

Unemployment Insurance Act

It would seem to me that this is an important matter. It seems to me also that every teacher who wrote to me had a very selfish interest. They were all personally involved and, because I studied the resolutions they passed at their conventions, I believe they were well aware of the fact that they were being asked to make a contribution to an insurance plan from which they could receive no benefits. Many people take out a form of insurance in respect of which there is a benefit when they die. This may seem to be a pretty hollow victory for the payer, but he does know at least that his family, his estate or, in the case I read about the other day, the universities or somebody else will receive some benefit. In respect of unemployment insurance, we are insuring against being unemployed. It has even been suggested that when a person becomes too old to work he should get back all the benefits he has paid in. It seems to me that this is a misconception of the purpose of the fund; that is, that it is an insurance policy in the form of an annuity.

I was very interested in a fine speech made on this subject by the hon. member for Cochrane (Mr. Habel) many years ago. He mentioned that he had driven an automobile for 40 years and was very happy that he had never collected on the insurance he had been paying during that period. He was very glad because this meant that he had never had an accident. He had paid out a great amount of money in premiums, not to ensure that he would not have an accident but to provide for the day when he might have an accident. He was proud that he had never had an accident and therefore had never collected on his insurance. He felt that unemployment insurance was the same thing, and I agree with him. One is happy to pay the premium as long as he is employable and employed, because along with many others he is contributing to the benefits payable to those not so fortunate. Some benefit from the fund to a much greater extent than others because their contributions are less.

● (4:30 p.m.)

There are, however, abuses in the unemployment insurance program. I think it is the minister's obligation to bring these abuses to the attention of parliament in order that solutions can be found. The greatest abuses to the unemployment insurance fund have been political. On two occasions governments of the day have added categories included for contributions. These categories are for the most part uninsurable because there is little

or no risk that unemployment will occur. In this way we are abusing the fund.

There are other political abuses which have taken place, and if I had more time I would be prepared to enumerate some of them. They are difficult of solution without eliminating that protection which I believe everyone agrees should be provided. We all know of specific individual cases which are not related to specific categories. Some of them have been solved by regulation, but even the regulations have on occasion been abusive to the idea of unemployment insurance benefits. The one that occurs to me is the regulation which states that a claim will be reviewed after 15 weeks, at which time a decision will be made as to whether that person should leave the area before obtaining further unemployment insurance benefits. This is particularly abusive when the fund is decreasing and unemployment is increasing.

I think we are again abusing the principle by adding the category referred to today. Surely we realize that this group should not be classified as an insurable category, because there is for them little risk of unemployment. This is only a means of facilitating the collection of moneys for the provision of unemployment insurance benefits. I know the workers of this country very well and can honestly say I find them to be very reasonable and benevolent toward their fellow workers. Most of the workers in the categories with which I am familiar have been willing to make contributions without the possibility of receiving benefits, but they do not like being taken advantage of in this way.

[*Translation*]

Hon. Martial Asselin (Charlevoix): Mr. Speaker, I will not be too long; I merely want to draw the minister's attention to three points.

We are against the principle of the bill because we know that the government must find ways to help the 464,000 unemployed in Canada who are facing very serious problems.

We wonder though whether in 1968 the concept of unemployment insurance still meets the objectives contemplated when the act was passed.

In my opinion, Mr. Speaker, the Unemployment Insurance Act is a temporary solution, a poultice. Let us say that this social legislation is needed but does not benefit the community as a whole very much.

Indeed, it can help an individual for a few weeks, but if he is unemployed for two, three