

Adjournment Debate

Mr. Riis: That is a difficult question to answer in ten seconds. I think the answer to the question is clear in that the chartered banks in Canada were quite open and were prepared to welcome foreign banks, which indicates just how successful the legislation was in providing competition.

● (2200)

PROCEEDINGS ON ADJOURNMENT MOTION

[English]

A motion to adjourn the House under Standing Order 40 deemed to have been moved.

CANADA PENSION PLAN—INQUIRY RESPECTING COVERAGE FOR SPOUSES WORKING IN THE HOME

Hon. Stanley Knowles (Winnipeg North Centre): Mr. Speaker, on Friday, October 31, 1980, I put a question to the Minister of National Health and Welfare (Miss Bégin) with respect to reports attributed to her that she would be bringing in amendments to the Canada Pension Plan which would provide pension coverage for certain persons not now covered, including women who work in their homes. This was my specific question:

I want to ask the minister if she will make a statement at an early date concerning this legislation, and will she make it clear that any coverage for spouses, women who work in their homes, will be universal, not just a case of something made available to those who can afford to pay the premiums?

In her reply, the minister congratulated me on underlining the challenge we face, which is to open up the Canada Pension Plan to housewives. She said that in her view, it was not bad to permit women to pay \$35 per month or something over \$400 per year to obtain Canada Pension Plan coverage. But her response to my concern for those who cannot afford to pay such premiums was that she would not be able to come to the House in the near future with any proposal covering those who work in the home and cannot afford to pay premiums into the Canada Pension Plan.

I do not want to oppose any opening up of the Canada Pension Plan to let people in who are not now covered, but I think it is a gross mistake to open it for those who can afford to pay \$400 or \$500 per year, yet provide nothing for housewives whose income in the whole family is such that they cannot afford to pay.

As the parliamentary secretary knows, I am an unrepentant and unrevised universalist in social security systems, but I find that frequently when we press for improvement in our universal programs, the government comes back and says, "We must be concerned first with those who are most needy." We all know that the group of people who suffer the most in terms of pensions are unattached women from 55 years of age up and women who never worked in industry and therefore do not

have coverage under the Canada Pension Plan. Those are the people who need it most, to use the government's language.

But what has the government done with respect to women in that general age bracket? First of all, a number of years ago it brought in the spouse's allowance and argued that the reason for the spouse's allowance was that two people could not live on one pension. So, the spouse's allowance was provided, but when we argued that it was even more difficult for one person to live on no pension, we got no satisfactory response. I say the spouse's allowance began at the wrong place in trying to cover women who are in need in terms of pensions.

Now what do we have? We have a desire to open up the Canada Pension Plan in two ways. The income tax bill we are debating when we are on government time, Bill C-54, contains a provision which will permit women who are paid by their husbands in any kind of family corporation or family business such as farming to contribute to the Canada Pension Plan and get the coverage they do not have up to this time. In addition, it will permit women who are not being paid by their husbands but who can afford \$400 or \$500 per year to pay in and get coverage. But that great mass of spouses, women who work in the homes, who never get any special pension coverage, are not touched or covered at all.

● (2205)

Both in the answer the minister gave me on October 31, 1980, and in the statement she made yesterday when she was speaking to Bill C-54, she stressed the point that she would not be able, because of the extreme cost, to cover these people on whose behalf I am speaking. If the government intends to take this action, let it not mouth the idea that it is bringing in plans to help the needy. It is coming at it from the wrong end.

I suggest very strongly, and, Mr. Speaker, you will know to what I refer, that the department call in some of the people who made up the task force which built the Canada Pension Plan. Most of them have retired and some of them may have died, but there are still a few around. I suggest that they be called in and asked to propose ways in which there can be universal coverage for women in the home. I suggest that the simplest way is to provide coverage to anyone who, in any year, is not a contributor to the Canada Pension Plan, by giving such a person a credit of so many percentage points which at retirement would result in an increase in that person's old age pension by what those percentage points amounted to.

I believe the parliamentary secretary will find that some of the members of that ancient task force would agree with that idea. As I say, I do not oppose any increase in the number of people who will get better pensions. I am all for opening it up, but I am terribly disappointed that the minister has gone back on the principle of universality and is making a proposal that will benefit those who can afford to pay the \$400 or \$500 a year, but which will not help those who need it most. Although the parliamentary secretary cannot give me an answer as to what will be done, since that is a matter of policy, I hope he will pass on my suggestion that there should be a new study of this whole matter.