

Income Tax Act

which go from being two-parent families to being single-parent ones. In particular I want to speak about a very hypothetical—but obviously real in terms of the numbers in the country—single-parent family, mother-led, and the problems confronting her as she goes about trying to hold together the family unit with which she has been left, for whatever reason.

I want to begin my comments by reiterating what my colleague said in his speech today. It is important that we attempt, in whatever way we can, to encourage people to be involved in the economics of their own lives. We want to encourage people, wherever possible, to be a part of the work force and to be self-sufficient. We ought not to place impediments in their way. We ought to ensure, when we look at the combination of income support measures, together with the possibilities of employment within the work force, that there are no impediments. We ought to ensure that there are no unnecessary impediments in the employment system, the tax system, mother's allowance or other programs and that we do not lock people into poverty as a result of the systems we create.

The trauma for a woman who is suddenly faced with the problem of raising her family by herself is immense. The difficulties she must confront are almost impossible for many of us who have not had the experience to comprehend. Therefore, I want to suggest that we should do whatever we can in order to encourage that woman to get over the initial difficulties, to go on from there and to take her place in the work force. She must provide for her family during the time they are living with her as well as for her security in the future.

I should like to refer to the mother's allowance system of the province of Ontario. It pays a base amount for the woman and for each child. A woman with three children would perhaps receive \$600 per month. I am not suggesting that is the actual amount; I use it only for the purpose of this argument. As the children grow up, the amount is decreased. When the children reach ages where they are seen to be self-sufficient, or as each child leaves the home, the amount is decreased.

If a child earns some money or the woman obtains a part-time job, the amount is decreased. The problem with the present system is that the woman is locked in; she is not encouraged to work. If she goes out to work, the amount of her mother's allowance is reduced if her income exceeds a very minimal limit. In the final analysis, by the time she pays her additional costs, she is no better off working. But, in the long run she would be better off working if she could see hope down the road.

If a woman in her late twenties or early thirties is left at home with three small children, she is given an allowance which is just enough to make ends meet. Her budget does not include setting aside money for a rainy day, to cover the cost of hockey sticks and uniforms for the children, to pay for the children's trips to and from the science centre, if they do not live in metropolitan Toronto, or for their trips to other attractions which other school children attend. She has only what is required to meet her day to day, week to week, or month to month commitments.

When she looks at the possibility of employment, she discovers that the income she will receive, particularly if she is working part-time because she wants to spend some time with her children, is lost on the allowance side. Therefore she chooses to stay on mother's allowance during the time her children are small in order to rear them properly because, as my colleague said, there are no proper daycare centres. It is very difficult to find them in many communities. Then the woman is in a bind every time a child reaches the age of being considered no longer dependent, the amount she receives is decreased. So, after a few years, the amount she receives for her three children is decreased to the amount for two, but she is still basically responsible for the same rental and costs of the necessities of life. When her next child grows up, her allowance is based on only one child in the home, and when the final child leaves, she ends up not qualifying for mother's allowance. By that time, instead of being 28, 32 or 34, she could be 48 years of age. Then where does she go to find a job? Her marketable skills when she was in her twenties, with which she could have found some part-time work, are no longer saleable.

She was not given the opportunity to maintain or further develop those skills so that they would be marketable and useful throughout her life and when her children leave home. So, at the age of 48 or 50 she ends up without the skills to find a job of any worth, and in fact on welfare, where she never wanted to be in the first place.

We have devised a system which does not take into account the problems faced by the single-parent family.

● (1640)

Most of us here think it would be better for the future of the woman to whom I referred, for her retirement years if nothing else, if she was part of the work force and therefore eligible to receive a pension and live in reasonable comfort. But aside from all of that, there is a problem which the children have to confront, because not only do they not have two parents like other children, but they are also faced with the fact that insufficient income is coming to the family to enable them to take part in the kinds of activities in which other children in our society take part.

When my colleague raises such a matter as this one and suggests we take a look at it, I am pleased at the government's response that it will not reject it out of hand, because we in the House have to sit down at some point and take a look at the way we develop programs for the support of people, and we must recognize that there are people who, through no fault of their own, are placed in situations for which they could never have planned and which do not fit into the system which currently exists.

In the case I mentioned, there is no reason why we cannot find a way to assist, in the case of a divorce. She will have to take on the burden of looking after the children by herself, of being her own handyman, of doing all the things which previously two people did. In the case of marital discord, in many instances there is at least a certain amount of opportunity to share the burdens of day to day life. I am suggesting