

remain in the plan, her husband could pay for her if he was in a position to do so. Some people say husbands pay for it anyway, but not in straight monetary terms. At the most the payment would be \$4 a week. It seems to me that \$4 a week for the satisfaction of having a babysitter, a mistress and a purchasing agent is not really too great for a man to be willing to pay.

In this liberated age, of course, the man may stay at home, but even if the housewife or house person only worked 40 hours a week—in many cases they work far more than that—here we are still talking about only 10 cents an hour. This is not an outrageous figure for a man to contribute in order to ensure that his wife has an opportunity to get a full pension on her own. We are living in an age in which it is considered proper that a woman should have the independence of not having to rely on the income from her husband's pension. And of course if there is a common-law arrangement, if there is no legal contract on which the relationship is based, there is no reason why the same arrangements could not be worked out. Under those circumstances perhaps the woman is in a somewhat stronger bargaining position to insist on getting her \$4 a week, or 10 cents an hour. I firmly believe women would be able to obtain these contributions if it were possible for them to get into the plan.

Of course, a problem arises in connection with people who are too poor to make a contribution. If people are on welfare, obviously they cannot make a contribution. Many of the people on welfare are women who have a number of children to support, and certainly there is no surplus from their welfare money with which to pay a Canada Pension Plan contribution. What happens in a case like that? It is grossly unfair if those who have husbands and are in a position to contribute \$4 a week can obtain pension benefits, while people on welfare cannot. In a case like that it seems to me that the government has already assumed a kind of surrogate role on behalf of society, and in discharging that role should make the contribution on behalf of the individual woman. If, in fact, she is receiving welfare, a transfer payment is being made to her on the basis of necessity for food and for the care of her children, and surely this principle could be extended to provide a contribution to permit her, at some point, to get the benefit of a pension under the Canada Pension Plan.

Another point to be remembered is that people on welfare do not always remain on welfare. Some people temporarily go on welfare when they are in difficult circumstances. A woman on welfare may have been working previously. She may have established some eligibility in terms of a pension under the Canada Pension Plan. I submit that when she is on welfare for a period of time she should be enabled to maintain payment of her contributions. Chances are that as her children become older, or her temporary sickness situation disappears, she will be able to return to the labour force, will be able to make payments to the plan, and she will get a pension when she retires.

If a person is on welfare all her life, we certainly accept the responsibility to assist her through the old age pension supplement. If she has no other income except the old age pension a supplement is paid to her. But because of the way the Canada Pension Plan is structured, half of what is

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received by a pensioner under it is deducted from the old age supplement. This means that the government saves some money on the supplement, and it enables the person to get this pension in a different fashion than otherwise might be the case. Therefore the cost to the fund does not seem to be particularly onerous. This would be a worthwhile principle to establish with respect to welfare recipients.

There is a far greater problem involved when we come to consider the working poor. They are not poor enough to be on welfare, so how do we make an arrangement for them? I really do not see any clear answer for this problem, except in so far as we are examining a scheme to provide supplementary income for the working poor, and therefore we should consider assisting them to make their contributions to the Canada Pension Plan.

It seems to me vitally important that we establish the principle that women on their own are entitled to pension in the same way as men who are on their own because, by the nature of society, the kind of work they do in the home is equally as important as the work that is done in the factory. Many women work in factories, but also many women work at home. It is important that their work be placed on an equal footing.

Then, there are problems with the costs involved. If presented on the basis of the Canada Pension Plan, in three years they are eligible for some benefits, in five years they are eligible for others, and in ten years they are eligible for full benefits. Since we are trying to mesh it into an existing package, it obviously provides considerable advantages to people of certain age levels as against others. A longer meshing in period may be required in order to accommodate ourselves to that. If housewives are integrated into the Canada Pension Plan, there are some savings because things like survivor benefits and dependant benefits would not be required. As women tend to live longer than men, they would be drawing from their own pension rather than receiving a survivor benefit so in the long run perhaps the cost of the Canada Pension Plan could be reduced. If a way cannot be found to integrate housewives into the Canada Pension Plan, then I think that Pension Plan must be abandoned. I do not think we can afford to have a plan that so blatantly discriminates against the women in our society.

● (1710)

I discussed this matter with my friend and colleague the hon. member for Winnipeg North Centre (Mr. Knowles) who suggested we would be spared a lot of problems by simply increasing the old age security benefit. As he is in many things, it seems to me that the hon. member is correct in this. If we cannot adapt the Canada Pension Plan to include housewives, then we must find a way of providing benefits and equity in the old age security benefit. I think this plan is an example of one of the finest social security schemes. It is universally accepted by Canadians and is eminently fair, making no distinction between men and women. Money has been paid into the fund through sales tax, income tax and corporation taxes based on the ability to pay or ability to consume and the benefits are distributed on a universal basis. The tax system is progressive and those who are better off in society, although they receive the old age pension, make a