

Old Age Security Act

So, that is another aspect which is not very attractive and which is approved by the Quebec government that advocates co-operative federalism. In fact, it is rather a backward federalism, one that is not acceptable to the citizens, at least to those of Quebec.

Now a couple living on one pension must face very great difficulties because they have to pay rent or if they own a small house which they finally bought through savings of all kinds, they must keep it up.

It is impossible to make both ends meet with \$135 and to provide for two and quite often three or four people since, in many instances, such couples have in charge 15- or 16-year-old dependents. So these young people attend school and it is rather costly to support them.

My request is altogether justified. It covers those couples, including the head of the family who used to be the breadwinner and must in one way or another—if it is not of his own free will, he is forced to do it—retire, and when no income comes into the home, it is the difficulties which do come in.

During the active years of a worker, the government has taken from him what he could have saved for his old age, through income tax and other taxes of all kinds. So in most cases when the worker reaches 65 years of age his savings are very small and often do not allow him to lead a normal life.

I say that saving is penalized, and I have in mind a concrete case. This is about a widower who, last year, decided to work for a month, so as to improve his financial lot, and the federal government immediately penalized him by decreasing the amount of his pension, so that he only gets \$70 a month. And this, merely because he had worked before or after the establishment of the Pension Plan. He is drawing \$10.08 from the Quebec Pension Plan, and the Welfare service pays him an allowance of \$7, which only gives him—and that, from three different sources—\$87 a month. In these circumstances this old person cannot think of going to live in a home for the aged, because this would cost him \$104 a month. He must stay in a boarding house, at cost of \$20 a week, and since there are sometimes five weeks in a month, one can imagine in what trouble this man finds himself. He had to stop smoking and can no longer buy clothes or enjoy his hobbies. He cannot even afford to buy a newspaper!

I wanted to put those considerations before the House this afternoon, in order to show as much as possible the numerous difficulties experienced by old people even if quite often they seem covered by some legislation. As for the legislation, I compare it to a cake which has failed. When that happens, it is iced and it looks good. But when it is cut, then one realizes that it is not so good. Most of our social legislation is somewhat like that. As long as we do not need it, we imagine that everything is perfect, but when we get a taste it, we realize that there is not much under the icing.

That is why we ask for improvement on those laws to allow elderly couples of which only one has reached pension age, to lead normal lives without having to beg.

[Mr. Laprise.]

I hope hon. members who studied the motion and listened to my arguments will speak in favour of the motion and ask the government to introduce a bill that will clear up the situation.

● (4:20 p.m.)

Mr. Gaston Isabelle (Parliamentary Secretary to Minister of National Health and Welfare): Mr. Speaker, I listened attentively to the eloquent speech of the hon. member for Abitibi (Mr. Laprise). He aroused my curiosity so much that I wondered if the speech he delivered in such a masterly fashion would not fall in the darkness and void of times and if the Quebec National Assembly would not have been the more appropriate place for it.

Since the problems he set forth are, I believe, administrative problems under the jurisdiction of a certain province I am sure that his speech—and I am happy for him—will not fall into the darkness of times because he will be able to give it to one of his friends from the Quebec National Assembly. The hon. member dealt with our every day problems in the province of Quebec,—he referred to nearly all Quebec social security programs, including welfare—and we know there is an administrative unrest at present that will eventually be corrected.

But I agree with his remarks on social security programs. So I advise him to have his speech retyped and sent to one of the Cr ditiste members in Quebec who will be able to call the attention of the National Assembly on that problem.

Older people surely have a fairly deep feeling of insecurity, although that group more than any other group of citizens gets assistance at the present time through public programs. When older people retire, their income decreases while their needs often greatly increase.

I quite understand the object of the motion of the hon. member for Abitibi and I admit that allowing the wife of a pensioner to be entitled as well to the pension would perhaps improve for a while the conditions of retired couples, but I also claim that such a measure would not be in accordance with government policy.

This is what I mean. Our policy consists in channeling available resources toward the improvement of income security benefits for older people who live in dire poverty because of a very low income. If we examine the position of older people, we realize that older married couples are much better off than single persons.

It is an undeniable fact, shown in statistics, that poverty is more widespread among single persons than among married couples.

In fact, without some guaranteed income programs for the aged, about 72 per cent of single people over 65 would obtain less than \$1,500 whereas 55 per cent of married couples would get less than \$3,000.

It should be noted that the new programs have reduced such percentages to 53 per cent for single people and to 31 per cent for married couples in the over-65 category.

This proposal provides on a standard benefit of \$80 for all wives under 65 whose husbands have reached retirement age. Of course, this benefit would do injustice to