

single women in the same age group since, not being married to pensioners, they would not be entitled to any benefit.

In that group of single women, we should include those who were never married and those who head a family, and we know that there are now more and more of them. The woman who acts as family head, if she works, can rely only on her own earnings, that is earnings on average lower than those obtained by men. Often those family heads are widows or deserted, separated or divorced wives, with dependent children. On this account, those women are reduced to an even more precarious and disastrous situation socially and financially.

If adopted, this proposal would mean granting a new demogrant, before the regular pension age, to the wife of a pensioner. The demogrant or the guaranteed income are acceptable means to provide sure income, since conditions for eligibility are simple. It should be noted, however, that this scheme is extremely costly since the same benefits are paid both to high income people and low income people.

To understand the federal government policy in the area of senior citizens income maintenance, it is important to be aware of all the current measures which cover this group of people. I can well imagine the chaos that this motion, if adopted, could cause since it would permit an old man to marry four or five times merely to have young and pretty girls get lifetime retirement payments. And, once the retired husband has passed away the pension will continue and the tearful wife will be able to try her luck again because she will not be too old yet.

I want to say that if we decided to discontinue the pension proposed under this motion, we would be faced with many more problems since those people would keep increasing in number. Moreover, we would have many complaints from those people who, for a period of time, would have enjoyed a certain level of income which would be interrupted overnight.

As I said earlier, this would be an injustice to the other group of citizens who are considered as unmarried and who, in fact, are not. They are widows, deserted women, divorced women, etc.

We know that the future has many surprises in store. From our current sociology, and mainly taking into account the present trend in society, it seems that divorces will become more and more numerous. When debating a motion such as that of the hon. member for Abitibi (Mr. Laprise) we should understand the government social security measures intended for our senior citizens.

Social security measures for the aged include the guaranteed income, assistance benefits and social welfare services, as well as the guaranteed income from private pension plans.

The guaranteed income legislation covers first of all, the old age security allowance; secondly, the guaranteed income supplement; and thirdly, the pension benefits granted through the Canada Pension Plan or the Quebec Pension Plan.

Old Age Security Act

All those who meet the requirements with regard to age and residence are entitled to old age security benefits. In addition, old age pensioners whose income is lower than a set amount are entitled to a supplement, as I have just mentioned, by virtue of the guaranteed income supplement plan. Contributors to the Canada Pension Plan or the Quebec equivalent are eligible to pensions granted through those two plans, and these also provide for survivors' benefits. Such income maintenance measures are designed to guarantee only a basic minimum income; the government expects that the party concerned will have in due course taken steps to have at his disposal a more important income at the time of his retirement. If this income is inadequate to meet his basic requirements, he can apply for public assistance in his province.

Speaking about public assistance and various income maintenance measures, it might perhaps be useful to explain that those who have reached retirement age can apply for instance, to the Canada Pension Plan and the Quebec Pension Plan. It is also useful to explain that the contributors to those two plans get a pension at the time of their retirement.

The plans were designed to provide workers with a retirement pension related to earnings, and they cover roughly 92 per cent of all workers.

They also provide for benefits to disabled contributors and their dependents. Upon the death of a contributor, his widow and children are also paid a lump sum and monthly benefits.

The Canada Pension Plan is not in force in provinces where a similar scheme is operated. Hon. Members know that only Quebec provides for such a plan; the Quebec and the federal plans are closely related and are actually operating as one plan. Many thought the Quebec Pension Plan was not identical to the federal plan. On the contrary it is. If an employee insured under the federal plan moves his place of work to Quebec, or if a self-employed worker moves his residence to Quebec, their contributions to the Quebec plan will entitle them to the same benefits as if they had been paid into the Canada Pension Plan and vice versa.

One contribution is enough to ensure entitlement to a retirement pension, but in this case the pension will normally be very low. To be entitled to a disability pension, the contributor must obviously suffer from a disability which prevents him from being gainfully employed. In addition, he must have contributed during at least one third of the years during which he could have contributed, or ten years, whichever is the less, but in any event, he must have contributed at least five years.

In order to ensure that the person was a member of the labour force until fairly recently, the requirements are that he must have contributed during at least five of the last ten years, during which he could have contributed before coming disabled. So that the survivors be entitled to benefits, a person must have contributed during a third of the years he could have contributed or ten years, whichever is the less, but never less than three years.