Canada Pension Plan

Like the hon, member for Hillsborough, I welcome the more humane approach toward overpayments which are the mistake of the administration. I warmly welcome the removal of the four year rule, the rule that required a contributor to check on his records and to make sure that they are up to date, with the restriction that if four years have gone by nothing could be done about any error. I hope there might be some retroactivity with respect to this as well. I know of individual cases where persons are not getting the full benefit to which they feel entitled because there is a dispute over the contributions made on behalf of those persons more than four years ago, and because of the present four year rule nothing can be done about this. As I say, I hope that will be corrected. I welcome the reintroduction of the provision about the payment of legal expenses for persons who are forced by the government side to take a case a step further.

## • (2110)

With regard to the provisions for exemption for those who have really established religious scruples, I think we went through this last year and established our position. We had almost got it through; I see no reason that there should be any change and I hope we will not have to kick this around too long this year.

I believe, I can conclude this part of what I want to say by reaffirming my view that the 1973-74 task force, which has done its job, has done as well as the original task force and the changes that are being made in this piece of legislation are good and welcome.

Having said that I should like to comment on some of the issues raised by this bill. First of all I come back to the question of alleged equality between males and females. As the minister said, what this bill establishes is equality between male and female contributors. In other words, just as at present when a male contributor dies he leaves certain survivor benefits to his spouse and children, the legislation now being brought in will confer that same right on the female when she dies, but this is not really the ultimate objective of women's liberation, to get to the point that when a female dies she gets equality with a man.

It seems to me that the basic problem here is that our society, being what it is, has more women not in the work force than there are men not in the work force. There are more housewomen than there are housemen. I know we have a lot of trouble about these terms these days, but I think what I have in mind is clear. There are more female house persons than there are male house persons, and the hon. member who was married only two or three weeks ago, whose interjection is understandable, has not got this all sorted out yet. I extend to him my congratulations in the knowledge that he will learn.

The problem of women, especially those who are not in the work force as defined and yet who work in the home, is that they still, to too large an extent, draw their rights from their men rather than on their own basis. This was the concept in society one hundred or fifty years ago and it has not died yet. I do not ask the Minister of National Health and Welfare in this one bill to solve the whole problem in the concept of marriage, and the whole situation and everything that is involved, but I call upon him—

perhaps I should put it in other terms by saying I welcome the fact that he realizes there is a problem and is still studying and thinking about it. His paper which he tabled in the committee the other day is evidence of that, and I noted with interest his comment this afternoon when he said he had listened to the debate the other day on the motion of the hon. member for Waterloo-Cambridge (Mr. Saltsman), and noted in particular the suggestion that perhaps a wider use of old age security might be a means of solving the problem in respect of establishing pension equality for men and women.

I see real problems in these schemes for dividing the contributions as between the husband and the housewife. I see real problems in respect of splitting the entitlement that has been earned. That may solve the problem when there is a marriage breakup, but does it really solve the problem of providing pensions for women in their own right in a modern society?

In another context I frequently get into the issue of widows' pensions being 50 per cent, as they are under the Public Service Superannuation Act and under many private pension plans, or even 60 per cent as they are under the pension plan for MPs, but I would simply ask how we ever got into the situation in which a pension is earned by a man or wife as partners, but if the wife dies the husband's pension is 100 per cent for life, whereas if the husband dies his widow's pension is 50 per cent or 60 per cent for life? Where is the equality in that situation? Under the veterans' pensions we have the same kind of situation, the details of which I need not go into, but the concept of 100 or even 300 or 400 years ago, that women's rights stem from their menfold, is still with us, and one of the places where it is very prominent is in this pension area.

I see the problems in respect of permitting housewives to contribute to the plan. If you just do it on the bald basis of letting those who can contribute, of course you provide a bonanza for those who have got money, and you do not do anything for the less wealthy. If you split the contributions for entitlement you create certain problems. Perhaps the hon. member for Vancouver Kingsway (Mrs. MacInnis) has the answer in state salaries for housewives, and let them pay as employed persons. She is not as far out as some people may think. After all, if society has reached the point where it accepts the equality of men and women, let us go all the way.

I must not spend all my time on that phase of the matter, but I wanted to deflate the minister a little with respect to the applause he got from the Liberal benches when he said that we have established absolute equality as between male and female contributors. He is right, that is what he has done, but it is only between male and female contributors. If you are not a contributor you are not in the picture at all, and I say to the minister that he has a long way to go.

I have already complimented the minister on his good work, and I have complimented his task force. I see only two of them within the sound of my voice. At any rate I know this has been worked on by many people, but I think they can keep working on this problem and come up with something. The hon. member for Hillsborough and I expect to be around here for another 10 or 20 years, but