

Canada Pension Plan

Miss MacDonald: I know, as well, that during the committee hearings a departmental officer, a bureaucrat, rejected the proposal. She intoned that the persons likely to contribute voluntarily are only those who can afford to, and that the payments may become prohibitive, particularly for low income families. What I would like to know is, on what basis, on what data, did that bureaucrat make her judgment? How does she or anyone else, including the minister, know what any group of persons would do if given a choice? How did that bureaucrat know, and how does the minister know, that some woman presently in a low income bracket, whose work is in the home, if given the opportunity would not choose to put her few dollars into a pension plan with the expectation that her later years would be financially more secure? What right has any bureaucrat to dismiss arbitrarily or, indeed, what right has the government and the minister to pre-empt the right of choice of hundreds of thousands of Canadians who are making as vital a contribution to this society as do women who work in the home? What right has the minister to pre-empt that choice?

● (1410)

Mr. McGrath: None, and they make a bigger contribution than most.

Miss MacDonald: I realize that there may be difficulties in implementing such voluntary contributions. I am not denying that. Certainly inequities may arise, but difficulties and inequities should not stop us; rather, they should challenge us to get on with facing up to this question. Surely it is not beyond our capability to redress inequities should they arise. Ways can be found. This bill is an example of measures introduced to correct shortcomings of previous legislation. However, as we have seen so often, it falls far short of what it should be, because the government takes the easy way out. Rarely do we see substantive legislation which comes to grips directly with the existing structures of our society, even though principles to change such structures are reiterated time and again, as they were in last year's throne speech.

The minister, his department and his advisers are so bent on finding obstacles to measures which would accomplish a basic change that they fail to address themselves to the principles they themselves enunciate. There is always difficulty in implementing programs which would achieve the delicate balance of justice for society's members. But to accomplish something you must have the will to accomplish it, and what is evident in this series of housekeeping measures—measures which merely tinker with the structures we now have in place—is that this government lacks the political will to tackle a basic change. As a result of the assumption that it is too difficult to implement measures to make substantive changes which would allow for the equitable distribution of benefits, and because the government will not come to grips with this question, one-fifth of our population, or 4.5 million women who work in the home, are denied the opportunity of participating in a pension plan which the rest of society is accorded as its right because of the contribution it makes to the productivity of this country.

Mr. McGrath: To the eternal shame of the minister.

Miss MacDonald: I would like to remind the minister that doing housework is contributing to the productivity of the country. Recent studies commissioned by Statistics Canada were undertaken by economists at Queen's University. They were finished in May. Those studies estimate the value of housework to be in the vicinity of \$60 billion, or over one-third of our gross national product. That is the value placed on work in the home. I do not mean to imply in my remarks that because they do not have an opportunity to contribute to the Canada Pension Plan, women in the home are completely denied benefits under the program. Oh, yes, housewives do get payments. They get survivor benefits. But given the current payments under the plan, survivor benefits for a woman who has chosen to work in the home amount to \$109 per month maximum. For her counterpart who has chosen to enter the so-called work force the pension would be \$173 per month maximum, fully one-third more.

Let me assure the House that that difference of \$66 a month is very important to the recipient. But even more important than the amount is the fact that the homemaker is denied the right to choose to be in the higher benefit range. That is the point I want the minister to recognize, to realize, because this is not the first time the Minister of National Health and Welfare who is also responsible for the status of women, has denied rights to a particular group of women.

Mr. McGrath: He should resign that responsibility forthwith.

Miss MacDonald: Just to take the minister's mind back, in the legislation establishing the spouse's allowance we have the demeaning situation where the older spouse, generally the male, has to give his written consent before the younger spouse, the woman, can collect the spouse's allowance. Has the minister any idea of how degrading and demeaning this is to women? Does he have any idea what it means to women to be relegated to that second-class status? When will he come to a recognition that certain principles which reflect the self-worth of an individual are important because of what they mean in terms of human dignity and not merely in dollar terms?

A second point about this bill which concerns me greatly is the drop-out provision and its long-term financial implications. Questions have already been raised as to its actuarial soundness. They were raised by the hon. member for Hamilton West (Mr. Alexander), and I certainly share my colleague's reservations. But an equally important and overriding consideration is the potential for conflict this provision could cause among groups of women. Tensions could be created as a result of preferential treatment for different groups. The woman who drops out of the work force to raise children will have her Canada Pension Plan payments subsidized during those years. The woman who cannot afford to drop out of the work force for an extended period to raise children is denied such a beneficial subsidy.

However, the woman who chooses to work at home and raise children receives no benefits at all as an individual. She is not even given the right to participate in the plan. This is why I