just want to get more specific information with respect to three areas. One is jobs training. You're saying that there's currently not enough. What specific recommendations can you make? Two is the asset-building programs. Do we need more of them, or do we need more money in

the programs that exist? Three is the education and training with respect to literacy. Does more need to be made available; that is, can we do better, or do we need to just offer more of what's already out there to more people?

**Ms. Courtney Hare:** Thank you for your questions.

I'll first address the one related to job training for unemployed and vulnerable Canadians. The issue is, primarily, an allocation of funding that has happened. Funding has moved away from training of vulnerable or barriered individuals to the upskilling of people who are currently employed. It's a structural issue, not necessarily an issue with the amount of funding. Our key recommendation is to ensure, when renegotiating the labour market agreements with the provinces, that that funding is directed to those who need it the most: those who are the most detached from the labour market and who experience the most barriers to employment.

The second question was about matched savings programs, and whether additional funding was needed or just the growth of the existence of those programs. It can be both. I'd like to congratulate the Government of Canada on its recent investment in financial empowerment programming across Canada through Prosper Canada.

Prosper Canada has a regional financial empowerment champions project. There will be 10 municipalities across Canada funded to do this work. It's a replication and a unique adaptation of a model that's worked in dozens of cities across the U.S. Now it's being applied in Canada. Calgary and Edmonton are two cities included in this project. We at Momentum commend the government for further investing in financial empowerment, and we look forward to seeing the results of this project grow, hopefully, and scale the impact beyond that.

Is there an additional question that I didn't answer?

● (0935)

**The Chair:** If so, we'll have to come back to it. We're out of time, I'm afraid.

Next we have Ms. Ashton.

**Ms. Niki Ashton (Churchill—Keewatinook Aski, NDP):** Thank you to all of our witnesses today, in person and by video conference, for your presentations.

I'll pick up on the theme of working with indigenous communities, and say that I really appreciated the information you shared with us, Ms. Flanagan and you, as well, Ms. Levine.

Obviously in this committee we're looking at bringing forward a range of recommendations. You've touched on a number of key recommendations with respect to training and financial literacy which are critical. However, oftentimes in recognizing the barriers that indigenous communities face, we can rewind right to the beginning and look at some barriers, particularly in terms of access to an adequate education, even at the basic level of K to 12.

Being from Manitoba, like you, Ms. Levine, I work with a number of first nations. Let's face it; we know that, particularly education, whether it's K-to-12 education or even post-secondary, is underfunded when you compare children on reserve to off reserve. We know of the devastating impacts of the 2% cap and what that has meant for access to a quality education for kids on reserve.

When we're talking about poverty alleviation, I'm wondering if perhaps you could both speak to how important it is to adequately fund first nations education, whether K to 12 or post-secondary, so that we can continue these conversations beyond that point as well.

Perhaps we could start with you, Ms. Flanagan, and then Ms. Levine.

**Ms. Jennifer Flanagan:** I don't think the importance of that could be overstated.

I personally have had the opportunity to visit dozens of communities every year and have seen first-hand the impact of underfunded schools. We hear from parents all the time, the challenges they face in deciding where to send their child. Do they send their child to a first nations school that is closest to them that is underfunded and where they won't get the same kind of quality education, or do they send them away where they could potentially or most likely face systemic racism issues?

It's a significant issue. Part of the work we do in schools is to support—there are many excellent schools, off reserve and on reserve—the work they do, by enhancing opportunities for youth, and also continuing that learning outside of school hours, in the summertime, after school. The responsiveness to that is incredible. Communities want these types of learning experiences.

I get that question all the time: “Science and Technology? Don't we need to start with the basics in some of these communities?” Not at all. There's no reason that science and technology could not be a phenomenal pathway for them to actually be motivated to stay in school. So there's that issue as well.

There's the issue of the quality, and then there's the issue of actually keeping them in school, regardless of what the quality is.

**Ms. Niki Ashton:** Thank you for sharing that.

Ms. Levine, going back to the recommendations, do you have any thoughts on the need for the federal government to invest in first nations education, K to 12, as well as post-secondary, and address the underfunding?

**Ms. Danielle Levine:** I think I can speak most to the post-secondary environment. I am aware of the issues in K to 12, but I am more aware of the issues and the gaps in post-secondary training. Often what I would see as an aboriginal educator is the need for some kind of remediation. Often the aboriginal students aren't quite ready to jump into a Bachelor of Commerce with the rest of the mainstream students.

I'd like to emphasize the significant gap in funding. On-reserve funding sources have a preference for funding their members towards trades or bachelor's degrees. If someone wanted to take entrepreneurship training, that would not be a preference for the first nation community to fund. If someone wants to get entrepreneurship training that's less than one year and that's geared towards assisting them in developing their own job on reserve, there are very few funding sources available, especially on reserve.

Other than the first nation itself funding the members, very few resources exist. Also, there is such pressure on local band resources that they cannot possibly fund all of their members. The need is so excruciating that the choice comes down to who you are going to

invest in, the people who are ready to take the post-secondary training, or the people who are the most vulnerable, through life skills training, etc.

● (0940)

There just aren't adequate resources, especially in interventions that are less than a year or certificate-type programs that are actually mandated to create local employment. I absolutely think that more needs to be done in in-reach programming. All of the programming that we are talking about is getting people out of their communities, which some just don't want, rather than having programming that's culturally relevant and meets their needs come to them.

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

Now, it's over to MP Long, for six minutes.

**Mr. Wayne Long (Saint John—Rothesay, Lib.):** Thank you to all of our witnesses this morning. These are very interesting conversations.

Our committee is here to come up with a strategy, to help our minister develop a national poverty reduction strategy. Ultimately, that's why we are here, and that's why as witnesses you are testifying or presenting before us, to help us come up with that plan.

Ms. Flanagan, first I want to congratulate you on what I think is a wonderful organization doing many great things. We are strong proponents here—I am, for sure—of early learning and how important it is to break that barrier, to break that line of poverty, if you will. We see so many programs out there that I call band-aids. They don't really get to the root of the problem, which is early learning.

There is a program in Saint John called Sistema, which encourages youth to participate and learn culturally and build relationships through orchestra.

My first question for you is, how do you see us, as a federal government, working with Actua, helping you increase the programs so that even more youth can participate? What can we do federally to help you?

**Ms. Jennifer Flanagan:** Federal funding is important. I hesitate to say that first out of the gate. Actua has long been having this conversation. How do we scale up? We've been talking to government for a long time, and we have not made a funding request. We have been funded primarily by the corporate sector, with foundation support. We get one-off federal government project funds, and those are helpful, but they are one-off projects.

We are at a time now when what we are delivering is in complete alignment with federal priorities and strategies in terms of inclusiveness, indigenous education, gender issues and gender parity, poverty alleviation, national skills agenda, and building an innovation culture. All of those things have been identified as critical, and yet, to date—although I'm very optimistic—there has not been a significant amount of federal support for youth engagement in skills building, specifically in science and technology. It's been very minimal.

My two asks are for an increase of that funding pool, obviously, and, as important, a formal recognition of youth engagement before university age and how that contributes to future skills and competencies, workforce readiness, employability, and the innovation agenda.

• (0945)

**Mr. Wayne Long:** How important do you think early learning is in breaking the cycle of generational poverty? Do you foresee a type of federal initiative or program that is right through the school systems? Is that where you would see this?

I read up on Actua. There are programs here and programs there. As you said, there are 25-week programs and after-school programs, but do you envision a more standardized rollout, with federal support, through the whole school system?

**Ms. Jennifer Flanagan:** Nothing that we do is standardized, so the quality and consistency are standard but the content is very customized to a local community, what's happening there, and what is culturally appropriate and geographically appropriate. It's also reflective of the economic development opportunities in those specific areas.

I think it's essential to recognize that there is a role to be played within the formal school system, absolutely, but it is just as essential to have experiences outside of school. Kids have twice the amount of time available for learning outside of school in terms of hours, if you take out eating and sleeping, that they have inside of school. Experiences outside of school that are educational in nature are often treated as something that is done in response to poor education or failures on the part of formal education, and I want to try to break that link.

If the school system were wonderful and every child were still engaged and achieving at the same rate, we would still want to see extracurricular programming outside of school because the kinds of environments that can be created and the kinds of experiences and how those lead to skills development and resilience are unique and different.

I would say that what we are proposing to the federal government in terms of a federal ask would do two things. It would support what's happening in schools in a bigger way, in terms of teacher training, delivery of content, and availability of good content especially on digital skills, but it would also invest in the programming that happens outside of school that is so essential to engaging youth, their parents, their influencers, and their community as a whole.

**Mr. Wayne Long:** You mentioned in your presentation that when students are in Actua, you also target programs towards their parents.

**Ms. Jennifer Flanagan:** Yes.

**Mr. Wayne Long:** Is that happening, and what programs are you targeting towards parents right now?

**Ms. Jennifer Flanagan:** I'll give you some examples.

**The Chair:** Could you give us a brief answer, please?

**Ms. Jennifer Flanagan:** Yes.

We're doing two things. One is informing parents about the importance of science and technology skills for their kids' futures,

not just if they are going to go into those fields but in terms of success more broadly. We're doing things like getting parents to do coding themselves. It's very difficult to get a parent to encourage their child to develop tech skills if they are intimidated, so we're doing things like that.

**Mr. Wayne Long:** Thank you.

**The Chair:** That's fantastic. Thank you.

Now we go to MP Ruimy.

**Mr. Dan Ruimy:** Thank you very much, everybody, for attending.

Wow—there is some pretty powerful stuff going on around here.

I'd like to direct my comments to Ms. Levine. First of all, it's nice to see that financial literacy programs are popping up around the country and that those issues are being addressed.

Ms. Levine, you mentioned something that really stuck out for me, which was the extremely high unemployment on reserve. I'm going to try to make a connection here between that and the entrepreneurship training, which is lacking, as you were saying, and then sustainability. I know you do a lot of work with entrepreneurship training. It's great that you may be able to go in for 40 hours and teach somebody something, but if you're on reserve and there is nothing there, how do they ever get ahead?

Could you speak to that, please?

**Ms. Danielle Levine:** I see this every day. It's enormously frustrating for me to work with communities and not to be able to fully effect change. What I see as an evolving best practice is doing inreach into communities, meaning not taking people out of their communities but actually going into the communities and working with them to identify opportunities, local relevant opportunities.

In many first nations, you see that there is resource development activity happening around the community, but often the community is not participating in that resource development activity. I also see a need to bring in industry. Industry and the community need to come together and understand what business opportunities are there for them to procure services and to build businesses that focus on business-to-business opportunities.

I also see the opportunity to get youth involved at a very early age in entrepreneurship in the communities.

I think that part of the puzzle is going into the communities and not coming in with pre-existing programming but working with the communities to develop the curriculum.

Also, ongoing coaching and mentorship are absolutely essential and not for the typical six months or one year. I think it needs to be of longer duration to actually effect change.

• (0950)

**Mr. Dan Ruimy:** Thank you.

We often look to government for funding, for initiatives, and for taking the leadership role here. I like what you're saying about marrying the industry to some of these communities. Do you have any recommendations on how the government can take a leadership role there?

**Ms. Danielle Levine:** In the work that I am doing—it's a new organization—I'm not finding any funding out there to do what I'm proposing to do. The provinces say that they're not necessarily interested. I just don't see the funding pots there.

I have been successful in working with the aboriginal friendship centres in Saskatchewan, and we're going to kick-start something new in Saskatchewan. My hope is to go to communities like La Ronge where there's been a whole host of youth suicides to see if we can spark some innovation and entrepreneurship in the community.

**Mr. Dan Ruimy:** Thank you.

I'm actually going to jump over to Ms. Flanagan. Would you care to comment? Do you have any suggestions?

**Ms. Jennifer Flanagan:** Absolutely. I think your question and Danielle's comments as well are bang on. Kids envision themselves being what they can see, right? You can't be it if you can't see it. One of the things we do before going through an actual experience is to ask them what they want to be when they grow up. They will say things that are obvious and that they can see. They want to work at the hotel. They want to be caterers. They want to drive a taxi. Those are all things that are needed in those communities. At the end of the week, we ask them the same thing, and in between, we bring in folks who are working in those resource development projects. We bring in scientists. We bring in people who are in their communities.

There's an incredible amount happening around those communities. They see people flying in and out. They have no idea what it is, so part of what we're doing, especially in indigenous communities, is creating a bridge between industry and youth. That's difficult. Industry doesn't know how to do that on their own.

**Mr. Dan Ruimy:** I only have about 30 seconds. What role do you see the federal government playing in facilitating that?

**Ms. Jennifer Flanagan:** I see them coming to the table with some matching funds. Part of the challenge is that the corporations have been supporting this for years, and they are saying, "Where is the federal government here?" We want to see this as a tri-sectoral approach, not just a funding approach. We want to see everyone working together to create that web of support.

**Mr. Dan Ruimy:** Excellent. Thank you, both.

**The Chair:** Thank you.

MP Zimmer, please begin.

**Mr. Bob Zimmer (Prince George—Peace River—Northern Rockies, CPC):** Thank you, witnesses, for appearing today.

I wanted to speak to Danielle specifically. I am sorry if I missed where you're from. I see that you're based out of Surrey. What would you say is home for you?

**Ms. Danielle Levine:** I grew up in Winnipeg. My indigenous roots are in Winnipeg. I'm also very familiar with northern Manitoba and northern Saskatchewan, but my home base is Maple Ridge, British Columbia.

• (0955)

**Mr. Bob Zimmer:** I see. I guess you did say that. I'm from British Columbia myself, and one of the foundational things that a member of Parliament from B.C., even from my riding.... I have many reserves in my riding. I was a teacher before, and I taught a lot of

aboriginal students. They were great kids who had a lot of promise. They started to build businesses themselves, and so on, but I agree that there needs to be a lot of determination to do that.

The bottom line is that I think one of the issues, which you mentioned too, is proximity to opportunity. Our reserves are very remote. Some are closer to opportunity than others. I define opportunity as a project. It could be a mine. It could be forestry. It could be natural gas development, and so forth. Certainly, there are more opportunities than just working in those fields. It could be otherwise, where you get an MBA or something else, and you go off to find those opportunities.

If you were to do three things.... As a model reserve—let's call it reserve A—with 95% unemployment, as you referred to in one particular place....

We had Chief Charleyboy speak to us. Many people in the room might know of the Fish Lake mine project. It was a controversial mine in the middle of B.C. around Williams Lake. When Chief Charleyboy spoke to the B.C. caucus a couple years ago, he said, "We have 95% unemployment. We have no hope for our people. There's no opportunity. Guess what our kids are getting involved in because there's no opportunity? It's drugs. It's anything you do when you don't have something productive to do."

The study is based on strategy reduction, essentially. What three things would you do to eliminate poverty on reserve? What would be your three magic bullets?

**Ms. Danielle Levine:** The overarching theme would be around economic reconciliation, for one.

**Mr. Bob Zimmer:** Can you define that? Just explain that a bit.

**Ms. Danielle Levine:** I know there are more official definitions floating around, but to me, economic reconciliation comes when communities are on par with the rest of Canada. Having an unemployment rate that is almost the same as the rest of Canada is economic reconciliation.

**Mr. Bob Zimmer:** I guess I'm asking how we get there.

**Ms. Danielle Levine:** An evolving best practice that I see is we need people to actually go to the communities. How many people have actually been to the communities with 95% unemployment? How is the work going with their local municipality? Are they involved in economic development planning with their local municipality?

The other thing that is high on my radar is bringing entrepreneurs into the communities. These could be people from China or Germany, or they could be local entrepreneurs from here in British Columbia. We need to get them to bring their business acumen into the communities. It might not be a local resource development opportunity but something in digital literacy. It might be a franchise opportunity. What we need is to shift the culture towards innovation to see what people can do with the resources and assets available locally.

**Mr. Bob Zimmer:** You mentioned before about there not being adequate opportunity or industry not necessarily working with local communities. I have a couple of great examples.

The Saulteau from Moberly in northern B.C. are working on the Site C Bennett dam right now as security and safety personnel. A big company has been developed.

We also have the port up in Stewart, where the owner has directly contacted the chief. They have worked out an agreement themselves. A lot of local aboriginal people have jobs and opportunity as a result.

I guess what I see as the key to the opportunity is a job. It's simply having the opportunity to go to work and then building from that. It might not be where you finish. I started off as a labourer working on pipelines out in the middle of nowhere. Eventually, you get a different job and move a little bit further along the line, and away you go.

One of the other witnesses mentioned skills training at a younger age, especially for aboriginal kids who are close to the poverty line. That's what I see as key: getting some training earlier which is specific to what your life job is going to be, or close to it.

Do you have any last comments, Danielle?

• (1000)

**Ms. Danielle Levine:** I would just point out that the context in British Columbia is very different from what we see across Canada. Generally in British Columbia, because of the lack of treaties in some areas, I think industry is more attuned to the opportunities for and the necessity of working with aboriginal communities, but that's not necessarily so across Canada. There are many communities that, because of their geographical locations, don't have industry involvement in their communities.

**The Chair:** Now we'll go to MP Sangha, please.

**Mr. Ramesh Sangha (Brampton Centre, Lib.):** My question is for Jennifer Flanagan.

I was listening to you when you told us that skills development for the students should start from the basic level, the primary level. This will ensure that young people who are struggling to seek employment or to manage their finances can explore financial literacy education.

Was it you who suggested, regarding your STEM, science, technology, engineering, and math, experience, that school curriculum should include these subjects at the start level?

**Ms. Jennifer Flanagan:** Do you mean included in the formal curriculum?

**Mr. Ramesh Sangha:** At the schooling level.

**Ms. Jennifer Flanagan:** Yes. They are currently. There are, obviously, science and math curricula being included.

What we would like to see, obviously, are opportunities for experiential learning. There's gobs and gobs of research on this, and everyone has a personal experience about it. If you can apply what you're learning in school to something that you care about, you will be more likely to want to learn more, to stay engaged, and to be motivated. That's also developing really important skills at the same time.

We hear a lot that even youth who are coming out of university don't have applicable skills. They don't know how to apply what they've learned. We hear that from youth all the time. They're learning things in school—if they're staying in school—but they don't have the opportunity to apply them. They don't have the opportunity to act on the ideas they have.

As an example, in indigenous communities these youth, at a very young age, have incredible ideas of how to improve their communities, incredible ideas. We need to give them opportunities to start acting and building their skills to actually do that. They can create their own opportunities.

**Mr. Ramesh Sangha:** Do you think that if they are being provided this education in science, technology, engineering, and math at a basic level, they will have more opportunities for jobs?

**Ms. Jennifer Flanagan:** Yes, absolutely. We know these are fields where jobs are very plentiful, where they're high paying, and where they are sustained right across the country. They're good, solid jobs, and we need a more robust but also more diverse workforce in these fields.

**Mr. Ramesh Sangha:** Would you suggest to the committee, even at the primary level, some other types of job skills, such as drywalling, bricklaying, or other small jobs, where students can get into that business and be self-employed after schooling? Do you have any suggestions regarding that?

**Ms. Jennifer Flanagan:** To have experiences where they're developing very specific skills?

**Mr. Ramesh Sangha:** Yes.

**Ms. Jennifer Flanagan:** I think that's a good idea at an older age. You have to look at where they are. At a young age it's really just exposure. It's actually talking about what a skill is and what a competency is. Most people don't even understand what those terms are. Talking to kids about that is an important first step.

Give them the chance. They might not necessarily become a plumber, but we want them to get those tools in their hands and to have the experience of what that feels like, and not just having it talked about.

Yes, I think it's an excellent strategy for them to have experiences where they can get their hands on and play with the science or the technology. It doesn't mean they're all going to go to university. We're a big promoter of trades as well.

• (1005)

**Mr. Ramesh Sangha:** If somebody wants to be a taxi driver or a truck driver, they simply go to a training school and get into the truck or the taxi, but there are many other jobs they can get into, such as HVAC, cooling systems, air conditioning, or other building materials, and some other things in construction work. Our local people, local students, are not employed in these. Do you suggest that type of training should be given to them?

**Ms. Jennifer Flanagan:** I think they need exposure to what opportunities exist, especially if they want to stay in their local communities, to what is available to them, and to what kinds of skills are needed to get into those areas of employment.

Even though we're mostly university based in our membership, we often have the conversation with parents saying that university isn't the only road. We hear parents say all the time that their kid is not going to college, even as first-generation university goers. That is something we are constantly working to change the tune on to say there are excellent employment opportunities in industries that really have gaps.

**Mr. Ramesh Sangha:** Your website suggests that 48% of Canadians would struggle with financial obligations if their paycheques were delayed for a week or two weeks because everybody is involved in very tight situations. That's what you might want to explain here.

**Ms. Jennifer Flanagan:** That's not my website.

**The Chair:** Very briefly.

**Ms. Jennifer Flanagan:** We don't talk about financial literacy—

**Mr. Ramesh Sangha:** We talk about these vulnerable people, those who are immigrants, people with disabilities, indigenous persons, or other youth who want to gain access to employment. Could you suggest to the committee, regarding their financial and technological training, a quick, effective way they could be put into jobs?

**The Chair:** Reply very quickly, please.

**Ms. Jennifer Flanagan:** Sorry, but that's not my area of expertise. We're not doing that.

**The Chair:** All right.

Mark, you have five minutes.

**Mr. Mark Warawa (Langley—Aldergrove, CPC):** Danielle, thank you for your testimony. Poverty is in many different communities and many different age groups. I thank you for your work and your focus. Congratulations on the advancement of your career and your education. It's very exciting to see how you're moving forward.

In British Columbia, the BC LNG Alliance has an ad out with Chief Joe Bevan which you've probably seen. In it he says that in his community there was 80% unemployment and now it's zero. He said that instead of saying no, can we move forward and protect the environment but also provide jobs for our community in the future? There was a great deal of success with this.

How important is it that we work with communities so there is a good, healthy look at the opportunity to say yes instead of no so we can provide those jobs and that future to end poverty? Could you comment on that video on Chief Joe Bevan and how we can use that as a model?

**Ms. Danielle Levine:** Based on my experience working with first nations in British Columbia, each community is unique. Each community is on a spectrum of, on one end, completely against resource development, and on the other end, is in active pursuit of development. Communities can fall anywhere on that spectrum. It's very difficult to generalize because each community is different. With the short term of chief and council in some of the communities those aspirations can change on a whim. Having conversations with communities on where they stand is important. I believe there are opportunities that don't necessarily impact the environment. There are local opportunities that are culturally relevant that people will

buy into. I think it's important to have the conversation with communities.

I don't know that all the communities in British Columbia will ever be jumping on board with LNG. I don't see that. I think all the communities would agree they want opportunities for their community members, absolutely. Nobody wants to say they want poverty; none of them do. They all want to create local economic development. B.C. first nations know if 50% or more of their membership is not living in the community, they've voted with their feet. They know there's an issue. Where they fall on that spectrum is completely based on the community.

• (1010)

**Mr. Mark Warawa:** Okay. Thank you.

**Ms. Danielle Levine:** I'm sorry I don't have an easy answer for you.

**Mr. Mark Warawa:** There are no easy answers.

Our decisions as individuals and also as communities will affect others and the employment opportunities.

In my community of Langley, Kwantlen First Nation, Marilyn Gabriel, has a very entrepreneurial spirit. Lelem is a wonderful restaurant in Fort Langley that is an example of that. If you're in the area, just across the river—

**Ms. Danielle Levine:** Yes, I am.

**Mr. Mark Warawa:** —I'll treat you to coffee there sometime.

Do I have another minute or so?

**The Chair:** You have 30 seconds.

**Mr. Mark Warawa:** CFIB, thank you for what you've shared. My focus is on seniors issues. I think we're missing out on huge opportunities for geriatrics and taking care of our aging population. Because I don't have any more time, I'll just leave it at that. We need to train our young people to take care of our aging population. There are great opportunities in business.

Thank you.

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

Ms. Ashton, you have three minutes, please.

**Ms. Niki Ashton:** One of the trends we're starting to see in our economy is the rise of precarious work among young people in the country, and here we are talking about poverty reduction. We know that the best way to reduce poverty is gainful employment, and yet for many young people in Canada, that's less and less of a possibility, despite the fact that we are the number one country in the OECD when it comes to educational attainment. Ms. Moreau, and however much time we might have for the others, I'm wondering if you could speak to how important this trend is. How seriously do we need to take it? What could the federal government be doing to contribute to bucking the trend?

**Ms. Monique Moreau:** Certainly. I know that our members, as I've mentioned, employ many youth and they often get their first jobs in a small business. Something that we had overwhelming support for—80% of our members supported—was the previously announced youth employment hiring credit that the Liberal government introduced just after the start of their mandate. That program disappeared after budget 2016 and we're not sure where it went. When we polled our members, 80% of them supported that because they do hire a majority of youth. This was a credit aimed at 18- to 24-year-olds. It would have given small businesses essentially an EI holiday in recognition of the extra time that they spend hiring youth.

If we are looking at trying to encourage more stable, full-time, or part-time as the need may be, jobs for youth, doing what we can to facilitate that is an important step, recognizing that small business owners often not only train youth, but they also let them go and move them on to the next level. Our members support the training program. They understand that's their role. They understand that is something small businesses do and it is the role they play in the economy. I think extra recognition would be helpful to them to acknowledge that they spend a lot of time and investment in training youth just to have them leave, which is a good thing. We want that, right? We want them to proceed in their career.

• (1015)

**Ms. Niki Ashton:** Ms. Flanagan, or maybe, Ms. Hare, do you have any thoughts to share in terms of ensuring more stable employment for young people? Maybe, Ms. Hare, do you have any thoughts?

**Ms. Courtney Hare:** I can speak briefly to the tremendous success of our financial empowerment programs for youth. One of the programs we run is a match savings program giving youth the knowledge, skills, and confidence to grow their income and to grow their assets. Mostly these youth cash out of the program for either tools for work or for post-secondary education. They learn the importance of that, how they can access it, and then we also provide them with the funds for them to be able to do that.

We see more than 90% of these youth achieving their dreams and their goals around a career. We've seen more than 90% continuing to save and build their assets, even five years after the program. I would really encourage investments in this type of financial empowerment program for youth.

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

Now over to MP Poilievre for six minutes.

**Hon. Pierre Poilievre:** My question is for Madam Moreau. Do you have a sense, anecdotally, of how most small business start-ups get the financial credit they need to start their business? Is it typically a loan from a bank or a financial institution?

**Ms. Monique Moreau:** I do have research on that. We just published our banking report, which we do every three years reporting on financing for small business. The smaller you are, the harder it is to get financing.

**Hon. Pierre Poilievre:** How do they get it? Is it a loan typically?

**Ms. Monique Moreau:** Sometimes. We also call “love money” an important part of that, where people go to friends and family. Depending on the amount, they turn to credit cards.

**Hon. Pierre Poilievre:** Do they get loans from banks ever?

**Ms. Monique Moreau:** Sometimes, but again it's harder the smaller you are.

**Hon. Pierre Poilievre:** Given that it's harder, what do they use as collateral?

**Ms. Monique Moreau:** Whatever assets they have at that time, often personal.

**Hon. Pierre Poilievre:** What's the most common one?

**Ms. Monique Moreau:** Their house.

**Hon. Pierre Poilievre:** My next question is for Madam Levine.

First of all, thank you for sharing your inspiring story and for sharing it with other promising youth for whom you're working. On reserve, in most instances, people do not have collateral that they can take to the bank because there isn't private ownership of homes. Someone can't go to the bank and say, “Can I get a small business loan? I'll use my house to guarantee it.” Is that an accurate statement?

**Ms. Danielle Levine:** It depends on where the individual is from, but yes, it is.

**Hon. Pierre Poilievre:** I'm going to ask you just to estimate because this is a very specific question: on what percentage of reserves is it possible to collateralize your home in order to get a small business loan?

**Ms. Danielle Levine:** I wouldn't be able to give you that percentage. I don't know that off the top of my head. Some communities have been very successful in doing something called a certificate of possession, which allows them to unlock the potential in their reserve holdings, but I would not be able to give you that percentage.

**Hon. Pierre Poilievre:** Do you know of reserves where that's not possible?

**Ms. Danielle Levine:** I hear about those kinds of situations all the time. The irony here is that those who are most marginalized and want to start a small business will often get turned away. They don't have any financial access to credit to start their small businesses, even from the aboriginal financial lending institutions, because they're just that risky. Even the aboriginal financial institutions that are there to support them will turn them away.

•(1020)

**Hon. Pierre Poilievre:** International development economists have written about the trillions of dollars of wealth on which the world's poorest people live but to which they have no access, because they do not have title for the property they live on. Therefore, they cannot get even the smallest amount in loans to initiate a micro-business that could grow into a prosperous life for them.

Do you agree that this is a problem on reserves where people cannot use the property that they do live on in order to get credit?

**Ms. Danielle Levine:** Absolutely. It's definitely a problem.

**Hon. Pierre Poilievre:** Chief Bear of Saskatchewan approached me when I was the employment and social development minister and asked CMHC to work with his band on developing land use policies that would allow lenders to view the homes of aboriginal residents on his reserve as collateral, so that his members could actually get loans and start businesses.

Do you think this is something that CMHC should work on with all willing aboriginal communities?

**Ms. Danielle Levine:** Absolutely. Any initiative in that direction would be a positive initiative. As well, I think it would be a positive thing to also ensure that it's communicated to individuals in those communities. Often, there's a disconnect. You'll see businesses that are started at the band level but not necessarily by individual entrepreneurs. It's about making sure the message gets out to the broader community and not just chiefs and councils.

**Hon. Pierre Poilievre:** Social assistance programs are necessarily means tested, and I suspect it's the same for aboriginal communities; that is, when people start to earn more money, they start to lose their benefits. Sometimes the formula is so punitive and the clawback rate is so high that people who are on social assistance find themselves worse off by working. Is this a phenomenon that affects people on first nations reserves?

**The Chair:** Very quickly, please.

**Ms. Danielle Levine:** Absolutely. If you want to see change, that's the exact change we need to see happen, because there is a disincentive to actually earn money, to incrementally earn more money. That's the kind of sea change we need to see.

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

We'll go to MP Tassi, please.

**Ms. Filomena Tassi:** I'd like to address my first question to Ms. Flanagan.

I really admire and appreciate your engagement with youth. I've worked with youth for 20 years, so I recognize their potential. In fact, I've co-authored a book entitled *Greatness in Our Teenagers*, so I'm of the same philosophy that you are: it's there, and we have to do what we can to bring that greatness out.

You touched on something that I've experienced in education myself, and that is, loving parents often will select pathways for their children. My question for you is, what can we do as a federal government that would enable youth to recognize their gifts and pursue their dreams?

You've mentioned the bridging between industry and youth, but parents are often a hard sell with respect to this business of how you can't go to college and how you have to be university bound. What can we do as a federal government to empower youth, to give them the opportunities to pursue the areas of work they're interested in?

**Ms. Jennifer Flanagan:** It comes from a lot of engagement with parents. Parents tend to use their minds. We have seen it, and often it comes with such good intentions.

We have a situation that I'm personally helping with right now, with one of the youth on our youth advisory council whose parents did not go to university. They have significant economic challenges, and they have a very bright daughter. She is achieving extremely high marks. They can't see anything else other than her staying with those high marks and doing everything she can to keep those marks perfect, because that is the only way she will get financial assistance to go into university.

It's just one example, but it is something where we can have conversations; they can be exposed.... Often it's just awareness of opportunities. Parents are aware of only what they're aware of. It's just like youth; they only know what they know. I think there needs to be more support and recognition for the importance of parental engagement.

When the federal government is investing in programs that engage youth, they need to encourage a component in there of parental engagement: What are the youth doing; what are they learning; what are the messages they're hearing? We encourage our members across the country to send notes home with the kids to say what the child learned that day. Those of us who have kids know that they're not always forthcoming with that information. That's especially important in communities where the parents are struggling for whatever reason.

That conversation just needs to be started and supported. It's a program area that a few people have tacked on, organizations like Actua, but not one that we've ever had funding to do. It's kind of a secondary thing that we've realized is really important, and now we're elevating that to say it's essential. If we put all this effort into getting the youth engaged, and they go home and they're completely discouraged, our work is not successful.

•(1025)

**Ms. Filomena Tassi:** If the funding is provided for that particular program, do you find that the parents are receptive, that they will actually come out, that they will listen?

**Ms. Jennifer Flanagan:** Yes, with information and opportunity to experience.

As I said, parents are often intimidated, and especially right now with what we're seeing in the digital economy. Many parents are under the mistaken belief that their child is digitally literate because they can use technology. That's one of the big dangers we have in developing technical skills.

A lot of people think, "Well, my two-year-old can use my iPhone, so they're fine." That is something we're talking a lot to parents about, to say, absolutely not, that's not building digital skills. That is potentially putting them in harm's way in terms of online security and safety. Parents need both the information about what the opportunity is, and they also need to actually have a chance to experience.

We're doing a lot. All of our indigenous programs, for example, have a parental engagement component. Not only are they invited in to see what their youth are doing, but they actually participate in the activities with the youth. It's getting them to work alongside their kids in that.

**Ms. Filomena Tassi:** Thank you.

Ms. Levine, my next question is for you. I'm going to share an experience with you, and then I'd like you to comment on it.

There's an indigenous young boy in my community who has made application for funding for post-secondary education. He essentially went through first year university, completed that, but then took the second year off to raise money to pay for that second year of university. What happened was that was actually held against him. He took a year off, so he wasn't deemed as successful, when in fact he was just trying to.... In fact, he'd be more successful, because that's the type of individual he is.

Are there recommendations that the federal government could adopt that would help in a situation like that, with respect to funding for education for indigenous young people?

**Ms. Danielle Levine:** Absolutely. I see that kind of scenario every single day. What that indigenous youth probably could have done differently is to communicate to his funding officer within the band, which he probably did not do.

Unfortunately, bands don't have enough money to put through all of their members who want to take training and post-secondary training, so they have to make really hard decisions. They're not going to invest in members who aren't successful in their education, or—

**Ms. Filomena Tassi:** Do you have any idea of the percentage of indigenous youth who don't get funded?

**Ms. Danielle Levine:** It's very high.

**Ms. Filomena Tassi:** Do you mean very high like 50%?

**Ms. Danielle Levine:** I mean very high like almost all.

**The Chair:** Unfortunately, that's time. Sorry.

Ms. Ashton, go ahead, please, for six minutes.

**Ms. Niki Ashton:** Actually, just as a follow-up, National Chief Bellegarde is on the record as saying that the waiting list for post-secondary students is about 10,000. I appreciate the focus on the lack of funding, because really that is the main barrier as education costs go up and the 2% cap continues to be in place. That means less and

less money for first nations people to be able to access post-secondary opportunities.

Speaking in terms of structural barriers that are deeply linked to poverty, one of the issues that many of my colleagues have been involved with is the call for a national housing strategy, recognizing that if people don't have a safe place to live, or a place to live period, the ability to access training, to hold down a job, and in many cases just simply survive is put at risk. I'd love to hear your views on both the urban reality and the on-reserve or rural reality. Is a national housing strategy critical? Should the federal government be involved in producing solutions around affordable housing, around housing on reserve, and is that part of alleviating poverty? Is this something you hear from the people you work with?

Perhaps we could start with you, Ms. Hare, and then Ms. Levine, and then Ms. Flanagan.

• (1030)

**Ms. Courtney Hare:** It's not an area of expertise for us to comment on.

**Ms. Niki Ashton:** Okay. Thanks for your direct comment there.

Ms. Levine, what importance do you think housing has in terms of the connection to education, training, jobs, etc.?

**Ms. Danielle Levine:** Thank you for the question. It's actually something that's near and dear to my heart.

I have been a board member of Vancouver Native Housing, which is an urban aboriginal social housing provider in Vancouver, for the last 14 years, and I can tell you that there have been points in time where I have looked at our waiting list, and I know that it has over 6,000 people. Those are typically aboriginal people coming from the reserves, coming into the urban community, and there is no housing for them.

Then I look at communities, particularly in communities with which I am most familiar in northern Manitoba and northern Saskatchewan. How do you even start? If you are living in a two-bedroom house and you have four families living in that house with 25 people, and you are sleeping on the floor, how do you even keep track of your homework? How do you do it? How do you even imagine anything different for yourself? There are health issues and it's an almost insurmountable situation. Everything really starts with a house, a safe, secure, affordable house.

One thing that's been on my radar for a long time is affordable home ownership. At Vancouver Native Housing, we're facing the expiry of some of our mortgages. We will no longer get that subsidy, so what can we do? We don't want to put our tenants, our residents, out on the street. One thing I see is the opportunity for our tenants to actually own their own units. That's something I personally have looked at over the last decade. I know that for our youth, it opens a whole new world of opportunity and possibility, but we just have not been able to unlock that funding. I think it is part of the solution.

In Vancouver right now there is a close to zero per cent vacancy rate. Can you imagine, if you're coming from a community with 95% unemployment to Vancouver and you're facing structural barriers and racism, and we can't house you at Vancouver Native Housing? It's an impossible situation, absolutely impossible, and I do believe that housing is part of the solution.

**Ms. Jennifer Flanagan:** Again, it's not specifically in our area of expertise, but certainly in our experience there are two points. On the post-secondary funding piece, we strive to employ indigenous people to make up 10% to 15% of our instructors across the country. That is no easy feat considering how few indigenous students there are in science and technology. Those who we get we hear on a regular basis are absolutely struggling. They're in post-secondary. They have the funding, but it's so limited, and in many cases we have plugged holes for them in different creative ways.

The best single way we can get more kids going down that path is by having role models they can relate to who are in university, a college program, or employed. They can come back to the community and share those stories. It is the easiest, most straightforward solution to get more indigenous people into universities, those people on the waiting list, getting them in and supporting them properly.

From a housing perspective, we're doing major work around the housing issue when we're in communities where, as the example was given, they're overcrowding. Kids are sleeping in shifts, for example, so we actually design our programs like a summer camp in two different shifts so that kids who are sleeping can come when they're not sleeping, and then the other kids can come after. Those are the realities within which we are delivering our programs.

Part of the reason we get kids to attend is we feed them three meals during the science camp. That has a significant amount of value. It's a hook. It's the way that we get kids into our programs. Those housing issues are incredibly powerful, but the kids are still coming to the camp. They come every day. They're super eager. They are knocking on the doors asking when camp starts. They're devastated when we leave and are thrilled when we come back.

Despite the fact that they're dealing with those things, they are still very committed to experiencing and being part of these types of programs. We need some optimism, even though that doesn't excuse the problem, and we need to focus on it. It isn't preventing us from still investing in these kids. We can't wait to solve all those problems before we start to build on their potential to be contributing. They'll be lost.

•(1035)

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

Now over to MP Long, please.

**Mr. Wayne Long:** Ms. Flanagan, I read a CBC article where they actually went to Nakasuk elementary school. It was about the Codemakers project. You were quoted as saying that Codemakers isn't just about creating computer programmers of the future, that it's also providing a range of skills that are useful in modern life.

**Ms. Jennifer Flanagan:** Yes.

**Mr. Wayne Long:** Could you briefly elaborate on the Codemakers program and what it involves? How did you roll that out nationally or locally?

**Ms. Jennifer Flanagan:** Codemakers is the national digital skills initiative that is supported by Google. Google has provided three years of funding to Actua. We are delivering coding programs across the country to youth so they get engaged and learn digital skills that they can then apply to real world problems.

One of the things that many people are talking about right now is coding.

**Mr. Wayne Long:** Yes.

**Ms. Jennifer Flanagan:** They say we should all learn to code, and everybody should code.

**Mr. Wayne Long:** Was there not a national coding day not that long ago?

**Ms. Jennifer Flanagan:** There are many initiatives that are going on to raise awareness about coding.

**Mr. Wayne Long:** Okay.

**Ms. Jennifer Flanagan:** The important context around that is that kids need to code, but you need to understand how to apply that or what to do with that. Coding alone is not a means to an end.

The Codemakers program gets them engaged in experiences that build those skills and has them apply them so that they're actually learning how to produce technology rather than just consume the technology. That's the overall goal.

We are rolling that out through our national girls program, our indigenous program, and the programming that we're doing in remote and rural communities, so we're building the digital skills of youth who are underserved. That's a tremendous opportunity, especially in remote communities where the digital economy could signify massive new opportunities for them to be engaged without leaving their communities.

**Mr. Wayne Long:** Does Actua do programs in Saint John, for example?

**Ms. Jennifer Flanagan:** Yes.

**Mr. Wayne Long:** You do in Saint John?

**Ms. Jennifer Flanagan:** Yes.

**Mr. Wayne Long:** What programs do you do in Saint John?

**Ms. Jennifer Flanagan:** Worlds UNBound is the program at the University of New Brunswick. That is supported by Actua.

**Mr. Wayne Long:** Where is it in Saint John?

**Ms. Jennifer Flanagan:** It's based in Fredericton, but they travel all around the province delivering programming.

**Mr. Wayne Long:** How does Actua decide where to go nationally? What's the criteria? How do you decide where to go and what programs to implement in those different regions?

**Ms. Jennifer Flanagan:** Our network members are based out of universities across the country, 35 of them.

**Mr. Wayne Long:** Thirty-five of them, yes?

**Ms. Jennifer Flanagan:** Yes, and they deliver in 500 communities across the country. Those are either long-standing relationships that they've had with communities, community demand, or data analysis of where there are gaps. We actually look across the country to see how much of the population we're engaging in our range, and if we're under the targets that we have, we will direct resources into those communities.

• (1040)

**Mr. Wayne Long:** Who would initiate it? Would UNB submit a proposal?

**Ms. Jennifer Flanagan:** To us?

**Mr. Wayne Long:** To you guys. Yes.

**Ms. Jennifer Flanagan:** We fund the programs they offer that are subsidized. UNB is a good example. Worlds UNBound would apply to Actua and we would use the funding that we collect from corporate sectors to support their indigenous outreach. They're delivering in six reserves across the province. We would support their programming with boys and girls clubs, for example. We'd support their girls club.

All of the programming that's offered at no cost to youth, that's how we provide funding to them.

**Mr. Wayne Long:** Okay, but it would have to go through one of the 35....

**Ms. Jennifer Flanagan:** Our funding currently has to go through our members, yes.

**Mr. Wayne Long:** Okay, got it.

Very quickly, I have a question for Ms. Hare and Ms. Levine on financial literacy. In both of your presentations you talked about the importance of financial literacy. Can you elaborate?

We'll start with you, Ms. Hare. Do you feel that financial literacy should be included in school curricula?

**Ms. Courtney Hare:** Yes.

**Mr. Wayne Long:** At what age?

**Ms. Courtney Hare:** What's most important is that financial literacy programs are relevant and personalized to an individual's challenges and unique circumstances. Speaking to a teenager about building their retirement assets does not resonate in the same way as talking to them about their cellphone bill. We can meet people one on one and even provide individualized coaching or counselling. It's much more valuable.

So, yes, it should be included in K to 12 education, but even more important, upon graduation when individuals are experiencing life challenges, starting a new job, making a first down payment or paying the first damage deposit for rent, having a child, becoming ill. These are all unique and individual experiences, so we must meet people where they're at through financial counselling and individualized educational programs.

**Mr. Wayne Long:** I'll just stay with you, Ms. Hare, if you don't mind, for one second.

Knowing that a lot of the poverty reduction strategies go through the provinces, do you see conflict at times, a lack of alignment, if

you will, between the feds and the provinces? Do you see that? For example—

**The Chair:** A brief answer on that one, please. Thank you.

**Ms. Courtney Hare:** No, I see great opportunities for collaboration and great synergy between what we're trying to achieve in terms of the basic tenets of financial literacy, and opportunities to collaborate are much more abundant than areas of conflict.

**Mr. Wayne Long:** Thank you.

**The Chair:** Excellent.

Over to MP Ruimy, please.

**Mr. Dan Ruimy:** Apparently I have three minutes.

**The Chair:** Sure.

**Mr. Dan Ruimy:** Okay, I'm going to make this quick.

Sticking with my theme, we have high unemployment; we have entrepreneurship training; we need to be thinking about sustainability, and I hear the word "opportunities" flying around quite a bit.

My question is for either Ms. Flanagan or Ms. Levine, and you can both answer it.

How do we create an opportunities bank—and when I say an opportunities bank, I'm not necessarily referring to an actual bank—so how do we connect, be it franchises, be it opportunities? If we can't see the opportunity in front of us, we don't think about it. How do we create that awareness—coming back to that notion of an opportunities bank—that connects private institutions with some of the opportunities in reservations so that they start to think, "Hey, we could do that here"?

Do you have any thoughts?

Ms. Flanagan.

**Ms. Jennifer Flanagan:** One of the things we have proposed as part of our request for federal funding is for high school internships, paid internships, that we would do within our indigenous programs. Part of that is to provide an experience that is guided, and not only a work experience, so not just being employed, which has value, but actually in that employment providing some skill and leadership development at the same time.

Again, that would connect not only to opportunities that exist in the future, but would also start to get kids thinking differently about how they identify those opportunities. We could do that in high school, and actually train kids how to seek out and find those opportunities, because you're right in that they're not always offered up on a plate in front of them.

**Mr. Dan Ruimy:** Thank you.

Ms. Levine, you have about a minute to answer that one.

**Ms. Danielle Levine:** Saskatchewan is going to be focusing on the practice of unlearning. Let's unlearn everything we have been taught.

I'm going to be invigorating an entrepreneurial mindset. The students or the participants will walk away with an opportunity portfolio that's relevant to them. It could be addressing social issues. If housing is an issue, can the community itself look for opportunities in housing or collaborate with other first nations that have been successful in building their own housing stock? That's where my focus is going, not necessarily teaching a business plan, because I know that does not work. That's the stuff that does not work. What I want to do is very tailored to the community, bringing in a lot of ideas, opening up the possibilities in the full range of entrepreneurship.

•(1045)

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

Thank you to all our witnesses today. It was a great session, a lot of good questions, a lot of fantastic answers.

Thank you to everyone here from the committee.

Members, just a reminder that we are in C-110 at 1 Wellington on Thursday.

Again, as always, thank you to our translators, our techs, and the folks who help make these things possible.

Have a great day, everybody, and for my colleagues, stay warm.

---





Published under the authority of the Speaker of  
the House of Commons

---

### SPEAKER'S PERMISSION

---

Reproduction of the proceedings of the House of Commons and its Committees, in whole or in part and in any medium, is hereby permitted provided that the reproduction is accurate and is not presented as official. This permission does not extend to reproduction, distribution or use for commercial purpose of financial gain. Reproduction or use outside this permission or without authorization may be treated as copyright infringement in accordance with the *Copyright Act*. Authorization may be obtained on written application to the Office of the Speaker of the House of Commons.

Reproduction in accordance with this permission does not constitute publication under the authority of the House of Commons. The absolute privilege that applies to the proceedings of the House of Commons does not extend to these permitted reproductions. Where a reproduction includes briefs to a Committee of the House of Commons, authorization for reproduction may be required from the authors in accordance with the *Copyright Act*.

Nothing in this permission abrogates or derogates from the privileges, powers, immunities and rights of the House of Commons and its Committees. For greater certainty, this permission does not affect the prohibition against impeaching or questioning the proceedings of the House of Commons in courts or otherwise. The House of Commons retains the right and privilege to find users in contempt of Parliament if a reproduction or use is not in accordance with this permission.

---

Also available on the Parliament of Canada Web Site at the following address: <http://www.parl.gc.ca>

Publié en conformité de l'autorité  
du Président de la Chambre des communes

---

### PERMISSION DU PRÉSIDENT

---

Il est permis de reproduire les délibérations de la Chambre et de ses comités, en tout ou en partie, sur n'importe quel support, pourvu que la reproduction soit exacte et qu'elle ne soit pas présentée comme version officielle. Il n'est toutefois pas permis de reproduire, de distribuer ou d'utiliser les délibérations à des fins commerciales visant la réalisation d'un profit financier. Toute reproduction ou utilisation non permise ou non formellement autorisée peut être considérée comme une violation du droit d'auteur aux termes de la *Loi sur le droit d'auteur*. Une autorisation formelle peut être obtenue sur présentation d'une demande écrite au Bureau du Président de la Chambre.

La reproduction conforme à la présente permission ne constitue pas une publication sous l'autorité de la Chambre. Le privilège absolu qui s'applique aux délibérations de la Chambre ne s'étend pas aux reproductions permises. Lorsqu'une reproduction comprend des mémoires présentés à un comité de la Chambre, il peut être nécessaire d'obtenir de leurs auteurs l'autorisation de les reproduire, conformément à la *Loi sur le droit d'auteur*.

La présente permission ne porte pas atteinte aux privilèges, pouvoirs, immunités et droits de la Chambre et de ses comités. Il est entendu que cette permission ne touche pas l'interdiction de contester ou de mettre en cause les délibérations de la Chambre devant les tribunaux ou autrement. La Chambre conserve le droit et le privilège de déclarer l'utilisateur coupable d'outrage au Parlement lorsque la reproduction ou l'utilisation n'est pas conforme à la présente permission.

---

Aussi disponible sur le site Web du Parlement du Canada à l'adresse suivante : <http://www.parl.gc.ca>