

*Supply*

I did not know that every Canadian woman, regardless of economic status today, has a good statistical chance of experiencing the desperation of poverty. I did not know that two out of every three poor, single Canadians are women. I did not know, three and a half years ago, that almost one-half of single persons over 70 years of age are poor. I did not know that most Canadian women over the age of 55 are poor. I did not realize, as is reported by the National Council on Welfare, that 1,219,000 women are living in poverty in this country. That organization estimates that by the year 2000 over two million women will be living in poverty.

Sixty years ago that famous Conservative, who was also an economist, Stephen Leacock, made this comment:

To expect a woman, for example, if left by the death of her husband with young children without support, to maintain herself with her own efforts, is the most absurd mockery of freedom ever devised.

That is what he said about our society 60 years ago. Today, Statistics Canada tells us that 41.5 per cent of all female-headed families live below the poverty line. To my mind, those are horrendous statistics. Things have not improved at all over the last 60 years. We have not recognized that the basis of society is changed. We have not come to grips and the Government has not come to grips with the problem.

There are many economic and social issues facing women which cry out for justice and for solution. Other speakers will deal with other problems today but I should like to deal with pensions.

In spite of what the Minister said a moment ago, to a large degree pension problems are a women's issue. Effective pension reform could go a long way toward solving the problems faced by many women in our society. I think we should ask ourselves why pension reform is a women's issue. Basically, pensions and pension systems today are designed mostly by men for men. The size of a pension is directly related to the work history and earnings of the person receiving the pension.

● (1240)

I think it has been long recognized why pensions are a women's issue. It is basically because of their place in the work force. Women are less frequently covered by employer-sponsored pension plans, and they are more likely to lose their private pension protection because of poor pension portability and higher job mobility. They generally earn less and receive smaller pension benefits as a result. They are certainly more disadvantaged by the lack of inflation in many of the schemes because they live substantially longer.

There is a general agreement on solutions to the problem. Recently, as the Minister mentioned, we had a Green Paper proposed by the Government. It did not add anything new; it merely brought together most of the solutions. The Government in that paper, from which I would like to read, established three principles upon which it will proceed with pension reform. The first of those principles is the one to which I would like to refer at this time. It indicated that elderly Canadians should be guaranteed a reasonable, minimal level of income. I do not think anyone in the House or anyone in the country would disagree with that pious statement, which completely ignores the fact that there are over 400,000 elderly people over

65 years of age, 350,000 of whom are women, living below the poverty line.

What precisely does that mean? It means that 350,000 women do not have enough food or clothing or perhaps do not have adequate shelter. This is what living below the poverty line means. I am perfectly aware of the fact that the Prime Minister (Mr. Trudeau) said that there were many poverty lines, but that sophistry is nonsense. There is a poverty line and there are people living below it. Who are those people? They are people who came to this country from Europe at an early age. They are people who were born here 65 to 75 years ago. They are people who struggled, opened the land, built the farms and the industries. They are people who also went through the 1930s and struggled to keep their homes together. They are also the people who either went or sent their children to the Second World War. In fact, they are the people who made this country. In 1967 Canada had one of the highest standards of living in the world. It was a country in which people could achieve what they wanted.

Those are the people we are now relegating to the poor house, some 350,000 women. What answer does the Government give to this problem? The Green Paper indicated that changes were required in retirement income provided by the Government and that initiative in this area would be an increase in benefits for those single elderly living with insufficient income "as soon as resources permit".

The Government spends \$88 billion per year. Perhaps this year it will be \$90 billion. It has to be a question of priorities. It spends approximately \$90 billion a year and it cannot bring the standard of living of 350,000 elderly women to the poverty level. If that is attempting to solve the problem faced by elderly women in our society, I think the Government has not gone very far. Then it established a Green Paper to postpone the solutions, yet it knew about the problem since 1979 and the Leger report.

There are other areas in which the Government has failed to fulfil the basic requirements of Canadian women. In the Green Paper several solutions were proposed, one of which was income splitting of pensions upon marriage breakdown. This is a solution which most people accept. There is no question with the way marriages break up today that it is not only good enough to have it split on divorce but also on marriage breakdown or separation.

Does the Government do this itself? I would like to refer to the Superannuation Act for the Public Service and the diplomatic service. It makes no provision for divorced spouses in terms of splitting pensions. In the Canadian Armed Forces Superannuation Act there is no provision at all. Many people are suffering badly because of this. I would point out that in the Armed Forces and in the diplomatic corps it is very difficult for spouses of those in the forces to earn a living because they move from spot to spot. Also it is very difficult after the age of 40 or 50 to obtain employment in a new area. The Government has ignored this aspect entirely. Therefore, I