

Old Age Security Act

I say in all seriousness that one thing we can do as legislators is to see that senior citizens are not short of money. We have failed in this regard for a number of years and are only now beginning to catch up. Incidentally, I think this is the result of leadership by some provincial legislatures. Several provincial governments have put forward a minimum income package, not just for senior citizens but for the disabled and the blind. Such initiatives have not been forthcoming from the federal government, although the federal government does contribute.

We have not made sure that people on old age pensions are not short of money. Many of them are too sick or too old to look after themselves, yet we have ignored thousands of them in this country. We force them to live out their lives in a grubby little room somewhere because that is all they can afford. We are to blame for this and there is no way we can escape that blame. No last-minute program increasing pensions to \$100, or anything like that, will free us from guilt, and I feel as guilty as anybody else in this regard.

I admit that we have made some progress in respect of senior citizens' housing. We have made loans under NHA to erect vertical ghettos in some of our towns and villages, but we have doubled the cost of these buildings and made it necessary for landlords to raise rents to the point where there is little left to provide the other necessities of a decent living for senior citizens fortunate enough to be able to occupy these housing structures. Mr. Speaker, I hesitate to risk your ire and to be called to order, so I will say only that on the matter of housing my province makes grants for senior citizens' accommodation. I think the federal government should do it instead of giving loans, which only puts up the rent and doubles the cost of a building over a period of about 50 years.

• (1610)

In the little time at my disposal I would like to speak about two main points. The first concerns a serious approach to lowering the age of eligibility for pensions and the second is the related matter of private pension plans. If there were amendments in federal legislation covering private pension plans, so that employees could have more say in them, we would not need so much public funding. At the moment, some of these pension plans are a rip-off—I hesitate to use the cliché—so far as employees are concerned.

All three opposition parties have insisted that a basic pension of \$100 is still too low. I think most people would agree with that. But I also think that we are realistic enough to know that this is about all we will get this time around. We can wring our hands and decry this, but it is being realistic to accept it—unless the minister pops up with a surprise for us right now; and if he will, I will sit down and that will be the end of my speech.

Some hon. Members: Pop up.

Mr. Rose: I would like to speak for a moment about persons under 65 years of age who need the government's help. The minister made quite a point in his speech on second reading and said, as I recall, that there are groups in society other than old age pensioners who need government assistance. I think he mentioned the disabled, the

blind, some ethnic groups and the poverty groups. I agree with him. However, that matter is not before us now. He mentioned, also, that he is considering a comprehensive social security package designed to eliminate about 20 different overlapping programs dealing with general human welfare. I agree with him there, too. But that is not before us either.

What is before us is the matter of old age pensions and whether the minister will ever get around to a comprehensive scheme to look after the human needs of those who are not able to compete in our society. This is a matter of conjecture and we do not know when he is going to do this. I hope he will shed some light on the matter when he rises to speak in a moment. However, in his speech earlier he suggested that there are 830,000 Canadians between 60 and 64 years of age, and there are 320,000 spouses under 60 who are married to people over 60.

About two or three weeks ago, when I was holding interviews in my constituency and dealing with various problems associated with my constituents, three couples came to see me—spouses and pensioner husbands who were 10 to 15 years older than the wives. What is the situation, so far as they are concerned, when the husband is retired and cannot continue working, he gets \$175—in British Columbia, \$200—and his wife is, let us say, 12 years younger and cannot work? What it boils down to is that such a couple is living on a maximum of \$175 or \$200 a month. If this is not enough to satisfy their needs—and we all know it is not—then the local municipality must pick up the balance through welfare. I know that it is federally and provincially shared, but many people resist welfare.

The minister has obviously looked into this problem because he admitted in his speech that the financial difficulties facing these people are immense. He estimated that to include under OAS all the people between the age of 60 and 64, and all the people who are under 60 and married to people over 60, would cost \$1.38 billion annually. But what are the alternatives? We know there is a cost. But what are the benefits? In an affluent and humane kind of society, what are the alternatives? The alternative is to have people get along on less than they need to maintain a decent standard of living equivalent to the rest of us, at a time when we are able to fight for ours but these people cannot.

I hope the minister will give serious consideration to this matter because I think it is also extremely important from another point of view. What alternative is there but to work or to go on welfare for a wife in her fifties who is married to a 65-year old pensioner whose only income is \$175 in some provinces and \$200 in British Columbia? There is no other alternative. As figures reveal, these cases are far from rare, and there are families in this category which are additionally burdened by the presence of teenage children in the home. In what position does this put the wives of pensioners who have predeceased them, as they so often do? A pensioner dies, leaving a wife perhaps 10 or 15 years under the age of 65: how can she get along?

I think what we should do is introduce the dependency concept into old age security. In this way, benefits would be permitted to pensioners' wives who are under 65 years