

If one looks at the gender distribution of RRSP contributors, a significant inequality emerges. In 1987, 39 per cent of the total number of RRSP contributors were women. They contributed 32.8 per cent of the total value of RRSPs. In the same year, men made up 61 per cent of the contributors and held 67.2 per cent of the value of all RRSPs.

Not only are most RRSP contributors men, but as contributors they are able to contribute more. Conservatives say: "Well, why don't women just get their act together and contribute more?" The answer is they cannot. Women make up the majority of the poor in this country. Women cannot take the food out of their children's mouths in order to put money away for an RRSP.

As usual, this government is trying to put legislation in place that benefits only the rich, and in this case rich men. This new legislation places restrictions on the splitting of RRSPs by disallowing the transfer of RRSP retirement income to a spousal RRSP or RRIF upon marriage breakdown, except where the annuitant's RRSP was amended before 1990 to provide for the transfer.

This bill includes no regulations to tighten the rules governing spousal RRSPs so that women will actually see these funds at retirement. Spousal RRSPs are often simply used as a tax shelter.

The 1983 parliamentary task force on pension reform was told by the National Action Committee on the Status of Women, by the *Fédération des femmes du Québec*, and the Canadian Advisory Council on the Status of Women, that the most important reform for older women of the future would be to expand the Canada and Quebec pension plans. The task force report ignored this good advice. The New Democratic Party minority report agreed with the women of Canada.

Contributing to an RRSP is a luxury that most women cannot afford. Instead of having poor women subsidizing rich men with their taxes while rich men get huge tax breaks, the New Democratic Party proposes a freeze on existing RRSP contribution levels, a major expansion of the Quebec and Canada pension plans and a significant boost to the universal pension system.

Government Orders

A disproportionate number of native people live in poverty. Elders who have spent most of their working lives outside the cash economy do not have CPP or private pensions to fall back on. They did not have money to put aside in an RRSP. They rely on the public system, one that is failing them.

We must enact alternatives to this bill now. We must have real pension reform now. It is economically unsound to keep handing money to the rich. It is morally unsound to make ordinary Canadians subsidize the rich. I urge all members to engage in discussion about real pension reform and leave this bill in the back room where it was created.

[*Translation*]

The Acting Speaker (Mr. Paproski): It is my duty, pursuant to Standing Order 38, to inform the House that the questions to be raised tonight at the time of adjournment are as follows: The hon. member for Mackenzie—Agriculture; the hon. member for New Westminster—Burnaby—Emergency measures; the hon. member for Thunder Bay—Nipigon—VIA Rail.

[*English*]

Mr. David D. Stupich (Nanaimo—Cowichan): Mr. Speaker, I listened with interest to the introduction of this bill by the minister. I noted that in his presentation he made a point of saying that it could be or should be—I am not sure which he said now—revenue neutral. I do not know if he used those words, but his point was that he hoped it would not cost the government anything nor would it bring in any extra revenue.

We are faced with increasing concerns from individuals and from organizations clear across this country. The GST legislation has increased the concern about this. With the other increases in taxes there is a feeling that governments have to start controlling their expenditures.

For the government to bring in a measure such as this and say that after all this work, after all this effort, we are going to be revenue neutral is not what the people of the country are looking for. The arguments have been made by my colleagues and by others in the House that it is helping the relatively well-off, compared to those who are not well off, to those at the bottom of the income scale or even those with no income at all.