

Old Age and Veterans' Pensions

that most men are older than their spouses, at least a couple of years older. In almost every case a married man who goes on old age pension, while waiting for his wife to become 65, has to try to maintain both of them on a pension which was designed for only one person. This pension would still be below the poverty line, even if only one individual were dependent upon it. I think this is a gross injustice that has to be considered immediately. I suggest that one way to approach that problem would be for the wife to receive her old age pension at the same time as the wage earner or the husband does, whether she is 65, 55 or even 35. In the case of the woman I mentioned she might have to go to work after he died until she reached 65. The action I have suggested would remove a tremendous burden.

I have been talking about the poverty line, so I think perhaps I should give a definition of poverty to emphasize that it is not a good state in which to be. The dictionary definition of poverty is: "indigence, want, scarcity, deficiency, poorness or meanness". The dictionary points out that the dominant sense of present day usage of the word is that of having little money or property. Poverty also connotes deprivation in respect to various aspects of consumption, and is often accompanied by malnutrition, inadequate health care, poor housing, and all the other things that go with poverty.

When we consider the three men whom I mentioned in my introductory remarks, all of whom immigrated to this country some 30 or 40 years ago and slaved away on agricultural units which eventually grew to be uneconomic, and who were then relegated to a role of living in poverty, one realizes that this is the reward that this great country of affluence gives to its senior citizens.

I might point out that the total number of our senior citizens who have been relegated to this role of living below the poverty line is 474,091, or 31.1 per cent of the total population of old age pensioners. Those are the people over 65 who receive the full benefits, including basic pension as well as guaranteed income supplement and have no other income. The second group, totalling 310,946 or 20.4 per cent of the population of pensioners receive the basic pension plus a partial guaranteed income supplement which is still below the poverty line. Combining the two groups, we find that 51.5 per cent of our elderly people live in conditions of poverty. How can we justify this situation in such an

[Mr. Yewchuk.]

affluent country whose government won an election on the slogan of justice in our society? Since that time the government has been turning a blind eye to this very serious social problem.

• (5:00 p.m.)

It has been said that people should not pay more than 25 per cent of total income toward rent but in many cases an old age pensioner has to pay as much as 30 per cent, which does not leave sufficient funds to provide a well balanced diet. Mr. Speaker, I wonder how many old age pensioners receiving the full amount of the basic pension and the guaranteed income supplement eat steak once a week? Not very many I would say.

One way to improve the situation would be to increase the basic pension, to bring it at least to the poverty line. But that pays no heed to the individual in greatest need, and therefore I think it would be wiser to increase the guaranteed income supplement which is applied more to those with no other income. Unlike the popular socialistic belief, I do not think that everybody should be treated alike, because everybody has not the same needs. Attention must be paid to the individual, so that the individual with a greater need gets a larger pension. If the pension is the same for everyone, then those in need don't get enough and those who are not in need get too much, creating a situation which is unjust.

Another remedy for the low income problem of senior citizens would be the provision of fringe benefits, for instance a travel subsidy. Air Canada provides half rate travel for senior citizens on a standby basis. This can be a hardship on old people, sitting around an airport with their baggage hoping for a cancellation in order that they may make the journey for half fare. This is most unfair and the standard of CP Air should be adopted which allows them to make reservations and to be treated in the same manner as other travellers.

The universal pension is \$79.58. The pension index developed for the Canada Pension Plan indicates that provision is made for an increase of 2 per cent in any one year. This is something of a joke, considering that in the past two years inflation has caused a rise in the cost of living of 8 to 10 per cent. The 2 per cent increase in the old age pension, therefore, cannot possibly be sufficient. This is a matter which should be corrected without further delay. When the old age pension was first introduced about 1951, it was set at \$40 a