

Canada Pension Plan

I am going to dwell for a while on this amendment, for I should not have enough time to deal with all the other aspects of this bill.

I want to try to get to the gist of it so that Canadians will not be easily gulled by a presentation which is ambiguous, to say the least. The title of this bill inspires a lot more trust than its detailed reading. I would have hoped that this bill would bridge the gap between the woman working inside her home and the woman working outside. It is as though a mother with a family of two, three, four or even five children to rear is not considered as a working person on the labour market, not only by the Department of National Health and Welfare, but by all federal agencies, including the Department of Manpower and Immigration. Although it is a ridiculous situation, the working mother who must leave her job to care for her children is no longer considered an active worker and cannot receive unemployment insurance benefits. This is the sort of social mistake for which the authorities are responsible, without even knowing it. This is such a time honoured notion that, where we inquire with utmost simplicity whether a mother is working, we are told as stupidly as possible: No, she does not work. That is the answer because she does not work outside the home.

Today the Minister of National Health and Welfare (Mr. Lalonde) introduces a bill which supposedly amends the Canada Pension Plan. Socially, it does not change a thing. Financially, it does not give a cent, it simply says to the husband or wife: From now on, the contribution shall be split in two, one part for you and the other for your spouse. That is what is called a reform in Bill C-49, and what is called the splitting of pension credits.

As a matter of fact, we can read the following in the statement released by the department:

Objectives: The clause concerning the splitting of pension credits upon termination of the marriage aims at guaranteeing to the "spouse at home" an equitable part of the assets acquired during the union. That provision provides therefore, when divorce or annulment of the marriage occurs, some measure of financial security and recognition to the "spouse at home" and the dependent children.

The amendments would permit the splitting, upon marriage breakdown, of the CPP pension credits earned by both spouses during their marriage, provided:

- (a) that the marriage lasted at least three years and that the spouses lived together during at least three consecutive years;
- (b) that a request for the splitting of the pension credits be submitted less than three years after the divorce or the annulment; and that
- (c) the marriage is dissolved after the amendment comes into force.

Thus, the bill considers only cases of divorce or annulment.

But what does it really do? It imposes a reduction to the spouse who was working outside the house in order to give something back to the other. That is all the minister does. If both spouses continue to live together till death, they will only enjoy the pension derived from the contributions paid by the one who worked outside.

In my opinion, I would have preferred that the housewife raising her family at home get the same benefits as those provided to the woman with no family working outside. Indeed, when both spouses work outside, they both contribute

to the plan and both have their Canada Pension Plan, or Quebec Pension Plan for those living in Quebec.

Had the government wanted to do justice to the spouse at home, they would have given some portion of the pension credits to the housewife, to the spouse staying at home—as the previous speaker said a moment ago—so that the spouse at home or the mother of a family raising her children be considered absolutely like a worker within the labour force of Canada. If there is someone who works hard for her country, it surely is the mother of a family! Yet, all governments have totally forgotten her till now. So I want to tell the minister that he has made a very little step ahead towards greater social justice.

In addition, this little step does not cost him any money because the working spouse will be the one to support its consequences. That is why I ask the minister to present an amendment during the committee stage to give justice to the housewife. We often hear, for instance, that a minister cannot amend such or such a bill because of its financial impact. The minister cannot refuse to amend his bill on that ground because I have already pointed out that it would not have any financial consequences.

Finally, we have another evidence of that in the release we have received:

If the above conditions are complied with, pension credits of the spouses would be added and shared equally among them from the period beginning at the most recent of the following two dates: the first year of cohabitation or the year 1966 until the last year of cohabitation. For technical reasons, the sharing would apply for the first full year of cohabitation as well as the full year preceding the last year of common life. If there have been periods of separation during the marriage, periods giving right to pension credit sharing could be affected.

Moreover, pension credits would not be shared for the whole period in which one of the two spouses has not been entitled to contribute to the plan, namely when he was under eighteen or when he was seventy or over or when he was drawing disability allowance or CPP benefits. Furthermore there would be no credit sharing for the whole year in which the sum of the pensions credits of the spouses does not exceed twice the amount of the basic exemption for the year, namely twice \$900 in 1977.

Where one of the spouses or both are drawing disability allowance or CPP benefits when CPP credits are being shared, . . .

. . . or Quebec Pension Plan for Quebec . . .

. . . the benefits would be established at a new level according to the pension credits which are being shared. The adjusted amount would become payable the month following the application for sharing. Furthermore, when one of the spouses becomes eligible for CPP benefits, after the sharing of the pension credits, the current provisions concerning retroactive payment of the present legislation would apply.

Once again, Mr. Speaker, I want to say how disappointed I am about the fact that the department always refuses to give up a few dollars in order to set up a more equitable social justice. We keep on reasoning and acting according to the money factor, instead of introducing renewed policies aimed at human capital. That is why people are so dissatisfied nowadays.

Once more, I appeal to the minister and all members of the standing committee of the House, so that they bring forward amendments and make of this bill an example of what the government can do, if such is its intention, on the matter of real social reform. I will vote of course in such a way that the