

*Canada Pension Plan*

**Mr. Knowles:** But it is anticipated that after the five year period there will be a move in that direction, disabled persons being covered to a large extent under this legislation rather than under the Disabled Persons Act? As I recall the answers given to the committee, they were to the effect that the Disabled Persons Act would still be required for people who could not qualify under this legislation. Is that correct?

**Miss LaMarsh:** That is for those who had never been contributors and could not be contributors, yes.

**Mr. Patterson:** May I just ask one question on clause 70 for clarification purposes?

**The Deputy Chairman:** Is that agreed?

**Some hon. Members:** Agreed.

**Mr. Patterson:** I was wondering why payments would not be made until the fourth month following the month in which the applicant became disabled. Why does it not apply to a person immediately upon his becoming disabled?

**Miss LaMarsh:** It is the waiting period which is customary in this kind of public statute. The waiting period in the United States is six months, but we felt that a three months waiting period would be sufficient.

**The Deputy Chairman:** Shall clause 71 carry?

**Mr. Monteith:** Mr. Chairman, it was agreed that 71 would stand.

**The Deputy Chairman:** Is it agreed that clause 71 shall stand?

**Some hon. Members:** Agreed.

Clause 72 agreed to.

On clause 73—*Commencement of pension.*

**Mr. Chatterton:** Mr. Chairman, this clause deals specifically with the commencement of a pension, but I should like to ask this question. A widow who has no dependants and whose husband died when she was under the age of 35 would not receive a pension, whereas if she was between the ages of 35 and 45 she would receive a reduced pension. As I understand the proposal, a widow aged 37 at the time of her husband's death would receive a reduced pension, but if she was 35 years of age when her husband died she would not receive a pension, and would not receive a pension at the time she reached age 37. Can the minister explain why, when this applies in the first place to a widow aged 37 at the

time of her husband's death, it does not, by the same argument, apply to a widow aged 35 at the time of her husband's death when she reaches age 37? Should she not then be entitled to a pension on the same grounds?

**Miss LaMarsh:** It is a general principle of this legislation and of other similar legislation that the time limit in respect of rights must be crystallized and related to the age of the widow and number of children she has at the time of her husband's death. It would be virtually impossible to apply these rights to individuals who are not eligible because of their ages, or because they have no dependant children, as set out by the terms of the clause.

**Mr. Chatterton:** Mr. Chairman, if that is the only argument in this regard it seems to me this is not a favourable approach. This scheme is so fantastically complicated now that one more complication would not make much difference. The same test is applied in respect of whether or not there are dependants involved. If at the time of a husband's death there are dependants, a widow is entitled to a pension even though she is under 35, but as soon as those dependants are no longer dependant the pension is stopped if the widow is under age 45.

**Miss LaMarsh:** Mr. Chairman, I am sure my hon. friend is aware that most women of 35 years of age are able to obtain some sort of employment. The most expensive benefits in the whole plan are those benefits for survivors. This proposal was drafted on the basis that a woman aged 35 at the time of her husband's death with no dependants would be able to obtain employment and contribute toward her own subsequent pension.

It is perhaps a change in our social approach that women are expected to stand on their own feet financially and make provision for the future in the same way as men. This is a principle which has been followed not only in this country, but indeed in respect of what is often called the most comprehensive scheme in the world, that which is in existence in Sweden. That scheme is based on a 15 year sliding scale between the ages of 35 and 50. In that scheme there is a scaling down of the amount of benefits payable to widows, on the basis of the same philosophy that they are usually young enough and healthy enough, with skills still fresh enough, that they can go back to the labour market and earn livings without the assistance of public funds by virtue of survivor benefits. I might say that