

Time Allocation

toward them. Therefore, I welcome the opportunity of explaining in brief what the six and five program is and how it relates to Canada's senior citizens.

There can be no doubt but that we are asking Canada's senior citizens to engage with us in the process of helping to build a stronger economic future. That is why there is a capping of certain payments going to senior citizens, but we have not capped nor put any limit on the amount of Old Age Security benefits which are related to a test of one's income, that is, the Guaranteed Income Supplement.

Mr. Nickerson: That is called welfare.

Mr. Peterson: It is not limited. Therefore, we can ensure that those senior citizens who are most needy will have the benefit of full indexing.

The Hon. Member for Victoria, quite correctly, pointed out that inflation is falling. We hope very much, fervently, that it will fall to 6 per cent or an even lower level. That way we will all be able to move ahead and there will be no one who falls behind.

A number of Hon. Members opposite have spoken of closure. We are debating time allocation. They have called it a draconian measure. I believe that when one takes away the hyperbole and the partisan rhetoric, one finds that there is a certain amount of hypocrisy in that statement. Hon. Members in the Official Opposition did vote for our six and five program in this House, and all the constituent elements were before all Hon. Members when it was voted upon. However, if their concern is for senior citizens, then let me tell Hon. Members that I join in that concern and so do other Hon. Members on this side of the House.

There are far too many senior citizens in our country today who are below the poverty level. Sixty-five per cent of senior citizens living below the poverty line are women living alone because they are single, separated, divorced or widowed.

Mr. McKinnon: It will be lower next time.

Mr. Peterson: I do not think it is anything of which anyone in this House can be proud.

An Hon. Member: It is the Liberal legacy.

Mr. Peterson: Mr. Speaker, when Hon. Members opposite start to shout partisan, stupid rhetoric rather than helping us to address the problems and get on with the issues, then I think they are doing a disservice to our senior citizens. I humbly submit that those people will not be raised above that poverty line simply by an indexing or deindexing measure relating to the Old Age Security payments which will probably be anyway at the 6 per cent level in terms of inflation. It requires a much more massive assault on our entire pension system.

I welcome the efforts of Hon. Members opposite to join with us and deal with the very serious issues concerning retirement income for Canadians which are before us and which have been tabled in a Green Paper on pension reform.

Pensions funds developed by the private sector cover very few of our pensioners. Only about 10 per cent of retirement

income is derived from private pensions plans. In particular, these private plans do not meet the needs of women in our work force.

Women are inclined to work part time in certain circumstances. They will often have to move from one job to another in order to accommodate their spouses. Women often drop out of the work force in order to bear and raise their children. Women in this country earn a disgraceful level of income when compared to that of men. It amounts to about 60 per cent. We have not achieved equality, equal pay for work of equal value. We must look on pensions as being joint family assets and not simply the asset of the contributor who, under most plans, receives more benefits than the survivor who, in most cases, is the spouse.

Therefore, I ask Hon. Members opposite to join with us in this serious process we have started of looking at pension reform, particularly to help the people about whom I have spoken. That is the real way of dealing with the big problem before us. We should not simply nit-pick the six and five program.

Another aspect which we must also consider very carefully involves the very important role played today by senior citizens in our society, one which I believe can and should be vastly expanded.

The 1980 report by Statistics Canada on voluntarism in our country showed the very big contribution made by volunteers in Canada. In the one year considered, 2.7 million adults worked as volunteers. They donated over 373 million hours of work, which boiled down to 212,000 person years which, if we had to pay for it at going rates, would have constituted additional wages of \$3.5 billion in that particular year.

I hope that because of our amendment as well as the Charter of Rights, we will see women and women's groups becoming much more active in enforcing their rights which are on the books and to which they are entitled as human beings and as Canadians.

We also find that because women have lower incomes, they have much lower pensionable earnings. This is what creates the problem for women who are retired and who must live on this type of low income. This is why so many of them live below the poverty line. Quite frankly, it is a disgrace. This is why we must consider very carefully many improvements in terms of pension reform. We must worry about earlier vesting, improved portability and better protection for spouses under our private sector plans. Under the Canada Pension Plan, we must consider increasing the maximum pensionable earnings which can go into the plan and also consider child rearing and drop-out provisions. We must be concerned about survivors' benefits and the consequences of separation of marriage breakup and credit splitting between spouses.

Senior citizens have a great deal to contribute in our society. Just because a person reaches retirement age does not mean that he or she should be put on the ash heap of humanity. Senior citizens should not be forgotten immediately, because