

report called "Better Pensions for Canadians". I would just like to quote from page 55 of this Government Report:

... inadequate incomes are too common, particularly among single elderly women. Employer-sponsored pension plans are not available to enough Canadians, and those who do participate in these plans often receive little pension income because poor vesting and a lack of portability hinder pension credit accumulation.

Then it goes on, Mr. Speaker, to say:

... many ordinary Canadians, women in particular, will continue to face a significant decline in their standard of living when they retire.

We are talking about people who have very marginal incomes, and at the same time we are saying that those people on these marginal incomes must be the cause of inflation in this country. We are blaming senior citizens for these incredibly high inflation rates.

A single person receiving Old Age Security as well as the Guaranteed Income Supplement in 1982 received \$5,695. That is about \$15.60 a day. When we calculate that income and compare it, using data from Statistics Canada, we find that means that 15 per cent of single pensioners fall below the poverty line in the rural parts of Canada, and 37 per cent fall below the poverty line in metropolitan Canada, cities such as Vancouver, Calgary, Edmonton, Winnipeg, Toronto, Montreal, Hamilton, Ottawa and so on.

Thirty-seven per cent of single senior citizens are living at below the poverty line as defined by Statistics Canada! That is hardly the group in society that is causing and fueling inflation in Canada. Especially hard hit, of course, are women who have to rely on pensions that were designed by men, for men, with men in mind. Few women collect from the Canada Pension Plan at all since they did not contribute. They were busy at home being full-time homemakers, with no pay, and as a result no pension benefits. In 1980, two-thirds of the single, widowed or divorced women over the age of 65 lived on incomes of under \$6,000 a year, or \$475 a month.

As Members of this House, we have agreed that anybody who spends more than 30 per cent of their income on shelter is in a difficult situation and requires assistance and support. It does not take much imagination to recognize that if your monthly income is \$475 and you live in a typical city in this country, you are probably paying out closer to 70 per cent or 80 per cent of that income in shelter. Indeed, therein lies, I think, a very clear problem facing the elderly in our country.

Just as an aside, so many of our elderly in Canada require social assistance to get by. People have said that the measure of a country and the measure of the effectiveness of a government of a country is how they treat their seniors, how they treat those who built that country. It is interesting to compare Canada to some other countries that I suspect we would all agree would be much more progressive in terms of how they treat their elderly. In Sweden, for example, how many senior citizens rely on some form of social assistance to get by? Zero, absolutely none. In Norway the same thing. No one relies on social assistance if they are over the age of 65; they are well taken care of. If you are living in West Germany, 2 per cent of

the senior citizens of West Germany have to depend on social assistance to help them get by.

In Canada I think that we can consider GIS is in fact a form of social assistance. What percentage of senior citizens in our country rely on social assistance to get by? Nearly 50 per cent. That is a very sad comment on how we treat the senior citizens of our country, particularly now when legislation is brought forward saying: "You folks are getting too much; we have to cut back a bit".

• (1600)

In countries like Sweden, Norway and West Germany, it is considered to be the right of pensioners, a basic human right, if one has worked hard and successfully until age 65, to at least expect to live out one's life in dignity and receive a decent pension. That is something that we still have not achieved in a country as rich as Canada. What is obvious, then, is that the senior citizens of our country did not create or fuel inflation. As a matter of fact, if we consider the real culprits, we must say that it was the federal Government itself.

I noticed with interest today that the latest inflation statistics have been released, and who are the big culprits who are still fueling inflation? They are interest rates and energy costs which directly reflect the policies of the Government. They are the two major inflation creators in this country, not the senior citizens. Why, then, do we have the six and five program? Perhaps it is to save money for the Government. We know that the Government is desperate and out grabbing money from every conceivable source it can find, and it sees this as a chance to save money. However, when one looks at the amount of money which will be saved over the two years of this program, one finds that it will amount to about \$50 million a year.

I suspect that there would not be a single Hon. Member of the House who would be prepared to rise and say: "Rather than take \$50 million out of the hands of the senior citizens of this country, why not take it out of some of the Government's advertising funds? Why not take \$50 million out of some of the grants to the large multinational oil companies? Why not take \$50 million from some of the hand-outs or bail-outs that have been given to firms like Dome, Chrysler, Canadair and de Havilland?"

A few months ago, when the then Minister of Finance introduced some new tax legislation, he said: "We will reduce the tax for upper income Canadians by 10 per cent". Let us ask the present Minister of Finance (Mr. Lalonde) to go back to that tax rate. As a result, he could easily collect \$50 million rather than by taking it out of the hands of senior citizens. Therefore, it becomes clear that saving \$50 million by this desperate grab is unnecessary. It is not required at this time. There are other sources from which the Government could derive the kind of saving in which we are all interested.

I suppose, then, that we might ask why on earth, if it will not really save money, if there are better sources and if senior citizens were not the cause of inflation, the Government is introducing this Bill relating to six and five which will take