

*Old Age Security Act*

lack of portability of the plans. The benefits are rarely protected against inflation and survivor benefits are most commonly available only on the condition that the plan member accepts a reduced level of retirement benefits.

In contrast to the shortcomings of occupational pension plans, he stressed the advantages of the Canada Pension Plan and the Quebec Pension Plan. Those plans are fully portable, have immediate vesting and are fully indexed. One of the shortcomings of the CPP/QPP which we might note is that Indian people who are working on reserves do not have the advantage of that program. I hope the Government will remedy that at an early date. The major drawback of the CPP/QPP is that they replace only 25 per cent of pre-retirement earnings. Mr. Miller suggested that the best way to deal with the pension situation was to raise CPP/QPP to 50 per cent of pre-retirement earnings so that workers across Canada would have a decent pension plan, whether or not they changed jobs frequently, and that their pension plans would be fully indexed and portable and would provide, along with old age security, a decent standard of income. Mr. Miller also called for a reduction in the eligibility age for the old age security and the guaranteed income supplement to the age of 60. He indicated that there should be an immediate investigation of the needs of workers who were between the ages of 55 and 60.

● (1230)

That is the type of constituent I talked about earlier who has been laid off and has no opportunity or hope of ever having long-term, reasonably paid employment again in his working life. Those people suffer that long gap between when they are laid off from a job and when they qualify for old age security; ten years in many cases and even longer. Their only hope is to get on welfare. That is not good enough. The changing conditions in our society today, when so many older workers are being laid off, demand that we bring in some kind of comprehensive pension program which is going to deal with the needs of these people.

These are the kinds of measures which we would like to see in a comprehensive pension reform package, the same package which the Conservatives called for when they were in Opposition. The hallmarks of a pension plan should be adequacy to the situation. Enough should be provided and it should be fair. The present Bill adds to the patchwork quality of our pension arrangements. It continues to ignore the needs of people who were never married, people who are divorced, and couples neither of whom is over the age of 65 years.

We are not opposed to the Bill, but it only does something for one small group of senior citizens. The only regret is that the Conservatives are not prepared to do in government what they called for when they were in opposition.

**The Acting Speaker (Mr. Charest):** Questions or comments? Resuming debate.

*[Translation]*

**Mr. Alfonso Gagliano (Saint-Léonard-Anjou):** Mr. Speaker, Bill C-25 now before the House is another example of clumsy manoeuvring on the part of the Progressive Conservative Party. After confusing the issue for months and after a host of strategic withdrawals from its position on universality of social programs, the Government has given us an incomplete Bill which is basically unfair to many Canadians.

Mr. Speaker, although we agree with the part of Bill C-26 that extends the spouse's allowance to all low-income widows or widowers between sixty and sixty-five, we think that the Bill in its present form is discriminatory and unfair to tens of thousands of Canadians whether they are single, legally separated or divorced. This Government, which has no consistent social policy, is once again improvising and giving too little.

Mr. Speaker, I agree that widows and widowers between sixty and sixty-five deserve to get the proposed allowance and should get it. But what is the Government doing for tens of thousands of Canadians who are single, separated or divorced, between sixty and sixty-five years' old and living on very low incomes and whose lives often come very close to personal tragedy? Instead of proposing a consistent social policy for the aged, the Government prefers to skim on essentials. This does not surprise me, Mr. Speaker, because the essence of conservatism is surely to turn a blind eye to the neediest among us, and to give only enough to camouflage a given situation. I fail to understand how this Government, in 1985, can table a discriminatory piece of legislation in which the marital status of the individual rather than the individual's real needs is the criterion.

This Bill should be withdrawn for speedy revision to include all persons in need between the ages of sixty and sixty-five, irrespective of their marital status. In a country that has a charter of rights and freedoms that says that marital status must not be a discriminatory criterion, how can we justify in 1985 the tabling of a Bill such as Bill C-26? Mr. Speaker, let us take a closer look at what the Progressive Conservative Party is proposing.

Clause 1 of Bill C-26 states that the spouse is not only the legitimate spouse but also any other person of the opposite sex who is living with that person, having lived with that person for at least three years when there is a bar to their marriage or at least one year where there is no such bar, if the two persons have publicly represented themselves as man and wife.

Clause 5 of the same Bill provides for a spouse's allowance to be paid to a person aged sixty to sixty-five, regardless of the age of the deceased spouse at the time of death. Why does a single person not have the same rights under this Bill, Mr. Speaker? Does the single or divorced person not have the same minimum needs? Do they not have to eat and pay the rent and heat their homes in winter? Do they not have the right to live decently?