

Pensions

There is also the problem of indexing. Employers in the private sector say they cannot afford to index pensions. The problem is that without indexation, women who have greater financial problems to face in retirement than they have throughout their lives will see their small pensions decrease because of inflation. For example, when there is no indexation, \$100 at the annual rate of inflation of 8 per cent will be worth \$24.87 in 18 years. If a pension has not been vested, we can see how the employee who leaves a job loses all rights to the employer's contributions on his or her behalf and simply gets back his or her contribution.

According to Statistics Canada, in 1977, 95 per cent of women who participated in private pension plans found that the plans did not provide full vesting until the employees had ten years or more of service. A comparison of this with turnover rates, which show that three quarters of women aged 22 to 44 change jobs at least every five years as compared to two thirds of men, demonstrates that very few women who participate in private pension plans are likely to get a pension when they finally retire. It is not realistic to expect this situation to change by itself in the coming years, at least not so long as women keep occupying the least interesting jobs and are still held primarily responsible for taking care of children.

These are problems which not only the minister but the conference and all of us are asked to face. What plans are there to help women aged 55 to 64 to become eligible for reasonable pensions, and how does the government plan to address the problems of voluntary contributions by housewives to the pension plan? Specifically, does the minister plan to discuss with private industry the problems faced by part-time workers in private industry and eligibility to private pension plans? I also hope that the actuarial problem of equal cost versus equal benefit, especially as it relates to women, will be discussed.

In a document entitled, "Women and Aging", we find the following statement at page 95:

Old women in Canada need help. They urgently need more money, housing assistance, better public transportation systems and adequate health and social services.

Their poverty is not a result of an accident. Women are poor in old age because most of them have devoted their lives without pay to their husbands and families and were led to believe that if anything happened they would be taken care of. When they become widows, as they almost inevitably must under our present marriage customs, the vast majority find that the promised security does not exist.

Another reason elderly women are poor is that they were discriminated against throughout their lives. Socialized to believe that they need little or no education and training, women end up working for low pay at subservient jobs that do not give access to pensions . . . most important, we must stop our present casting out of the old. Instead of complaining about the elderly becoming an increasingly heavy burden, we should allow them and help them to remain useful members of society as long as possible. This position was best expressed by Miriam Krieg in a presentation to the U.S. federal council on the aging in 1975:

"We can no longer ignore the economic plight of the older woman. We have three choices: (1) Let her slowly starve; (2) provide her increasing expensive, inadequate welfare services; or (3) help her to remain an independent, contributing member of society.

We can give her a fish and feed her for the day . . . or we can teach her to fish and she will feed herself, and perhaps some others too."

The motion suggests a concern, not only of the NDP, but of the official opposition, as it is the concern of the government. We look forward to being part, along with others in the House and from across the country, of the conference next week, and we look forward to addressing this great need across our nation.

Mr. Neil Young (Beaches): Mr. Speaker, I also welcome this opportunity to participate in the debate today on the motion of the hon. member for Winnipeg North Centre (Mr. Knowles). I listened rather carefully to what the Minister of National Health and Welfare (Miss Bégin) had to say when she referred to the remarks of the hon. member, and specifically to the points she made when she spoke about her understanding of what is the NDP policy with respect to pensions and retirement income. The minister knows or ought to know that when the hon. member for Winnipeg North Centre stands up and presents the position of the NDP on pensions or retirement income, the hon. member for Winnipeg North Centre is NDP policy on pensions and retirement income. I did not hear the hon. member for Winnipeg North Centre say anything which was not consistent with NDP policy, as I certainly understand it. Of course, in terms of policy, it has always been consistent.

● (1720)

As have other hon. members in the House, I have received numerous letters from senior citizens, not only in my constituency but across the country, in which they have expressed their continuing concern with the inadequacies of pension income. It is not particularly surprising to understand that, when even those of us who are not at retirement age and are still active members of the work force know exactly what inflation and the increasing cost of food and accommodation means. Even though it has a severe impact on those of us who are members of the work force, of course it has a severe impact on those people on fixed incomes. Certainly the senior citizens with whom I am acquainted are having an increasingly difficult time to make ends meet on a weekly basis. I am referring to the essentials of life, the costs of food and accommodation.

There is no one in the House who does not recognize the need for an adequate retirement income policy in Canada. I think that is obvious to everyone. My own practical experience within the private sector, particularly in industrial relations prior to coming to the House, convinces me that we will never achieve the level of retirement income both necessary and very much in need for those on retirement if we only rely on the private sector. We will never achieve that desirable state until we have full portability of pension plans. I think this can only come about through more government involvement in retirement income policies. While this has been perfectly true in the past, it is even more true today when one considers the decline in economic activity.

In the last ten years prior to coming to this place, I was involved in six plant shutdowns of varying employment force sizes. Although the Conservative members on my right seem to get some enjoyment from that, I can assure them there was no