

Old Age Security Act

the constitution after agreement with the provinces. That is something which the Liberal party has refused to do. It was an issue in the election. I am sorry the hon. member is so touchy, but I want to commiserate with him as he gropes with the difficulty of trying to save his own backside and retain his seat.

[*Translation*]

Mr. Raymond Savard (Verdun): Mr. Speaker, I am glad of this opportunity to participate in the debate on Bill C-5 to amend the Old Age Security Act.

After the Speech from the Throne, I said I was deeply moved to see our government responding to the needs of the sectors of our population where people most need our help. It is important that our old age policy reflect this intense desire of senior citizens to keep the full status of citizens, to keep being considered as human beings in the fullest acceptance of the words.

Those who have withdrawn from the labour market without benefiting from a policy of economic growth are finding themselves in a very difficult material situation because of the increase in the over-all prosperity and the resulting rise in the standard of living. Consequently, we should try to adjust incomes to the increased prosperity. I congratulate the Minister of National Health and Welfare (Miss Bégin) for her obvious interest in improving our social laws. We all know how concerned she is for the lot of small earners in Canada and she has once again proven it.

The government is often asked to do something about the deplorable situation in which older people find themselves but today, Mr. Speaker, I am very pleased to see that the government I represent is going to help senior citizens by proposing amendments to Bill C-5 to extend the allocation for a period of six months after the death of the pensioner and provide an increase of \$20 a month for those who receive a supplement to give the surviving spouse a period in which to adjust. That will result in an additional outlay of \$89 million for Quebec in 1979 but we should remember that money will be going back into the economy. Mr. Speaker, an old age policy should first reflect a deep concern for the dignity of older people and also help them maintain their personal independence to the fullest extent possible from a physical, mental and social standpoint.

The measures all hon. members of this House are being asked to pass are extremely urgent. When you think, Mr. Speaker, that in 1961 in Canada 1,400,000 senior citizens were left on their own because the members of their families were unable to take them into their home. The same goes for the province of Quebec where in 1961 740,575 older persons, or 53.7 per cent, lived with a member of their family, either spouses or unmarried children. In Canada, 89,028 older persons lived with people who are not related to them. This is due to a number of factors, namely the lack of sufficient financial resources. I believe we are all aware of it and should care more for our senior citizens' plight since there are now a large

[Mr. Epp.]

number of older people because of a high birth rate in the years prior to 1930.

Mr. Speaker, according to the final report tabled by the Special Committee on Aging in 1966, the elderly population in Canada is rapidly increasing. Based on a 65 arbitrary age, the number of senior citizens was 1.5 million in 1966. It has increased five times since then, which points to a three million figure around the years 1991. Those trends seem economically alarming, and they are matter for concern. Senior citizens are the only ones in the total population not to fully share in the general prosperity, yet they are entitled to more than those who have not contributed as children and teenagers.

The great majority of our senior citizens earned low salaries throughout their lives, they lived through the great depression and its insecure environment, they had little or no leisure, and they now are far from the affluence that would minimize the vital importance of money, because money is a factor in freedom and self-dependency. One of my constituents told me: "I was, I am and I will always be what I have always been". He wants to express his views with all his strength and energy. No doubt we are all aware of the gap in private pensions between men and women. The enormous gap between men and women as concerns pension plans is due partly to the fact that 60 per cent of women workers are employed in support services or in business where the level of unionization is very low.

There is another important factor: many employers have deliberately taken action to exclude women from their pension plans. Some of these actions are very subtle, such as the development of pensions plans restricted to employees whose wages exceed a certain level which very few women can hope to achieve or pension plans restricted to certain categories of employment where there are very few women. Other employers have been brutally frank. In its report on private pension plans in Canada in 1974, Statistics Canada shows that, at that time, 400 pension plans were reserved exclusively for men and provided explicitly that women were not eligible. Of the 400 employers involved, 47 had implemented a separate plan for their female employees, 93 had a plan exclusively for male managers and 270 others were in the transportation or the construction field where very few women are employed.

Another way to restrict female participation is to set different minimum and maximum ages of eligibility for the plans. According to Statistics Canada, in 1974, 1,400 plans had different minimum ages of eligibility for men and women, the usual requirement being 21 for men and 25 for women. Moreover, 1,200 plans provided for different maximum ages, retirement being usually set at 60 for women and at 65 for men. Employment is not a major income source for most senior citizens, but it remains a major element in the life of approximately 10 per cent of women aged between 65 and 70. Some of them are career women, mostly single, who choose to postpone their retirement, but most are women who need the money and must work part-time for very small wages.