

women, are able to afford much more luxurious accommodation, better and pricier apartments. A substantial majority of low-income women who are renters rate their housing as inadequate, either for the size they are able to afford or the amenities or for both.

Of course women, far more often than men, depend upon social housing; 87 per cent of single persons in public and non-profit housing and co-ops are women. Nearly all single parents, or 96 per cent of them, in social housing and in co-ops are women because they cannot afford rents or they cannot afford to buy a house of their own.

What is wrong? Obviously housing in Canada is a basic need as it is everywhere. In Canada, with its cold climate, more elaborate and better housing is needed than in many other places. Canada recognizes, as indicated in the United Nations Universal Declaration of Human Rights, that everyone has the right to adequate housing for health and well-being. While we recognize this right for everyone, we do not have any system to ensure that the right is met. Essentially we have reliance upon the private market which is geared to profit-making, not to the meeting of needs. The private market is a primary deliverer of housing but it is oriented toward profits, and there are more profits in luxury private houses and condominiums.

In fact, much public money goes into housing by way of the back door. Tax subsidies to builders and homeowners are enormous. Although I do not have up-to-date figures, the figures for 1980 total \$9 billion. At the same time, only \$700 million was provided for social housing through CMHC. When Conservative Members rise to say that they want the program to be directed to those people in need, to the poor, that they do not think the subsidy should be going to the rich, and that their core need proposal will meet that objective, they are entirely missing the point. More of the subsidies go to well off people through tax concessions, not through direct grants; they go disproportionately to the better off. We do have public policy. It may be inadvertent or implicit, but it is there. It means that overwhelmingly public funds are directed to those who need them the least.

The issue of the housing needs of women is one which will be addressed by the National Action Committee on the Status of Women at its annual convention this weekend. A housing subcommittee which has been preparing for the convention has come up with a number of proposals to be discussed. They are far more adequate than anything the Government has come up with in terms of meeting these needs.

Some of the proposals are directed toward the provincial and municipal levels of Government and do not concern us. One proposal recommends that the federal Government should ensure a fair distribution of tax benefits for housing. They urge that the data, which is not easy to come by because it is so obscured by going through tax concessions rather than direct grants, should be analysed regularly and made available to the public, so that people will know how tax money or tax exemption deduction money is being spent. Also they urge that

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the Government abolish tax incentives to private developers in favour of a system of direct grants, so that people will clearly know how the money is being spent. Then there will be proper accountability and we can ensure that those who need it receive most of it.

They indicate as well that the right to housing without discrimination on the basis of family status should be recognized. Of course we know the difficulty faced by parents, especially single parents with young children, in finding housing. Also they suggest funding for women's emergency shelters where it is lacking. Let us be very clear that while this is support for women's emergency shelters, it is not an endorsement of shelters as any kind of adequate substitute. Priority should be given instead to establish long-term affordable and appropriately managed housing for women in hostels because we do not want to see another tragic reoccurrence of a woman turned away from a hostel and dying outside without shelter. It is recommended that the federal Government ensure through federal-provincial agreements that people be supplied with housing such that low income people are not forced to spend more than 25 per cent of their income on housing. The Government is shifting to this 30 per cent level and, certainly, we have had a very long history regarding 25 per cent of income as the ceiling beyond which people should not have to spend their money on housing but should have it available for food, clothing and other essentials. It is recommended that the Government ensure that the special needs of the elderly to remain in their own homes are met. It is recommended that CMHC reassess design features of social housing, to develop standards reflecting the needs of women as well as of men. There should be access of the disabled to social housing which is something which has been very slow in coming. Then there were some very good recommendations to other levels of Government regarding the integration of social housing in neighbourhoods, and problems of shelter allowances not to be seen as any kind of long term solution when we have an underlying problem of supply and problems of conversion of rental apartments to condominiums. In other words, a very global approach to this whole question should be taken.

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I want to make it very clear that by raising the questions of women's issues, housing and shelter and poverty, I am not in any way endorsing the Government's approach that only this poor, needy group of poor should be the subject of a national housing policy. I do not endorse that approach at all. In fact, we have a national housing policy. Unfortunately, it is a very implicit and unfair one in which most of the subsidies go by way of tax concessions and are, therefore, hidden, because they do not go by way of direct grants. These huge subsidies for homeowners are of advantage to middle and upper income earners and the contribution of public money to low and middle income earners is comparatively modest. Instead, we need a national strategy which would be fair in its distribution. Certainly, we want a national strategy which will put the