

Canada Pension Plan

the means test at age 70. We are now going to make the pension available down to age 65. As I have already said, this gap between 65 and 70 has been a most difficult one for our people. It has taken such a long time to reach this point I wish the minister and her colleagues would even yet consider an amendment to the resolution now before us, and this could be done from the government side, to make this pension available immediately at age 65. Let us not make our people wait for this until 1970.

I agree with the hon. member for Edmonton West that we should be given some figures as to what this is going to cost; but when we get these figures, as I assume we will during the course of this debate, I hope the cost of this program, or for that matter the cost of paying the full pension to everyone immediately upon reaching the age of 65, will not be compared with what is now being spent on old age security, but rather with what the government was prepared to spend under Bill C-136 before it brought in this amendment. For example, Bill C-136, before this amendment was brought in, proposed that in the year 1966 individuals 69 years of age could, by making application, get pensions of \$70.20 per month. Under the terms of the amended resolution those individuals will receive pensions of \$75 per month in 1966.

There is another difference of which I am aware under the provisions, in that an individual who took the pension of \$70.20 per month would have to stay at that level for life; so not everyone would take a pension at that stage, although I suspect that a large number would have done so. This means that for most people under this plan the government will only have to pay \$4.80 more per month than it was prepared to pay under the terms of the original Bill C-136. I hope we will know when the figures are presented to us how much more it will cost to do this than it would have cost otherwise, and that this will be done by some kind of progression down through the years. Perhaps we can be told what it might have cost to bring the full force of this desirable objective into being right now rather than in 1970.

I am pleased to offer our commendation in respect of one other result of this resolution, and that is the abolition of the idea of an age reduced pension as set out in the original Bill C-136. I realize that many people thought this was a good idea when they first saw it because it seemed to be ingenious and a way of getting pensions started without a means test at a lower age. However I do think we

would have been in real difficulty in this country had we gone ahead with that scheme, whereby some people would start their old age security pensions earlier but would throughout their lives receive amounts less than would be received by those who had managed to wait until they reached age 70. I think we would have been in real trouble had that scheme gone into effect, and I cannot see how it could have lasted more than two or three years. I am glad that it has been abolished in favour of a universal figure which is the same whether one accepts the pension at age 70, at age 69 or, in due course, at age 65.

Just before lunch the minister ranged rather widely over the field, as she will no doubt recall, and indicated that this was all part of the total package which is set out in Bill C-136, which includes both the Canada pension plan and the universal pension. I agree with her that these two things have to be taken together. One must see what it is that the Canadian people are entitled to from the two plans when they reach retirement age. It is precisely because these two plans have to be considered together that I think the old age security pension should not only be available at age 65 but that the amount should be \$100 per month. It seems to me if we do this we will achieve a much better relationship between that part of retirement security paid on a flat rate and that which is on an earnings related basis. The more the flat rate is utilized, the more will be mitigated the differences that will obtain among pensions payable to those who are retired, whereas the earnings related pension will make possible much higher pensions than would otherwise be available to our people.

The minister has referred to those who have clamoured for \$100 per month, and has stated that this is only something that has been taken up recently. I suppose it is a matter of definition and degree as to what is "recently", but she gave the impression that we had commenced to ask for this during our consideration of Bill C-136. I should like to remind her that as long ago as November 21, 1963, as recorded in *Hansard* at page 5004, I for one spoke for this, and made the plea that we increase the old age security pension so that it would be \$100 per month at least by the time of our 100th birthday. Since that time we have made this request repeatedly—that pensions should be increased to \$100 per month.

When my colleague for Burnaby-Richmond speaks later during this debate, as I am sure