

Suggested Reduction of Pension Age

bit too much to die on. In effect, they have to eke out their existence until—if they survive—the age of 70, and then can qualify for a pension without the means test.

On that point I am encouraged to note, particularly in the last few days, that the department of health and welfare, in its outline of the proposals of the Canada pension plan as they may affect the flat rate pensions which now exist, says that it is the intention of the government to make the pension available in time to come at any age between 65 and 70 on what is called an actuarially reduced basis. If taken at age 65 the amount, I understand, is to be \$51 a month. For those who choose to receive old age security on the actuarially reduced basis prior to age 70 there will be no means test. If this proposal is carried out I think it will be a worth-while, progressive social step. However, had that provision or anything like it been put into effect in years gone by, how many tragic homes would have been saved from the poverty stricken conditions which exist in them today due to the existing regulations, which condemn people to live until 70 before they can qualify without a means test to receive the \$75 a month pension?

The resolution before the house, as we have heard, proposes that by our Canadian centennial year, 1967, which is only 33 or 32 months away now, we as a people should be prepared to pay the maximum pension of, say, \$75 a month to all Canadians at age 67, which is in effect going a little more than half way between the ages of 65 and 70. This will, as I said, be taking a progressive step to aid in the comfort and security of our senior citizens.

Hon. members might be interested to know how many citizens would be affected if this were done. The last census figures I have for June 1, 1963 show that there are 99,000 Canadians aged 67, that there are 95,000 aged 68 and 91,000 aged 69. These are round figures. There is a total of approximately 286,000 in the age groups I seek to have pensioned at \$75 a month. Of that total it is estimated that about one fifth are already on pension. The over-all percentage is 21 per cent for the age group 65 to 70. The percentage of those on pension gradually increases, of course, with age. In broad terms there are something like 200,000 senior citizens in the bracket which would be benefited by the no-means-test pensionable age of 67 by 1967.

It is my opinion there is even greater need to reduce the qualifying age of the pension and to increase the amount of the pension itself. Thousands of our older people are in effect eating their homes, which in many cases constitute their sole wealth and their sole bar to pensions. It is a question which

[Mr. Mather.]

is sometimes resolved in favour of death and sometimes in favour of pensions. In the meantime, everything that we learn about automation and the material abundance which modern production is ready to shower upon us indicates that there is a greater need to find useful jobs for our middle aged workers, and again underlines the need for a progressive revision in the qualifying age for pensions.

It is worth considering, Mr. Speaker, that in almost all other lands the pension age is now lower than 70 years. That is so whether the country concerned has a universal pension, a contributory pension, one based on years of service, or a combination of those and including a means test. The principle of a lower retirement age has been established in most countries, regardless of the type of pension and other social legislation which they have. In Great Britain, for example, the pensionable age is now 60 for women and 65 for men with a means test. In Switzerland it is 63 with no means test. In New Zealand it is 60 with a means test. In Denmark it is 62 and 67 with no means test. In the United States it is 62 and 67 with a means test. In the U.S.S.R. it is 55 and 60 with no means test. Canada, ranking very high in the world's industrial production and national wealth, has a pension age too restrictive to meet modern circumstances.

Second, in urging that this resolution be passed or sent forward to a committee for study, I might say it is very timely in view of our approaching centennial celebrations. At that time, and as I say it is only a few months away, we will undoubtedly be doing many things and undertaking many projects and a large group of our citizens, including our young people, will be involved. Therefore I think it is very fitting that at that time we should also do something for our older people. I think the centennial gives us a very appropriate opportunity in this connection. It would be very timely in our history to make this gesture on behalf of our older people, who after all are responsible in so many cases and in so many ways for much of the wealth and well-being we have in Canada at the present time.

In taking my seat may I say to hon. members that if they cannot agree to come to a vote today on this measure I would very much appreciate, as I think would many thousands of the people in this country, the principle of this resolution being referred to an appropriate committee for study.

[Translation]

Mr. Auguste Choquette (Lotbiniere): Mr. Speaker, I can see that a reconciliation is taking place.