

Motions

will grow up being provided with the necessities of life, so that the elderly will not live in destitution, working people will be able to support themselves adequately, and housing will mean the right to real, permanent homes rather than a shelter for the night. There will be adequate support for the disabled and unemployed so they will not have to line up at food depots.

Furthermore, this does not necessarily represent the kind of equality we are discussing, but can be achieved without the legal equality, as such. We are witnessing increasing inequality while those at the bottom are still suffering enormously.

While I share in concurring in this report, I believe we still have a long way to go to achieve real, legal equality and to establish the programs that will advance that equality so that we may address the much more difficult questions of economic barriers that keep some of our Canadian citizens a far distance from sharing in all the benefits of being part of this country.

Mr. Redway: Mr. Speaker, I listened very carefully to the Hon. Member. The Hon. Member is a strong advocate of equality for women and a strong advocate of equality itself. Her comments covered many topics, one of which the legislative committee on the Pension Benefits Standards Act is struggling with right now. It is the question of unisex annuity tables.

The committee has heard evidence on unisex annuity tables to the effect that, if such a program is instituted, it will represent discrimination against men with the money purchase type of pension because women would then receive a benefit which they are not receiving now and men would receive less of a benefit than they are receiving now under the present annuity table. Perhaps the Hon. Member could help me in struggling with this deliberation.

The Pension Benefits Standards Act also deals with the defined benefit type of pension. The testimony we have heard indicates that that discriminates against women because men and women receive an equal benefit and if they make the same contribution, women will not benefit to the same extent as men.

Will the Hon. Member give us her opinion on the subject, particularly with respect to the defined benefit kind of pension? How could we solve the problem of having no discrimination against women in that situation?

Ms. McDonald: With respect to the question of unisex annuity tables, recommendations in favour of them have been made by women's organizations for at least two decades.

I believe the Hon. Member's point is that women live longer than men. That is why we are given a lower pension. The principle was that equality could be achieved by giving women a smaller pension over a longer period.

However, we do not discriminate on any other basis. There are differences in expected life span by race and occupation, but there is no discrimination on those bases and we would consider it quite inappropriate to discriminate on those bases.

It seems ridiculous that we should discriminate on the basis of sex. People often do not understand that the main reason for

differences between women and men in life expectancy is that women are more sensible in their lifestyles. They do not booze it up as much, they do not smoke as much, they do not drive race cars and they do not shoot their friends on hunting trips.

There are behavioural differences. One would have to discriminate on the basis of behaviour and have different pensions for drinkers and non-drinkers, smokers and non-smokers, people who drive fast cars and people who drive slow cars. If one took those behavioural differences into account there would probably not be much difference between men and women.

I simply say that we should eliminate those factors. For instance, people whose religion does not allow them to drink or smoke are not given a smaller pension because they will live longer. Why should there be that distinction on the basis of sex?

Mr. Redway: The Hon. Member certainly dealt quite fully with the issue of the money purchase type of pension in the unisex annuity tables.

What is her comment with respect to the argument that the defined benefit pension discriminates against women? Does she have any suggestions as to how we can get around that problem without doing away with the defined benefit type of pension? Would she suggest, perhaps, that we should scrap the defined benefit kind of pension and only have a money purchase kind of pension?

Ms. McDonald: Mr. Speaker, I have not received representations as to the nature of the discrimination. Therefore, there would be no point in my trying to respond to objections which I have not received.

Mr. Joe Reid (St. Catharines): Mr. Speaker, I would like to take this opportunity to emphasize what the Government has done and what it proposes to do to provide opportunities to Canadians and implement an equality and social justice program for all.

I also want to emphasize at the outset that the Government recognizes in its response paper that Governments cannot do it all. Governments cannot by themselves achieve equality. It is Canadians and groups of Canadians who establish our priorities. It is Canadians themselves who set the mores of society and what is acceptable and what is not.

● (1750)

May I point out that it is now three years since April of 1982. Those years have passed rather quickly. They have also passed without any preparation by the previous Government for the day when Section 15 would become law. I point that out specifically for those Hon. Members sitting opposite. The delay of time was intended to give Governments time to review and amend the already existing laws on the books, to reflect and prepare for the compliance of this provision, namely Section 15. All of us at the time of implementation of the Charter of Rights wanted Canada to become a leader in the world in individual rights and freedoms. It was left to this