

Dr. WILLARD: Yes; she would be in pensionable employment and she would contribute as an employed person.

Hon. Mr. McCUTCHEON: And the housekeeper also would be in covered employment.

Dr. WILLARD: That is correct.

Mr. CHATTERTON: Take the case of a young girl who works for four, five or six years after finishing school and then gets married. She pays for the six years which she has worked, becomes married, remains married until the end of her life, and never works again; what happens to her contribution?

Dr. WILLARD: Her contribution never is lost. It is updated according to the earnings index so that when she reaches age 65 she would be entitled to pension. If it is for six years, then it would be six forty-sevenths, taking the 47 years from age 18 to age 65.

Mr. CHATTERTON: Let us say she worked for six years and stayed married for 20 years, how would the pensionable earnings be worked out; would this 20 years count as years of non-earnings?

Dr. WILLARD: They would be years of zero earnings, as it were.

Mr. CHATTERTON: So the pensionable earnings would be very small, almost negligible.

Dr. WILLARD: They would be small, but they would be updated; they would be small to the extent she had contributed only for a short period of time, but if she worked six years out of 47, she would get six forty-sevenths and that would be updated. The wage levels would not be the wage levels when she is young, but would be equivalent to those in the later years before she retires.

Mr. RHÉAUME: People who are covered by various social assistance programs at present would not be covered by any new benefits when the plan comes in; that is, persons who are on social assistance programs which are already in effect and from which they are receiving their income.

Dr. WILLARD: Let us take one or two examples; say they are on unemployment assistance at the present moment. They might become employed and, as such, get into covered employment and contribute; so, that particular group certainly would. You might take the case of those who are covered under mothers' allowances programs. Many women who have dependant children under that program would go into employment and contribute under the scheme once the children cease to be dependant. And the children when they become 18 or older would also be in the employment market and contribute. Therefore, there are many people on assistance programs today who will be under this program.

If you take the old age assistance group, of course they are coming off that program year by year. It covers a five year age group, 65 to 69, so there would be very few in this instance; but it is quite possible even in the case of those on old age assistance that some of them might have employment for two or three years. Say they are aged 65 now, they might receive employment and work two or three years before they reach age 70, and still be covered.

Mr. RHÉAUME: As you are well aware, people who qualify for mothers' allowances and old age assistance also can earn; would they be paying into the Canada pension plan? Is it possible that they could be paying into the Canada pension plan as a result of these other earnings which would exceed \$600 a year?

Dr. WILLARD: This is a question which relates to what the particular needs test or means test is at a particular time. Where a needs test is applied,