

*Old Age Security Act*

pension system still leaves a great deal to be desired. We in Canada like to think that we are generous, that our country does the most for our seniors citizens. Nothing could be further from the truth. We are way behind most countries in western Europe. They do much more for their pensioners than we do.

Less than half of all working Canadians are covered by private pension plans. Only 38 per cent of full-time employed women are covered by such plans. If you look at our present pension system, you see that while the old age security, guaranteed income supplement, and the Canada Pension Plan are indexed and tied to the cost of living, private pension plans are not indexed. People retire, the cost of living goes up sharply and no adjustment is made. Most private pension plans are not vested, so people who change jobs lose most of the benefits they should have earned.

Private pension plans do not help women who earn less and work fewer years than men. Only one-third of those who receive Canada Pension Plan benefits are women and their benefits are about 40 per cent less than the benefits received by men. That is why we are so concerned about this legislation and why we say it does not go far enough.

We have been told again and again by Conservative Members of Parliament including the Minister, that this is the first step, that this is all we can afford now. That is not what Conservative Members of Parliament were saying before the election. They did not say they would move very slowly. I wish to put on record a few of the promises made by Conservative Members of Parliament. *The Toronto Star* for August 16, 1984, just a few months ago, quoted the Prime Minister (Mr. Mulroney) as saying:

—many elderly women live in poverty “and it is the obligation of the state that we provide more than just subsistence against poverty . . . and that’s why this matter . . . should be addressed in the very highest priority at the next session of Parliament.”

Now we have this legislation. It improves the lot of widows and widowers between the ages of 60 and 65. Let us compare what it does with what the Prime Minister was saying last August. After this legislation is passed, most people who will benefit by it, and I do not question that they will benefit, will still be living in poverty.

Let us look at a speech made by the Hon. Member for Kingston and the Islands, now Minister of Employment and Immigration (Miss MacDonald), on May 10, 1984, when she moved a motion of non-confidence in the then Liberal Government dealing with the plight of elderly Canadians. I wish to read a few excerpts from that very eloquent speech in which she put the case for helping seniors in this country. She painted a picture of the plight of our older citizens much better than I can do. I will put on record a few sentences from the speech. I quote:

The fact that we have 600,000 elderly Canadians living in poverty in a country as rich and bountiful as Canada, in a society supposedly as compassionate and humane as ours, is a national disgrace.

It was a national disgrace in 1984 under a Liberal Government and it is a national disgrace in 1985 under a Conserva-

tive Government. The only thing that has changed is that the Conservative Members who were then on the opposition side of this House have moved to the other side and are now the Government. She further states:

For the people who have, throughout their lifetimes, worked for and contributed to the development of this great country, there is only a promise trotted out time and time again that some day, some time, they too will become a priority.

Those words were true when she described the attitude of the then Liberal Government. Those words are still true under this Conservative Government. Since bringing forward this legislation, the Conservatives have been saying time and again that they are taking this small step and making this improvement now, but some day, some time when the money is available and the economy is better, they will move another step or two. It reminds me of an old World War I song which said “You will have pie in the sky when you die”. People will have pie in the sky if they wait for the Conservatives to do much for the pensioners. She then said, apropos the then Liberal Government:

We condemn it not only for its failure to introduce legislation that would meet the current needs of today’s elderly poor, but also for its failure to bring about long overdue pension reform of the whole system so that we can ensure that the poverty of today will not be meted out to those who will be senior citizens in 10, 20 or 30 years’ time. We must begin to come to grips with this issue and reverse what is happening.

● (1650)

Those were very, very eloquent words. The Minister was enunciating a very important principle.

The fact that the Minister has moved from the opposition benches to the government benches has not lessened the importance and truth of what she said less than a year ago. The position of our senior citizens is as bad now as it was then. As she said then, 600,000 of them are living in poverty. I would ask how many fewer will be living in poverty as a result of this relatively minor change we are debating today.

We will support this proposal as we have, over the years, supported any proposal which would bring the slightest degree of improvement to those retired Canadians. We say, as the Minister said a year ago, that senior citizens have worked and contributed to the building up of this country. They have contributed toward building one of the most prosperous countries in the world. They contributed whether they worked on a job or in the home helping to raise their families. They made their contributions and are entitled in their retirement years to live in comfort and dignity. Too many of them do not live that way. We say that while we will support this Bill, it simply does not go far enough.

Let me conclude by indicating some of the measures which we think are required if we are to provide for retired citizens the kind of life to which we believe they are entitled. Community care facilities like adult day centres, home care and community health centres should be financed and expanded as practical alternatives to the expensive institutional care we have now. Housing for older Canadians is still far from satisfactory. Despite the efforts of the Government and of non-profit organizations, thousands of older citizens still live in