Unemployment among Youth

tragic. It should have been broader in its scope to include more of our young people.

It is my privilege today to enter this debate on the many problems and frustrations facing a substantial proportion of our younger people, notably those in their twenties who are just beginning to attempt to establish themselves in our society. Perhaps I should say "find themselves", for surely society today is changing so rapidly, it is so complex and confusing, that even the most secure and stable are often unnerved with apprehension. In urban Canada there are three major social and economic areas of great concern in which tension creates either violence or soul destroying frustration and crippling boredom. These are the lack of proper housing, educational systems that are out of touch with the realities of today, and the absolute boredom of the factory and office. No doubt there are many others, but I will limit myself to these three.

It is certainly ironic to me that while we have talked more about housing in the last four years than in any previous Parliament, lack of proper housing is still the number one problem in our cities. The present administration has deliberately ignored the needs of the low and middle income earners for proper living accommodation. It deliberately shelved urban renewal plans well under way in the mid 1960's, and only now at the eleventh hour the minister responsible for housing has brought in a bill to help save his government.

• (1620)

When I talk about housing, I am talking, first, about cost, because cost is obviously the barrier to adequate housing. A recent government task force on low income housing headed by Montreal architect Melvin Charney concludes that 49.5 per cent of Canadians cannot afford decent housing. This 49.5 per cent is in a group which ranges from families on welfare to those earning \$6,500 a year or less. Many of our younger citizens are also in this category—under-educated, improperly educated, coming from homes where poverty has denied them the incentive for self-improvement, where squalor has depressed them to the point at which many just don't care.

Row housing, which is the type of home built mainly for the poor—and this is a mistake—dropped by 8 per cent in 1971 while more expensive housing starts increased by 38 per cent. I say row housing is a mistake because very often the people who live in this type of housing have many problems adjusting to conjested living conditions. Very often built of inferior design, these housing units frequently degenerate into modern slums. Moreover, people cramped into row housing find it difficult to relate to the community outside the "compound", if I may use that expression, because they feel inferior by the very nature of their segregated living quarters. Again, it is my personal experience that many of these people are young. Before they have a real chance in life, they are barricaded behind the poverty wall.

Among the villains in the cost of housing are land speculators. Cost of land rose in nearly all metropolitan areas in 1970, with increases of more than 10 per cent in Halifax; St. John's, Saint John, Montreal, Ottawa, Hamilton, Toronto, Sudbury, Edmonton and Vancouver. Another factor in the high cost of housing, and a major con-

tributor to inflation, is the present method of financing home ownership with high interest loans. A house priced at \$20,000 typically would receive a first mortgage under NHA of \$16,500. Interest over 25 years at 9 per cent would be \$24,500. Principal, interest and the original payment of \$3,500 would bring the cost of that house over 25 years to \$44,500, more than twice the original price—hardly a bargain.

The tragedy of this situation is that most young married couples with a couple of children just cannot afford the down payment necessary to secure a first mortgage so are forced into a second mortgage situation which saps them of what money they should have left for ordinary family needs. The situation is aggravated by the fact that they are obliged to live in small apartments, many of a rundown nature, at the very time when their children should be enjoying the pleasures and security of a private home. Again, we see frustrations and tensions made even worse throughout the tenure of this administration by massive unemployment, particularly among the young. Young couples, because of interrupted earnings, have been forced to accept, where it is available, substandard accommodation. The unemployment insurance cheque comes in one day and the rent cheque goes out the next. This is another aspect of the Just Society.

In a 1971 report, the Science Council of Canada concluded that by sustained development of housing technology, even using conventional materials and methods, housing costs could be reduced by 15 per cent or more below the present norm in Canada. That represents a saving of \$3,000 on a \$20,000 home. The Science Council also endorsed a policy long advocated by the New Democratic Party—a vigorous program of land assembly by governments at all levels. Leadership in this field would have to be given by the federal government in co-operation with provincial governments, as municipalities are not in a financial position to do this effectively. A massive program of home construction would also reduce present high levels of unemployment especially among those 240,000 Canadians who are under the age of 25.

Mr. Speaker, if we intend to make a real effort at solving the tremendous social problems associated with, and to a great extent caused by, poor housing in our urban areas, we must launch an all-out attack against slums, high rents, high interest rates, land speculation and crowded and congested substandard accommodation. The time for talking and arguing is over. We must begin and begin now, or our cities will resemble the decay and rot that we see to the south.

It always seems a pity to me that we in Canada are unable to learn from the mistakes of our neighbours to the south. For a generation we have watched urban sprawl, innercity rot and decay, increasingly conjested living conditions breeding violence and terror in the streets, school systems which have virtually broken down, schools where hallways have to be patrolled by armed policemen, and where teachers in some cases actually have guns in their desks. We also see courageous social planners and bold and imaginative civic leaders desperately trying to turn the tide against utter social chaos.

America's faults were in part innocent. Americans were innovators. They led the way on this continent into the