

Income Tax Act

increase which hurt poor families in terms of the child tax credit.

The Government responds in this Bill to requests by low income groups, poverty groups and, in particular, the National Anti-Poverty Organization, who have asked for protection for low income families from tax discounters. They asked for protection from the usury low income group's experience because they cannot afford to wait for the receipt of their child tax credits. They are desperate for money and they know that this is one source of income for major expenses which they have. Thus they go to tax discounters and pay a large rate to exercise this privilege. This is something for which the National Anti-Poverty Organization has asked, and the Bill before us is one attempt to deal with it.

I do not dispute the fact that many families will be pleased to receive this \$300 before Christmas, provided they know that they will not receive a similar amount next spring. The NAPO asked on behalf of poor people that this sum of money be retained in a lump sum. It is hard for those of us who have credit and who can order things from department stores on credit to understand how difficult it is for people with no credit rating at all. People with low incomes and those on welfare, those who do not have enough money to buy food and who are lining up at food banks, simply do not have any large amounts of money, or even medium-sized amounts of money, with which to buy a baby carriage, for example, or a new fridge or stove when they are needed. The tax credit is probably the only sum of money for which they can hope that will help with these large expenditures. That is one item which has not been responded to in this Bill. The Bill does not provide for the lump sum payment which NAPO requested.

I suspect that the recipients of this sum will have the money this year and will not have to go to tax discounters. However, what will happen next fall when people know that this is the new system and that this is how it works? It seems to me poor families will still need advances. They will still go to tax discounters where they will be victimized once again as a result of usurious interest rates. What is really needed is legislated changes brought forward by the Minister of Consumer and Corporate Affairs (Mr. Andre) which will effectively prohibit these practices. I ask that the Government consider bringing in legislation to prohibit tax rebates with respect to the child tax credit. It is interesting to note that this is the only social program that provides money for kids, who seem to be unprotected as far as tax discounting is concerned.

As I said earlier, members of my Party will not unduly hold up this Bill. We do not want to hold up any moneys which will go to low income families. However, there are several members of my Party who wish to speak to this issue.

I point out that the patchwork approach to family benefits, particularly with regard to recent changes in the child tax credit—this band-aid approach to family policy—is retrogressive indeed. There is no way that these measures should have been referred to as reforms. That is what the Minister of National Health and Welfare (Mr. Epp) likes to call them. In

my view these are deliberate policies to undermine the universal family allowance while increasing in only a token way the child tax credit. I think there is a fair amount of evidence to substantiate this point of view.

As I have said, even this measure is deindexed so that the value of both programs will decrease each year. A 3 per cent deindexation will seriously erode all family benefits. I think this is the real hidden agenda of the Conservative Party and its big business allies. The Government wants to cut social programs and social benefits to the minimum. It wants to do away with universality. Let us not kid ourselves in that respect. Everything the Government has done points in that direction. This happens at a time when other types of social programs for families and children are also being cut, or being identified for cuts. We must not be fooled by the slight increase to the child tax credit and by the advance payment of \$300 to poor families.

Fortunately, members of the Canadian public are not as naive as the Government thinks they are. They have made their views known. Over and over again in the last two years we have seen how Canadians truly believe that a social safety net in terms of universal old age pension and universal family allowance is the basic plank of social policy in Canada. This is seen as a right. It is important that we all contribute to the costs of these programs. It is also important to recognize not only the costs of rearing children but parenting. Workers who have children at home need more money than workers who do not have children. I believe that is obvious. A single person or a childless couple do not have the same type of expenses as do those with children. It is important that we make a major contribution to assist with the cost of raising children.

As I stated earlier, it is important that we recognize the next generation. It is important that they get a good start in life. It is important that they receive the care they need, particularly pre-schoolers. One in five children is poor. They do not have the requirements they need to develop fully into mature young people. We must look at this issue from a selfish point of view. After all, it is this generation of children which will look after us in our old age. They face a large task. We will live longer. Many of the ornery politicians in this House will be supported by the very children who should be receiving more generous family allowance benefits today from the Government.

In the Speech from the Throne there was talk about family values and, in particular, mention was made of traditional family values. I find some difficulty with this concept since, in many ways, the traditional family no longer exists. It is certainly in the minority. The majority of families have either two parents in the workforce or are single-parent families. The old idea of two parents with a son and a daughter and a mother who stays at home cooking and looking after the children while daddy goes out to work is really a bit of a myth, except in very few family situations.

My Party believes very strongly in family values. We were the ones who originally fought for the implementation of the family allowance. We would not have done that if we did not