

**BRIEF TO
PRE-BUDGET CONSULTATION DISCUSSION**

Department of Finance, Boardroom 22A
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**SUBMITTED BY
THE NATIONAL COUNCIL OF WOMEN OF CANADA**

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BACKGROUND ON THE NATIONAL COUNCIL OF WOMEN OF CANADA

Founded in 1893, NCWC is a non-profit, non-partisan organization of women's groups representing a very large section of our population, with diverse occupation, language, origin and culture, and reflecting a cross-section of public opinion. NCWC is composed of 18 local councils, 5 provincial councils and 28 nationally organized societies.

NCWC policy is formulated by means of local council initiative. Policy additions and changes are proposed, circulated and voted upon by the general membership. Council members may speak only on existing policy when contacting the government, the media, and the public. Thus, this brief is the united voice of the federated membership of the National Council of Women of Canada.

NCWC, with the exception of one full-time employee in our national office, is entirely staffed by volunteers who often use their own after-tax dollars to help fund NCWC's work. In order to ensure broad grassroots participation, membership dues are purposely low. This brief is submitted, therefore, without the cost projections which would lend significant weight to our policy recommendations, as funds are not available to hire necessary research staff.

NCWC holds consultative status (Category II) with the Economic and Social Council of the United Nations (ECOSOC). In addition, NCWC is a federate of the International Council of Women (ICW), an international non-governmental organization holding consultative status (Category I) with ECOSOC. Founded in 1888, ICW is composed of National Councils in 74 countries, bringing together women of all nations, races, creeds, and cultural traditions. NCWC is a Participating Non-Governmental Organization, working with the Women's Commission of the Organization of American States.

EXECUTIVE SUMMARY

The National Council of Women of Canada (NCWC) appreciates the opportunity to participate in this pre-budget consultation discussion.

NCWC members were gratified that the Prime Minister, the Right Honourable Stephen Harper, in signing the CEDAW Pledge during the election, demonstrated his commitment to achieving full equality for all women.

A review of NCWC policies reveals Council's long-term support for real Accountability of governments to citizens, one-tier Health Care, more effective Crime Prevention programmes to address Conjugal Violence, a national Child Care programme, including early childhood education, and Tax Relief for lower-income individuals and families.

The main issues we address in this Brief (April 2006) include:

- A) Taxation
- B) Alleviation of Poverty
- C) Canada Health Act
- D) Child Care
- E) Social Safety Net
- F) Public Pensions
- G) Environment
- H) Pay Equity
- I) Maternity Leave Benefits
- J) Recognition of Unpaid Work in the National Accounting System
- K) Pro-Rated Benefits for Part-time Workers
- L) Support for Education and Skills Development
- M) Support for Research and Development
- N) Social and Labour Market Reform
- O) Trade Policy

Tax Relief has always concerned our members since NCWC is most concerned with those segments of society which are often the most vulnerable and most at risk – lower income Canadians, the working poor, women, children, and the elderly. We strongly urge the government to give income tax relief to the working poor, single-parent families (woman-led), the disabled, the elderly and to strive to alleviate the effects of poverty providing adequate, affordable, and available housing for those in need. However, NCWC strongly opposes any general reduction of income taxes which would threaten our social, health, and education programs.

NCWC has not had time for members to examine the effect of GST Reduction and adopt policy, but past policy recommendations would indicate that members wish to ensure that a consumption tax exempts the necessities of life to prevent an undue burden for lower income citizens. Lowering the GST by one percent, with a further point later on, should ease the tax burden of lower income Canadians as they struggle to pay for these necessities.

NCWC urges the government to continue to support the principles of the Canada Health Act and a one-tiered system. The poorest Canadian has the right to have access to the same quality of health care as the wealthiest with treatment available on a timely basis. We commend the government's commitment to improve access and set wait-time guarantees.

We strongly urge the government to honour the agreements the previous government made with the provinces for a national child care initiative to meet the needs of all parents and children, with special emphasis on early childhood education. We believe that this is the most cost-effective contribution that can be made to ensure that all Canadian children can benefit from later education programmes, and ensure that Canada will have the necessary well-educated young people entering the workforce in future. Education and skills development should be given increased emphasis, as they are of prime importance in developing self-sufficiency and greater equity. Investment in this area also results in an economy with higher productivity.

NCWC considers that the incidence of Conjugal Violence needs to be an integral part of any programme to reduce crime. Members support the Gun Registry, and have urged more support for Shelters, Transitional Housing, Counseling Services, as well as adequate Income Support for women and their children striving to escape the repetitive cycle of violence. Increasing staffing levels of police forces, providing they are trained for these sorts of intervention, would be useful. Of particular concern is the necessity to ensure that aboriginal women and immigrant women can have speedy access to safe and timely protection.

Another area of considerable importance concerns public pensions. The amount of CPP a person receives in retirement is tied into his/her work history. Traditionally, women have earned less than men and are more likely to be involved in non-standard work which includes temporary, part-time, seasonal casual, and self-employed work. Thus, the amount they contribute to the CPP is limited, and most are not in a position to contribute to private pensions or RRSP's. With people becoming more and more increasingly unable to save for retirement, the future looks bleak. Addressing the issues of adequate retirement security must be of prime importance in any upcoming budget.

NCWC commends this government for stating its commitment to putting an end to the massive increase in greenhouse gas emissions that Canada has seen over the past decade. We urge the government to address climate change in an effective and realistic way. As particle pollution is decreasing, it is also vitally important to reduce the carbon dioxide emissions which cause global warming. Measures to reduce pollution will result in greater health benefits for us all, especially children and older persons who are most susceptible to illness.

We urge the federal government to replace the existing federal pay equity scheme with comprehensive and proactive pay equity legislation, to affirm that pay equity is a fundamental human right protected under the Canadian Charter of Rights and Freedoms and international human rights law, to devise effective methodology for job evaluations, job

comparisons, wage adjustments, and the timing of corrective payments, and have easily accessible procedures for non-unionized women, as well as part-time, casual, seasonal, and contractual workers.

We support maternity and parental leave benefits; however, it has to be recognized that only some mothers qualify because this benefit is directly tied into Employment Insurance. Self-employed women and women who had too few hours of paid employment during a specified period do not qualify. This benefit is by no means universal or inclusive.

Failure to recognize the value of unpaid work in the economy is reflected in substantial inequities, particularly for women, the largest group in this category. NCWC urges government to implement measures to recognize in national accounting statistics the value of unpaid work to the economy.

A majority of part-time workers continue to be women, and some companies have traditionally reduced operating costs by hiring a large percentage of part-time workers. The main advantage is that they do not have to provide the benefits they give to their full-time workers, other than vacation. These part-time workers are also more vulnerable because they are the first to be laid off; they have less job security and so are more at risk of becoming homeless. We urge government to require all employers to provide pro-rated benefits (medical, dental, pension) to all part-time employees.

The development of new environmental technologies is essential. Technology must not only stimulate economic growth, but play a major role in producing a healthier environment.

A) TAXATION ISSUES

i) Income Tax Relief for Working Poor

Across-the-board tax cuts primarily benefit persons in higher income brackets. The “middle class” has gradually been eroded over the years, with more people joining the “working poor.” Some effort has been made in the past to address this by increasing the basic amount of income individuals are allowed to receive on a tax-free basis. However, by gradual increments, this amount will only reach \$10,000 by 2009. We would like to see this amount increase to at least \$15,000. For those who have a spouse, a common-law partner, or a wholly dependent relative, by 2009 they may also receive an additional credit of \$8,500. Specific tax relief for those in the lower socio-economic brackets is an investment in their future that is well spent, enabling them to better afford adequate housing, decrease their dependence on food banks, and give them greater economic stability.

ii) Tax Breaks for Medical or Disability-Related Expenses

Low-income Canadians with high medical or disability-related expenses need more of a tax break than the government has currently

proposed. We strongly urge the government to give this issue more consideration and give these low-income taxpayers a true tax break.

iii) National Child Benefit Supplement and Clawbacks

For those families on social assistance, the NCBS may affect the amount of their social assistance payments. Many provinces and territories consider the NCBS families get as income and adjust their basic social assistance by this amount. Others may adjust their basic social assistance rates by using the maximum NCBS amount. By allowing the provinces and territories to “clawback” benefits, those families who need assistance most are being penalized. We strongly urge that this practice be stopped.

iv) Child Disability Benefit and Clawbacks

The CDB is based on family net income and provides up to a maximum of \$166.66 per month. However, when family net income is more than \$35,595, the CDB starts being reduced. Today, this net income would not be considered by many to be excessive for any family, especially after taxes are paid which reduce it even further. We strongly urge that this clawback cease, or at the very least, that the net income at which the CDB starts being reduced is substantially raised to something in the neighbourhood of \$50,000.

v) Benefits for Unpaid Caregivers of Adult Family Members

Unpaid caregivers of adult family members, who are primarily women, make a significant contribution to society by providing care for individuals who would otherwise be cared for at government expense. Such caregivers sacrifice career opportunities, and frequently subsist on inadequate income, both during the caregiving years and in later life. A tax deduction is presently permitted in some cases, but a tax deduction is of little use to a full-time caregiver with no/limited income. NCWC strongly recommends that refundable income tax credits and Canada Pension Plan credits be made available to unpaid full-time caregivers of adult family members. We commend the government on giving tax relief for medical and disability-related expenses incurred by a taxpayer for a dependent relative. However, in the case of those who wish to designate someone other than a relative to be their caregiver, those caregivers should be granted the same tax relief.

vi) Taxation on Individual Income

NCWC strongly urges that taxation continue to be based on individual, rather than on family income. Taxation of family income would have negative consequences for many women as they are sometimes paid at a lower rate and are more likely to work part-time. The combining of both incomes would likely place the family in a higher tax bracket, with spouses paying more income tax. Family income taxation could become a real disincentive to employment for the lower income spouse.

vii) Payroll Taxes

NCWC believes that payroll taxes, such as EI and CPP should not be reduced. These play a vital role in assuring a level of income that provides some semblance of independence and assures continuation of income in a varied set of circumstances. Originally these were created as a safeguard for all and especially women who are often found in the position of greater need. Unemployment Insurance was originally set up as an insurance plan and run on actuarially-sound principles.

viii) GST

The Government's proposed phased-in reductions of the GST should ease the burden of taxation on lower income Canadians. NCWC has not had time for members to examine this issue and adopt policy, but in the past, when the GST was first proposed, NCWC urged the government to ensure that necessary purchases (food, children's clothing, prescription drugs and sanitary supplies) were excluded so that low-income Canadians would not be disproportionately taxed on what are necessities of life. Some members therefore have already questioned just how much this reduction will benefit the lower-income families and individual citizens including seniors and the disabled.

B) ALLEVIATION OF POVERTY

i) Housing for the Homeless

We commend the government for honouring the commitment of funds allocated for affordable housing in Bill C48. However, we strongly urge the government to continually commit new money to affordable, adequate housing for the homeless, including supportive housing.

ii) Housing for the Working Poor

Many people are constantly in danger of becoming homeless. These days more and more people are paying too much for shelter as they live from pay cheque to pay cheque, usually on minimum wage. These people are "the working poor." Any crisis such as a serious illness or loss of work could put them out on the street. They are often obliged to use food banks because they spend such a high percentage of their income on housing, often substandard at that.

However, good quality affordable housing is also needed not just for families, but for anyone living on a low or modest income – singles, the mentally or physically challenged, immigrants, students, and seniors.

Therefore, the provision of available, adequate, and affordable housing is significant to make effective and positive change. Poverty, poor housing, poor nutrition, and poor education all contribute to long-term poor health with resultant higher health care costs.

NCWC recommends that:

1. Specific tax relief for the working poor be implemented.
2. Clawbacks by provinces of federal benefits from families on social assistance be stopped.
3. Refundable income tax credits and CPP credits be made available to unpaid full-time caregivers.
4. The present system of basing taxation on individual income be continued.
5. Payroll taxes not be reduced.
6. Alleviating poverty be a priority.
7. The Federal Government continue to strive for available, adequate, and affordable housing for all Canadians.

C) CANADA HEALTH ACT

NCWC urges the government to continue to support the principles of the Canada Health Act and a one-tiered system. The poorest Canadian has the right to have access to the same quality of health care as the wealthiest. We commend the government's commitment to improve access and set wait-time guarantees. We urge that midwives and nurse practitioners be more widely accepted into the health care system and utilized wherever possible to lessen the strain on other health care providers. It is also recommended that proactive approaches re preventative medicine be more widely used, and that people be encouraged to live healthy lifestyles and stay well.

D) CHILD CARE

We strongly urge the government to honour the agreements the previous government made with the provinces for a national child care initiative to meet the needs of all parents and children, with special emphasis on early childhood education. These programs provide children with valuable social interaction and learning skills while providing a smoother transition to full-time schooling.

While a few parents have the luxury of choice and may decide to have one parent stay at home with their children through their first years, the reality is that most parents have to work. In two-parent households, both work in most cases because of economic necessity. In one-parent households, there is usually no choice.

Some Child Care experts question the capacity of small businesses to provide on-site facilities even with the proposed tax incentives. However, locally-accessible quality child care can assist these small and medium-sized businesses to hire employees, thus helping this key sector to improve Canadian per capita productivity.

E) SOCIAL SAFETY NET

To ensure that all families without other means of support receive adequate social assistance, federal transfers for social services must be raised. To assist those who have lost their jobs, employment insurance (EI) must provide more inclusively for those who really need it. Statistically, fewer and fewer women over 45 are qualifying for EI. And these women, who have traditionally earned less than men anyway, are at greater risk of becoming a welfare or homeless statistic. With the huge surplus currently in EI funds, working Canadians have a right to expect it to be there when

they need it. EI should be an effective and compassion response to the evolving challenges and circumstances facing the unemployed.

F) PUBLIC PENSIONS – CPP, OAS, GIS

The CPP is financially sustainable for at least the next 75 years and the growth in CPP assets over this period will provide the capacity for the plan to absorb a wide range of unforeseen economic or demographic fluctuations.

The National Council on Aging (NCA) stated in its 2003 “Interim Report Card” that 21 percent of unattached senior women live in poverty. “Current trends suggest that more senior women will be living in poverty in the future. With labour market changes, non-standard work will increasingly be the norm. Non-standard work includes temporary, part-time, contract, seasonal casual and self-employed work. It is characterized by a lack of benefits such as workplace pension plans, and often by low wages. An increase in this kind of work limits workers’ ability to contribute to CPP and private pension savings.” (Women and Public Pensions: Working Towards Equitable Policy Change, 2006)

Any increases in registered retirement savings plan annual contribution limits only positively impacts a very small demographic. Many more people do not even earn \$22,000 a year, and these are the people who will be relying solely on their CPP and OAS pensions and the GIS to get them through their post-work years.

“The picture is bleak for a significant proportion of Canadian seniors – much worse than most forecasts describe. Pension projections do not account for present debt load and the incapacity of most people to save for old age. The Nova Scotia Advisory Council on the Status of Women, in their 2005 submission to the Government of Canada’s Federal Labour Standards Review, presents some chilling predictions:

The Vanier Institute of the Family, in its annual report on family finances, reported that total household debt in Canada in 2004 was equal to 121% of disposable incomes, up from 86% in 1986. While the ‘typical’ household was able to save about 20% of its disposable after tax income a couple of decades ago, this is no longer the case. The savings of families was zero by the end of 2004, with predictions of negative savings for 2005 and 2006. (p.5)
(Women and Public Pensions: Working Towards Equitable Policy Change, 2006)

As more and more baby boomers are entering their senior years, it is evident that they will be increasingly unable to deal with higher living expenses on an even lower income. Energy/heating costs, prescription drug costs, rents, property taxes, etc. are continually increasing and impact those on fixed incomes the most. As noted above, many women have lower CPP pensions than men, and two out of three GIS recipients are women. For over two-thirds of Canadian seniors their main source of income is the CPP and OAS. In addition, those who were able to supplement their pensions in the past with interest from savings and investments have been adversely affected with the downturn in financial markets.

This situation is one which greatly concerns us, and we hope that it greatly concerns the government. Addressing the issues of adequate retirement security must be of prime importance in any upcoming budget.

G) THE ENVIRONMENT

We are pleased that Natural Resources Minister Gary Lunn has stated that this new government is committed to putting an end to the massive increase in greenhouse gas emissions that Canada has seen over the past decade. However, cancelling research programs related to the Kyoto protocol, which many scientists believe can help slow global warming, is not seen as a positive step in that direction. We strongly urge the government to address climate change in an effective and realistic way. As particle pollution is decreasing, it is also vitally important to reduce the carbon dioxide emissions which cause global warming.

It is an established fact that there is a great need for developing alternate energy sources. Wind and solar power are being used more and more and we urge the government to consider their use on a wider basis.

Measures to reduce pollution will result in greater health benefits for all of us, especially children and older persons who are the most susceptible to illness.

For the past few years we have been suggesting that the government consider rebates. An example would be to encourage the purchase of hybrid cars by providing a rebate on the actual cost at time of purchase, or a tax allowance that could be given for the taxation year in which a hybrid car is purchased, or even for each year in which the taxpayer owns and operates the hybrid car. This has been successfully done in the United States.

NCWC recommends that:

1. The principles of the Canada Health Act and a one-tier system continue to be maintained.
2. Midwives and nurse practitioners be more widely used to lessen the strain on other health care providers.
3. Proactive approaches re preventative medicine be encouraged.
4. A national child care initiative be realized and that wages for child care workers be raised.
5. Employment Insurance be more inclusive and responsive to those who need it.
6. Removal of the requirement to stop working as a condition for early pension take-up be ended.
7. Maintain an appropriate and adequate level of funding for Women's Health Care Centres of Excellence.
8. A social safety net of government services and income maintenance continue to be secured for those in need.
9. Environmental issues be considered of prime importance.

H) PAY EQUITY

We urge the federal government to:

- a) replace the existing federal pay equity scheme with comprehensive and proactive pay equity legislation,
- b) affirm that pay equity is a fundamental human right protected under the *Canadian Charter of Rights and Freedoms* and international human rights law,
- c) devise effective methodology for job evaluations, job comparisons, wage adjustments, and the timing of corrective payments, and
- d) have easily accessible procedures for non-unionized women, as well as part-time, casual, seasonal, and contractual workers. (The Canadian Taxpayer has already invested in the necessary equivalence figures which were developed by Status of Women Canada.)

I) MATERNITY LEAVE BENEFITS

We support maternity and parental leave benefits, however, it has to be recognized that only some mothers qualify because this benefit is directly tied into Employment Insurance (EI). Self-employed women and women who had too few hours of paid employment during a specified period do not qualify. This “benefit” is by no means universal or inclusive, and many women will continue to be excluded until, and unless, maternity benefits are determined separately from Employment Insurance.

J) RECOGNITION OF UNPAID WORK IN THE NATIONAL ACCOUNTING SYSTEM

Failure to recognize the value of unpaid work in the economy (starting with bearing and raising children) is reflected in substantial lifetime income inequities, particularly for women, the largest group in this category. Women in the paid work force often take part-time employment, refuse promotions, request unpaid leaves of absence or resign from careers to become full-time unpaid caregivers for family members. As previously discussed, such family caregivers should be recognized in taxation and pension measures.

The downloading of care to family members that followed cuts to funding for social and health care services continues to be invisible to government. Thus such funding cuts are shown as a net gain in government budgets. NCWC urges government to implement measures to recognize in national accounting statistics the value of unpaid work to the economy.

K) PRO-RATED BENEFITS FOR PART TIME WORKERS

A majority of part-time workers continue to be women. Some larger companies have traditionally reduced operating costs by hiring a disproportionate percentage of staff on a part-time basis giving them few or no benefits. While this may result in huge profits for these businesses by reducing their bottom line, the immediate result for their employees is a smaller paycheque and few or no benefits. Part-time workers are usually the first to be laid off, so it also means they have less job security. The real harm from this practice is that these employees join the ranks of the working poor and are therefore at much greater risk of becoming homeless as it is harder and harder to provide for their families.

NCWC urges government to enact legislation that would require employers to provide pro-rated benefits (medical, dental, pension) to all part-time employees.

L) SUPPORT FOR EDUCATION AND SKILLS DEVELOPMENT

NCWC believes that education and skills development should be given an increased emphasis, but is concerned about the seeming lack of accountability to the federal government on the part of the provinces for funding received for post secondary education and training and for social assistance programs.

M) SUPPORT FOR RESEARCH AND DEVELOPMENT

The need for an adequate tax base is underlined when research and development are considered. Helping Canadian business become more innovative will be one of the big challenges of the next century. The development of new environmental technologies is essential. Technology must not only stimulate economic growth, but must play a major role in producing a healthier environment.

N) SOCIAL AND LABOUR MARKET REFORM

NCWC has concerns that the replacement of the Canada Assistance plan by the Canada Health and Social Transfer has tended to increase the marginalization of those on social assistance. An increase in poverty at the individual level is often reflected in diminished employment opportunities. If standard of living improvements are to include this population, government must insist that the provinces replace the more punitive approaches to social assistance with developmental ones designed to respect the dignity and humanity of the individual recipient.

NCWC supports the government in its efforts to secure the social safety net, which includes services as well as income maintenance.

O) TRADE POLICY

There is increasing pressure from business to extend free trade agreements, especially with countries with well-developed economies. While NCWC does not oppose free trade agreements, we believe that the operation of current agreements needs to be monitored and adjusted when necessary. For example, as more agreements have been signed and implemented, there has been a reduction in the social safety net throughout all countries, coupled with greater income disparity, and reduced government services.

NCWC recommends that:

1. The existing federal pay equity scheme be replaced with comprehensive and proactive pay equity legislation.
2. Maternity leave benefits be made more inclusive.
3. National accounting statistics recognize the value of unpaid work to the economy with publication annually of the Auxiliary Accounts as Canada committed to do at the Beijing Fourth World Conference for Women in 1995.
4. Legislation be enacted that would require employers to pay pro-rated benefits (medical, dental, pension) to part-time employees.

5. Statistics Canada be asked to develop a research agenda that would lead to improved measurement of productivity.
6. Any definition of productivity include criteria related to distribution of income.
7. Increase emphasis on education and skills development.
8. Funding support to the provinces for post secondary education and training and for social assistance programs include accountability criteria.
9. A social safety net of government services and income maintenance continue to be secured for those in need.
10. Limits to the free market system be recognized in areas such as health protection, food inspection, and environmental protection.

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NCWC Policies:

70.4	Taxation of Income Below the Poverty Line
75.13	Income Tax Exemption for Interest on Private Home Mortgages
76.12	Tax Exemption on Incomes below Minimum Poverty Levels
76.4	Homemakers and the Canada Pension Plan
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