



HOUSE OF COMMONS  
CHAMBRE DES COMMUNES  
CANADA

44th PARLIAMENT, 1st SESSION

---

# Standing Committee on Veterans Affairs

EVIDENCE

**NUMBER 014**

Friday, May 13, 2022

---

Chair: Mr. Emmanuel Dubourg





## Standing Committee on Veterans Affairs

Friday, May 13, 2022

• (1310)

[*Translation*]

**The Chair (Mr. Emmanuel Dubourg (Bourassa, Lib.)):** I call this meeting to order.

Welcome to meeting number 14 of the Standing Committee on Veterans Affairs. Pursuant to Standing Order 108(2) and the motion adopted by the committee on February 8, 2022, the committee is meeting to continue its study on survivor pension benefits in cases involving marriage after 60.

[*English*]

Today's meeting is taking place in a hybrid format. Members are attending in person in the room and remotely using the Zoom application. The proceedings will be made available via the House of Commons website. The webcast will always show the person speaking, rather than the entirety of the committee.

I would like to take this opportunity to remind all participants in this meeting that screenshots and taking photos of one's screen are not permitted.

Before speaking, please wait until I recognize you by name. If you are on the video conference, please click on the microphone icon to unmute yourself. To those in the room, your microphone will be controlled, as it normally is, by the proceedings and verification officer. When speaking, please speak slowly and clearly. When you are not speaking, your mike should be on mute.

I remind you that all comments by members and witnesses should be addressed through the chair.

[*Translation*]

With respect to the list of speakers, the clerk and I will do our best to maintain the speaking order for all members, whether they're attending the meeting in person or remotely.

On behalf of the committee, I would like to welcome the witnesses. Many of them are appearing before our committee for the first time, and I want to welcome them.

Patrick Boudreau, Kelly Vankoughnett, Tracy Lee Evanshen and Corporal Kevin Sewell are appearing as individuals. We also have Maurice Gill, Co-Chair of the Surviving Spouses Pension Fairness Coalition.

[*English*]

All witnesses will be provided with five minutes for their opening remarks, and then we will go into rounds of questioning.

[*Translation*]

I will let you know when you have one minute left and when your speaking time is up.

[*English*]

We will now begin with Patrick Boudreau.

Mr. Boudreau, you have five minutes for your opening remarks. Please go ahead.

**Mr. Patrick Boudreau (As an Individual):** Good afternoon, and thank you for letting me speak to the committee.

My name is Pat Boudreau. I started my career as a correctional officer in 1977. I retired on January 30, 2015, after 37.5 years of service. My career was good, but not without challenges. At times, my job was life-threatening. I'm happy to say I reached retirement without a drug or alcohol problem, and my sense of humour intact.

On April 1, the year I retired, I was shocked to find out that my wife was having an ongoing affair and left me. I met my now common-law wife, Kelly, in July 2015. She was a widow who had lost her husband in September 2014. During our time together, I was required to support my ex-spouse as she was not working at the time of our separation. We are now divorced, so she will not be entitled to a survivor pension. However, had we not divorced, the woman who betrayed me would be entitled to a survivor benefit. There's something very wrong about the changing world we live in. The pension clauses have not kept current with the family changes that happen. I did not create this situation.

I contacted my pension provider to ask if Kelly could be added as a survivor to my pension. I was told that I could contribute to the plan if I wanted Kelly to receive a benefit. It is not affordable for us at this time. After 37 years of paying into a pension, I was hurt, upset and angry that the woman who would be there during my senior years would not be cared for if I died.

It's wrong that if I survive Kelly, she leaves me with an OMERS survivor pension and a home that she fought so hard to keep. If she survives me, I leave her nothing from my pension after 37.5 years, because officials think she's a gold digger.

It's just not the case. We have supported each other through difficult times, both emotionally and financially. We are still trying to find a solution to the financial shortfall if Kelly survives me. Kelly will be forced to face the loss of a second husband and have to sell the home she worked so hard to hold onto when her first husband passed. It's just not fair.

Everyone deserves to wake up to someone that they love. We were lucky to both have a second chance. I'm devastated that I financially cannot care for Kelly beyond our time together.

Thank you very much for your time.

• (1315)

**The Chair:** Thank you so much, Mr. Boudreau.

I would now like to invite Mrs. Kelly Vankoughnett for five minutes, please.

**Mrs. Kelly Vankoughnett (As an Individual):** Good afternoon. My name is Kelly Vankoughnett. Pat and I are happy to have the opportunity to speak today.

I am a retired school custodian. I made the choice to retire in September of last year. Planning for retirement and choosing the right time is a difficult task. There are the considerations of the physical demands of my job, which were taking their toll on my aging body, and there were the huge concerns of financial insecurity and hardship, should I live a long life. There was the real fear of not having any quality time with Pat, who is eight years my senior.

I am a widow, as Pat has mentioned. My husband died the day before my 50th birthday. It was a painful time that changed how I would think forever. It was a pivotal moment in my life that made me very aware that time is our most precious commodity.

Like most Canadian families, we were working hard. We were not taking time to enjoy vacations. We were trying to pay off our home and get set for retirement. Cancer cheated me and Ken of those retirement years. This was my reasoning behind retiring a little early, taking a much lower pension and having time with Pat. No matter what that retirement looked like, it was the right decision.

The only problem was the shortfall in my income and finding out that Pat would not have a survivor benefit for me, should I survive him. For me and Pat, it was illogical to think that after 37 and a half years of work, the woman that he loves, who has been working since she was 16 and who offered him a new shared home after he lost his through divorce, would be called a gold digger. It's ironic that my being the gold digger will leave Pat a mortgage-free home that he can afford to stay in, and an OMERS survivor pension that he won't even need to live a comfortable life.

Pat's pension plan, as written, doesn't make sense or keep pace with today's definition of working families. If I survive Pat, I will have to immediately sell our home, which I love and worked so hard to keep after Ken's passing. I am not sure at this point where I will go. I do not have children to offer any kind of support.

Pat and I are very happy to have found each other in our later years. Not everyone gets that chance in their late fifties and early sixties. For that, we feel blessed. Things have been tough financially. I have paid off the mortgage and Pat has paid the financial agreements of his separation and divorce. We are not in any position to pay for a survivor benefit.

The sole purpose of retirement planning is to try to have some security if you should live a long time, while still enjoying some fruits of your labour. I'm not sure how many couples are affected by

the ancient paragraphs of the pension plan. My guess would be a small handful, but they will pay dearly.

The definition of "family" has changed many times. Both parties work and contribute to household income and few have the luxury to live off of one income. Those of us who are affected are going to have hardship that no amount of retirement planning could prevent. At the end of the day, we are forced to roll the dice when it comes to retirement planning. The facts still remain that Pat paid the price in many ways in his career, and he paid for a long time into a pension plan that will not support his surviving spouse. It's unfair, but we made the decision to choose time over money.

Thank you for the opportunity to be heard. We pray for changes for those who are affected.

**The Chair:** Thank you so much, Mrs. Vankoughnett.

Right now, I would like to invite Ms. Tracy Lee Evanshen to speak for five minutes.

**Ms. Tracy Lee Evanshen (As an Individual):** Good afternoon. My name is Tracy Lee Evanshen. I would like to thank you for the opportunity to speak with you today.

I had the pleasure of speaking before this committee before and recognize some familiar faces. Hello. To the new faces, it's a pleasure to meet you.

Last time, I gave a brief outline of what a weekend looks like for us when my children are visiting and of the minefields we must navigate to do so. I will not go through that again, but will give you some other insights into our lives.

Having met Kevin at a program for veterans and active military members suffering from PTSD, I knew that there would be some hurdles in our lives. I truly didn't know there would be this many. I sometimes ask what I have gotten myself into. Honestly, that thought lasts less than a heartbeat. This man has given me and my children everything he possibly can. Being his wife is amazing, frustrating, angering and full of love, and I would not want anything else. Would I like to see it be different? Absolutely, but we are dealing with the crappy hand we have been dealt. It's a hand we did not ask for, nor do we deserve it.

He willingly joined the military to fight for his country and to fight for those who couldn't fight for themselves. He did that not once, but twice. He gave of himself only to have the country he fought for turn its back on him, give him grief and make things so difficult that he often thought of ending it.

Why? It's because the government decided to. They would say that they were looking into those claims and that they would create a study and spend millions on it. How about giving the millions to the veterans, spouses and their families?

This ridiculous clause was written in 1901. Are you serious? Twice, Prime Minister Trudeau said they'd get rid of it, yet it's still here.

The majority of veterans and/or spouses are living just above the poverty level, if not below it. We are not asking for much, just what we deserve and were promised. We don't want to struggle with how to pay the phone bill or the mortgage this month, or whether we'll eat hotdogs or peanut butter sandwiches.

You may think I'm joking, but this is a serious dilemma for some veterans. At the end of the veteran's days, when he or she gave it all for his or her country, his or her spouse will be destitute because they are not entitled to his or her benefits if they found love after the age of 60. I ask you, if any of you are over 60 and have a significant other, how would you feel if you wouldn't be able to care for them after you're gone?

I can tell you that my husband cried over the fact that he will be unable to financially provide for me once he's gone. He feels like less than a man, useless, less than dirt and worthless. How dare this government make him and others feel that way?

For example, when Kevin turned 65, his take-home monies were cut by 20%. I guess life ends for a veteran at 65. When they need help the most, they get thrown out with the bathwater. He was unceremoniously released from the military because he was considered old. Sixty is not old.

We are on the phone daily to VAC, the ombudsman's office and human rights to try to get straightforward answers. Those answers are rarely given. We receive responses that go in circles. We are not uneducated people, but feel that way each time we get such asinine responses. Yes, I said "responses", as they are never answers to the questions. The responses seem to change like the weatherman's predictions.

We need things to be easier. Things are made so much harder. Nobody seems to want to be accountable. Someone has to be. Someone must initiate the change. Please be that someone.

When I was his common-law partner, we figured out that I was entitled to his VAC benefits but not his military benefits. How does that make sense? We found out that if a veteran is not married by 60, any partnership after 60 will not be recognized. He never knew this clause existed. Once married, we had a year to submit the paperwork in order for me to be able to get his military benefits, i.e., pension, but we had to pay into it from what little money we now have coming in.

Veterans Affairs returns upwards of \$150 million a year to the government. This money could be used to support veterans and their families, no matter what the family unit looks like.

Please know that I am new to this life and I would not change it. Veterans have to chase people for help, but it isn't help. It's more trouble. They give up. They are tired of being marginalized, cast aside and forgotten.

If he wants to ensure that I, as his wife, have some of his pension, we must pay back into a pension he is already paying back into because he re-enlisted for Afghanistan at the age of 53. If we do that, we will have next to nothing to live on. Let that sink in, please.

• (1320)

Please help us. Help change this archaic clause and give veterans and their families the help they deserve.

Thank you.

**The Chair:** Thank you so much, Mr. Evanshen, for your opening remarks.

Now I'd like to invite Corporal Kevin Sewell to add something.

Please go ahead.

• (1325)

**Mr. Kevin Sewell (As an Individual):** Good afternoon, everyone. Thank you for letting me talk to you.

After that, there really isn't much to say. I can give you a history of the situations from this clause and tell you about who I am.

I served in the Canadian Forces two different times. I enlisted in the early 1980s and was released in 1987. I then proceeded to become a paramedic in Ontario and was one for 22 years. Afghanistan came along, and I felt it was a situation in which I could take my skills and my knowledge to the forefront. I joined the military at that time.

I served until age 60. At that age I was released for a couple of reasons. I had PTSD. Basically I was broken. There was also the clause that says that, when you are 60, the military releases you. It's an age category.

Since then, I've been fighting PTSD and fighting other injuries. Veterans Affairs have helped but not totally. Then I met this young lady. We lived in a common-law situation for a number of years. We were planning on getting married and COVID came along. That deferred us. Finally we got married in October last year, so we are now considered married.

Under Veterans Affairs, she already was the beneficiary to all of what I could give her from Veterans Affairs, but the superannuation clause for the Canadian Forces Superannuation Act and this gold digger clause would restrict her dramatically and totally from receiving my pension if I passed away.

When I found this out, it was like a kick in the gut. It just totally deflated me. I wouldn't be able to give her what I had planned to give her, and I did not feel like a total human or a total man.

It's contradictory. Common law is recognized by the government in most things. The tax man recognizes it. VAC recognizes it. The military recognizes it to the age of 60. Then all of a sudden, the military doesn't. It's kind of interesting.

Our previous prime minister by the name of Pierre Elliott Trudeau said that the government should stay out of the bedrooms of Canada. With this, to me, we're still in the bedrooms of Canada when we're telling someone that they can or cannot receive things because of their marital status.

As you all know, the gold digger clause started in 1901 because of the Civil War in the United States. We jumped on the bandwagon and felt that there would be individuals following through with this. However, the U.S. military got rid of this clause, and we're still playing with it, more than ever, 10 years later. There's also the situation that the Canadian Forces do not inform members that this clause exists, so when they do get out, they are surprised about this situation. It's not appropriate, and it's actually a poor way of treating veterans and soldiers at the same time.

Basically, you got most of it from Tracy, and I totally agree with what she said. I can't really say much more on that. If you have any questions, which you will probably have during the question time, I'll be more than willing to answer your questions.

Thank you for letting me spend time with you.

**The Chair:** Thank you so much, Mr. Sewell. For sure, we're going to ask you some questions.

[*Translation*]

I would like to invite Mr. Gill, a researcher with the Surviving Spouses Pension Fairness Coalition.

Mr. Gill, please unmute your mic.

**Mr. Maurice Gill (Co-Chair, Surviving Spouses Pension Fairness Coalition):** Thank you very much, Mr. Chair.

Good afternoon, ladies and gentlemen.

We have filed a brief in which we attempt to provide an overview of the subject under study. Now I would like to provide some additional information and comments. I was unable to submit my statement earlier as I didn't finish it until yesterday.

I will begin with a word about our coalition.

The Surviving Spouses Pension Fairness Coalition came together in 2013 and 2014, when it recruited a large number of partners wishing to support its objective, which is to help change federal pension statutes. Those partners are associations of retirees including, of course, the Armed Forces Pensioners'/Annuitants' Association of Canada, the National Association of Federal Retirees, which appeared before you on April 29, unions and other organizations. You can access a list of our partners on our website.

The coalition came to public notice as a result of our efforts during the 2015 election campaign. In 2016, we took action to increase awareness among many ministers directly or indirectly responsible for the various pension statutes.

In 2018, we supported the New Democratic Party's bill to amend those acts, and we publicized the petition that supported it.

After a very long pandemic that disrupted political life in this country and considerably reduced our opportunities for action, here we are before your committee.

The part of our brief concerning federal legislation addresses at length the 1901 act, which, among other things, included an exclusionary provision that I want to discuss today. Under that legislation, a widow already receiving a pension who remarried, perhaps as a way to improve her financial position, would lose that pension, which would subsequently be restored if her new husband then died. A similar provision was included in several pension plans over a long period of time, particularly in the Canada pension plan, in which it was in force from 1965 to 1987.

We believe that the "marriage after 60 years" clause is completely arbitrary, and we clearly understand why many people consider it discriminatory, even though the Supreme Court dismissed a complaint to that effect in a judgment in 1994. However, reality changes over time, and the court's opinion could change as well, as we've seen with regard to assisted suicide and medical assistance in dying.

In our brief, we provide a line of reasoning that could be used to justify the "marriage after retirement" provision. Since most marriages after 60 years occur after retirement, we could easily delete the words "after 60 years" and have only one provision for all legislation. Why not?

Now I want to discuss the veterans survivor fund.

In one piece of research, from which I cited some results in the brief, we surveyed 4,490 widows who were alive in 2020. Assuming, for example, that they became widows between 2005 and 2020, and considering that, during that 15-year period, other widows not receiving pensions unfortunately died, several hundreds would be added to the total for that period.

● (1330)

Here are some more figures from that research that may surely be of interest to you.

The incomes of 19% of those widows were below the low income measure.

**The Chair:** Pardon me, Mr. Gill.

We allow witnesses only five minutes for their opening statement. Would you please conclude in a few seconds?

Then we will ask you some questions.

**Mr. Maurice Gill:** All right. I'll just give you my last few figures.

Some 27% of those widows received the guaranteed income supplement.

Unfortunately, I have to conclude quickly by stating the conclusion to our brief.

It is absolutely unfair and utterly unacceptable to deprive surviving spouses of a pension.

A pension, even reduced to 20% or 30%, is far better than no pension at all.

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

We will now go to the first round of questions.

I invite the members to say to whom they are directing their questions. We have with us Mr. Boudreau, Ms. Vankoughnett, Ms. Evanshen, Corporal Sewell and Mr. Gill.

Now for the witnesses, if the question is directed to you, I don't need to announce you; you may respond immediately.

Incidentally, I would also like to say hello to one of our colleagues, Sameer Zuberi, who is participating in today's meeting.

Then we will begin with Frank Caputo, who is the first vice-chair of the committee.

Mr. Caputo, you have the floor for the next six minutes.

• (1335)

[*English*]

**Mr. Frank Caputo (Kamloops—Thompson—Cariboo, CPC):** Thank you very much, Mr. Chair.

It is obviously a pleasure and an honour to be here with everybody on the committee. I want to thank everybody here for their service. Those who may not have served in an official government or military role, I want to thank for the service of their partners and for their support. I know that I am nothing without the support of my wife and partner, so I thank you for that.

I must say that this issue really resonated a lot with me since it came to the forefront a few months ago for me, maybe a couple of months after my election. At that time, it was generally something I thought was fairly confined to the military.

Mr. Boudreau, you said something that struck me right from the get-go. Obviously you probably don't know this, but my first career was in federal corrections as well. I only served for about one-tenth of how much time you served for, 37 and a half years, which is an accomplishment in any career but especially in the federal correctional system in the institution where you worked. That's quite an accomplishment, and I thank you for your service for that.

I thank everybody for their service, Corporal Sewell, and to all the partners as well. Thank you so much for everything you do, and for being here.

All that being said, we've heard how this impacts you. I'm wondering though, are there any hidden impacts? I believe it was Ms. Evanshen who talked about being labelled a gold digger and how offensive that was—and is. Are there any hidden impacts here that people may not have really appreciated that you want to share?

That goes to all four of you. This is your time to tell us exactly how this has impacted you.

**The Chair:** Maybe we could start with Mr. Boudreau.

**Mr. Patrick Boudreau:** I just think it's so unfair that Kelly and I have chosen to fall in love and we want to support each other, and it's just unfortunate that if I should pass before her, I can't leave her anything. That is so demeaning. I understand the retired gentleman from the military.

I respect you, and thank you for your service too.

It's just not fair to label everybody a gold digger because they aren't. It doesn't matter who it is.

Thank you.

**The Chair:** I don't know, maybe Corporal Sewell would like to....

**Mr. Frank Caputo:** If any of the other three have anything they want to share, please feel free at this time.

**Ms. Tracy Lee Evanshen:** I'll jump in.

As Mr. Boudreau just said, we are being penalized for falling in love and getting a second chance after the age of 60. There are just no words to explain how gut-wrenching that is for someone who was in one that wasn't the best, and then to find someone who is incredible, only to then have this happen. It's not fair, and it's not just. Thank you.

**Mr. Frank Caputo:** I'm wondering if Corporal Sewell....

**Mr. Kevin Sewell:** With this whole thing, it also includes people who have gone through their whole lives in a common-law situation. As we know, nowadays a lot of people basically stay away from marriage as we know it, and they are more in a common-law situation throughout their lives.

You can have an individual in the Canadian Forces, who is recognized as married by common law, go through his whole career of whatever number of years and come to his retirement. He is released and told that all those years he had doesn't mean an iota of anything post-60. He then has to step up and get married. Most people don't want to get into that whole marriage thing. They feel that common law is more what they want and thus try to stay with that.

We're saying, prior to 60 is okay; post-60 is not okay. That's what we have to look at. In that sense, it's not a gold digger, because that person could have been married or common law for 25 or 30 years, and now, suddenly, he or she is being labelled as a gold digger because of a clause that was written in 1901 based on information that does not really exist anymore.

Thank you.

• (1340)

**Mr. Frank Caputo:** Thank you for that.

This issue does strike me. I have somebody I had thought about putting forward to the committee who is someone close to me. He and his spouse both married after 60. He was not only a veteran but also served in a federal agency and had a federal pension as a result.

I think this is much more widespread than we realize. Somebody wondered if this only impacts a handful of people. I think this impacts a few more people.

It looks like my time is up with that one question. Thank you, all, for being here again and for your service.

**The Chair:** Thank you so much, Mr. Caputo. Yes, your time is up.

I'd like to invite Mr. Wilson Miao for six minutes, please.

Go ahead, Mr. Miao.

**Mr. Darrell Samson (Sackville—Preston—Chezzetcook, Lib.):** Mr. Chair, I believe Wilson is unavailable to pose a question at this time. He is on, but I think he's having some difficulties. We will move on to Rechie.

**The Chair:** Mrs. Rechie Valdez, please go ahead for six minutes.

**Mrs. Rechie Valdez (Mississauga—Streetsville, Lib.):** Good afternoon, Mr. Chair and colleagues.

Thank you to the witnesses for sharing your heartfelt testimony, and a special thank you to those who have served our country.

I'm going to direct some questions to you, Mr. Gill.

Mr. Gill, you say that less than 1% of veterans take their pension with the 30% to 50% decrease. Can you explain how they financially support themselves?

**Mr. Maurice Gill:** I am sorry, but I didn't get your question correctly. You were speaking too low.

**Mrs. Rechie Valdez:** That's no problem. I'm going to repeat it.

[Translation]

**The Chair:** Pardon me, Ms. Valdez. I would like to tell Mr. Gill that he can access the interpretation through his headset. So he can choose to hear the question in French.

Do you know how to do it, Mr. Gill?

**Mr. Maurice Gill:** Yes, I'm going to select interpretation into French. Could the member please be repeat her question?

**The Chair:** Yes, all right. I'll allow it.

Ms. Valdez, I've stopped the clock. Would you please repeat your question so Mr. Gill can hear it? Thank you.

[English]

**Mrs. Rechie Valdez:** It's no problem.

Mr. Gill, you say that fewer than 1% of veterans take their pension with the 30% to 50% decrease.

[Translation]

**Mr. Maurice Gill:** I can't hear the interpretation.

**The Chair:** At the bottom of your screen, click on "Interpretation" and select "French".

**Mr. Maurice Gill:** All right.

[English]

**The Chair:** If I speak to you in English, do you hear the translation?

**Mrs. Rechie Valdez:** Thank you, Mr. Gill.

I'll just test that the translation is going through okay.

• (1345)

[Translation]

**The Chair:** Can you hear the interpretation, Mr. Gill?

**Mr. Maurice Gill:** No.

[English]

I don't hear the interpretation.

[Translation]

**The Chair:** Then I suggest that a technician contact us, Mr. Gill. The ideal would be for Ms. Valdez to have a question for other witnesses. That way we could continue the meeting.

We'll get back to you a little later, Mr. Gill.

**Mr. Maurice Gill:** All right.

**The Chair:** Go ahead, Ms. Valdez.

[English]

**Mrs. Rechie Valdez:** We'll just switch gears for a bit since the interpretation is still being worked out.

I'm going to open it up to the floor. I've been listening to the stories that you've shared and your experiences. One of the things I am trying to really understand is.... You've shared stories about how this has affected your lives in many different ways.

Can you elaborate on how this has affected the way that you've needed to make choices? Has it affected the way you've needed to make decisions or make choices? If you can reflect on that, I'd appreciate it.

We can start with Mr. Boudreau, and then we'll go through to the rest of the witnesses, as well.

**Mr. Patrick Boudreau:** It has just made us try to figure out why. If I stayed married to my wife, who cheated on me, and I lived common-law with Kelly for the next 20 years, when I passed, my ex-wife, who cheated on me, would be entitled to my pension benefits. It just does not make sense.

Kelly and I chose to be together, and I wanted to put her on my pension as a survivor. I was told that if I wanted to take some of my money, of which I'm living cheque to cheque, and pay 30%, 40% or 50% of that, she would get a survivor benefit of a very minor amount. I don't even know how much that is, because we can't afford it. Fifty per cent of my pension is just ridiculous to try to make ends meet.

I hope that answers it.

**Mrs. Rechie Valdez:** It does.

I'll give Mrs. Vankoughnett an opportunity to also weigh in.

**Mrs. Kelly Vankoughnett:** As I mentioned in my statement, my choice is for retiring a little bit early, just because Pat's older than I am and I don't want to lose time with him, but I wouldn't have qualified.... I was fortunate enough to have my own pension, but I had to make a choice. I was not entitled to my full pension until age 65. I'm 57, so I had to decide: Do I want some quality time and maybe fewer options for things to do in retirement?



You always hope that you can, like I said, have some of the fruits of your labour and be able to do some fun things in retirement. We've had to now look at it and decide whether we put a certain amount, a little bit...or whether we just say, okay, well, the house.... Then where do I go? I fund myself, my retirement, with my home, which I'm fortunate and blessed to have, but when we look at today's rents and other accommodations, I can't afford to stay in the home and pay the monthly on my retirement income. It's small.

I think the thing that's upsetting is that I've been working since I was 15 or 16. I started working at Burger King, and I have done every job imaginable. I've worked hard, and every time I was without work or I got laid off, I found another job. To be turned around and told that at 60 you're too old to find love.... Well, wait until they're 50. Fifty's not old. Wait until they're 60. Sixty's not old. We have lots of fun and lots of time and life ahead of us. We try to stay healthy.

In my case I feel very much discriminated against as a woman when they label me and say I'm a gold digger. I've worked very hard. They're going to give 65% of my small OMERS pension to Pat. Are they serious? He won't need that. The whole thing is just ridiculous, in my mind. We were shocked when we found out that there would be nothing there for me.

It's been very difficult to make the decision to retire, but as I said, we chose time. After losing Ken young—he worked his whole life and never had a retirement—I wasn't going to sit back and say I'm going to work until 65 and Pat will be in his late seventies, and we're going to do what? We want to enjoy some time, even if that's sitting in my backyard with my garden, if that's what it is. But this whole thing has changed. I think, for him, working 37.5 years and paying into something that will go absolutely nowhere.... Like you said, he could have just kept his ex-wife on there. She could have collected his pension. Are you serious? It's offensive. It's totally offensive and discriminatory, for sure.

Thank you.

• (1350)

**Mrs. Rechie Valdez:** Thank you for providing such detail. I appreciate your sharing all your personal stories.

I'll also give Ms. Evanshen an opportunity to speak.

**Ms. Tracy Lee Evanshen:** Hi there. I'm not in the same boat as Pat and Kelly. I don't have a pension. I was married for 30 years, and for half of that time, before I had my children, I worked. Then I stayed home and raised four children. With the grace of whatever you want to call it, I found Kevin, and with that we're struggling to figure out what we're going to do next, if I pass before him or he passes before me. There are 16 years between us, and I just turned 52. We need to enjoy life. He's had lots of medical issues, and we never know if this is ever going to rear its ugly head again. We don't want to deal with it anymore. It is extremely offensive, like Kelly said, that they consider us gold diggers. They don't live in our shoes. They don't know our lives. I wish they did.

Thank you.

**Mrs. Rechie Valdez:** Thank you, Ms. Evanshen.

We'll go to you, Mr. Sewell.

**The Chair:** Excuse me, Ms. Valdez. The time is over. You'll come back in another round.

[*Translation*]

I would now like to invite the second vice-chair of the committee, Mr. Desilets, to take the floor. I also wish to advise you that the technicians are working with Mr. Gill to correct the problem.

Mr. Desilets, you have the floor for six minutes.

**Mr. Luc Desilets (Rivière-des-Mille-Îles, BQ):** I'd like to greet my colleagues, as well as our guests, whom I welcome to the committee.

If my understanding is correct, Mr. Chair, Mr. Gill is unable to answer questions for the moment, even if they're asked in French.

Is that correct?

**The Chair:** That's a good question. I'll ask the clerk, but I see Mr. Gill is doing some tests.

Can you hear us, Mr. Gill?

Unmute your mic, please.

**Mr. Maurice Gill:** I did.

**The Chair:** All right. There may be some questions in French, and you'll be able to answer them.

Then I invite Mr. Desilets to ask his questions.

**Mr. Luc Desilets:** Thank you, Mr. Chair.

Good afternoon, Mr. Gill. I do have some questions for you.

Repealing the "marriage after 60 years" provision has been on the Liberal Party's agenda since 2015. That's no news to you. The veterans survivor fund has been in existence since 2019. I can't explain why the government still hasn't commissioned or published an actuarial study to determine the cost of such a measure. I'm obviously referring to the repeal of the "marriage after 60 years" provision.

Do you think it's normal that, seven years later, we still don't know how much that change would cost? Do you have anything to say on the subject?

**Mr. Maurice Gill:** Thank you for your question, Mr. Desilets.

According to a professional actuary who has advised us, some calculations were done using incorrect figures. Ultimately, the government doesn't want to repeal the provision. It's a "mission impossible" that was assigned to the Department of Veterans Affairs and the Department of National Defence. That's why we suggest that the problem be handled differently using a completely new approach. We have to determine whether it's possible to grant a proportionately reduced pension in these cases.

I'm mainly talking about doing it for those who have retired because that would be the logical way. The "marriage after 60 years" provision is purely arbitrary and quasi-discriminatory, as I said earlier. We suggest that the government take a completely new approach. We're in uncharted territory here, and, consequently, I don't have any figures to provide. I definitely don't want to cite any examples, although I think that would be invaluable.

I nevertheless want to mention that the pension would increase with the number of years of life together. For example, as you can see in the appendix to our brief, Cora Goddard and her husband, Terry Goddard, were married for 30 years. She was his caregiver for many years. She should have received the maximum 50%. Spouses who have lived with a retiree for a shorter period of time could receive a smaller percentage. This is a defensible principle.

In Nova Scotia, for example, there was the special case of two former spouses who were equally eligible for a pension. They decided to prorate the pension based on the number of years they had lived together.

I also want to tell you a wonderful story. The former and current spouse of a retiree knew each other. The retiree died after being an invalid for five years. The current spouse in this example was also a caregiver. The former spouse, who had received the pension, regularly shared a portion of it with the current spouse. I think that example perfectly demonstrates how unfair the present system is.

• (1355)

**Mr. Luc Desilets:** Thank you, Mr. Gill.

Thank you for assisting us with your expertise, and thanks as well for your work on this issue, which is not an easy one. It's obviously not black and white.

You said that repealing the provision was a mission impossible. Why do you see it as impossible?

**Mr. Maurice Gill:** The government appears to think there's an operating assumption here.

What's incomprehensible is that this is included in the mandate letter of the Minister of Veterans Affairs, whereas it isn't his responsibility. Only the Minister of National Defence can make changes to the Canadian Forces Superannuation Act. Defence department experts have worked on this issue. I'm trying to contact them to find out what they've done. I want to sell them on the idea that we've advanced, the idea of creating a new rule under which a reasonable pension would be paid proportionate to the length of the spouses' life together. There has to be a little more fairness. It really makes no sense not to pay a pension.

Any government other than the Liberal government would probably be in the same position. Everyone's afraid to touch it. There's one government in this country that has done things differently since 1985, and it's the Quebec government. Under the Public Service Act, a pension is paid to every survivor at the time of death, regardless of the date on which their relationship began.

**Mr. Luc Desilets:** Yes, Mr. Gill, Quebec can stand as an example in that regard. We'll be able to discuss that later on.

For example, the Act respecting the Government and Public Employees Retirement Plan doesn't penalize women. What's harmful

here is that it's women who are the hardest hit. As we all know, this issue affects women in 95% of cases, and those women are living in precarious situations.

Since the chair is signalling that my time is up, I'll turn the floor over to him.

**The Chair:** Thank you very much, Mr. Desilets.

Thanks to Mr. Gill as well.

We now go to Rachel Blaney for the next six minutes.

We are listening, Ms. Blaney.

[*English*]

**Ms. Rachel Blaney (North Island—Powell River, NDP):** Thank you, Chair.

I want to thank everyone here, especially those of you who are having to share incredibly personal stories.

Let me just apologize that you have to face this reality and that the only way for us to address it is for you to come on a screen and tell people your really personal stories. I think that is a travesty. It's why I'm fighting so hard, and, of course, why I put forward Bill C-221 that will address this issue, an NDP bill that has been in the House repeatedly. Hopefully, we will finally see some action on it.

I will go to you first, Pat, and then I'm going to you right after, Kevin.

I want to know. When did you find out that, if you married or entered a common-law marriage after 60, you would not be able to have a survivor's pension for the woman you loved?

• (1400)

**Mr. Patrick Boudreau:** I found that out after I called my pension provider. I wanted to put Kelly on, and that's when they told me I couldn't. They just said no.

Another thing I want to bring up here is that, with my ex-wife, I ended up having to pay her an awful lot of money to protect my pension that I worked so hard for and that I paid into and I deserve.

I wanted to share my pension with Kelly, should I pass before her. That's when the pension people told me, "No, you can't do it." However, if I wanted to pay 30%, 40% or 50% of my pensionable income, she'd be entitled to something. They never did tell me how much, but 50% of my pension? That just wasn't feasible. It's still not feasible today.

**Ms. Rachel Blaney:** Exactly.

Kevin, when did you find out that, if you were in a relationship after 60, you would not be able to leave a survivor's benefit?

**Mr. Kevin Sewell:** Basically, it was like the other gentleman.

When Tracy came into my life, we were looking at whether she would get any benefits from my military service and Veterans Affairs. The only one that came up as no, basically, was the superannuation act. Everything else she's good for, and good to go with.

As Pat said, you have to buy it back. My pension is \$960 a month. I am buying back my previous pension, so you do the simple math if I am going to suddenly pay 30% more to cover Tracy. It's financially impossible.

**Ms. Rachel Blaney:** Thank you for that.

I think that's really important because, like you both mentioned, the optional survivor benefit, the OSB, is what you can pay 30% to 50% of your income into your pension income.

I know you have both chosen not to do that because it would mean an economic inability to do anything today. What a horrible place to be in. I can't imagine how painful it is to make these kinds of decisions.

I guess my next question is this: When were you told that if you took that option—or were you told that option—to take 30% to 50% of your pension and put it away for them, that if your loved one, your partner, passed before you did, you would never receive a penny back?

I will start with you again, Pat.

**Mr. Patrick Boudreau:** I was never told that. That was something I learned recently. The pension people never told me what Kelly would get if I paid in for two years, three years or six months. They never told me whether I would get that money back if she passed before me.

**Ms. Rachel Blaney:** That's really helpful.

Kevin, do you know?

**Mr. Kevin Sewell:** Basically, at the start when I asked, I was told this. I enquired a number of times about it and kept getting the same answer. That happens. That seems to be an ongoing situation with the Canadian Forces superannuation: They don't tell anybody anything. You have to do a lot of digging to find stuff out.

The problem with the Canadian Forces is that, for most individuals all through their careers, if they ask a question, they're told they don't need to know. Most of them go through their career totally not asking questions because it's not their need to know. When they get to the point of retirement, they still don't ask questions.

They're also not informed. When members get out of the Canadian Forces, there are supposed to be sessions to bring them up on knowledge and that. This is one issue that has never been brought up in any of the sessions they had at that time for the members because they don't think of these things. That's how it ends up.

● (1405)

**Ms. Rachel Blaney:** Yes. I know that, for me, it wouldn't occur to me to ask those questions. I would just assume that when I got married or when I was in a long-term relationship, my loved one would receive something when I was gone.

**Mr. Kevin Sewell:** It also goes back to the fact that, all through their careers, common-law relations are recognized by the military and then all of a sudden at 60, it is not recognized.

**Ms. Rachel Blaney:** Exactly.

I think that's my time, but I will be coming back for you, Tracy and Kelly, in the next round.

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

I'd like to invite Mr. Fraser Tolmie for five minutes please.

Go ahead, Mr. Tolmie.

**Mr. Fraser Tolmie (Moose Jaw—Lake Centre—Lanigan, CPC):** Chair, I think that's a little bit of payback for last week.

Thank you for joining us today.

I'd like to thank you for your service, Corporal Sewell.

I'll point out, Mr. Boudreau, that my father was in the corrections facilities before, so I understand that it's not an easy job with what you witness. I appreciate your being open with some of the challenges you're facing today.

Right now, I'd like to just point out a comment that was made by Mr. Sewell about every other legislation that we have concerning common law. The way we look at partnership seems to be linear everywhere else except in this particular circumstance. We seem to be outdated. That is validated by the language that's used when we talk about “gold digger”, which quite honestly is not acceptable terminology to use right now. Maybe it was acceptable back in 1901.

I apologize that you're labelled that, quite honestly. I'm sorry because that seems outdated.

Mr. Gill, you're not going to get off the hook that easily. Apart from my statements, I do have a question for you, sir.

This issue was ruled on by the courts. That was nearly 30 years ago. Are you aware of any new moves to challenge this in the courts again, sir?

[*Translation*]

**The Chair:** Please unmute your microphone.

[*English*]

**Mr. Maurice Gill:** I got the question.

I have no idea. I don't have any confidence in the Supreme Court, but as I mention in the brief, they changed their opinion as time evolves. Society is changing and so on. In that case, I don't understand how they could say it was an interpretation of the charter. That's why they rejected the request.

As I said, I suggest forgetting about the 60. It is irrelevant. The problem with the older people's pension is that, after retirement we have another era. The pensioner no longer contributes, and we can't rationalize saying there could be two systems: one for marriages before retirement and one for marriages after retirement. I think it would be more logical, because I like to work logically. It could be done. I'm just losing the other part here anyway.

It would be strange to see the government decide to standardize the exclusion conditions. Of course all the legislation rejecting it after 60 and keeping only the other one could make sense. I would think that, looking far ahead into the future, the—

• (1410)

**Mr. Kevin Sewell:** I'm sorry to step in on this.

**Mr. Maurice Gill:** —survivor's pension could also be applied to marriages entered into before retirement. It makes sense in a way.

**Mr. Fraser Tolmie:** Thank you, Mr. Gill. I appreciate that.

Mr. Sewell, you wanted to step in there, sir?

**Mr. Kevin Sewell:** I do, if you don't mind.

The public service union was the one who took this to the Supreme Court back in the 1990s. It cost them a lot of money. They don't want to go back to the courts on it because of that situation. The RCMP are looking at going after it. Retiree associations are looking at it also. Those are two other things.

We've already contacted human rights on this—on age discrimination and marital status discrimination. They can't touch it because both the acts, the Militia Act and the other, are outside of their jurisdiction, and also you have to look at the other ones. They are not able to touch them because of the age factor—not of the individual but in the act itself.

**The Chair:** Thank you.

**Mr. Fraser Tolmie:** Thank you for both of your answers.

Chair, I want to make sure we're still in a good working relationship.

**The Chair:** No, we are. We are in a good relationship, but you know that I have to manage the time. All of us would like to intervene.

Thank you, Mr. Tolmie.

Right now I'd like to invite Mr. Churence Rogers for five minutes.

Go ahead, please, Mr. Rogers.

Mr. Samson, would you like to intervene?

**Mr. Darrell Samson:** Yes, Mr. Chair, you read my mind. I was going to say I will take his turn, and he will take mine right behind.

I want to begin by thanking all of you for your presentation and your service. The families serve as well. We've learned more and more about the important role of families and spouses and kids.

I want to thank you as well for sharing your personal stories. A lot of interesting facts are coming out today, which are a little different from those last time. I find this will be very helpful. I don't know where to start. I have too many ideas.

Let's start with Mr. Gill.

[*Translation*]

Mr. Gill, I appreciate the fact that you're thinking of other ways to achieve certain objectives that would help meet the challenge

that you characterize as a "mission impossible". I don't like that adjective, but I accept it.

You propose that survivors be granted a percentage of the pension, not a full pension, based on the number of years of marriage after 60. You mentioned the case of a woman who had been with her husband for 30 years. It depends on the pension system, but 50% is probably the maximum percentage. I calculated that, for a survivor who had been with her spouse for 15 years, it would amount to perhaps 25%. Am I wrong?

I think your idea is an interesting one. Have you discussed it with anyone else? Could you tell me more about it?

• (1415)

**Mr. Maurice Gill:** That's correct. I don't want to go into any technical details, but you can imagine that the survivor would receive a larger percentage of the pension for each year of marriage, to a maximum that could be equal to the present amount. The normal amount is 50% of the retiree's pension. The progression could be done in various ways. You could start with larger percentages and subsequently reduce them to try to provide something eventually. For the first five years, it could be 3%, and thus 15% in five years, and so on...

**Mr. Darrell Samson:** Thank you, Mr. Gill. We don't need too many details. I wanted to be sure I understood the concept.

**Mr. Maurice Gill:** I wanted to give you an example because it's an idea that should be looked at.

**Mr. Darrell Samson:** Yes.

Have you mentioned this idea to anyone else, or is this the first time you've presented your brief?

**Mr. Maurice Gill:** We haven't discussed it very much so far. We came up with the idea for this appearance.

**Mr. Darrell Samson:** Thank you, Mr. Gill.

**Mr. Maurice Gill:** Starting tomorrow, we're going to develop a plan including other targets for spreading this idea, which is worth spreading. If it's rejected, we'll stick with the mission impossible.

**Mr. Darrell Samson:** Thank you, Mr. Gill.

You said that Quebec didn't draw a distinction. Mr. Desilets had a big smile on his face, so you obviously said what he wanted to hear.

Do you think governments are part of the problem? I don't necessarily mean the government in power today, but the entire succession of governments since this provision was established in 1901.

Is the problem mainly related to the way pensions are calculated? I'm no expert, but, if my understanding is correct, an analysis is always done. For example, a certain percentage of people will live for 100 years, whereas others will die younger. Since that's the way it's calculated, do you think the problem is that the creation of new programs could result in an increase in the pension percentage paid in order to add something?

I don't know if that's the problem; I'm just suggesting the idea.

**Mr. Maurice Gill:** I'm not sure I actually understood. Are you talking about how much it would cost to increase pension distribution?

**Mr. Darrell Samson:** Sort of, yes.

**Mr. Maurice Gill:** Those are the secrets of the actuaries, who come up with the projections and forecasts. They are scientists who consider demographic characteristics, among other factors. I think they could conduct a study on this and establish limits together. There's a minimum the could be done and a maximum, and that's different from the normal pension...

**The Chair:** Thank you.

**Mr. Darrell Samson:** Thank you very much.

My time is up, and I had six more questions to ask, Mr. Chair. The information our witness is giving us is so good it generates interesting questions.

Thank you very much.

**The Chair:** Thank you.

Mr. Rogers has raised his hand to request the floor.

Go ahead, Mr. Rogers.

[*English*]

**Mr. Churence Rogers (Bonavista—Burin—Trinity, Lib.):** Mr. Chair, I want to check and see if you can hear me now.

**The Chair:** I can hear you.

**Mr. Churence Rogers:** Thank you very much.

**The Chair:** Next time, it will be your turn.

Thank you.

[*Translation*]

Ladies and gentlemen, we will now go to short turns of two and a half minutes.

I therefore invite Luc Desilets to unmute his mic.

Go ahead, Mr. Desilets.

**Mr. Luc Desilets:** Mr. Samson has obviously put words in my mouth. Whether that was the proper thing for him to do is another matter.

In Quebec, we have a plan called the Government and Public Employees Retirement Plan, or the RREGOP. As a school principal, I contributed to this plan. It meant that if I was married, neither my wife nor I would have any problems.

According to you, Mr. Gill, How come Quebec can pay for a plan like that and we can't do it for veterans? If possible, please keep your answer short.

• (1420)

**Mr. Maurice Gill:** Actually, I mentioned that in my brief.

Did the government or the defence department consult the Régie des rentes du Québec, which administers the plan, to try and understand how they did it?

I gave another example, and it's really special. The municipalities of Ontario decided to do the same thing.

So it's obvious that it's perfectly possible. Does it have a major impact on the employers and on employee contributions?

The employees have their say in that. The unions need to be involved so that they can take a positive approach to deal with the problem.

**Mr. Luc Desilets:** According to you, is the contribution made by an employee in Quebec higher than for an employee contributing to the National Defence plan?

**Mr. Maurice Gill:** I have no idea, because it varies. So many factors come into play, like people's age, and even sex—or perhaps I should be using the word gender now. More research is needed.

**Mr. Luc Desilets:** I understand. It's complicated.

The committee is there to make recommendations.

From what I've understood, you're strongly recommending that the Canadian Armed Forces and Veterans Affairs should dialogue, collaborate and exchange information because in the end, it's a matter for the Canadian Armed Forces. They administer the funds.

Am I wrong in saying that's one of your recommendations?

**Mr. Maurice Gill:** You're quite right. I mentioned earlier that I wanted to understand the situation. I'm getting there, but I'd like to ask the of defence department what it did and what it might do. I'd like to suggest to them that they consider other options.

**Mr. Luc Desilets:** Thank you very much.

**The Chair:** Thank you Mr. Desilets.

It's over to Ms. Rachel Blaney now.

[*English*]

**Mr. Kevin Sewell:** May I interject, please?

**The Chair:** I'm sorry, Corporal, no. Perhaps one of our members will ask you questions so you can intervene on that.

**Mr. Kevin Sewell:** It's in reference to this one. The United States military went through this approximately 10 years ago and corrected the situation.

**The Chair:** Excuse me, Mr. Sewell, but I have to ask members of the committee to ask you questions. Maybe one of them will ask you a question, and you will be able to answer then.

**Mr. Kevin Sewell:** Okay.

**The Chair:** I would like to invite Ms. Blaney to go ahead for two and a half minutes.

**Ms. Rachel Blaney:** Thank you, Mr. Chair.

Kevin, I'm going to have to go to Tracy and Kelly. I'm not trying to be rude, but I want to make sure their voices are heard on this. It will keep you out of trouble later on.

First of all, I want to say that I am really appalled that it is called the “gold digger” clause. It's very apparent to me, after listening to many witnesses, that families have a visceral reaction to being called gold diggers. I hope that's something all of us, in this place, take some reflection on.

I heard from both of you about the commitment of your family and how families are changing; the definition definitely has to change. I want to remind all of us that the clause is in all of these departments. We can't say one department can fix it. It's bigger than that. It's in every one of these departments. I'm wondering whether each of you could take an opportunity...starting off with you, Kelly, and finishing with you, Tracy.

What would your experience be if this clause were fixed? What would the impact on your life be?

**Mrs. Kelly Vankoughnett:** Thank you.

I just wanted to say that I agree. If you put it back to each individual department, my fear is that it would just keep going in a big circle.

The thing that exists between all of those, for veterans, and for Pat and I, is the fact that the clause is there. You're making a discrimination about age and the whole gold digger....

How would it affect me? I do worry, because I do not have children. I do worry about if, when I'm older, I will be able to look after myself. Where will I be? After so many years of working, what situation will I be in?

When I hear the story of Kevin and Tracy too, it hurts me to hear that kind of thing. People who gave for their country, people who have been working their whole lives, are finding it difficult. They're finding it difficult to make ends meet. It shouldn't be the case. These people gave up a lot.

Pat, Kevin, you've given a lot. It is a big thing to step up and do that as a career, and to then be treated that way—

• (1425)

**Ms. Rachel Blaney:** I'm sorry, Kelly, but I have to give Tracy a few seconds too.

**Mrs. Kelly Vankoughnett:** That's okay.

Thank you.

**Ms. Rachel Blaney:** I apologize.

**Ms. Tracy Lee Evanshen:** Unfortunately, if Kevin were to pass away tomorrow, if we go with what Mr. Gill is even suggesting, I would get next to nothing, because we've been together only a short time. You're, again, punishing us for falling in love after the age of 60. If something, God forbid, were to happen to him, I honestly don't know what I would do, period.

Thanks.

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

[*Translation*]

Thank you, Ms. Blaney.

[*English*]

Mr. Sewell, we're going to have two other interventions, but I know that one of the members will ask you a question, so you will be able to intervene.

For now, I'd like to invite, for five minutes, Mrs. Anna Roberts.

Mrs. Anna Roberts, the floor is yours.

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

I want to go back to something.

First of all, I want to thank everyone for being here. It's tough to keep repeating these stories. To be honest with you, it shouldn't really be necessary, because this is a common-sense issue. I don't know where we lost common sense.

I want to go back to Kelly. You said you were 58. You're young. The new 50 is—what is it?—the new 40 now, so you're not old at all. I just want to make that clear.

This issue seems to be going on for a long time, and I have to agree with my colleagues that it's about time we put it to bed. In your opinion, how can we expedite this situation so that the government understands that enough is enough and that we need to make changes. We can't wait for another research study. We can't wait another month. We can't wait another day. Taking your opinion into account, what can we do to expedite this situation?

**Mrs. Kelly Vankoughnett:** In my opinion, you have to immediately drop the 60 clause and the retirement clause. Some people choose to have long careers. Some people's careers are shortened. Sixty is not old. It's discriminatory. It's just absolutely discriminatory.

Why does it exist in Pat's pension plan and not in my pension plan? I think OMERS is one of the few pension plans that chose to make all the changes so they fit the definition of today's family.

You're right. There's no time. I'm sitting here today and thinking that this is all wonderful, but if it doesn't go anywhere. It doesn't help anybody, but we're here, hoping that the change happens. The sad part is that it may not happen for the families who need it now. It has to be changed so that the law drops that discriminatory factor. Take it out; that fixes it.

**Mrs. Anna Roberts:** I will agree with you. I lost my husband 27 years ago. With my pension, through my company my new spouse will receive it. It's something that is strange to me, when I'm hearing this. Thank you very much for sharing that.

Corporal Sewell, you wanted to say something earlier. I want to give you that opportunity before I go to my next witness.

**Mr. Kevin Sewell:** Thank you.

In my research, I contacted the U.S. military about a gold digger clause in their pensions. They went through their whole pension thing approximately 10 years ago and reviewed it totally. I was communicating with one of their senior majors who dealt with this at the time, a special adviser to the secretary of the army, and he was shocked that we still have it in place here. He said it sounds like we need to step up like they did 10 years ago and re-evaluate and redo our pension system. That's it, basically.

• (1430)

**Mrs. Anna Roberts:** Thank you for clearing that up for us.

I'd like to go to Tracy.

You've been in a relationship for many years now and have had four children, as I heard earlier. What challenges do you think have to be addressed immediately in order to ensure that, moving forward in the future, you have the ability to continue supporting your children?

**Ms. Tracy Lee Evanshen:** I was in a relationship for 30 years before Kevin. Kevin and I have been together for four. I've had to go back to work in order to ensure that we have some money, to ensure that I take care of my children and my children have what they need before I look at myself and what we need. I'm taking care of my kids before I'm taking care of Kevin and me.

What I make is not much, and nothing from nothing is a whole lot of nothing. There are a lot of sleepless nights and, I'm not going to lie, a lot of tears. Sometimes I just don't know how we're going to do it.

Thank you.

**Mrs. Anna Roberts:** Thank you for sharing.

I'd like to go back to you, Mr. Boudreau. You must have been very disappointed when you were informed that you couldn't pass your pension on to your spouse. Would you say that there was a lack of...?

When you joined your company, obviously someone didn't sit down with you and go over your HR benefits. Can I assume that this is correct?

**Mr. Patrick Boudreau:** Very much so, yes.

**Mrs. Anna Roberts:** Would you agree that maybe what we should also be looking at is that they take the time to go over detailed benefits to all individuals?

**Mr. Patrick Boudreau:** You know, when I was 20 years old, I don't know if I would have heard that: Guess what. If you retire after 37.5 years and you've protected your pension because you've paid off your spouse, and you meet somebody after you retire, they're not entitled to your pension.

I don't think I would have heard those words.

**Mrs. Anna Roberts:** Am I done, Mr. Chair?

**The Chair:** Yes. It's already five minutes.

**Mrs. Anna Roberts:** Oh, my goodness. I'm going to have to buy you a new watch.

**The Chair:** You're doing the same thing as Mr. Tolmie, but that's okay.

I'd now like to invite Mr. Churence Rogers to open his mike.

Please go ahead and ask your questions.

**Mr. Churence Rogers:** Thank you, Mr. Chair. I'm hoping that this time you can hear me.

I apologize to the witnesses. We had some technical difficulties, of course.

I want to come back to you, Kevin, on the comment you made about the U.S. system and how the gold digger clause has been cancelled, and to ask you how much you know about that particular situation in the U.S. It intrigued me. What was the result for the veterans there? What does it mean for them in terms of survivor benefits for their spouses or their future benefits going forward? Can you enlighten us a little bit as a committee?

**Mr. Kevin Sewell:** Certainly.

Basically, I reached out to this gentleman. He used to teach at West Point. As I said, he was a special adviser to the secretary of the army. We chatted about it. We didn't really get much into the mechanics of how it changed. Basically, they've removed the clause from their pension system.

He's more than willing to be a witness to this committee and give his advice to you. That may be something the committee wants to look at in the future.

**Mr. Churence Rogers:** Thank you, Kevin.

Certainly, Mr. Chair, that might be something that we could look at as a committee.

I would certainly be very intrigued and very interested in hearing what's happening in the U.S., because we've heard references to it before from some of the other witnesses. I know that we had other witnesses, for example, who talked about giving the option to pay into a survivor benefit plan. Of course, if the veteran died before the spouse, the spouse would get absolutely nothing. That was my understanding.

Kelly, is that how you understand it?

• (1435)

**Mrs. Kelly Vankoughnett:** That's how I understand it, yes.

**Mr. Churence Rogers:** It makes absolutely no sense that somebody would pay into a plan with no guarantee of some kind of assurance of getting at least some kind of lump sum rebate if that were the case. I just wanted to confirm that, as was heard from other witnesses.

**Mrs. Kelly Vankoughnett:** Yes, that's my understanding.

**Mr. Churence Rogers:** Thank you very much.

When I look at the circumstances of some of the other witnesses who talked about the monthly contribution that was required, that would make it extremely financially challenging, as you've detailed.

That's not possible for you as well. Is it, Tracy?

**Ms. Tracy Lee Evanshen:** That's correct. There are some months where we're living off my credit card or my line of credit.

**Mr. Churence Rogers:** Obviously, then, that is not an option for you or for many others. The only solution seems to be that we go down the road that Kevin alluded to in terms of what the U.S. is doing or in terms of something like that kind of solution.

Tracy, I was just wondering if you want to comment.

**Ms. Tracy Lee Evanshen:** Yes, I think we've said it already. It's just that unfortunately in general we're going around in circles about the same thing. We give back money every year—not we as individuals, but the government. Veterans Affairs gives back hundreds of millions of dollars, yet the answer is “Let's do another study”, and they spend more millions of dollars to do a study.

Just please provide the money that the veterans and their families need. We're not asking for millions. We're just asking to be able to live comfortably.

**Mr. Churence Rogers:** Yes. I wanted to re-ask the questions because I'm new to this committee for this term, and I just wanted to make sure that we're hearing the same answers from people on the living experiences they're going through.

I think my time is just about up. I want to thank all of you for your contributions here today and for giving us some guidance as to how we should deal with this issue.

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

I'd like to inform the committee that we're going to have four other interventions before we go to the next panel.

For five minutes each, we're going to have Mr. Caputo and Mr. Zuberi, and for two and a half minutes each, Luc Desilets and Madam Blaney.

Right now, Mr. Caputo, the floor is yours for five minutes.

**Mr. Frank Caputo:** Thank you very much, Mr. Chair.

I'm repeatedly touched by all of this.

I believe it was Ms. Evanshen who just spoke about a line of credit and credit cards and kind of living month to month. Is this just highlighting part of a bigger issue about funding for veterans, period? Does that makes sense?

**Ms. Tracy Lee Evanshen:** Are you asking me?

**Mr. Frank Caputo:** Yes, I would ask Mr. Sewell as well, both you and Mr. Sewell.

Go ahead.

**Ms. Tracy Lee Evanshen:** It is certainly a bigger issue in the long run. No matter how hard we work, not everything is getting paid, and my credit card is getting bigger, my line of credit is getting bigger and there's no relief. This is much bigger than just this.

**Mr. Frank Caputo:** I'm really sorry to hear that. It pains me that anybody, whether it be someone in our armed forces or retirees or their partners, has to go through something like this.

Did anybody ever sit down...? I know that my colleague, MP Roberts, mentioned this, and Mr. Boudreau answered and said something about being 20 years old and not dealing with this. Was

there ever anything even updated to bring this to your attention, anything saying, “Look, this is what you would have to do, this is how much it will cost you, or if you want to provide for your spouse, common-law spouse or partner, this is how you're going to do it”? Has any of that ever happened?

• (1440)

**Mr. Kevin Sewell:** On that, there were not. Retirement seminars for people who are releasing from the forces do not talk about this. The other situation we have to look at is the age factors in the military. Now we allow people to come into the forces up to the age of 55, and then suddenly at 60, they're out the door. Are they getting a pension? No. If you're looking at it as a pension, that's nothing at all. Those are two factors.

The Canadian Forces Superannuation Act is old. It's needs a total revamping. It's antiquated. Veterans Affairs has no say on it, and the military has the control on it. The military also does not allow its members to have any say in it. If you look at other organizations, the union has a say on it, on their pension, on where they're going. The military doesn't do that. We've put a petition up on this, as you all know, and the military is not entitled to respond on a pension, so it has even less say than that. That's military law, and that's something we can get into and spend decades discussing, but those are basically the nuts and bolts.

**Mr. Frank Caputo:** Right.

Corporal Sewell, you mentioned that this isn't part of the seminars. When was the last time you attended a seminar on—

**Mr. Kevin Sewell:** I've been out of the military for a number of years. I was released at the age of 60. I have the privilege of turning 68 this year. When I was released, I didn't even get to one of those seminars because the unit I was employed by felt it was more important that I spend time doing military things at that time, which I didn't have a problem with, so I didn't get to the seminar. Most people don't get to the seminars. They don't know this question. They don't even know anything about this. If you ask any serving member of the service—the RCMP or the military—they don't have a clue about this because it's never brought up. It's one of those “let's keep it secret so nobody knows anything about it” things.

**Mr. Frank Caputo:** That's an interesting point, because it's certainly not a secret. We know that. When I say “not a secret”, I mean it was in the mandate letter in 2015 and 2017. It's not a secret. I can't recall offhand how many private members' bills have addressed this. I'm sure MP Blaney could probably remind me. I think five, off the top of my head, would be the number, so it isn't secret and it surprises me even to hear that. This was certainly on the government radar from 2015 to 2017.



I know it's a bit of a broad question, but do any of the other witnesses know whether this has crept onto the radar so that people who are in similar situations aren't dealing with this, or is it generally the consensus that, until this affects you, you don't know about it?

**Mr. Patrick Boudreau:** That's exactly what it is, Mr. Caputo. Until it affects you, you don't hear anything about it. I was very fortunate, unlike Kevin. I went to two retirement courses, one about four years before I retired and another one about a year before I retired. It was just a repeat of the same thing. They never discussed being married, being common law, or age 60. None of that was every mentioned. It was always that, when you retire after so many years of service, you get 2% a year, up to 35 years. That's what your pension is and, congratulations, you've reached it, but there was never anything about common law or dying. Nothing.

**Mr. Frank Caputo:** Thank you for that.

I see my time is up. My hope is that the analyst can make a note of that. When we move forward with recommendations, I think that's an important one: not only to change but also to change the way we communicate information.

Thank you for your answers.

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

Now I'd like to invite Mr. Sameer Zuberi for five minutes.

Go ahead, please, Mr. Zuberi.

**Mr. Sameer Zuberi (Pierrefonds—Dollard, Lib.):** Thank you, Mr. Chair.

Thank you to all the witnesses for being here.

I have learned a lot while substituting today in this committee. I want to share that, like many here, I also served in uniform, albeit part time in the reserves, but I can empathize with your current situation. I hear you, as we all do here. We hear you loud and clear, and we do care and want to make things better.

For the spouses, thank you for supporting those who have served in uniform for so long, for so many years. Your personal moral support is very important and welcomed, I'm sure, by those who did serve.

I want to do a bit of a dive into some of the gendered aspects of things. From the data we have, we know that 8% of female veterans are of low-income status, whereas only 4% of male veterans are of low-income status. I'm just wondering if any of the witnesses can shed some light on why, in their opinion, female veterans are twice as likely to be low income as are men. Would anybody like to shed some light on that?

• (1445)

**Mr. Kevin Sewell:** With that, you also have to look at, particularly for the military and the RCMP, the time of service. Females, up until now, have not been doing 25 years in either one of them, whereas males have. You have to look at time in versus pension, basically. It's simple.

**Mr. Sameer Zuberi:** Thank you.

I was thinking of that also on my own, but we want to hear it from the witnesses, too, to get it on the record.

Would anybody else like to share their insights on that?

**Mr. Patrick Boudreau:** I would have to say that, based on my experience in corrections—I can't speak about the military or the RCMP—now that we have more women in the service working in male institutions, why there are low-income females, I really and truly don't know. I don't know.

**Mr. Sameer Zuberi:** Would you say that the pay grade we're dealing with in terms of the retirements, the salary upon completing one's career, has an impact on that? Essentially, the seniority of women in professions, would you say that's part of it?

**Mr. Patrick Boudreau:** This is going to sound, probably, not correct, but like Kevin said, men seem to last a lot longer in our professions than females do. I have no idea why. I don't know if it's family. I just don't know, but the women don't seem to do 20, 15 or even 30 years of service in corrections.

**Mr. Sameer Zuberi:** Interestingly, you mentioned about how, when you were close to retirement, you had two courses that basically gave you a primer on what to expect during retirement, but they weren't necessarily a fulsome explanation. Maybe, continuing off of what you said earlier, a culture shift—not necessarily a shift entirely but adding to the culture—might help to make it more inclusive for women. Do you have any comments?

**Mr. Patrick Boudreau:** I agree 100%, yes. You have to remember that, when you go to your retirement course, they're talking about you and your spouse. They're not talking about the day you retire or three months later when your spouse leaves you and now, all of a sudden, here's what you can and can't do. They don't talk about that. They're talking about couples in retirement, typically, and you're either married or common law, and you're always covered, so you thought.

**Mr. Sameer Zuberi:** I'll cede the half-minute that's left to my colleague Mr. Samson.

[*Translation*]

**The Chair:** Mr. Samson, you have the floor. You have exactly one minute.

[*English*]

**Mr. Darrell Samson:** I'll be very quick. I think we've hit on the interesting part. Rachel touched on it. Mr. Caputo and others touched on that we need to find out what communication is being offered in sessions of education around this. That's a big issue.

My question is for Corporal Sewell, very quickly.

You stated that they changed it in the States 10 years ago. Do you know what the change looks like?

**Mr. Kevin Sewell:** This change took place approximately 10 years ago. Like I said, I'm more than willing to reach out again to this gentleman, who has already said that he has no problem talking to your committee and giving his background and his advice to you so you can look at it, too.

• (1450)

**Mr. Darrell Samson:** If you could get us that information—  
[Translation]

**The Chair:** Excuse me, Mr. Samson, but because you're not wearing your headset, the interpreters are having a hard time translating what you're saying. I'll give you an additional 15 seconds.

[English]

**Mr. Darrell Samson:** Can you reach out to your colleague and anyone else and get the information to us? He may not be able to present, but if you can get the information to us, it would help our committee as we deliberate to make recommendations. Thank you.

**Mr. Kevin Sewell:** That's no problem at all.

[Translation]

**Mr. Darrell Samson:** Thank you, Mr. Chair.

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

I'm giving the floor to Mr. Desilets now, for two and a half minutes.

Go ahead, Mr. Desilets.

**Mr. Luc Desilets:** Thank you very much, Mr. Chair.

I believe that any legislative measures that we take ought to be based on values, and the principles of justice and equity. Everyone appears to agree that the current situation is totally unacceptable. It's discriminatory. Not only that, but this approach is antiquated. Once again, it's the women who are taking the hit. As we've already said, 90% of the people targeted are women, not men. That's something that truly upsets me.

In 2008, the Treasury Board estimated the value of the measure, meaning the adjustment of this iniquitous situation, at approximately \$1 billion. A study by the chief actuary of the Government of Canada was published last year I believe, showing that the amount was \$300 million. That's clearly not the same, and the difference is enormous. I continue to believe that in terms of real figures, it's difficult to come up with solutions.

Mr. Gill, I am delighted about your proposal, but if the Department of National Defence, which administers these funds, were to refuse this measure, how would you react?

I'm also wondering if it's up to you to react. Shouldn't these solutions be coming from the department?

You have about one minute to reply.

**Mr. Maurice Gill:** If a solution like the one we are proposing were to be denied, like all the others, I don't know what could be done. This has been going on for years. The government representatives and the opposition parties would have to get together at a kind of summit. All the parties would have to be represented. This

annoying problem could be looked at through a multipartite rather than a partisan approach.

That's my suggestion.

**Mr. Luc Desilets:** That's very interesting. But there would have to be some follow-through. We would all like this to happen quickly. It's a horrible aberration. It's all the more frustrating for legislators to see it come up yet again, as Mr. Caputo mentioned earlier, in 2015 and 2018, I believe, in the ministers' mandate letters. It's upsetting. The mistake is probably that it should have appeared in the mandate letter to the Minister of Defence rather than to the Minister of Veterans Affairs.

I didn't see your signal, Mr. Chair.

**The Chair:** Thank you, Mr. Desilets. I know that you're familiar with it. I hid it deliberately.

Ms. Blaney, you have the floor for two and a half minutes.

This will be the final intervention with the current witnesses.

[English]

**Ms. Rachel Blaney:** Thank you, Mr. Chair.

I have two questions.

The first one is for Patrick, Kelly, Tracy and Kevin.

We know there are studies going on from Veterans Affairs Canada on this issue to address their veterans survivors fund. Have you ever been invited to participate in this study?

Could I start with you, Pat?

**Mr. Patrick Boudreau:** No, I have never been contacted.

**Ms. Rachel Blaney:** What about you, Kelly?

**Mrs. Kelly Vankoughnett:** No.

**Ms. Rachel Blaney:** What about you, Tracy?

**Ms. Tracy Lee Evanshen:** No.

**Ms. Rachel Blaney:** What about you, Kevin?

**Mr. Kevin Sewell:** No.

**Ms. Rachel Blaney:** Thank you for that. That's very helpful.

It will be interesting to figure out where they're getting their list from.

My last question today is for Tracy.

I am wondering if you could tell the committee whether you were able to go to work today. If you were not able to, why is that?

• (1455)

**Ms. Tracy Lee Evanshen:** I went to work this morning. I rushed home so I could be here—not for you, but for Kevin. This is not easy for him to do, so thankfully, my boss gave me the opportunity to come home.

That's half a day for which I won't be paid. It's twofold: Yes, I can go, but I'm not being paid. His mental safety is more important than that, if that makes sense.

**Ms. Rachel Blaney:** It does make sense.

Could I hear a bit more on this issue? I think this is so important. For the partners of people who served our country in whatever department they did, there may be particular challenges they are experiencing. Part of appreciating that sacrifice, as a country, is recognizing the impact it has.

When I listen to this.... Maybe, in 1901, there was a good intention to protect. I don't think it was, really. I still think it was sexist in 1901, but it was to protect vulnerable men in a situation where they may have needed to be protected.

What we're seeing now is the impact on people like you, Tracy, who are spending a great deal of their time supporting someone who has saved lives and supported our country. These are the ramifications, and I'm—

**Ms. Tracy Lee Evanshen:** That's correct. I'm literally supporting him through this, as he supports me.

I'm trying financially as best I can. I just started this job. It's more that he supported the country and now the government has turned its back. I am here, holding the bag, to hold him up. I am his buffer. I am his sounding board. I'm the one who jumps in when he starts flaring up. I'm the one who has to smooth the waters. It's tiring. I still have to go to work. I still have four kids to take care of. I am losing myself. I am getting chipped away.

It's not fair—I'm sorry, sir—to put a time on someone's grief, on someone's pain, on someone's circumstances. It's very difficult. That's all I can really say.

Thank you.

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

[*Translation*]

Thank you, Ms. Blaney.

On behalf of the committee members, I'd like to thank all the witnesses who took part in today's meeting. Your comments were very heartfelt. Thanks to you, we'll be able to produce a report that contains some recommendations. That should make it possible to deal with the situation. I must say that we were all moved deeply by the discussion of the "gold digger" epithet. That's really disappointing.

On behalf of myself and the committee members, I'd like to thank you for taking part in the meeting. I'd also like to thank Ms. Evanshen for having taken leave to come and testify before the committee.

And just a reminder that Mr. Patrick Boudreau, Ms. Kelly Vankoughnett, Ms. Tracy Lee Evanshen and Mr. Kevin Sewell all testified as individuals.

Lastly, I'd like to thank Mr. Maurice Gill, the co-president of the Surviving Spouses Pension Fairness Coalition, for having suggested a number of options.

Once again, I'd like to thank you all and would ask you to...

[*English*]

**Ms. Rachel Blaney:** Chair, if I may, I just want to let you know that Kevin has passed on the email address of the American major he was speaking about. We'll make sure, of course, that the clerk has it.

**The Chair:** Perfect.

There's one intervention before we close and then go to another panel.

**Mr. Patrick Boudreau:** I'd just like to say thank you very much. I sure hope you all put your heads together and stop just running around the tree and not coming up with some kind of solution to support everybody.

Kevin, thank you for your time. Tracy, thank you for supporting him. We appreciate you both.

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

You will be able to see our report. I think we're going to be able to present that before the end of the current session.

Thank you, everyone, and have a good afternoon.

We're going to take a break for five minutes in order to allow the new witnesses to come to the front.

● (1500)

[*Translation*]

I am suspending the meeting for five minutes.

● (1500)

(Pause)

● (1505)

**The Chair:** We're resuming the meeting.

[*English*]

We can now proceed to the second panel of this meeting. I will give a quick reminder to our witnesses that, before speaking, please wait until I recognize you.

[*Translation*]

If you are asked a question directly, feel free to answer it without my asking you to do so.

[*English*]

If you are on the video conference, please click on the microphone icon to unmute yourself. For those in the room, your microphone will be controlled as normal. When speaking, please speak slowly and clearly. When you are not speaking, your mike should be on mute.

[*Translation*]

I'd like to welcome our witnesses, who are from Statistics Canada.

We are welcoming Josée Bégin, Director General, Labour Market, Education and Socio-Economic Well-Being, and Andrew Heisz, Director, Centre for Income and Socioeconomic Well-being Statistics.

You will have five minutes for your opening address. After that, the committee members would like you to ask you some questions.

Ms. Bégin, you have five minutes for your opening address.

• (1510)

**Ms. Josée Bégin (Director General, Labour Market, Education and Socioeconomic Well-Being, Statistics Canada):** Thank you, Mr. Chair.

[English]

Mr. Chair and committee members, thank you for inviting us to this meeting.

Statistics Canada would like to contribute to the study of the committee on the financial concerns of the marriage over 60 clause in the Canadian Forces Superannuation Act by presenting information on the number of persons who married or entered into a common-law relationship with a veteran after he or she turned 60, as well as their characteristics.

This information was produced last year at the request of Veterans Affairs Canada through a secure linkage of 2018 tax records with various administrative records, including the Department of National Defence - Canadian Forces personnel cohort file and the PSPC Canadian Forces Superannuation Act legacy file. I would like to mention that Statistics Canada's deliverable was limited to producing four data tables to help provide a general understanding of the population size of persons who married or entered into a common-law relationship with a veteran on or after the veteran's 60th birthday and their socio-economic characteristics. Statistics Canada was not asked anything more specific beyond that with regard to the marriage over 60 clause and the current committee study.

Our data show that in 2018, there were between 4,000 and 6,000 persons who married or entered into a common-law relationship with a veteran on or after the veteran's 60th birthday, and the veteran was still living as of 2018. There were between 2,000 and 4,000 persons who married or entered into a common-law relationship with a veteran on or after the veteran's 60th birthday, and the veteran had passed away as of 2018. Spouses were generally aged over 60 and, not surprisingly, those of deceased veterans tended to be older than those of living veterans. Between 95% and 100% of spouses were women.

To simplify my summary of the results, I will now use the term "spouse" to describe persons who married or entered into a common-law relationship with a veteran after they turned 60.

Depending on the data source used, our results show that in 2018, the median income of spouses who entered into a relationship with a veteran aged 60 and over ranged between \$26,000 and \$35,000, with spouses of deceased veterans reporting the highest median income.

Survivors of veterans who entered into a relationship at age 60 or after received higher government transfers than spouses of living veterans who entered into a relationship at age 60 or after. In 2018, the median amount of government transfers received by spouses of deceased veterans reached \$18,000. This compares with a median ranging between \$14,000 and \$15,000 for spouses of living veter-

ans. Spouses of deceased veterans also had higher private pension income than spouses of living veterans, with a difference of about \$2,000.

While widowed spouses of veterans who entered into a relationship at age 60 or after had higher personal income than spouses of living veterans, they were more likely to be in a situation of low income. In 2018, the proportion of low income ranged between 19% and 23% among spouses of deceased veterans who entered into a relationship at age 60 and over, compared with a proportion ranging between 8% and 11% among spouses of living veterans who entered into a relationship at age 60 and over. The higher prevalence of low income among survivors of veterans is likely related to the fact that these spouses were more likely to be living in a one-income household. In 2018, more than four in five widowed spouses of veterans who married at age 60 and over lived alone.

The Maritimes and the province of Quebec generally had the highest proportions of survivors of veterans who entered into a relationship at age 60 and over living in a situation of low income. Across age groups, the occurrence of low income was highest among widowed spouses aged under 60.

Statistics Canada is committed to monitoring trends pertaining to Canadian military life. For example, in partnership with Veterans Affairs Canada and the Department of National Defence, a report was prepared last year on the prerelease and postrelease income of regular force veterans.

This concludes our opening remarks.

• (1515)

Thank you, Mr. Chair.

[Translation]

**The Chair:** Thank you very much, Ms. Bégin, for finishing within the allotted time.

I am assuming that M. Heisz has no opening remarks.

We will now move on to the first round of questions.

Mr. Tolmie, you have the floor for six minutes.

[English]

**Mr. Fraser Tolmie:** Thank you, Mr. Chair. I would like to thank the panel of witnesses for coming and joining us today.

I have a number of questions that I would like to ask you, understanding that you're just presenting information you've uncovered. We're not going to hold your feet to the fire, if I can say it that way, but we appreciate this is just information that's being provided. I would like to get a sense of how widespread this issue is.

How does the number of survivors who don't qualify for their spouses pension compare to the number of widows who do? Would you have that information?

**Ms. Josée Bégin:** Was the question regarding those who qualified?

**Mr. Fraser Tolmie:** I can repeat the question for you.

How does the number of survivors who don't qualify for their spouses pension compare to the number of widows who do?

**Ms. Josée Bégin:** Thank you for repeating the question. As I've said in my opening remarks, Statistics Canada was asked for a very specific deliverable. The information we have presented is very limited in terms of understanding the population and the socio-economic characteristics of those who married a veteran who was aged 60 and over. We do not have information in terms of the spouses or widows who would have qualified. That was not included in the record linkage that we did.

I'm going to turn to my colleague Andrew to see if he has anything to add.

Thank you.

**The Chair:** Go ahead, Mr. Heisz.

**Mr. Andrew Heisz (Director, Centre for Income and Socio-economic Well-being Statistics, Statistics Canada):** I agree with what Josée said. The linkage that we were asked to put together, the data that we were asked to put together, referred only to the 60-plus population. I imagine that the widows of survivors would have been in an age group younger than that, if they had qualified for receiving the pension. We weren't asked to investigate that particular part of the population.

**Mr. Fraser Tolmie:** I have a couple more questions here that I would like to ask.

How does the income of survivors compare to that of those who married under the age of 60? Does one group generally have other sources of income?

• (1520)

**Ms. Josée Bégin:** I want to make sure that I understand all the nuances in your question. Again, the four tables we provided to the committee focus on those who married a veteran at the age of 60 and over. We do not have information available in front of us in terms of being able to speak to the various sources of income for spouses or widows of veterans who would have married before that age.

**Mr. Fraser Tolmie:** All right.

I am very interested in your comments with regard to the Maritimes and Quebec. I'd like to get your take on that. Did your study discover any reasons as to why the Maritimes and Quebec had higher proportions of survivors living in a low-income situation?

**Ms. Josée Bégin:** I want to clarify, Mr. Chair, that Statistics Canada did not conduct a study. The work we did around those four Excel tables was really based on cost-recovery work. We were approached by Veterans Affairs Canada to prepare those tables. We did not go into detail in terms of what would be the possible factors influencing the various situations of the widowed spouses of veterans.

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

We will now go to Mr. Wilson Miao for six minutes, please.

**Mrs. Rechie Valdez:** I think it's me, Mr. Chair.

Good afternoon to you and to our colleagues.

Thank you to our witnesses from Statistics Canada for joining us today.

Ms. Bégin or Mr. Heisz, the data you shared shows that most recipients live in eastern Canada, while western Canada has much fewer pension recipients. Do you have any idea of the reason or the rationale behind this?

**Ms. Josée Bégin:** Mr. Chair, I will turn to my colleague Andrew to see if he would like to answer that question.

**The Chair:** Please go ahead, Mr. Heisz.

**Mr. Andrew Heisz:** Thank you.

No, we don't have any particular insight into that. I can imagine that it might be associated with the distribution of veterans and persons in service across Canada. It may be related to that. As Ms. Bégin has said a couple of times, we didn't explore the data in a way that would cause us to have come up with a definite conclusion on that question.

**Mrs. Rechie Valdez:** In your research into the income gap between men and women, did you do anything specific that went deeper into that area? If so, what are your findings?

**Ms. Josée Bégin:** Mr. Chair, I would like to clarify the question with Ms. Valdez.

Are you referring in your question to the population in general in terms of the income gap between men and women, or specifically to this population that we have covered in our Excel tables?

**Mrs. Rechie Valdez:** That's a good clarification. I'm referring specifically to the data in your tables.

**Ms. Josée Bégin:** On that, Mr. Chair, I will turn to my colleague Andrew.

**Mr. Andrew Heisz:** Thank you.

I would say that, in this data, the proportion of male survivors and men who are married to an alive veteran, at the time that we were able to see them, is fairly small. Therefore, I would be quite hesitant to draw conclusions about the reasons for the differences between the incomes of the two groups.

• (1525)

**Mrs. Rechie Valdez:** There was a research study conducted by Stats Canada and the Canadian Institute for Military and Veteran Health Research. The findings were that 4,490, who were almost exclusively women, would qualify for the veterans survivors fund.

Can you give an estimated date of when, or if you are aware of when, this program could be launched, and how many would be eligible, based on your research?

**Ms. Josée Bégin:** Thank you for the question.

We were not aware of that research. My colleague Andrew and I are experts in terms of income-related data or socio-economic data. We were not involved in the particular study that you cited, so we wouldn't be able to provide additional information in terms of the occurrence or the frequency of that study.

**Mrs. Rechie Valdez:** I'll just change a little bit some of my questioning.

We just heard from witnesses in our previous discussion. What I'm reflecting on is this: How many people does the current law negatively affect? Could you touch on anything like that?

**Ms. Josée Bégin:** Mr. Chair, I will turn to my colleague Andrew.

**Mr. Andrew Heisz:** Thank you for your question.

Again, it's really very difficult for us to say. Perhaps I could explain in a little bit more detail what we have here that we can talk about.

What we have here are the results of an exercise wherein records for veterans and persons who in the past had received or currently are receiving a pension were integrated with other data so that we could see if there was evidence that they were married after 60. Then we looked at those spouses to see what their incomes were in 2018.

In some ways that's a very simple approach. It tells us about the population of individuals we were able to observe in the data who would potentially be in the situation where they married after 60, where they potentially could be or may not be eligible for the pension program you're interested in here. We don't have a marker in our data that indicates whether or not the people do receive that program.

**Mrs. Rechie Valdez:** Could you speak to anything in your data, or explain why women are still receiving significantly lower incomes, benefits or pensions?

**Mr. Andrew Heisz:** The table itself does indicate that women spouses—whether they be survivors or spouses of living veterans—did have lower total incomes in 2018. The different components of the incomes are offered there as well.

To answer your question, though, which is fairly specific, I would need to look across the table to say, okay, this is how much came from earnings and this is how much came from their pensions. I don't think you really want me to do that right now, but if you'd like me to elaborate in a follow-up message, I think there'd be a way we could do that.

**Mrs. Rechie Valdez:** I'd appreciate that. Thank you.

That's everything for me, Mr. Chair.

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

[*Translation*]

We will now continue with the second vice-chair of the committee, Mr. Luc Desilets.

Over to you, Mr. Desilets.

**Mr. Luc Desilets:** Thank you, Mr. Chair.

I'd like to thank our two guests for coming.

To be honest, I found the tables complicated. Numbers are not my strong suit, but they are yours. And yet I studied the pure sciences when I was in CEGEP.

Am I to understand that Statistics Canada doesn't analyze these figures?

**Ms. Josée Bégin:** Thank you very much for your question, Mr. Desilets.

In this particular instance, for the four tables I mentioned, Statistics Canada's mandate did not include an analysis. As I explained earlier, Statistics Canada often has cost recovery contracts with other departments. In these contracts, we study specific populations collaboratively.

Statistics Canada has many rich sources of information on socioeconomic data that can help in understanding the labour market impact or trajectories for certain population groups.

• (1530)

**Mr. Luc Desilets:** I understand what you're saying.

**Ms. Josée Bégin:** But for these tables, analysis was not part of the mandate.

**Mr. Luc Desilets:** I clearly understand what you're saying.

If the department requested it, you could do it. Is that right?

**Ms. Josée Bégin:** Yes. Generally speaking, we have the analytical capacity and the tools. Of course, we would need access to the sources of information that would enable us to answer a specific question.

**Mr. Luc Desilets:** That's clear. That then will be among my requests and recommendations, because these raw numbers don't provide me with enough information. The members of the committee need to go beyond these figures so that they can make honest and straightforward recommendations.

You had also declined our initial invitation. Was that because you didn't have the raw data yet and were not comfortable in presenting it to us? Could it be that?

**Ms. Josée Bégin:** I can answer that question, Mr. Chair.

I appeared before several committees.

Statistics Canada is often invited to appear before committees. In this instance, we didn't have any information to provide when we receive the request. We therefore thought that it would not be useful to come to the committee simply to tell you that we didn't have any information to add. That's why we supplied the tables that we developed with our partners at the Department of Veterans Affairs.

**Mr. Luc Desilets:** What specific request gave rise to the preparation of the tables you gave us? What was the initial request and what precisely was asked of you?

**Ms. Josée Bégin:** I'll ask my colleague, Mr. Heisz, to take that one, because he's the person who has the information.

**Mr. Andrew Heisz:** We can give you the general question, as well as some copies of the letter of agreement, which you could add to the minutes of today's meeting. It describes all the details that we used to prepare our table.

**Mr. Luc Desilets:** All right, but can we have the specific request that you received?

**Ms. Josée Bégin:** Yes, we can get that for you. As my colleague said, we prepared a letter of agreement with the Department of Veterans Affairs. The specific request is very clear, as is how it got to us.

**Mr. Luc Desilets:** Could we send you an official request for these documents, meaning the request letter and the other documents Mr. Heisz just mentioned.

I also like to ask why you used 2018 data rather than data from last year? I've been wondering about that.

**Ms. Josée Bégin:** When we receive an information request of this kind, we usually look for the most up-to-date available data. My colleague Mr. Heisz explained that we had used tax data. We have a file on families, which we can recreate as required. It was probably the latest available version we had when we received the request.

**Mr. Luc Desilets:** Okay..

I have a final question for you.

I understand why you separated the quantitative data on the basis of living and deceased veterans, but I don't understand what's in the files called CFCAM, the Canadian Forces Cancer and Mortality study, and PSPC, Public Services and Procurement Canada.

Could you please explain the difference between these two files for me?

• (1535)

**Ms. Josée Bégin:** It's related to Public Services and Procurement Canada's Canadian Forces Superannuation Act. It contains information about the spouses of Canadian Armed Forces veterans who have received, or are continuing to receive, pension benefits.

The other file we used, called CFCAM, contains information about the spouses of veterans designated by the department, whether or not they receive pension benefits.

**Mr. Luc Desilets:** Thank you very much.

**The Chair:** Thank you very much, Ms. Bégin and Mr. Desilets.

We will now give the floor to Ms. Rachel Blaney.

You have six minutes, Ms. Blaney.

[English]

**Ms. Rachel Blaney:** Thank you so much, Mr. Chair.

Thank you, of course, to the witnesses.

I will do my best to ask questions that you can actually answer. I really appreciate your being here, though, and I really appreciate the content of the information you sent us.

My first question is regarding the Excel spreadsheets. Could you explain to me what the "Gap ratio for low income" means? What is it indicating and what is it measuring?

**The Chair:** Please go ahead.

**Ms. Josée Bégin:** I will turn to my colleague Andrew.

**Mr. Andrew Heisz:** Sure.

The gap ratio is an indicator that measures the quantity below the low-income threshold that a person's income is. A larger gap ratio means that, on average, those individuals have an income that is further away from the low-income threshold. For example, if I look at the first table on veterans who are alive, it indicates that the gap ratio for women is 1.6, roughly, which means they're 60% below the low-income threshold.

**Ms. Rachel Blaney:** Okay.

I'm going to try to ask this question. Hopefully, it makes sense. One of the things that we've heard from the testimony is that folks have the option to take a portion of their pension and put it away for their partner in the future. Did that come up in any of the work you had done? Do we have any data that says what percentage of veterans or what percentage of people who are impacted by this did put away money for their spouse?

**Ms. Josée Bégin:** On that question, I am browsing quickly through my notes and I would say that we don't have that information in front of us, but if it's okay, Mr. Chair, we could confirm later in writing whether or not we have the information. I suspect that we do not have it.

**The Chair:** Thank you.

**Ms. Rachel Blaney:** Thank you. That's so helpful.

Thank you, Chair.

Based on the data collection and analysis, can you tell us a bit about the income level of spouses? I'm trying to get a sense of the poverty rates, to some degree, but the other part is that I'm curious to know if the data told us whether there are any changes through different cohorts or different generations. I know that sometimes women who are of a certain age who worked inside the home did not work outside the home, and younger populations today tend to have both folks working. I'm wondering if there's any difference between those age cohorts.

**Ms. Josée Bégin:** Mr. Chair, I will turn to my colleague Andrew for that question.

**Mr. Andrew Heisz:** Thank you for your question, Ms. Blaney.

I think we would need to do more analysis to answer that question. The data that we have presented to you here shows that older survivors and older spouses of veterans who are still alive do have lower incomes than younger ones do, but that's fairly normal in terms of people's life-course. Their incomes do get lower as they age out of the workforce and into retirement years.

What we would really need to know to answer your question specifically is that we would need to have looked at an earlier year as well and at the incomes of, say, people in 2008. Then we could have said, for a person over the age of 80, how was their income in 2008, compared to a person over the age of 80 in 2018. Then you could say that they were better or worse off compared to that earlier year. Unfortunately, we weren't asked to do that particular type of analysis, so we can't make a conclusion right now across cohorts.

• (1540)

**Ms. Rachel Blaney:** Thank you. I think what's interesting about talking to Stats Canada is always that reflection of what other studies we could do that would really help us to comprehend these issues in a more fulsome way. Thank you for that clarity.

I know that there was an agreement and you shared the information with VAC, but I'm wondering if you shared this information with anyone else. I know, for example, that the Parliamentary Budget Officer is currently doing a study on this issue. I'm wondering if that information has been shared with the Parliamentary Budget Officer or anyone else.

**Ms. Josée Bégin:** Thank you for your question.

In this case, I would say that, no, the information was only shared with the client. However, once we have produced information for a client, our rule, if I can say that, is usually that it is available for others who would make a request for it. I just want to confirm with my colleague Andrew, but to my knowledge, we haven't shared it with any other organization or client.

**Ms. Rachel Blaney:** Okay. Thank you.

This is my last question in this section. You talked a couple of times about cost-recovery contracts. Could you just explain to me what that means?

**Ms. Josée Bégin:** What that means is that we have a base budget at Statistics Canada, so we have some specific programs that we will conduct on a regular basis; however, we also have resources that are available to do additional work that may be on an ad hoc basis or an occasional basis. That's what we call "cost recovery". We'll have clients come to us and ask us if we could undertake some work, whether it's in terms of data collection, data integration or analysis. We do a cost estimate around that, and they will provide some funding for the initiative.

[Translation]

**The Chair:** Thank you, Ms. Bégin.

Thank you for your questions, Ms. Blaney.

[English]

I'd like to invite Mrs. Roberts for five minutes, please.

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

I'm going to pass my questions on to your favourite person, Fraser Tolmie. He didn't finish his questions and I know you love to hear from him.

Take it away.

**The Chair:** My friend Fraser Tolmie, the floor is yours.

**Mr. Fraser Tolmie:** Mr. Chair, thank you.

I have a couple of other questions that came to me. I want to leap off from the Maritimes and Quebec question we had.

I had originally asked whether your study discovered any reasons that the Maritimes and Quebec had a higher proportion of survivors living in a low-income situation. The second part of that question is whether there is a dramatic difference from that of the rest of Canada.

Would you be able to quantify that?

**Ms. Josée Bégin:** Mr. Chair, I will turn to my colleague Andrew for this one.

**Mr. Andrew Heisz:** Thank you for the question.

Broadly speaking, we release income statistics at Statistics Canada annually. It's a pretty common pattern that household incomes—the incomes of families and individuals—are higher in western provinces, somewhere in the middle in Ontario and B.C., and lower in Quebec and the maritime provinces. That can be due to a lot of different things, including the types of work and work environments that are available. It also reflects the cost of living. It's often the case that many places in the Maritimes and in Quebec have a lower cost of living than some other places in Canada.

That's my first point, which is that the pattern we're seeing here among this particular group is fairly similar to the pattern we see in more aggregated statistics that concern the population overall.

My second point is that the low-income measure being used here doesn't take into account these differences in cost of living. It simply asks what proportion of Canadians in this province have an income that's low relative to the Canadian median, which means lower than most other people in the country. It doesn't take into consideration the cost of housing, food or transportation. Again, in those cases we often see that this particular low-income measure shows differences with other provinces and it sometimes shows higher levels.

Other measures, which aren't possible with this particular study—like the market basket measure, which does control for local costs—could show different results.

• (1545)

**Mr. Fraser Tolmie:** Thank you. I appreciate that.

Similarly but different, your presentation outlined some relatively low median-income levels. Your answer has just said that across Canada we've identified where there are some income differences.

How does this compare to the average income of a retired Canadian senior? What are the differences between the two? Would you be able to quantify that or did you see any trends there?

**Ms. Josée Bégin:** Mr. Chair, I can start answering the question and then I'll turn to my colleague Andrew, if he has anything to add.



To answer specifically, that was not part of the request that we received from Veterans Affairs Canada. In order to answer that question specifically by doing the comparison to the rest of the Canadian population who are retired, we would have to get back to the committee.

**Mr. Fraser Tolmie:** Okay.

**The Chair:** Thank you.

Mr. Heisz, if you have something to add, please go ahead.

**Mr. Andrew Heisz:** Thank you, Mr. Tolmie.

I would only echo what Ms. Bégin said. Certainly, we have the data to provide a comparator, if you were interested in looking at similar populations that would be comparable using the same data.

**Mr. Fraser Tolmie:** I think my—

**The Chair:** Mr. Tolmie, please answer in 30 seconds, my friend.

**Mr. Fraser Tolmie:** At least you gave me a warning.

**The Chair:** I'm generous. I said 30 seconds.

**Mr. Fraser Tolmie:** Well, it is a Friday afternoon.

I'll just end by saying this: My suspicions are that there's a similar trend. I would love to see what the difference is between a retired Canadian vet and other seniors, but that's for another time.

Thank you very much for your time.

Thank you for allowing me extra questions.

**The Chair:** Thank you so much, Mr. Tolmie.

Now let's go to Mr. Churence Rogers for five minutes.

Mr. Rogers, go ahead, please.

**Mr. Churence Rogers:** Thank you, Mr. Chair.

Thank you to our witnesses today.

It's good to hear the information you're providing to us. I have more questions than we have time for. In the meantime, I would like to comment on the mandate and scope of your study, and what that means, of course, for what we're trying to accomplish here and the decisions we're trying to make.

How do you see the tables you've put together being useful to this committee in assisting in the appropriateness of maintaining or abolishing the "marriage after 60" clause?

An answer from either of you would be appreciated.

**Ms. Josée Bégin:** Thank you, Mr. Chair. I can answer the question.

As I explained earlier, when we first received the request to appear before the committee, my colleague Andrew and I looked at the request and felt we did not have specific information. In spite of all the data we have at Statistics Canada, we felt we didn't have the information you were looking for. The tables we provided to the committee only explain the population that could be eligible. We know the data does not provide you with the picture or with what you're looking for, specifically, but only the universe or base to understand the socio-economic profile of the spouses of veterans, whether they are still alive or deceased.

• (1550)

**Mr. Churence Rogers:** I understand fully.

At least we're contemplating the purpose of that research in the first place—it was so narrow in its mandate—and how it might inform the committee, so we can make a good decision and a solid recommendation on this particular issue to Veterans Affairs or government, and on whether we need to gather more information from a more comprehensive study. I'm assuming that's where you'd want to go.

**Ms. Josée Bégin:** Regarding where Statistics Canada would want to go, I'd like to reframe that in terms of what we can do to support. The role of the statistical agency is to provide information to policy-makers and Canadians on a wide variety of topics that impact Canadian society and businesses in Canada. In this particular case, for us to provide you with the information, the piece of the puzzle that's missing—if I could say that—we would need to have more information about the spouses who would have applied for the specific benefit you're studying at this moment.

**Mr. Churence Rogers:** Thank you.

A previous witness said the U.S. cancelled what they called the gold digger clause 10 years ago. I'm just curious as to what kind of information they gathered to make that decision. We're requesting that, if we can: access to that particular information.

Are you aware of any information they have in the U.S. that may have informed their decision?

**Ms. Josée Bégin:** Mr. Chair, I'd like to answer the question.

No, unfortunately, Statistics Canada does not have any information that would describe the data that was used in the U.S. to make that decision.

**Mr. Churence Rogers:** Okay. Thank you very much.

Mr. Chair, that is the extent of my questions today. Thank you.

**The Chair:** Thank you so much, Mr. Rogers.

Now let's go to Monsieur Desilets.

[*Translation*]

Mr. Desilets, you have the floor for two and a half minutes.

**Mr. Luc Desilets:** The addition of the minutes that Mr. Caputo gave me to my two and a half minutes makes it four minutes.

Mr. Heisz and Ms. Bégin, according to your study, the median income of a spouse who established a relationship with a veteran aged 60 years or over is between \$26,000 and \$35,000, I believe. You were saying that the percentage of low-income spouses ranged from 19% to 23%—I think that's right—for spouses of deceased veterans.

Could you provide more information about this low-income level? What, according to, you is the amount that defines low income?

**Ms. Josée Bégin:** Mr. Chair, I will turn to my colleague Mr. Heisz for this one.

**Mr. Andrew Heisz:** Thank you for your question.

In this instance, the guideline for low income is set at 50% of the median income for Canadian families. An adjustment is made on the basis of the size of the family using a specific matrix that varies for each family size. Then we look at current income and compare it to the threshold definition to see if the families...

• (1555)

**Mr. Luc Desilets:** Can you tell me what the approximate amount is for this average income?

**Mr. Andrew Heisz:** Could you repeat the question?

**Mr. Luc Desilets:** I understand the calculation that you're doing. What amount do you use for average income?

**Mr. Andrew Heisz:** I think I understand your question. We can provide the income thresholds used in the study. This information is available at our website, but we can send the tables to the committee.

**Mr. Luc Desilets:** If you could get them to us, we'd be grateful

Is the Guaranteed Income Supplement, the GIS, included in this income calculation?

**The Chair:** I'd ask you to please be brief.

**Mr. Andrew Heisz:** I don't understand the question. I'm sorry.

Ms. Bégin, could you answer that one?

**Ms. Josée Bégin:** Do you want to know whether the Guaranteed Income Supplement is included in the total income calculation?

**Mr. Luc Desilets:** Precisely.

**Ms. Josée Bégin:** The answer is yes. We include all sources of income and family size.

**Mr. Luc Desilets:** Thank you very much for your answers.

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

We'll end with Ms. Rachel Blaney, for two and a half minutes.

Go ahead Ms. Blaney.

[*English*]

**Ms. Rachel Blaney:** Thank you so much, Chair.

Thank you, again, to the witnesses. I have found you very helpful. I am really glad that you came, and I understand why you were not sure if you should come.

When was this data provided to VAC? To what department or to whom in VAC was it delivered?

[*Translation*]

**Ms. Josée Bégin:** Mr. Chair, I'll ask my colleague Mr. Heisz to answer that question because he's really the person who has the information about the letter of agreement.

[*English*]

**Mr. Andrew Heisz:** I have the letter of agreement here beside me.

For Veterans Affairs Canada, the signatory was Crystal Garrett-Baird. We have our deliverable date, which was toward the end of the fiscal year 2020-21. I'd have to look into the exact date that it was delivered, but it would be before the end of March 2021.

**Ms. Rachel Blaney:** Thank you. I know we're getting a copy of that letter. I wasn't sure if it was on there or not.

I guess my last question is just around who can access the information. What I mean by that is that we've had a lot of questions come up from the different members here today. Can MPs or committees approach Stats Canada and say, "Could you get this information for us?", or is it really just ministers and departments that can ask for that sort of task?

[*Translation*]

**Mme Josée Bégin:** Mr. Chair, I'd just like to clarify the question with Ms. Blaney, if that's possible.

[*English*]

When you say the stats do you mean in general?

**Ms. Rachel Blaney:** Yes, I mean in general. Just after I heard all of the ideas of how we can compare, for example, to 2008, I'm just wondering if committees or MPs have the capacity to say, "Actually, that would be great. Can you do that for us?" Does it have to come from a minister or a department?

**Ms. Josée Bégin:** Mr. Chair, I can answer the question. Statistics Canada gets lots of requests for data for insight. We do also get requests from members of Parliament. This happens via the Library of Parliament, usually, and our parliamentary affairs.... Then it is directed to the subject matter specialists in that domain. In general, we do get lots of data requests via our website, but in the case of Parliament, as I said, it would go via the Library of Parliament.

• (1600)

**Ms. Rachel Blaney:** Thank you so much.

**The Chair:** Thank you.

[*Translation*]

Ms. Blaney, you might consider the possibility of making a request.

On that note, we will be ending this meeting.

On behalf of the committee members, I'd like to thank the witnesses in this second group, both from statistics Canada. They are Josée Bégin, Director General, Labour Market, Education and Socio-Economic Well-Being, and Andrew Heisz, Director, Centre for Income and Socioeconomic Well-being Statistics.

Your presence was very important for us because we want to add more details to our report and to the report's recommendations.

I see that it's getting late.

I'd simply like to inform the members of the committee that on May 20, we will be continuing our study of pension benefits for surviving spouses. At that meeting we will have representatives from Veterans Affairs Canada, the Treasury Board, the Department of National Defence and the Canadian Institute for Military and Veteran Health Research (CIMVHR).

I'd also like to thank our entire team here today: the clerk, the interpreters and the whole technical team.

Will the members of the committee agree to adjourning this meeting?

As there are no objections, the meeting is adjourned.

---





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

---

### SPEAKER'S PERMISSION

---

The proceedings of the House of Commons and its committees are hereby made available to provide greater public access. The parliamentary privilege of the House of Commons to control the publication and broadcast of the proceedings of the House of Commons and its committees is nonetheless reserved. All copyrights therein are also reserved.

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 House of Commons website at the following address: <https://www.ourcommons.ca>

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

---

### PERMISSION DU PRÉSIDENT

---

Les délibérations de la Chambre des communes et de ses comités sont mises à la disposition du public pour mieux le renseigner. La Chambre conserve néanmoins son privilège parlementaire de contrôler la publication et la diffusion des délibérations et elle possède tous les droits d'auteur sur celles-ci.

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 des communes.

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 de la Chambre des communes à l'adresse suivante :  
<https://www.noscommunes.ca>