

disability, and the prescribed five-year period has elapsed. They find themselves in a situation where they are not working. They have retired from the workforce as a result of disability, and it is a bona fide disability which renders them incapable of working. However, because of language reasons or other reasons, they did not apply before the first five-year period and so became ineligible. I have written to the Minister and even to the previous Liberal Minister on a number of occasions about bona fide disabled people who should have qualified but did not know about the program. In some cases, they applied and were deemed to be not entitled. However, as a result of an appeal process, they might have been entitled.

I understand the concern of the Minister about not moving with an over-all open door policy involving someone who is not working and wants to apply 20 years later. However, if one can prove for the purposes of the Canada Pension Plan that there has been an ongoing and sustained injury or illness beyond the five-year period which has been a major contributor to the person's inability to work, one should be able to apply for the Canada Pension benefit beyond the five-year period. Some persons in my riding have simply been caught by the language trap. They have come into my office in the sixth year. They did not know that they were entitled to it, or perhaps in the beginning they put in an application but did not follow through on it. Often they find themselves living on WCB compensation benefits or welfare, even though they had worked for 15 years or 20 years, because they did not meet the five-year requirement.

There is a flaw in the current legislation. While I understand that the Minister is expanding that particular definition a little for the purposes of disability, I think there should be a clause which suggests that if a person is disabled and has suffered a continuing disability before the five-year period lapses, he or she should be eligible. That is one recommendation I would make to the Minister.

I should like to refer to the other areas which have been outlined. We are looking for a more significant package of pension reform as it relates to involving everyone in the Canada Pension Plan including homemakers. We want to see coverage which will benefit every Canadian who is contributing in a meaningful way, as is every Canadian, particularly people who are working in the home. They should be evaluated and should be eligible to apply for benefits under the Canada Pension Plan. We are looking for more major reforms in that area.

In the interest of passing the aspects of this Bill which will increase the benefits to disabled workers, we are certainly prepared to support it in the short term, although we hope the Minister will come forward with more specific legislation, also as it relates to the issue of early retirement. I am happy the Government is introducing this concept. It is part and parcel of changes which have come about as a result of the Charter of Rights and Freedoms. However, I am concerned about losses which are incurred between the ages of 60 and 65 years which may in fact put flexible retirement beyond the reach of most

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ordinary people. From my experience in my own community, people who seek, want, and need early retirement are oftentimes those who have worked in factories, often in low-paying jobs, and have suffered the most physical wear and tear. Better earning professionals, whether they be Members of Parliament or judges, can remain in their jobs almost forever. However, often it is the assembly line worker, the textile worker, or the shoe factory worker who needs an early retirement because the physical wear and tear of the job is such that the worker cannot carry on beyond the ages of 55 or 60 years.

I am happy to see a move in that area, but I should like to see an amendment at some point which would provide for an earlier retirement period to permit persons to take advantage of the same level of benefits as they would at the age of 60 years. I am concerned about some of the CPP provisions. I know we want to move this piece of legislation ahead for the benefit of those people who will be applying in the near future, but I am very concerned about the limited application of the five-year period which disqualifies any bona fide people who should be receiving benefits.

I guess we will see the results of the inquiry, but I should like to refer to my experience over the last number of years in dealing with federal and provincial Governments in respect of compensation issues. The Canada Pension Plan has been reasonably flexible in its interpretation of who is eligible. It has taken into consideration factors beyond what we call in the business "the meat chart factor", which is often considered in certain provincial disability plans. For example, a worker who does not speak the language, has a very low level of education or perhaps no education at all, and cannot read or write may be given the benefit of the doubt in a Canada Pension Plan application. That flexibility has served well the recipients and other Canadians. While I am prepared to see what is the verdict in terms of the review, I understand that specialists will be reviewing the application in order to bring some kind of uniformity into the Canada Pension Plan system. I would hate to see the CPP system go the route which has plagued provincial government compensation plans for years. They look at only the physiological aspect of the effect of any disease or illness. They do not look at the totality. That has been a hallmark which has served the Canada Pension Plan well. I would not want to see us move in the direction of provincial plans which I would prefer to see take a broader approach. For example, if I were to lose my tongue it would probably cost me a lot more dearly than it might somebody else.

• (1300)

Some Hon. Members: Oh, oh!

Ms. Copps: However, if I were to lose a leg, I could in most instances carry on and do my job. If another worker were in a situation where he used his arms, lived by his brawn and did not have the language and the other skills to move into a secondary or a further occupation, he or she should be granted the benefit of the Canada Pension Plan in a more flexible fashion than somebody who has the ability to get out and get