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Minister says Canada is in an affordability crisis, wants provinces to do more

The federal minister of families, children and social development says she agrees Canada is in the midst of an affordability crisis, but wants to see provincial and territorial governments do more to help.

"I think that many families, in particular lower-income families, are really struggling right now to make ends meet," Karina Gould told CTV's Question Period host Vassy Kapelos, in an interview airing Sunday. "The high cost of rent, the high cost of food, it's having a big impact."

"And even for folks who are in the middle class, they're feeling the squeeze," she added. "So yeah, people are struggling right now."



Liberal MPs and cabinet ministers - including the prime minister - are continuing their tour of the country this week, touting their recently tabled budget, which focuses largely on pocketbook issues.

A key line item in the budget is the "grocery rebate" - a one-time payment through the GST tax credit system with the goal of helping low- and modest-income earners pay their bills. It's a move that saw several cabinet ministers, including Gould herself, stopping at grocery stores this week to laud the Liberal government's affordability measures.

The rebate would see eligible seniors receive \$225, while a single person would receive \$234, and couples with two children could receive a payment of up to \$467.

But when pressed on whether the

payment is enough to help Canadians who say they're struggling to put food on the table, Gould said the measure is just a piece of the Liberal government's larger affordability measures.

"The grocery rebate isn't designed to absorb all of the additional costs that families are facing, but it's designed to be there to give that little bit of extra help," Gould said.

"It's important also not to see it in isolation. I mean, it's an important measure, but it's not the only measure that we've taken as a government," she also said, citing the Canada Child Benefit as an example.

Gould added when it comes to certain affordability measures - such as disability benefits or housing policy - they need to be carried out in concert with provincial and territorial governments.

"I think that there's more that provinces could do," she said.

"We can take important measures at the federal level, and I think we have," she said. "We need to keep looking at what else we need to do, but we also need to make sure that provinces and territories are also supporting that work, because it doesn't happen in a vacuum. We have to be doing it together."

Gould said the federal government is "not the only actor in this space," when it comes to issues like social assistance and support for the charitable sector.

"I think we've taken a lot of measures, and that doesn't mean we can't think about what else needs to happen, because I think that's really important too," she said. "But we also need to have those partners at the provincial level as well, who are making those changes to some of their programs to really ensure that we're helping our lowest income and most vulnerable Canadians."

Ontario is investing \$25 million more over the next three years, on top of the \$15 million over three years that was announced in Budget 2022, to double Ontario's skilled immigrant intake. The investment will work to address labour shortages and promote economic growth in the province.

Ontario is Canada's most popular landing destination, and the province welcomes one third of all newcomers to the country each year. The province and federal government announced the doubling of the number of economic immigrants the province will select to reach a historic high of 18,000 by 2025.

"Our government is ready to welcome more skilled newcomers to Ontario, to help build the highways, transit, schools, homes and hospitals our growing population needs. As we continue to tackle historic labour shortages, we're doing everything we can to ensure we have the workforce to help build Ontario. It's all hands on deck" said Ontario Premier Doug Ford.

According to Ontario's website, the new investment in Budget 2023 will speed up processing and ensure that newcomers to Ontario can start working in their professions quickly. The funding will enhance security and other IT updates to make sure the system can handle increased demand now and in the future.

What is the Ontario Immigrant Nominee Program?

The Ontario Immigrant Nominee Program (OINP) is Ontario's Provincial Nominee Program (PNP).

Ontario plans to double its skilled immigration intake



The PNP is the leading way to immigrate to Canada as a skilled worker.

Through OINP, prospective immigrants with the skills and experience targeted by the province may receive a provincial nomination form Ontario, after which they can apply for Canadian permanent residence with Immigration, Refugees and Citizenship Canada (IRCC).

Ontario PNP streams are base streams and others are enhanced streams. Enhanced streams are those that are aligned with the Express Entry system, which is the system the federal government uses to manage permanent residence applications through the Canada's immigration programs.

Express Entry gives candidates a point-based score on the Comprehensive Ranking System (CRS). The highest-ranking candidates are then invited to apply for permanent residence. Those with nomination from a provincial program that is enhanced get an extra 600 points, effectively ensuring an Invitation to Apply (ITA) for permanent residence.

Base streams are streams that are not aligned with the Express Entry system. Candidates who get a provincial nomination are required to apply directly to IRCC.

Ontario government 2023 budget, Building a Strong Ontario

Ontario's 2023 Budget, called Building a Strong Ontario, is a "responsible, targeted approach to help people and businesses today, while laying a strong fiscal foundation

for future generations".

On top of the \$25 million investment in the OINP, the Budget has other key measures that would affect Ontario immigrants. The government pledges to invest in skills training, transform the apprenticeship and skilled trades system, and help newcomers put their skills to use.

In particular, Ontario is investing \$75 million into the Skills Development Fund over the next three years, to help workers and job seekers get the skills they need to take on new opportunities and advance their careers. The government is also investing \$224 million in 2023 and 2024 in a new capital stream of the Skills Development Fund to expand access to training centers to train more workers in careers in the skills trades and other in-demand jobs.

In addition, the Budget also discusses the housing crisis and issues with housing affordability. The government is planning to take action to get 1.5 million homes built by 2031. The More Homes Built Faster Act, 2022 will implement changes to help build more homes and make life more affordable for Ontario families. The impact of these changes is estimated to reduce the cost of building a single-family home by \$116,900 in the Greater Toronto Area.

Driver on Highway 401 caught going 235km/h, drunk: OPP

A driver who was allegedly impaired and caught driving 135km/h over the speed limit on a Toronto highway has been charged.

Ontario Provincial Police said it happened in North York on Highway 401 near Leslie Street.

In a tweet published Sunday night, police said the driver of the vehicle, which appears to be an Audi R8, was clocked at a speed of 235km/h. The speed limit on most of Highway 401 is 100km/h.

The driver, who was not identified, was also allegedly impaired while operating the vehicle at the high speed, police said.

Police said the driver was charged with stunt driving, dangerous driving, and impaired driving after they allegedly blew over 80 following a breathalyzer test.

As a result, the driver's license was suspended for 90 days and the vehicle was impounded for two weeks.

No other information was released by police.

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Bank of Canada expected to hold interest rate again as inflation cools

The Bank of Canada is expected to hold its key interest rate steady this week as inflation continues to slow, despite other data suggesting the economy is still running hot.

The central bank is set to announce its next interest rate decision on Wednesday. The announcement will be accompanied with updated economic projections for growth and inflation in its quarterly monetary policy report.

BMO chief economist Douglas Porter said although the economy is growing faster than anticipated, lower-than-expected inflation will convince the Bank of Canada to hold its key interest rate at 4.5 per cent.

"When we combine all these things together, it certainly looks like the (central) bank is likely to hold rates steady for now," Porter said.

For months, the economic data that the Bank of Canada relies on for its interest rate decisions has been sending mixed signals on the state of the economy.

So far this year, growth and job numbers are coming in stronger than expected, even as the Bank of Canada's key interest rate sits at its highest level since 2007.

After contracting slightly in December, real gross domestic product grew by 0.5 per cent in January. Statistics Canada's preliminary estimate suggests the economy grew again in February by 0.3 per cent.

CIBC executive director of economics Kayne Charbonneau says a closer look at the economic growth numbers, however, shows that there may not be too much cause for concern.

"Some of the strength that we see in GDP seems to be the unwinding of some supply disruptions, which is actually a good thing for inflation," Charbonneau said.

Meanwhile, businesses keeping hiring. In March, the Canadian economy added 35,000 jobs, bringing the total number of jobs gained over the last six months to almost 350,000.

The unemployment rate also held steady at five per cent for the fourth consecutive month. That's just above the all-time low of 4.9 per cent reached in the summer.

While this ongoing strength in the economy is not necessarily what the Bank of Canada wants to see, lower inflation is serving as good news.

In February, Canada's annual inflation rate fell to 5.2 per cent, marking the second month in a row inflation came in lower than forecast. The slowdown in overall inflation comes as supply chains recover and commodity prices moderate.

The month-over-month inflation data shows inflation is actually tracking much closer to the Bank of Canada's inflation target of two per cent.

Given the rapid rise in prices largely occurred in the first half of 2022, Canada's inflation rate is expected to fall significantly in 2023, with most economists forecasting it will fall to about three per cent by mid-year.

As long as inflation continues to fall as expected, the Bank of Canada doesn't plan on raising interest rates further. It declared a conditional pause on rate hikes earlier this year, but kept the door open to more rate hikes if needed.

The Bank of Canada appears cautiously optimistic that its aggressive rate hikes between March 2022 and January 2023 which saw its key interest rate rise from near zero to the highest it's been since 2007 will be forceful enough to quell inflation.

Recent surveys conducted by the Bank of Canada also show consumers and businesses are gearing up for a slowdown. Consumers reported plans to cut back on travel and restaurant outings to save money. Meanwhile, businesses expect their sales to slow.

And although labour shortages were still a top concern for businesses, the survey found signs of both the labour market and wage growth easing.

"The survey results are actually showing that the interest rate hikes are working," Charbonneau said. "I think all of this is encouraging."

Why aren't federal politicians talking about housing more? Strategists weigh in

Strategists from the entire spectrum of political stripes say party leaders in Canada need to place a greater focus on their plans to increase housing supply and make housing more affordable, or they'll risk missing out on large swaths of potential voters.

Liberal MPs and cabinet ministers - including the prime minister - are continuing their tour of the country this week, touting their recently tabled budget, which focuses largely on cost-of-living issues.

A key line item in the budget is the "governor's rule" - a one-time payment through the GST tax credit system with the goal of helping low- and middle-income earners pay their bills. It's a move that saw several cabinet members stopping at grocery stores this week to laud the Liberal government's affordability measures.

But as prices remain high in another area, namely housing, the weekly past of political strategists on CTV's Question Period says party leaders could be missing out on large groups of voters by not focusing more on their housing plans. They say at this point, one of the largest pools of voters is those who are frustrated they may never be able to afford to own a home.

Kary Teneycke - who was Ontario Premier Doug Ford's campaign manager and former director of communications for ex-prime minister Stephen Harper - told Question Period host Vassy Kapelos on the panel airing Sunday addressing the cost of housing is important strategically because of the number of potential voters focused on entering the market.

"I think for campaigns, federal elections, provincial elections, etc., the largest voting demographic out there right now in society is millennials, and this is their number one issue," Teneycke said, adding housing is also a top-of-mind concern for Gen Zers.

"It's really those two groups that are duking it out in the real estate market trying to find housing, and it's very expensive because it's in very short supply," he also said.

Monk said the problem for politicians is a combination of how to communicate what they're doing to address housing affordability, and also how to solve the policy challenge in the first place.

"I think the market isn't always going to solve everything, the government is going to have to step up and step in, to actually make that



Teneycke said the challenge for politicians is to get more housing built quickly, but it can be a challenge working with different levels of government to cut down construction approval times.

Kathleen Monk, a former NDP strategist and director of communications to the late Jack Layton, agrees political leaders could be missing out on potential voters by not focusing more on their housing plans.

"We know there's a direct correlation that if you're a homeowner, you're more likely to vote," Monk said. "But recent data has shown that in the kind of battleground ridings of Ontario and B.C. there are more renters now that are eligible to vote than there are homeowners."

"So what's interesting is that the party that can actually talk to not just homeowners but also those who are renting will actually potentially be able to build a bigger coalition for their party," she added.

According to Monk, the problem for politicians is a combination of how to communicate what they're doing to address housing affordability, and also how to solve the policy challenge in the first place.

"I think the market isn't always going to solve everything, the government is going to have to step up and step in, to actually make that

affordable housing," she said.

Tom Murphy, the chief of staff to former prime minister Paul Martin, chalks it up to the years it can take between a federal policy change and a real difference for potential homeowners. That could determine whether a government puts a communications focus on housing, he said.

"It depends a bit on where in the cycle the politician is," Murphy said. "And I think you saw that, for example, in the federal budget. They had some stuff in this one, they had some stuff in the last one, but I would not say that they grabbed hold of this issue and tried to derive a political cure that had some of the political challenges that Kory spoke to."

Murphy said housing policy depends on every level of government working in concert with each other, so at the federal level, political leaders need to "grab it rhetorically, and have something that looks like a solution, and then figure out how you can cooperate to get something done."

"Frankly, our bigger problem we've got a massive lack of supply, and at the same time our population is growing and there's a big chunk of middle income people who suddenly view housing as an unrealistic dream," he added. "And that's where I think politicians and governments need to act."

Students hope for permanent changes after Budget 2023 expands loans, grants for this year

This year's federal budget sets aside more than \$800 million to expand loans and grants for the upcoming school year, but students are looking forward to permanent changes to financial assistance.

For the 2023-24 school year, the Liberals are planning to increase the maximum grants available to \$4,200, up from \$3,000.

A temporary measure that doubled grants to up to \$6,000 was set to expire this summer.

The loan limit is also increasing to \$300 per week of study from \$210.

Those changes are part of a set of affordability measures in the budget and build on the Liberals' move to permanently remove interest charges on federal student loans.

In the budget, the government also promised to "work with students in the year ahead to develop a long-term approach to student financial assistance."

Mackenzie Metcalfe, executive director of the Canadian Alliance of Student Associations, said students need more support to keep up with the rising cost of living.

From food to rent to tuition, Metcalfe said students are facing financial pressures.

"It's just really important to know that students' pocketbooks are being pinched, just as every Canadian are right now," Metcalfe said.

The federal government is also planning to increase the withdrawal limit on registered education savings plans for full-time students to \$8,000 from \$5,000, and to \$4,000 from \$2,500 for part-time students.

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