

*Supply*

cannot understand why it came out with this green paper which we are supposed to study for another year. The Government proposes it but does not do it itself. This complete disregard for the rights of women is indicative of the Government's lack of interest and real concern.

I would like to talk about other issues in the green paper which affect women. As I have said, employer pension benefits are generally not split on divorce or separation. This should be done and done very quickly. Virtually all pension plans, including the CPP, were designed to guarantee greater benefits to the contributor. That is really as it should be. Unfortunately that person is often male and the surviving spouse is often female. Few employer-sponsored pension plans provide satisfactory survivor benefits. Again this mostly affects women and something should be done very quickly. We do not need another study.

Women bear far greater responsibility for child rearing and because of this they have a lower participation rate in paid employment, particularly in pensions. The Government has been aware of these problems for a long time.

At this point I would like to mention the drop-out provision. This provision has been agreed to by the federal Government and the Provinces, except the Province of Ontario, in order to improve pension schemes and assist women in their pension rights. What does the Government say about it? This Government of Canada, which says that it works so hard, indicated in the Green Paper, the summary of its pension report, that it would vigorously pursue implementation of the child rearing drop-out provision with the Government of Ontario. Approximately two or three weeks ago I attended the pensions conference in Toronto, and the Ontario Minister responsible for pensions said: "We will agree to put that in right now. We have had our study and our commission". Where is the Government vigorously pursuing this? I have not heard a word. There were Members of the Government at that particular conference. I do not think they are interested. They have long since given up. An indication of this can be found in the Green Paper, in their recommendation of yet another study and in more delay.

● (1250)

There are several issues which this Government could put forward immediately without waiting for any further pension discussions, task force report, or anything like that. Most of the Provinces are in agreement with most of the difficulties. For instance, vesting. Everybody agrees that the present rules for vesting are bad. The Government of Saskatchewan has passed legislation improving them tremendously. The suggestion in the Green Paper is two years. From a woman's point of view the earlier the pension is vested the better. Perhaps a year would be better. Even at 25 years it is late for women who are early into the work force and early out of it to have children and to raise them.

Then there is the method of calculating annuities, the so-called unisex table. That is something which could be handled very quickly. A woman buying an annuity in order to receive the same amount as a man needs considerably more money

because it is said a woman lives longer. But 80 per cent of males and females have the same life expectancy. The difference is accounted for by 10 per cent of the men who die early and 10 per cent of the women who live longer. It is a perfectly proper thing for women to have that sort of a feature put into their pension plans.

I talked earlier about automatic splitting of pension benefits. We should also talk about the lack of portability in most pension arrangements. Again, this is something which could be changed very quickly without all the time required for a green paper.

I suppose one of the most difficult chores in this whole area is the question of pensions for home makers. This question will certainly have to be solved. It is probably the most difficult area for discussion in the months to come, but I believe it is an issue that should be addressed and should be addressed as quickly as possible.

Most pension reforms now before this House and before the task force as set forth in this Green Paper could be dealt with immediately. There is no need to wait for a long time. This Government would show good faith if it proceeded to bring in those reforms to improve the standard of living of the 350,000 elderly women who presently live below the poverty line and if it enacted legislation in that regard. It has nothing to do with pensions; it has to do with the Old Age Security and the Guaranteed Income Supplement. There is no need to ask the Provinces for their opinion on that; this Government has the power itself. On that issue alone I think the motion before the House should be supported. The Committee could look into the reason why nothing is being done.

**Mr. Deputy Speaker:** Are there Hon. Members rising to ask questions of the Hon. Member for Okanagan North?

**Mr. Miller:** I have a question for the Hon. Member for Okanagan North (Mr. Dantzer). I appreciate his concern that some of these pension reforms can be implemented and implemented quickly. I support him in that regard. However, I am somewhat puzzled by his statement about the OAS and the GIS. Is the Hon. Member suggesting that Parliament take action now to raise the Old Age Security and the GIS for the 350,000 elderly women about whom he spoke? Is the Hon. Member suggesting that the Government raise the income under GIS and the OAS to the poverty level? If so, is the Hon. Member's Party now prepared to support that policy, or is the Hon. Member talking about using private pension plans to overcome some of the poverty that elderly women face?

**Mr. Dantzer:** Mr. Speaker, I think it is clear that the problem faced by elderly men and women who live below the poverty level is not a question for private plans to solve. This problem cannot be solved by private pension plans. It is far too late now. These people are over the age of 65. They are no longer in the workplace. They cannot get any other pension. They get only the OAS and GIS. I believe it is the responsibility of this Government, given the first principle in the Green Paper, to ensure they have a reasonable level of income. It is