

*Suggested reduction of pension age*

The hon. member who introduced this motion might well have presented to us some of the reasons for his selection of the age year 67. The only reason, I gather from his remarks, was that it lends itself to a slogan—"67 for 1967". I wonder if that is really good enough to justify the choice of the base year for retirement benefit. According to statistics which are increasingly available, we can anticipate a continuing increase in the life span. We also hope there will continue to be high levels of employment in Canada and that we shall need the services of as many people as can be properly given employment, realizing that it may well be in the best interests of the health and peace of mind of our senior citizens that they should continue to be employed. In short, we must judge the retirement age on some rational basis. It must be related to the state of health of people in their older years, the life expectancy, employment practice, and so on.

One of the problems we shall have to consider more seriously than we have done so far, is what provision shall be made in our society for the increasing number of people who are able to retire, especially if we incorporate, with their pension provision, compulsory retirement tests. It is of course very nice to retire. I am sure many of us think that when we retire, if we have the resources to do so, we shall be enjoying a pleasant state of affairs. But in terms of public policy and the evidence we have from those who make it their business to study the problems of older people, I think the conclusion is generally held that there is such a thing as an optimum age which we should consider as a basis for our pension program.

It is perfectly clear that many people wish, for good reason, to retire at an earlier age than 67. How far should we extend the operation? How far, and with what financial inducement, should we make it possible for these choices to be made? How far should public policy go in exercising a degree of compulsion through such devices as retirement tests, and what should be done to provide facilities for keeping older people in good health and engaged in useful activity after retirement? What program should we develop along these lines?

I have the feeling that while this is a most desirable resolution, there are other factors to be considered. As my colleague from Renfrew South (Mr. Greene) used to say, supporting it is equivalent to being against sin. No one can object in principle. However, I think we must consider such other factors as priorities in the budget, and the sum of money involved in adopting a principle of universal payments without restriction through means tests. We have to weigh

[Mr. Francis.]

this expenditure against the cost of other things we would like to bring in by way of welfare measures, and there are many such measures which I think the house would wish to consider. For example, we have extended family allowances in respect of children in school. We plan to spend a lot more money in encouraging young people to choose and fit themselves for careers. More money is to be spent on the development of research, generally, in Canada. All these things are claims on our national income. So we would have to consider very carefully how far we should go in reducing the universal retirement age and bringing in measures which would encourage general universal retirement at an age when men and women are still in good health, and taking them away from activities which may well be an explanation of the levels of health and activity which they enjoy.

One last comment I should like to make relates to what was said by the hon. member for Medicine Hat (Mr. Olson). He referred to measures which he hoped would be forthcoming to encourage the provision of what he called medical cards. Certainly the problem of adequate health services for people in these higher age groups is one which should command high priority. Many provinces, particularly in western Canada, have shown a commendable concern for the development of health services through publicly supported means, by agreement in most cases with the medical profession. In the case of Saskatchewan, I believe this scheme is directly administered by the province. Without question this is one of the fields which should be examined as part of any general examination of matters relating to the retirement age.

I, for one, put a higher priority on the provision of a fund which would give every province in Canada encouragement to enter into agreements with the medical profession which would provide adequate medical care for men and women in these age groups, many of whom are barely self-supporting but who are not self-supporting when an additional burden of ill health is thrown upon them, than I would on the particular motion before us. The recommendation made by the hon. member is something which will, no doubt, come about as we gradually develop the earnings-related pension benefit plans, which I am sure are part of the unfolding picture in Canada today.

May I call it six o'clock?

**The Acting Speaker (Mr. Batten):** It being six o'clock, the hour for the consideration of private members' business has expired.