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Investing in Young Canadians

BUDGET 2019

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A Promise to Canada's Future

Young Canadians are the most educated, connected and diverse generation this country has ever seen. They are changing our communities, challenging the status quo and taking the lead on building a better, fairer and more sustainable future.

At the same time, some young Canadians are anxious about their own futures. They may be worried about whether they'll be able to afford a home in a costly housing market, or enjoy a good career in a competitive workforce. Many are concerned that decision makers are not taking enough action to fight climate change and protect the environment for their generation and the next.

Young Canadians need a plan to meet these challenges — and they deserve a Government that makes sure their voices are heard.

That's why the Government of Canada made a plan, and created new opportunities for young people to have their say.

Listening to Young Canadians

In 2015, the Prime Minister chose to become Minister of Youth to underscore his commitment to young Canadians, and ensure their concerns are at the centre of the Government.

A few months later, the Government created Canada's first-ever Prime Minister's Youth Council. Together, these young leaders — representing diverse communities from all regions of Canada — provide important, non-partisan advice to the Prime Minister and the Government on issues of importance to them and to all Canadians.

Every day, young Canadians play an important role in shaping the Government's priorities and decisions. For example, after a recommendation from the Prime Minister's Youth Council, the Government started to take age into account as another aspect of diversity in public appointments and consider the importance of youth representation on public boards.

Meanwhile, young Canadians have led the development of Canada's first-ever youth policy. This forthcoming initiative will help make sure young people have a voice in matters important to them, and ensure the Government is meeting their needs today and in the future.



"Young people are nation-builders. They have a distinctive ability to frame issues differently, and to call attention to matters of importance that may otherwise be overlooked or underestimated."

— Prime Minister
Justin Trudeau

What Matters

Young people in Canada want the chance to develop their career, invest in a home and build a better future, for themselves and for their communities. But many other concerns are also top of mind — protecting our democracy, fighting climate change, working towards reconciliation with Indigenous Peoples, combatting gun violence and promoting inclusion and multiculturalism, to name a few.

Since 2015, the Government has moved forward with an ambitious environmental agenda that puts a price on pollution and protects our clean air and water. It is taking a collaborative approach to tackling gun violence, working to make sure that everyone can feel safe in their communities. It is also launching a national Anti-Racism Strategy, and walking the path of reconciliation with Indigenous communities through supporting Indigenous children and languages while lifting boil water advisories. It is investing in multiculturalism initiatives across the country and working to promote democracy in Canada and abroad.

As young people envision their future, they want leaders who do not hesitate to raise these issues and act on them. The Government is doing just that.

A Better Start

Whether at youth town halls or during online discussions, young Canadians have delivered the same message to the Government: invest in a plan that helps them overcome barriers to their success.

The Government is delivering on that plan. It started with significant steps to support the middle class and people working hard to join it by putting more money in the pockets of Canadians through the Canada Child Benefit, the Canada Workers Benefit and other historic measures like the Poverty Reduction Strategy and the National Housing Strategy.

The Canada Child Benefit alone has helped lift nearly 300,000 children out of poverty since 2015. They've helped parents pay for things like healthy food, new clothes and after-school activities that they otherwise might not have been able to afford.

By lifting so many children out of poverty, the Government is breaking down a systemic barrier to success for hundreds of thousands of young Canadians, and building a strong foundation for generations to come.

As the Government helps more children get the best start in life, it remains equally focused on what comes next for young people — whether they seek to enroll in university or college, find an apprenticeship or start their career.

Higher Education and Meaningful Careers

As post-secondary tuition becomes more expensive and the global economy increasingly competitive, it is imperative that young Canadians have access to an affordable, quality education.

While Canada is among the most educated countries in the world — over 50 per cent of adult Canadians have a post-secondary diploma or degree — too many Canadians still face barriers that prevent them from pursuing post-secondary studies or skilled trades programs.

“When we allow young people to be shut out of good jobs and new opportunities, we’re actually hurting Canada’s economic growth. We’re preventing a whole generation of people from succeeding and, in turn, creating more jobs.”

— Finance Minister Bill Morneau

Since 2015, the Government has introduced several measures to make post-secondary education and training more affordable and accessible. From boosting Canada Student Grants to lowering the interest rate on Canada Student Loans to improving access to loans for vulnerable students, the Government has made sure more young people — no matter their personal circumstances — have the opportunity to go to university or college.

In the 2017-18 school year, more than 490,000 students received over \$1 billion in federal grants (money students don’t have to pay back) to help pay for school. That’s a 34 per cent increase in grant recipients, and a 90 per cent increase in total Canada Student Grant amounts since 2014-15.

The Government has also taken action to help more young people get the work experience they need. As of 2018, about 750,000 Canadians between the ages of 15 to 29 weren’t in school, a training program or working. That’s almost 11 per cent of people that age.

By doubling the number of placements under Canada Summer Jobs, the Government has helped nearly 70,000 young people per year get hands-on work experience through summer employment and save money for their education. By creating tens of thousands of additional opportunities for co-op and work-integrated learning experiences for students the Government’s reaching its commitment that every student who wants a work placement can find one, while also setting up grant programs to encourage more women to pursue well-paying careers in science, technology and the skilled trades.

Meanwhile, the Government’s Innovation and Skills Plan is promoting a stronger culture of lifelong learning in Canada, and helping Canadians of all ages get the skills and training they need to succeed in today’s workforce and prepare for the jobs of tomorrow.

These initiatives represent just some of what the Government is doing to help more young Canadians get a quality education and valuable work experience as they build a future for themselves.

Support Into the Future

The Government's support for young people doesn't stop as soon as they graduate from university or college, finish an apprenticeship or land their first job.

Some young Canadians wonder if their generation will be able to own their own homes. Rising housing prices coupled with prolonged delays in career progression mean young people are being squeezed harder than any other generation when it comes to housing. Average home prices today are about eight times larger than the average full-time incomes for Canadians aged 25-34, compared to when they were about four times larger a few decades ago.

Others may be worried they won't have access to the mental health services and health care they need. Rates of mood disorder are highest among people aged 15 to 24 compared to other age groups, and suicide is the second leading cause of death among people aged 15 to 24, compared to the ninth cause among the general population. Less than half of young people with depression or suicidal thoughts have sought professional support.

Whether these worries are about being able to afford a mortgage payment at the end of the month or access a pension plan decades from now, these concerns need to be addressed now.

That's why the Government has taken significant action to make sure all Canadians can count on the support they need. The Government strengthened the Canada Pension Plan, enhancing the plan so young Canadians receive higher benefits when they retire, and created the first-ever National Housing Strategy — a once in a generation, \$40-billion plan to help make housing more safe and affordable for those who need it most. The Government has also made unprecedented investments in skills training, supporting people who wish to upgrade their skills at any stage in their career. And with health accords in place with all provinces and territories, the Government has provided long-term support for mental health in communities around the country. This is all in the context of building a more fair, sustainable Canada with steps to put a price on pollution and fund energy saving technologies, as well as improving the relationship between the Government and Indigenous communities.

Budget 2019 proposes to introduce new programs and investments that will continue to prepare young Canadians for their future, and help them thrive in every stage of life.

Support that works for more students. To respond to today's realities of higher tuition and living costs, Budget 2019 is proposing important changes to Canada Student Loans — starting with lowering interest rates, helping the nearly 1 million people currently repaying their student loans and saving the average borrower approximately \$2,000 over the lifetime of their loan. The Government is also giving a break to the 200,000 student loan borrowers graduating each year as they look for a job by making the six-month grace period after graduation interest-free, and allowing students who temporarily leave their studies because they are having a child or facing issues with their health (including mental health) to take an interest-free break from paying back loans.

Getting new skills and work experience sooner. Work-integrated learning allows young people to gain real-world experience in the workforce, such as by completing placements with employers in relevant industries. Budget 2019 is proposing to create up to 40,000 new work placements per year by 2023–24 to help young people enter the workforce with confidence. The Government is also investing in the Business/Higher Education Roundtable to create an additional 44,000 work-integrated learning opportunities by 2021, and growing programs like the Canada Service Corps and the Youth Employment Strategy to help more young people learn new skills and develop their professional experience earlier.

Finding a place to call home. To help make housing more affordable for young people, Budget 2019 proposes to add greater flexibility and support for first-time home buyers and renters. Through the new First Time Home Buyer Incentive, eligible home buyers will have the option to finance a portion of their home purchase through a shared equity mortgage with the Canada Mortgage and Housing Corporation (CMHC), reducing the monthly payments required to buy a home. The Government is also expanding the Rental Construction Financing Initiative, helping build more affordable rental options for Canadians to live near where they work or study, and tackling homelessness across the country through the Reaching Home strategy.

A Canada where no one feels alone. For a variety of complex reasons, young people today struggle more with mental health than any other generation of Canadians. Budget 2019 is proposing to invest in a new pan-Canadian suicide prevention service, in order to provide people across Canada with access to bilingual, 24/7 crisis support from trained responders, using the technology of their choice (voice, text or chat). This builds on the Government's previous investments in mental health supports — particularly in rural, remote, northern and Indigenous communities.

Meet Canada's Next Generation

- Right now there are nearly **10 million young people across the country**, aged 15 to 34. They represent about **one-quarter** of the country's population.
- **Western Canada and the North** have the highest share of young people in their communities.
- That's especially true in Indigenous communities, where **the number of First Nations, Métis and Inuit youth aged 15 to 34 increased by 39 per cent** from 2006 to 2016, compared to just over 6 per cent for non-Indigenous youth.
- However only **15 per cent** of Canada's young people live in rural communities.
- Young Canadians are **more diverse** than any other generation in Canada, with **27 per cent belonging to a visible minority**.
- Young people are also **more connected** than ever before. Nearly 100 per cent of Canadians aged 15 to 24 use the Internet on a daily basis.
- More than **three quarters** of young people **use the Internet to follow news and current affairs** — more than twice the rate among older Canadians.
- Half of those aged 25 to 34 **make purchases online at least weekly**, almost twice that of older Canadians.
- **More than 1 in 10 young Canadians have a disability**, with mental-health and learning disabilities most common.
- **39 per cent** of Canadians aged 18 to 29 say that dealing with climate change and protecting the environment are important issues facing them personally.

Investments in Canada's Future

In the face of changing global dynamics and economic uncertainty, young people demonstrate an incredible amount of determination and perseverance. Young Canadians are ready to be the champions of a fairer, more diverse and more inclusive nation.

Young people today are taking advantage of new opportunities at an encouraging pace. They are more likely to pursue higher education, and expected to have more successful careers than the generation prior. To further open those doors, Budget 2019 makes strategic and responsible investments in the potential of young people, helping them settle into full-time, well-paying careers sooner.

Helping Young Canadians Build Careers

To help young Canadians more seamlessly transition into good careers, the Government is investing in the following new and continued opportunities for young people:

Canada Service Corps

- Will create up to 15,000 service placements for young Canadians by 2023–24
- Will continue to provide 1,000 individual grants every year for young people to create their own service projects
- Includes new incentives and program supports co-created with young people to address barriers to participation in service identified by underrepresented youth
- **Budget 2019 proposes to invest up to an additional \$314.8 million over five years, starting in 2019–20, and \$83.8 million per year ongoing**

The expanded Canada Service Corps will help young Canadians serve their communities while gaining valuable skills and leadership experience.

Budget 2019's investment will also support a suite of new programming co-created with young people to reduce barriers to participating in service, and a digital platform integrated with the Government of Canada's new Youth Digital Gateway. Together, these placements and program supports will help to foster a culture of service amongst young Canadians.

Youth Employment Strategy

- Connecting over 90,000 young Canadians with jobs on an annual basis
- Helped more than 33,000 vulnerable young people develop the skills they need to find work and go back to school in 2017-18
- Budget 2018 provided \$448.5 million over five years, starting in 2018–19
- **Budget 2019 proposes to invest \$49.5 million over the next five years, starting in 2019–20**

The investment will support work placements, build partnerships with businesses, test pilots for hiring young people and enhance evaluation of the Strategy. Funding will also support the development of the Government of Canada's new Youth Digital Gateway — an online, user-friendly platform that will help young people navigate federal employment supports.

Work-Integrated Learning

- **Budget 2019 will create up to 84,000 new work placements per year by 2023-24, an investment of \$798.2 million over five years**
- Budget 2016 provided \$73.0 million over four years to the Student Work Placement Program, starting in 2016–17, to create over 10,000 new STEM and business jobs
- The Government also provided \$11 million over three years to the Student Work Placement Program, starting in 2018–19, to create 1,500 work placements for young people in cybersecurity and artificial intelligence fields
- Budget 2017 provided \$221 million over five years, starting in 2017–18, to help Mitacs meet its target of creating 10,000 work-integrated learning placements each year for students and graduates, by 2021

Work-integrated learning allows young people to gain real-world experience by completing work placements with employers in relevant industries. This investment builds on the Government's new commitment to create a work-integrated learning placement for every student who wants one, creating new opportunities through the Student Work Placement Program, investing in additional placement opportunities and partnering with the Business/Higher Education Roundtable.

Canada Training Benefit

- Workers between the age of 25 and 64 accumulate a balance of \$250 per year, up to a lifetime limit of \$5,000, to spend on school or training courses
- Up to four weeks of paid leave from work to learn new skills through Employment Insurance
- Labour protections to protect jobs for workers who take a leave to upgrade their skills or learn new ones
- **Budget 2019 proposes to invest more than \$1.7 billion over five years, and \$586.5 million per year ongoing**

Today, the evolving nature of work means that people may change jobs many times over the course of their working lives or that they will require new skills to keep their jobs in a changing environment. For working Canadians, this presents a new challenge: how to get the training they need to keep their existing jobs, or prepare for a new one. The new Canada Training Benefit will give workers more time and money to learn new skills.

Canada Summer Jobs

- 70,000 job placements for young people during summer 2019
- \$66 million over two years, starting in 2018–19, to maintain the increased number of job placements, from approximately 35,000 to 70,000

Canada Summer Jobs provide young Canadians with meaningful work experience at the beginning of their working lives, helping them to successfully enter and thrive in the labour market. Canada Summer Jobs provides funding to non-profit organizations, public sector employers and small businesses to hire young people aged 15 to 30 in summer jobs where they can gain meaningful work experience.

Futurpreneur Canada

- Support for approximately 1,000 young entrepreneurs per year over five years, starting in 2019–20
- Engaging 7,250 Indigenous young entrepreneurs through outreach, access to business support tools and training over five years, starting in 2019–20
- Has already helped 11,400 young people start businesses over the past two decades
- **Budget 2019 proposes to invest \$38 million over five years, starting in 2019–20**

Building on an investment in 2017 of \$14 million over two years, Futurpreneur Canada will continue its important work providing young people with mentorship, learning resources and start-up financing to help them bring their business ideas to life, and to market.

What a Young, Skilled Workforce Could Look Like

Louis-Alex lives in Quebec, and after graduating high school he immediately entered the workforce to help cover costs at home. Now in his late-twenties, he jumps from gig to gig — spending most of his time completing odd jobs for minimum wage. He knows he can do more, but can't take on any debt to go back to school. With the support of Government, Louis-Alex could:

- ✓ *Join a pre-apprenticeship program, getting an entry into the skilled trades while making money — an opportunity funded with Government investments.*
- ✓ *Receive funding and mentorship to start his own small business through one of the Government's entrepreneurial services, like Futurpreneur Canada.*

Enhancing Federal Support for Apprenticeships

- More than 9,000 students attended the 2018 Skills Canada national competition
- **Budget 2019 proposes to invest \$46 million over four years, starting in 2019–20, and \$10 million per year ongoing to support the Skills Canada program**

This investment will enable Skills Canada to continue to promote trades and technology careers to young Canadians. The 2018 Skills Canada national competition included more than 550 competitors in 44 skill areas.

CanCode

- CanCode is on track to engage 1 million young people from kindergarten to Grade 12 in coding and digital skills development, and is aiming for over 1 million more by 2021
- **Budget 2019 proposes to invest \$60 million over two years, starting in 2019–20**
- This new funding builds on a \$50 million two-year investment made in Budget 2017

By supporting the development of coding, data, digital and technology-based skills, CanCode helps young Canadians become active participants and leaders in the digital economy. CanCode is also helping bridge digital divides by focusing on reaching young people that are traditionally underrepresented in STEM, such as girls and Indigenous people.

What a Young, Skilled Workforce Could Look Like

Harinder studies computer science in British Columbia. She's heard that a few years of unpaid internships will help her find a salaried position. However, Harinder and her partner want to start a family and buy their first home, and she worries about pushing her personal dreams off for years. With the support of Government, Harinder could get experience by:

- ✓ *Finding a paid, work-integrated learning placement with a company through a program that is supported by the Government's investment.*
- ✓ *Obtaining a grant to support her postdoctoral fellowship in computational research through the Government's granting councils.*

Let's Talk Science and PromoScience

- Millions of young people have interacted with Let's Talk Science and PromoScience
- **Budget 2019 proposes to provide \$10 million over two years to Let's Talk Science**
- Budget 2017 provided \$10.8 million over five years to PromoScience, starting in 2017–18

Programs like Let's Talk Science and PromoScience engage young people in hands-on STEM activities and science experiments, helping youth develop critical thinking skills and opening up doors to future study and work in these fields. They also help ensure more girls — and other groups that are underrepresented in STEM — gain an interest in STEM from an early age.

Access to High-Speed Internet for All Canadians

- Committing to a national target where 100 per cent of Canadian homes and businesses will have access to high-speed internet by 2030, no matter where they are located
- **Budget 2019 proposes to invest up to \$1.7 billion over thirteen years, starting in 2019–20**

Fast and reliable internet access is no longer a luxury — it's a necessity. It lets students and young people do their homework, stay in touch with their friends and search for jobs. These investments will help ensure that young Canadians living in rural and remote communities have the opportunity to make use of the same online tools and applications — like cloud-based computing or video streaming — as their friends or relatives living in urban areas.

Improving Internships in Federally Regulated Sectors

- *Canada Labour Code* amended to limit unpaid internships in federally regulated sectors
- Budget 2018 invested \$34.9 million over five years, and \$7.4 million per year ongoing, to ensure federal workplaces are protected from harassment and violence
- In 2015, there were reportedly over 13,000 interns in federally regulated sectors

Internships can give young Canadians the hands-on work experience they need to make a successful transition into the workforce, but some internships — in particular those that are unpaid — can be unfair and exploitative. To ensure young people are not taken advantage of in these workplaces, Budget 2017 announced the elimination of unpaid internships in federally regulated sectors where the internships are not part of a formal educational program.

Canada Music Fund

- Supporting jobs for Canadian musicians and performers, many of whom are young Canadians
- **Budget 2019 proposes to invest \$20 million over two years, starting in 2019–20**

The funding will support more Canadian musicians and music entrepreneurs such as producers and agents, and better reflect the rising costs of marketing and promotion necessary in the music industry today.

What a Young, Skilled Workforce Could Look Like

Carson is a third-year marketing student at an Ontario university. To help pay for tuition and other costs, he works a minimum wage job during the year. Close to graduation, Carson worries about applying for marketing jobs with his lack of experience. With the support of Government, Carson could get experience by:

- ✓ *Saving more money throughout the summer months with the Canada Summer Jobs program, and volunteer during the school year doing marketing for a non-profit.*
- ✓ *Applying for student work placements through the Career Services office at his university.*
- ✓ *Finding an entry level marketing position after graduation with a public sector employer or a small business through the Youth Employment Strategy.*

Making Education More Accessible and Affordable

Every kind of education can open more doors for young people and widen perspectives. The Government understands that, and has taken steps to help more middle class families afford continuing education while also removing other barriers.

Making Canada Student Loans More Affordable

- **Budget 2019 lowers rates, helping close to 1 million borrowers repaying their student loans and saving the average borrower approximately \$2,000 over the lifetime of their loan**
- Will also make the six-month grace period interest-free, helping the 200,000 student borrowers who leave school each year
- Budget 2019's proposed changes to Canada Student Loans will result in foregone revenue of \$1.7 billion over five years, starting in 2019-20, with \$375.9 million per year ongoing

Budget 2019's proposed changes to the Canada Student Loans interest rate policy will respond to today's realities, including higher tuition, higher living costs and the changing nature of work faced by young workers. The Government will lower the floating interest rate — used by 99 per cent of student borrowers — to prime.

Making Canada Student Loans More Accessible

- 1,500 students per year are expected to benefit from the changes to supports for students with permanent disabilities
- 3,500 students per year are expected to benefit from increased access to loan rehabilitation
- **Budget 2019 proposes to invest \$15.0 million over five years, starting in 2019-20, with \$10.4 million per year ongoing to Employment and Social Development Canada**

This investment will modernize the Canada Student Loans Program to better respond to the needs of vulnerable student borrowers. The investment includes increased supports for students with permanent disabilities as well as the introduction of interest-free and payment-free medical and parental leave for student loan borrowers.

Paid Parental Leave for Research Students

- Expands parental leave coverage for post-secondary students and postdoctoral fellows, from six months to 12 months
- **Budget 2019 proposes to invest \$37.4 million over five years, starting in 2019–20, and \$8.6 million per year ongoing**

In order to focus on their research, students receiving federal grants or scholarships may not be participating in the traditional labour market. As there is no typical employer-employee relationship, student researchers are unable to take advantage of parental leave benefits. Expanding paid parental leave will further improve equity and inclusion in research.

International Education Strategy

- Supporting Canadian post-secondary students and young people pursuing opportunities to travel, study and work overseas
- Attract more top-tier foreign students to Canada by promoting Canadian educational institutions as high-calibre places to study
- **Budget 2019 proposes to invest \$147.9 million over five years and \$8.0 million per year ongoing**

In an increasingly global economy and labour market, Canadian students benefit from a range of skills, including adaptability, fluency in more than one or two languages and inter-cultural knowledge. This funding will be used to help more Canadian students participate in study, work and travel opportunities abroad, as well as invest in promotional activities to ensure that foreign students continue choosing Canada as their study destination of choice.

Strong Arctic and Northern Education

- **Budget 2019 proposes to invest up to \$26 million over five years, starting in 2019–20, for Yukon College to construct a new science building to support its transition to a university, making it Canada's first northern university**
- **Budget 2019 also proposes \$1.0 million over two years, starting in 2019–20, for a task force to study post-secondary education in Canada's northern and Arctic regions**
- **As well as \$5.4 million over five years, starting in 2019–20, and \$1.1 million per year ongoing to provide northern young people with international learning opportunities**, by creating an international exchange and internship program, inviting young people to attend national and international Arctic meetings, and establishing an Arctic Youth Council to work on international Arctic issues

Communities thrive when educational opportunities exist. Expanded post-secondary options within the Arctic and northern regions of Canada will make it easier for young people, and others, to pursue education and contribute to a dynamic regional economy.

Post-Graduate Scholarships and Fellowships

- 500 more master's awards and 167 more three-year doctoral awards annually through the Canada Graduate Scholarships program
- **Budget 2019 proposes to invest \$114 million over five years, starting in 2019–20, and \$26.5 million per year ongoing**

In addition to student loans and grants, the Government offers a suite of scholarships that make higher education more accessible for students seeking to pursue graduate studies and develop the research skills needed in the knowledge-based economy. As the recipients of these scholarships train at universities and research hospitals and transition to the workforce, they bring new ideas and perspectives to tackle some of the world's biggest challenges.

Granting Councils

- Provide training opportunities for 8,000 undergraduates, master's and doctoral students, as well as 1,300 postdoctoral students, every year
- Budget 2018 provided \$1.7 billion over five years, starting in 2018–19

Granting councils are the main federal mechanism through which research funding flows to post-secondary institutions and research hospitals. This funding provided in Budget 2018, which supports the next generation of Canadian researchers, is the single largest investment in fundamental science in Canadian history.

Post-Secondary Institutions Strategic Investment Fund

- Over 300 infrastructure projects at post-secondary institutions
- Budget 2016 provided \$2 billion over three years, starting in 2016–17

The Post-Secondary Institutions Strategic Investment Fund supports infrastructure projects at universities, colleges, polytechnic institutions and affiliated research and commercialization organizations. Such improvements to post-secondary infrastructure can benefit student learning experiences and improve the quality of education and learning environments.

Renewed Support for Pathways to Education Canada

- High school graduation rates increased by an average of 85 per cent in communities offering the Pathways program
- \$38.0 million over four years, starting in 2018–19

Pathways to Education Canada is a charitable organization that helps young people in lower-income communities across Canada complete high school and successfully transition into post-secondary education and employment. With this renewed funding, Pathways to Education Canada will provide more vulnerable youth with the supports they need to succeed in school, including tutoring, career mentoring and financial help, such as scholarships and internships.

Helping Young Canadians Find an Affordable Place to Call Home

A healthy housing market is good for Canada's growing economy. However, buying a home is becoming more and more difficult for young Canadians — especially those living in densely populated cities. When working Canadians cannot share in the benefits of that growth, the Government needs to step in and take action..

First-Time Home Buyer Incentive

- Would provide eligible buyers, many of whom are young people, with funding for a portion of their first home with no ongoing monthly payments required
- **Budget 2019 proposes to create the First-Time Home Buyers Incentive, through Canada Mortgage Housing Corporation (CMHC), starting in 2019–20**

Saving enough for a down payment on a home, and managing the monthly costs of homeownership can be challenging — especially for first-time home buyers. Through the First-Time Home Buyer Incentive, eligible buyers would apply to finance a portion of their home purchase through a shared equity mortgage with CMHC. The Incentive would provide funding of 5 or 10 per cent of the home purchase price.

For example, if a borrower purchases a \$400,000 home with a 5 per cent down payment and a 5 per cent CMHC shared equity mortgage (\$20,000), the size of the borrower's insured mortgage would be reduced from \$380,000 to \$360,000, helping to lower the borrower's monthly mortgage bill. This would make it easier for young Canadians to buy homes they can afford and save money every month, giving them more money to pay down their insured mortgage sooner, or spend on other priorities.

Modernizing the Home Buyers' Plan

- **Budget 2019 proposes to increase the Home Buyers' Plan withdrawal limit to \$35,000 from \$25,000**

- This would be available to withdrawals made after March 19, 2019

To help with the down payment and costs associated with the purchase of a first home, the Home Buyers' Plan allows first-time home buyers to withdraw from their Registered Retirement Savings Plan to purchase or build a home, without having to pay tax on the withdrawal. The Home Buyers' Plan maximum withdrawal amount — currently \$25,000 — hasn't been adjusted for 10 years.

The Housing Supply Challenge

- Encourages new innovative approaches to accelerate construction approvals across the country
- **Budget 2019 proposes to invest \$300 million to launch a new Housing Supply Challenge**

The Housing Supply Challenge will invite municipalities and Canadians across the country to propose new ways to break down barriers that limit the creation of new housing. Winners will be selected and funded through a merit-based competition. The Challenge aims to encourage innovative solutions to enhance housing supply and provide a platform to share these models with communities across Canada.

Expanding the Rental Construction Financing Initiative

- Helping create 42,500 new rental units across Canada, with a particular focus in areas of low rental supply
- **Budget 2019 proposes an additional \$10 billion over nine years, extending the program until 2027–28**

The Rental Construction Financing Initiative, launched in 2017, provides low-cost loans for the construction of new rental housing for modest and middle income Canadians. In Budget 2018, the program was enhanced to help build 14,000 new units over the life of the program. To date, applications to the program have been received from every region of Canada. More than 50 projects have been prioritized to receive a loan have been announced, including five projects representing 500 rental units.

A Fair Housing Market

- **Budget 2019 proposes to create four new dedicated real estate audit teams** at the Canada Revenue Agency to ensure that tax provisions regarding real estate are being followed
- **Budget 2019 also proposes to strengthen the Government's anti-money laundering regime** to keep illicit funds outside of housing markets
- **Budget 2019 proposes to provide Statistics Canada with up to \$1 million over two years, starting in 2019-20**, to conduct a federal data needs assessment

Together, tax non-compliance and money laundering can push up the cost of housing in regions where there is high demand and limited supply, making home ownership less affordable for Canadian families. These actions will help ensure that rules for buying or renting housing are applied equally across Canada's housing market, in a fair and transparent manner.

Canada's National Housing Strategy

- **\$40-billion plan to help make housing more safe and affordable for those who need it most, building on investments in Budget 2016 and 2017**
- Will remove 530,000 families from housing need and cut chronic homelessness by 50 per cent over the next decade

Across Canada, 1.7 million households are in housing need, living in homes that are inadequate or unaffordable. The National Housing Strategy is a part of a long-term vision to strengthen the middle class, promote sustainable growth for Canadians, and lift more Canadians out of poverty. The Strategy — funded through new and existing programs — follows a human rights-based approach, and includes a National Housing Co-Investment Fund, community and affordable housing initiatives and the Canada Housing Benefit.

Investing in the Next Generation of Indigenous Leaders

The relationship between the Government and Indigenous communities is important and evolving, with reconciliation as a central principle. As the fastest growing population in Canada, Indigenous young people will shape what the next century of Indigenous success looks like — so the Government is making significant investments in health, safety and education in Indigenous communities.

Jordan's Principle: The Child First Initiative

- Since 2016, Jordan's Principle has approved over 214,000 requests for health, social and education services
- \$382 million over three years, starting in 2016–17, with an additional \$297.4 million in 2018–19
- **Budget 2019 proposes to invest \$1.2 billion over three years**

Jordan's Principle helps ensure that all First Nations children can access the health, social and education supports and services that they need, when and where they need them.

Supporting Inuit Children

- 33 per cent of the Inuit population is under the age of 15, compared to 17 per cent of the total population of Canada
- 21,500 Inuit children could benefit from this investment
- **Budget 2019 proposes to invest \$220 million over five years**

Due to the remoteness of their home communities and the limited availability of culturally appropriate services, Inuit children face a number of unique challenges when accessing health and social services. This funding will help provide services to Inuit children as work continues with Inuit and other government partners to improve local capacity to deliver services.

First Nations Child and Family Services

- Indigenous children under the age of 14 make up 7.7 per cent of all children in Canada, but represent more than half of all children in foster care
- \$634.8 million over five years starting in 2016–17, with an additional \$33 million in 2018
- \$1.4 billion over six years, starting in 2017–18

Indigenous children are removed from their families and communities at much higher rates than non-Indigenous children and are more likely to be taken into care as a result of perceived neglect, pointing to the need to consider broader determinants, including poverty, and support greater prevention activities.

Improving Primary and Secondary Education on Reserve

- Only 44 per cent of First Nations people aged 18 to 24 living on reserve have completed high school, compared to 88 per cent for non-Indigenous people
- \$2.6 billion over five years, starting 2016–17, and \$770.5 million per year ongoing for education
- \$969.4 million over five years, starting in 2016–17, for school infrastructure

This funding will support primary and secondary education on reserve in order to improve education outcomes of First Nations young people. Two-thirds of the approximately 108,000 students who live on reserve attend First Nation-run schools, while one-third attend provincially-run or private elementary and secondary schools.

Supporting First Nations in Post-Secondary Education

- More than 20,000 First Nations students annually receive funding support through the Post-Secondary Student Support Program
- \$90 million over two years, starting in 2017-18
- Helping over 4,600 Indigenous students go to post-secondary school, over two years
- **Budget 2019 proposes to invest \$327.5 million over five years, starting in 2019-20, to renew and expand funding for the Post-Secondary Student Support Program** while the Government engages with First Nations on the development of long-term First Nations-led post-secondary education models

First Nations people over the age of 25 and living on reserve are 24 percentage points less likely than their non-Indigenous counterparts to have a university certificate, diploma or degree at the bachelor level or above. To change that, the Government is helping First Nations young people overcome a range of challenges in accessing post-secondary education, including financial barriers.

Supporting Métis Nation in Post-Secondary Education

- To date, about 4,000 Métis Nation students in Ontario, Manitoba and Alberta have benefitted from bursaries through the Métis Nation endowments
- \$10 million in 2018–19 to support the Métis Nation endowments
- **Budget 2019 proposes to invest \$362 million over ten years, starting in 2019-20, and \$40 million ongoing to support a Métis-Nation led post-secondary strategy**

This investment supports reconciliation and self-determination with Métis Nation people in Canada, and further, will close labour market gaps between Métis and Canada's non-Indigenous people.

Supporting Inuit in Post-Secondary Education

- **Budget 2019 proposes to invest \$125.5 million over ten years, starting in 2019-20, and \$21.8 million per year ongoing to support an Inuit-led to post-secondary education strategy**

Only 2 per cent of Inuit over the age of 25 and living inside Inuit Nunangat have completed a university certificate, diploma or degree at the bachelor level or above. This investment will support a 10-year Inuit-led strategy to improve access to post-secondary education and help more Inuit students succeed during their studies.

Indspire

- More than 12,000 Indigenous students are expected to benefit from Indspire's bursaries and scholarships
- \$25 million over five years, starting in 2017–18
- **Budget 2019 proposes to invest an additional \$9 million over three years for bursaries and scholarships at Indspire**

Indspire is a national Indigenous-led registered charity that invests in the education of Indigenous people for the long-term benefit of young people, their families and communities, and Canada. This funding supports Indspire in its mission to help Indigenous students get a post-secondary education.

Reducing Employment Barriers for First Nations Youth Living on Reserve

- About 12,000 people receiving pre-employment supports
- \$39.2 million per year from 2017–18 to 2019-20
- **Budget 2019 proposes to invest \$39.2 million in 2020-21**

First Nations young people living on reserve face unique challenges to enter the labour force. This funding provides case management services for young people living on reserve that will help them acquire better pre-employment skills, access training and overcome barriers to employment.

Indigenous Skills and Employment Training Program

- Expected to help 15,000 Indigenous people — of which approximately 8,000 will be young people — find high-quality, good-paying jobs
- \$2 billion over five years, starting in 2018–19, and \$408.2 million per year ongoing

The funding will support the creation of a new Indigenous Skills and Employment Training Program. Indigenous people are less likely to be employed than non-Indigenous Canadians, and those who do work typically earn less. The Program will put a stronger focus on training for higher-quality, better-paying jobs rather than rapid re-employment.

Support for Indigenous Mental Wellness

- \$69 million over three years, starting in 2016–17, to address pressing mental health and wellness needs
- \$118.2 million over five years, starting in 2017–18, to increase support for mental health services for First Nations and Inuit

Indigenous communities, particularly young people located in rural, remote and isolated areas, often face distressing mental health and suicide crises. This investment funds immediate measures to provide help and support to communities experiencing high rates of suicide amongst youth.

Investing in Indigenous Young People and Sports

- \$18.9 million over five years, starting in 2017–18, and ongoing funding of \$5.5 million every four years thereafter to support sports programming
- \$47.5 million over five years, and \$9.5 million per year ongoing, starting in 2018–19, to support provincial and territorial Indigenous sport organizations

This funding supports culturally relevant sport programming for Indigenous young people at the community level. It also supports Indigenous people at the national sport level. Community-led sport can be a powerful tool to support Indigenous young people. It promotes social inclusion, builds self-esteem, strengthens Indigenous identity and instills a sense of pride.

Indigenous Youth and Reconciliation

- **Budget 2019 proposes to invest \$15.2 million over three years, starting in 2019–20**

Many of the Truth and Reconciliation Commission of Canada's Calls to Action focus on improving the well-being of Indigenous youth in Canada. This funding will help ensure that the voices of First Nations, Inuit and Métis youth remain central to reconciliation initiatives, through an Indigenous youth pilot program delivered by Canadian Roots Exchange, which works to advance reconciliation by bringing together Indigenous and non-Indigenous youth to promote mutual understanding and respect.

Healthy, Safe and Diverse Young Canadians

Thanks to the work of advocates and young leaders to reduce stigma, young Canadians are more likely to speak up about mental health and report instances of discrimination, assault and bullying. Now, the Government has a responsibility to the next generation to change trends and better support young people who are victimized. Additionally, systemic barriers still exist for young people who are racialized, LGBTQ2+ or living with a disability.

Mental Health and Crisis Support

- \$5 billion over 10 years, starting in 2018–19, for mental health initiatives

This funding supports provinces and territories in expanding access to community-based mental health and addiction services, including better support for as many as 500,000 Canadians under the age of 25 who cannot currently receive even basic mental health services.

- **Budget 2019 proposes to invest \$25 million over five years and \$5 million per year ongoing to work with experienced partners to support a pan-Canadian suicide prevention service**

Building on existing services, the pan-Canadian suicide prevention service will provide people across Canada with access to bilingual, 24/7 crisis support from trained responders, using the technology of their choice (voice, text or chat).

Helping Young Canadians Live Safe and Healthy Lives

- Over \$350 million in new funding since 2017 to support a comprehensive federal response to the opioid crisis — which has been responsible for over 9,000 deaths between January 2016 and June 2018
- **Budget 2019 proposes to invest an additional \$30.5 million over five years, starting in 2019–20, and \$1 million ongoing to address persistent gaps in harm reduction and treatment related to problematic opioid use and emerging challenges in responding to opioid overdoses across the country**

Overall, funding supports a comprehensive suite of actions to support prevention, treatment, enforcement and harm reduction related to problematic opioid use — in partnership with provinces and territories.

- \$80.5 million over five years, starting in 2018–19, to renew and enhance the Federal Tobacco Control Strategy, and \$32.3 million over five years, starting in 2017–18, to regulate vaping products

Funding will help ensure that Canadians have the facts about tobacco use and emerging vaping products, including consequences to their health, so that they can make informed choices.

Bullying and Cyberbullying Prevention

- 1 in 5 Canadians aged 15 to 20 that used the internet between 2009 and 2014 reported experiencing cyberbullying or cyberstalking
- \$4.9 million over five years, starting in 2018–19, and \$1.0 million per year ongoing, for Public Safety Canada to support the development of gender-based awareness tools aimed at bullying and cyberbullying prevention

This investment is part of *It's Time: Canada's Strategy to Prevent and Address Gender-Based Violence* and will target those most at risk of (e.g., women and girls, LGBTQ2+, young Canadians).

National Youth Engagement on Gender Equality

- \$7.2 million over five years, starting in 2018–19

This funding will be used for the development of education material, digital campaigns and targeted advertising towards raising awareness amongst young generations around boys and girls having equal value, rights and responsibilities, and the role they play in fostering a gender-equal and inclusive society.

Men and Boys Strategy

- \$1.8 million over two years, starting in 2018–19

This funding will be used to support roundtables to inform the development of a men and boys strategy as part of the Government's broader efforts on gender equality and encouraging men and boys to become active partners in supporting an inclusive society.

Official Languages Action Plan

- Helping to ensure that all Canadians are able to fully participate in society in the official language of their choice
- Budget 2018 provided \$400 million in new funding over five years, starting in 2018–19, with \$88.4 million per year ongoing
- **Budget 2019 announced a commitment to enhance support for minority-language education**

The funding will help improve services in official language minority communities and promote bilingualism in Canada, particularly amongst children and young people.

Supporting Young Canadians With Autism

- \$20 million over five years, starting in 2018–19

Autism spectrum disorder is an intellectual and developmental disability that is usually diagnosed in childhood. This funding will be used to develop online resources, an inventory of services, employment opportunities and local programming for families across the country, based on their specific needs.

National Human Trafficking Hotline

- From 2009 to 2016, 72 per cent of victims of police-reported human trafficking were under the age of 25
- \$14.5 million over five years, starting in 2018–19, and \$2.89 million per year ongoing

This funding will establish a National Human Trafficking Hotline that will help protect victims, including young people, and connect them with services.

Supporting Young Black Canadians

- \$9 million over three years, starting in 2018–19

This funding will support projects that help address issues faced by Black young people and that affect their full and equitable participation in society. The funding will help empower Black youth by promoting Black history, culture and identity; developing leadership skills; and encouraging local community involvement.

Promoting Physical Activity and a Fair and Healthy Sport System

- \$30 million over three years, starting in 2018–19, in support of efforts to move towards gender parity in the Canadian Sport System
- \$25 million over five years, starting in 2018–19 for ParticipACTION
- **Budget 2019 proposes to invest \$30 million over five years, starting in 2019–20, with \$6 million per year ongoing, to enable Canadian sports organizations to promote accessible, ethical, equitable and safe sports**

Funding will help promote the greater inclusion of women and girls in all facets of sport, increase participation in daily physical activity among young Canadians, and ensure a safe and healthy sport environment.