

tion of the age limit from 70 to 65. This was accepted by the government, and it augmented that with the guaranteed income supplement. Together they made a considerable contribution. It is well to note that 50 per cent of those receiving the old age pension are receiving the guaranteed income supplement. That supplement is based on need, which means there is a great need which we have not met.

Senator Hicks: What was the percentage?

Senator Croll: Fifty per cent.

Senator Hicks: Half?

Senator Croll: Yes.

Then, in 1971, we had the Special Senate Committee on Poverty. It is interesting to note that we sold 26,000 copies of that report, and we are still selling 1,000 a year. It is a recognized textbook in universities and high schools, and wherever sociology is taught. The needs of the poor have earned a place on the agenda. In addition to that, the report established a poverty line which has been updated from time to time, circulated, and given recognition. This is so realistic that it is being used by active bargainers in arbitration proceedings.

There has been a continual commitment by the Senate to the less fortunate in this country who, by now, must be aware of our interest and concern. If anyone is unaware of our concern for the poor and retirees, I remind them that in the last 17 years we devoted three years to the study of aging and achieved good results; three years to the study of poverty; and two years to the study of retirement policies and pensions.

A day or so before the report was placed before you, the government was already dealing with two of the subject matters on which we placed greatest emphasis—more money and pensions, and how they affect people generally. For eight out of the last 17 years we have studied these problems in depth to the benefit of the poor, the old and the needy people of Canada, which is all to the credit of Parliament and particularly to the Senate. Substantial progress has been made, but I would be the first to admit that there are still unattained goals.

In the present report there are recommendations concerning both the next century and the next year, and they are often intertwined. That is why I am trying to get across to the people of Canada that the 1980s are for the aged.

The steady increase in the number of Canadians over 65 raises some new problems and necessitates some new approaches. Not only do the elderly have their specialized needs in society, but society also has many demands to make upon the elderly, who are sources of wisdom, understanding and tradition.

The attitude of the elderly to retirement is undoubtedly changing as economic conditions and opportunities change. We are not immune to the changes that are occurring in other parts of the world. For example, the change in the law in the United States, extending the mandatory retirement age to 70, has some spill-over in this country. This is evident in the new collective bargaining agreement of the automobile industry which increases the age of compulsory retirement to 70. The master agreement which covered all automobile manufacturers

[Senator Croll.]

in the United States also applied to Canadian workers. Therefore, the United Automobile Workers agreed to the retirement age of 70 in accordance with their agreement, and they are bound by it.

● (2210)

At one time there was a rough rule of thumb that one-third of those reaching the age of 65 would keep on working, one-third would retire before the age of 65 and one-third would retire at the age of 65. This is no longer true. It is indicated that now nearer 50 per cent want to stay on. Certainly freedom of choice would lead to better and more fruitful lives for the elderly. The contention that doing away with mandatory retirement will keep the young people out of jobs was refuted by the young, and proved by all possible information to be untenable. We heard evidence from a student group who said, "We are not for mandatory retirement. We will get our jobs in due course." They took the same attitude in the United States, and we heard something about that. However, now and again the old argument was brought up.

I am now going to refer to the Gallup Poll, if any honourable members opposite still believe in the Gallup Poll. The Gallup Poll of March 15 asked this question:

Some companies insist on a person retiring when he or she reaches the age of 65—regardless of health. Do you think this is or is not a good idea?

In 1966, 49 per cent thought it was a good idea; in 1973, 43 per cent thought so; today 35 per cent think so. Those who thought it was not a good idea comprised 47 per cent in 1966, 52 per cent, in 1977, and 59 per cent today. There are always some "don't knows", but they comprise a small percentage. This is what is interesting. Of those between the ages of 18 and 29 today, 30 per cent thought it was a good idea; 65 per cent thought it was not a good idea, which is almost twice as many in that age group. In the age group from 30 to 49, 34 per cent thought it was a good idea; 59 per cent thought it was not a good idea. Of those over 50 years old, 40 per cent thought it was a good idea and 53 per cent thought it was not a good idea. Therefore, that contention, whatever merit it once had, just did not hold up.

The title *Retirement Without Tears* was not chosen by chance but for a very good reason. Far too many of our older citizens suffer during their retirement; far too many see their dignity eroded; far too many cannot afford even the bare necessities of decent old age. Those of us who served on the special committee over the last two years do not have to be told how difficult it is for many people to grow old. The tough question was: What can be done about the situation?

In looking at this question of post-retirement income the committee noted one problem that was a source of great concern, and it had to do with private pension plans. The coverage of private pension plans is inadequate, and all too often the amounts of private pensions are small. According to a survey conducted by Health and Welfare Canada relating to the income of those over 65 in 1975, 74 per cent of the elderly