

*Supply***SUPPLY**

ALLOTTED DAY, S. O. 81—WOMEN'S RIGHTS

The House resumed consideration of the motion of Ms. Clancy (p. 9052).

Mr. Garth Turner (Halton—Peel): Mr. Speaker, addressing the motion of the hon. member for Halifax that this House condemn the government for its failure to protect and promote the fundamental rights of Canadian women, particularly as expressed in the 1992 budget, I would like to continue my remarks.

I had just mentioned the personal tax cut of \$1.2 billion which comes into effect next year as being a significant benefit to a lot of Canadian households and therefore to a number of Canadian women.

The second point I would like to stress in terms of this budget is the child benefit plan. I know a number of members opposite have railed at this particular change, particularly because they feel that it may spell the end to universality of social programs.

Some of us do not think that is such a bad thing. The reason is that in a world of limited governmental resources, it is important that we try to target those resources to the people who need them and this child tax benefit plan change is an attempt to do that.

It is important for Canadian women and Canadian families not to lose sight of the fact that this will provide benefits for children up to 18 years of age. It is guaranteed to come every month and it is tax-free. It makes a lot of sense. We will be sending up to \$144 per child to families in the form almost of a guaranteed monthly income.

We are getting off this crazy path that we were on before where we blanketed society with universal cheques and then we took the time to tax it all back, but only from certain individuals.

It makes more sense to identify those people in our society who need these resources than to target those resources to those people and not hassle them by trying to tax it back. It makes a lot of sense.

Let us not forget as well that in this particular budget, tax breaks are being increased for child care. An extra \$1,000 a year in terms of a child care expense deduction is being given to Canadian families. So combined with the child benefit plan and combined with the cut in the

number of taxes or the amount of taxation that that particular family pays, that is a pretty powerful three-pronged attack on some of the problems that are faced by a number of Canadian families these days.

Beyond that of course the budget brought in the home buyers plan. The ability now of a married couple to utilize up to \$40,000 in terms of RRSPs for a down payment is a significant benefit to a lot of people who are trying to get into the housing market. It certainly helps affordability and for first-time home buyers this is a very important incentive for them to get out into the marketplace.

Combined with other things that are very important here, the 5 per cent down payment change which the government recently made allows that 95 per cent of the property can be mortgaged. Again, that helps first-time buyers. It helps young struggling families get into the real estate market, get into a house. It helps them to start building equity for the future, looking after stabilizing their housing costs and providing a stable environment in which to raise children. It just makes a lot of sense to help young couples get into housing.

The third element of that is today's mortgage rates. They made a little blip up there a week and a half ago but they are back down now essentially to levels about the lowest they have been in 20 years.

When those three things are considered together, using RRSP funds, 5 per cent down payment and low mortgage rates today, I think we are doing a lot to try and increase the affordability of housing for these young families.

The first thrust of the budget was to try to put more money into the hands of Canadian families, particularly those who need it. The second thrust of the budget was to help those families get into the real estate market, help them get into a house so they can build equity for the future.

The budget, of course, went beyond that in terms of measures to address concerns of families and middle class Canadians. For example, we have more tax fairness being brought into the system right now.

It used to be the case that common law couples had significant tax advantages over traditional married couples. A lot of us thought that was wrong. The budget ends those tax advantages that were enjoyed by common law couples and we applaud that.