

they retire. Obviously, when your income is reduced by 50 per cent, you have problems paying your grocery bills, meeting your housing payments and buying clothes. All these needs do not change that much when you suddenly stop working and retire. We must still be aware of them.

The National Pensions Conference which I mentioned earlier will give us an opportunity not only to review the income problems of our pensioners, but also to examine all the other aspects involved in harmonizing and co-ordinating the various pensions plans available in Canada, whether it be the government plan, in other words the Canada Pension Plan or the Quebec Pension Plan, whether it be the pension system ordinarily called the old age pension system, whether it be the guaranteed income supplement, whether it be the private plans established jointly by private companies and their employees or unilaterally by the employer for a group of employees, or whether it be an individual plan either through some type of insurance or another type of plan, all these means of providing a retirement income will be examined, for the purpose of standardizing these various plans. Naturally, any attempt to reach an ideal must eventually confront harsh reality. Obviously our economy is going through extremely difficult times, and in such a case the best thing to do is always to try to implement policies in keeping with current conditions. But I am confident that the groups that are to meet and will meet at that conference, under the joint leadership of the Minister of National Health and Welfare and the Minister of Finance will achieve an in-depth study of the problems confronting our society with regard to pensions, and that solutions will be found that will surely benefit Canadians.

I must limit myself to those few remarks, Mr. Speaker. In closing I advise the House that despite consultations with party representatives, we have been unable to reach an agreement on the application of Standing Orders 75A and 75B on the report stage and third reading of Bill C-59, to provide supplementary borrowing authority. I therefore have the honour, Mr. Speaker, of informing the House that in the course of a future sitting, I shall present a motion under Standing Order 75C to allot one sitting day to each of the stages of the bill I referred to.

Mr. Speaker, I wish that conference every success and I am sure all hon. members will be very happy to participate in the formulation and approval of new policies when the government introduces them.

● (1700)

[*English*]

**Mr. Walter McLean (Waterloo):** Mr. Speaker, it is a pleasure to participate in this debate today. I wish to join other members in the House in expressing my affirmation of the importance of Canada expanding its pension system to meet the devastating need of so many of our senior citizens across the country.

### *Pensions*

I want to congratulate the hon. member for Winnipeg North Centre (Mr. Knowles) for his continuing concern. I want, however, to say that I differ with him as to whether the response to this lies just with government. Rather, I hope the result of the coming conference will be that we will find an accommodation between private and public sectors in order that this problem is addressed. As the minister has stated, the questions which will be addressed will surely be whether reforms will be enough and whether they will deliver benefits to those who need them most.

As a member of the official opposition and the Conservative party I am happy to be identified with social issues and to suggest it is in the balancing of concerns about compassion and incentive that we can find the resources to meet the needs of the men and women of our nation.

As we look at the problems facing us in respect of pensions, we see there is not enough money flowing through the system to the elderly. Only 13 per cent of the income to the elderly is generated by private pensions, while 55 per cent is generated from government sources. The coming conference will be important in that it will look at this imbalance.

In the few minutes given me I want to look at the specific problems facing elderly women regarding pensions. The needs of older women are the same as those of everyone else. They need interesting work to do, money to live on, a place in which to live and other people to care whether they live or die—"Being old does not mean that I will be alone". Unfortunately, three out of five women over 65, or four out of five women over 75 are widowed, divorced or single. Only half of Canadian women over 65 live with their husbands, their children or any other relative. They think, "At least I will have my home and my neighbours". But again that is true only if you are one of the lucky ones. Two out of five single, widowed or divorced retired women over 70 do live in their homes. One out of every four single, separated or divorced women over 70 lives in a rooming house, and almost 70 per cent of the residents of nursing homes are women over the age of 65.

Others will say: "Well, my nest egg will see me through; I have been saving through the years". Maybe, but when we look at the facts, we find that three out of four single, widowed or divorced women over 70 had annual incomes under \$5,000 in 1977, and about 333,000 single, widowed or divorced women over 60 lived in poverty, three times the number of men.

We could also look for a moment at poor single parents who cannot afford to save for retirement. They stay poor, and the vicious circle continues.

Facts show that elderly women are poor, but that they suffer under current pension arrangements. In 1979, in preparation for the election campaign, there was this statement from the Progressive Conservative Party: "Improving the situation for older women is an important election commitment". The statement said, and I quote:

Women suffer under current pensions arrangements. Many reports document the fact that old women are the poorest of the poor. They are largely supported by government. Problems of current pension schemes affect women even more