

*The Economy*

and there can be no doubt but that it would be a significant contribution to the solution of the unemployment problem faced by our younger people if more of our older people were given the opportunity to retire. The opportunity to retire, of course, means nothing unless there is with it sufficient income on which to live. It can be argued that if persons could enjoy their old age security and their Canada Pension Plan benefits, together with any other savings or pension rights that they might have, then retirement at 60 would be possible.

Every time I raise the subject with people I meet at shop gates or whom I meet in my constituency they impress upon me their point of view, namely, that the reform they would like to see most is the reduction of the pension age to 60 on a voluntary basis.

The other group I have in mind when I am pressed for pensions at age 60 is the other half of the human race, the women.

**Some hon. Members:** Hear, hear!

**Mr. Knowles (Winnipeg North Centre):** As I have said in other debates, for all that we have tried to do in modern times to establish equality between men and women in our society, we are still a long way from that goal in terms of pensions. We do not have pension equality between men and women. The proposal I make for pensions to be available at age 60 to all of those who are out of the labour market redresses that wrong to an extent, because it would provide pensions to those women who have chosen to remain at home. They are out of the labour market, and pensions at 60 would thus be available to them. As I say, that would correct one of the elements of discrimination suffered by women in our society. But they have suffered in other ways. I will however, come back to the main point about pensions for women at age 60.

Hon. members will say they have heard me say this before. I tell them they will hear me say it many more times until something is done about it. It is not fair and it does not square with a society that believes in equality between men and women for us to have so many pension plans under which, if the woman dies first, the man's pension is 100 per cent, but if the man dies first, the woman's pension is only 50 per cent.

**An hon. Member:** Right on.

**Mr. Knowles (Winnipeg North Centre):** Do not give me the line that he was out working, and that he made the contributions. If marriage is anything, it is an equal partnership. Both partners contribute to whatever they save or earn. That concept of partial pensions for widows and full pensions for men, whether they have a wife or are widowers, is completely wrong.

There are many other ways in which there are pension inequalities. I think of the kinds of actuarial tables that are used which are pursued in such a way as to discriminate against women; the different rates that have to be paid under certain pension plans whether one is a man or a woman. All of this is completely for the birds, certainly in a society in which we say that we believe in equality between the sexes.

I suppose the most glaring example of unfairness to women in terms of pensions has to do with the spouse's allowance. This was something that was brought in after it had been promised by the Prime Minister (Mr. Trudeau) in the 1974 election campaign. I well remember the day that he made that promise. I remember hearing and seeing it that night on the national television news when he was quoted as saying that, while it would solve certain problems, it had to be a transitional measure because it would create other problems as well. If ever the Prime Minister said anything that was right, that was so on that occasion. The spouse's allowance may have helped, and indeed it has helped in many instances. It has helped out where there was a man and wife one who was over the age of 65 and the other was between 60 and 65 trying to live on one pension. They now get two pensions.

In the process we have divided the people between the ages of 60 and 65, and most of the persons affected by the spouse's allowance are women. Do not give me the line that this is an equal thing—it could be his or hers—it could be a younger husband with an older wife. The fact is that most of the persons who draw the spouse's allowance are women. We have divided the women of Canada between the ages of 60 and 65 into two groups, those who have a man and those who do not have a man. The idea of determining one's rights to a pension on that basis is so foreign to all the concepts of fairness and equality that I really do not understand why the government, even after the Prime Minister made the promise in 1974, went ahead with it—

**Mr. Baker (Grenville-Carleton):** It is a shameful position for them.

**Mr. Knowles (Winnipeg North Centre):** Some of us said so in 1974 when the legislation was brought in and did our best to get it corrected at that time. Some of us in our platforms in the 1974 election campaign did not say, as some others did, that they wanted the pension only for women at a younger age. We said we wanted to lower the pension age to 60 for all who were out of the labour market.

Under the spouse's allowance arrangement, a woman who is between age 60 and 65 can get the spouse's allowance, which in amount is the old age security rate plus the guaranteed income supplement, if she is married to and living with a husband who is over the age of 65. But if she is already a widow at age 60, or if she is a spinster, in other words if she is a woman who does not have a man or never had one, there is nothing for her. What kind of a society is that?

**An hon. Member:** That is the just society.

**Mr. Knowles (Winnipeg North Centre):** On top of all that we have this gross and inhuman injustice under which the government says, that if a woman is 62 years of age and she is married to a husband who is 67, she gets the spouse's allowance all right. But then, if next year he, at age 68 dies, and she is now 63, she is no longer a spouse; she is a widow and so her