anyone in this House feels any remorse right inside his or her gut. I would like to think of the young people whom we know personally. There are many young people who cannot get jobs, perhaps even children of members here. There are many young people who are unable to get experience or training, the things which are essential to making them employable. Young people, therefore, are really being deprived of a future. It means also that many women are affected, women who have been the last hired and the first fired. We must not forget those women who raise children. They, too, will probably have no chance of getting into the labour market in the future. Native people will continue in a lifetime welfare trap, as will many others, again including many women who are raising children on their own. Not only will there be fewer jobs but those who are working will have to pay a higher proportion of unemployment insurance, as will their employers, under the new budget. Perhaps this would not be so bad if they were sure they would be eligible for unemployment insurance if and when they become unemployed.

I must say, God help the poor fishermen in Vancouver East because they were able to work only about 14 weeks this year. They have high payments to meet on vessels and homes and they will simply not be eligible for unemployment insurance, although they have contributed for many years. These are only some examples of how unemployment and hardship will grow because of the recent budget.

Next I want to say something about the cost of living. The minister has forecast that food costs will go up 12 per cent. Many project a higher rate. Every family will pay up to \$500 more per year for transportation, home heating and other tax increases. People with the least resources will suffer most. Pensioners will pay over 40 per cent of the increased guaranteed income supplement on the increased cost of their heating fuel. The average real wages of those working will grow only about 1 per cent because of rising inflation. There was nothing in this budget, even though it was supposedly an energy budget, for money-saving transportation methods, for example, a rapid transit system which is so much needed in areas such as the B.C. lower mainland. Incidentally, this was promised in 1974. Nor is there any indication in the budget that there will be a Canadian food policy. Nothing is said about a cost of living credit, a program we have advocated very strongly, to assist families who are most affected by the high cost of living.

It is not only the poor and the unemployed who are being penalized by this budget. Some of my friends to the right have been stressing the point in recent days that the people on an average income are struggling and it needs two people in the family working to survive. They, too, will also feel the pain of this budget.

• (2030)

I want to refer briefly to cuts in social programs. Today, the Canadian Council on Social Development again documented the trend from this budget which they proved will mean a major reduction in social program expenditures. Along with that, they predicted there would be a shift of responsibility

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from the federal government to the provinces. This is a very serious matter. It may well be a worse disaster than medicare, and we know what block funding did to that program. There will be absolutely no guarantee that essential services will be maintained if this responsibility is turned over completely to the provinces.

I now want to deal with the cost of shelter. Most tenants and home owners can expect in the future to pay far in excess of 25 per cent of their incomes for shelter. In fact, before this budget I knew of pensioners who were paying 60 per cent of their incomes for an apartment. Those lucky enough to afford a down payment to buy a home, will face mortgage payments that are phenomenal.

The same applies to rapidly rising rents. The average one bedroom apartment in most cities with low vacancy rates is now well over \$300 a month. In my city of Vancouver that means it is exempted from rent controls. There is no mortgage interest assistance down to 9 per cent for low-income families. There is nothing to stabilize interest rates to make homes more affordable.

Before I mention the mysterious MURB myth, I want to refer to a couple of items in the energy proposals with regard to home owners and households. First is the home heating conversion. Some households will benefit from this up to \$800 on the cost of converting from oil to other methods of heating. However, I understand that the Enersave program which was introduced in Nova Scotia and Prince Edward Island in 1977 shows that the amount being allocated is most inadequate for low-income households. The Canadian Council on Social Development reports the following:

From the beginning, the home heating conversion experiment has been undercapitalized and the new budget unfortunately follows this same pattern. The federal government estimates that many households will have to incur costs of 1,000 or more to replace oil burning furnaces but the proposed grant will cover only 50 per cent conversion cost up to a maximum of \$800.

From this we can see that most families with a low or average income cannot afford to buy a new furnace and pay the difference using the provision in this budget. I hope there will be some reconsideration of the finance pattern.

With regard to home insulation, the budget for home insulation programs is raised from \$195 million to \$265 million. This allows for very little expansion of this program which needs to be extended to those homes built after 1961. Even more important is the need for the government to protect consumers from fly-by-night insulation outfits which have exploited the home insulation program, often providing inadequate, costly and irresponsible service.

An hon. Member: They don't care.

Mrs. Mitchell: In connection with federal subsidies for home insulation programs, there are really no standards required by the federal government. We even find companies putting in insulation that is a hazard to health. There must be no more \$30 specials which use urea formaldehyde, risking the health of home owners.