in 1985 and what they might earn in 1986. There may be some overpayments in some cases. They may receive the $300 and, based upon their income tax, they perhaps are not eligible for it. In that case, when they file their 1986 income tax return, in March or April of next year, they will have to deduct the overpayment. There will be no interest on the overpayment until the end of April of next year. If they file their income tax returns on time, in compliance with the law, there will be no interest payable. For the interest of Hon. Members opposite, I point out that that is based upon Section 164.1(3).

We cannot look at Bill C-11 in isolation. It is really part of a total package of programs we have put forward during the past two years and will put forward in the coming two years, to help those most in need, particularly women. I look back on the work we did in the Enforcement of Maintenance Act in conjunction with the Divorce Act. The House will recall that new measures were brought forward which created for the first time a national system to track down and try to ensure that a spouse who owed money on behalf of an estranged spouse or divorced spouse and dependent children paid that money. We all know of the horrible history of the past. I think up to 80 per cent of spouses were in default of maintenance and support payments. That measure will also help to ensure that many of these same families—and in most cases women lead these families—will have access to greater economic security.

Of course we are aware of the increases in the child tax credit. They will be increasing each year as well. Our commitment does not end with social programs. Hand in hand with these programs are policies which promote economic renewal. I am sure Hon. Members opposite will agree that an excellent way to ensure fairness and to break the cycle of poverty for low-income families is to provide them with meaningful job opportunities.

Since the election—and we have heard these figures often—595,000 jobs have been created, with 271,000 having been created in the past year. The unemployment rate in September was 9.5 per cent, compared with 11.7 per cent in September, 1984. More than 75 per cent of the jobs which have been created are full time. It is an impressive record. Since women are the bread-winners for a considerable portion of single-parent families, I believe it would be enlightening to provide the House with a breakdown of statistics which indicates the Government's record in respect of job creation for women. There are 328,000 more women working today than there were in 1984. The unemployment rate for women has fallen by 2.3 per cent since the election, from 12 per cent to 9.7 per cent. As a result of the economic policies pursued by the Government, there have been instances across the country where single mothers have been able to obtain meaningful employment and many other cases where mothers in two-parent families have been able to go to work to add to the family's income. This has had the effect of breaking the cycle of poverty for many Canadian families and has provided them with opportunities of which they could only have dreamed a few short years ago.

As well, under our job training programs, I know from my own experience in my riding of Capilano, some exciting and exhilarating results have occurred for women. I should like to cite one—a project carried out by North Shore Continuing Education under the Job Re-entry Program which is part of the Canadian Jobs Strategy Program. It involved a number of single women who were out of the workforce. Many of them were on social assistance, many of the women we will be targeting with the child tax credit prepayment. They had the opportunity of an 11-month period of training, partly in the class-room and partly on the job training with a variety of employers. I visited those women during the first week of the program, and again about half way through. I also had the honour of being invited to their graduation. A tremendous change had occurred in those few short months. Women whose outlook was of hopelessness, who saw themselves with no future, who had little sense of self-respect, had turned into women of spirit, high regard, and optimism. Almost all of them already had job offers at the time of graduation. I checked again recently and found that about 80 per cent are still in those first jobs and that many of them have even started their own businesses.

Those are the kinds of programs and commitments which the Government is undertaking. They are helping women from Capilano right across to Newfoundland. A tremendous change is occurring in the country.

The Government will continue to foster policies which will help with economic renewal, just as it will continue to implement policies that further social justice. We are looking forward to the report of the Special Committee on Child Care because its input will be important to Canadian women and Canadian families. We are a compassionate, caring Government. When we see an opportunity to improve one of our social programs so that it better addresses the needs of Canadians, we act on it.

In respect of Bill C-11, we are improving the delivery mechanism of the child tax credit so that money is put into the hands of Canadian parents at a time of the year when they need it most. I believe this is a measure which Hon. Members on both sides of the House will support and applaud. It will certainly have a tremendous impact upon 700,000 families in November of this year.

Some Hon. Members: Hear, hear!

Mr. Keeper: Mr. Speaker, I should like to ask a question of the Hon. Member who described her Government as being compassionate and concerned about low-income people. How can she square the action being taken by the Government in terms of the prepayment of child tax credits with the continuation of the $500,000 capital gains exemption which gives a tax gift to the very wealthiest people in the country? If the Government were to rescind that tax giveaway, could it not then increase benefits such as the child tax credit for people with low incomes? If the Government is really compassionate, why does it not take this further step?