

approximately \$1,072 on the average, then I would point out that there would be no need for an old age pension to people of sixty and over. The problem would automatically solve itself. The fact is, and the statistics will prove it, that a very large percentage of the people of the age of sixty and over are not in a position to maintain themselves at that age and it is because of that fact that I am to-day asking the government to consider very seriously and favourably a reduction in the present pensionable age.

I might be permitted to give a few figures. In 1931 there were 870,428 persons between the ages of sixty and sixty-five, and in 1937 that number had increased to approximately 989,000, an increase of 118,572, according to the latest figures from the bureau of statistics.

In 1931 there were 575,831 between the ages of sixty-five and seventy, and in 1937 there were 653,000 of the same age, or an increase in the same period of 77,169.

In 1931 there were 344,697 persons of the age of seventy and over, and in 1937 there were approximately 397,000, or an increase of 52,303.

Taking the same period, in 1931 there were 1,790,956 persons of the age of sixty and over, and in 1937 there were 2,039,000, or an increase of 248,044.

Our population in 1931 was 10,376,786, and in 1937 it was estimated to be 11,130,000 or an increase of 743,214.

By an odd coincidence the increase in the number of persons of the age of sixty and over works out approximately to 14 per cent, and the increase in population in the same period works out approximately to the same figure. To-day I am going to argue more in favour of reducing the pensionable age to sixty-five than to sixty, because in doing so I have more hope of a favourable reply. The proportion between the ages of sixty-five and seventy who would require pensions would be considerably less than those who require pensions after the age of seventy, in view of the figures which the minister submitted two years ago with regard to average income, and also for the reason that people of the age of sixty-five and over may have certain resources of their own which a person of seventy has not, and in many cases they are able to maintain themselves by their own exertions. For those three reasons I believe the percentage which to-day is about thirty-seven—

Mr. DUNNING: To-day it is over fifty per cent.

Mr. HEAPS: Well, even if it is over fifty per cent we can work it out on the same

basis. Taking that basis, the percentage of those between the ages of sixty-five and seventy requiring pension would be considerably less than for those aged seventy and over.

Mr. DUNNING: I wish I could agree with that.

Mr. HEAPS: My logic leads me to that deduction. I wish now to deal for a moment with the question of pensions in other countries. I think practically all countries have systems of old age pensions in one form or another. First I shall deal with the newer scheme inaugurated in the United States; for I want to compare what is being done in other countries with what we are doing in Canada. I think that is a fair test in a question of this kind.

Under the recent social security legislation of the United States some 37,000,000 persons become subject to the old age pension provisions. But the act in the United States is not on the same basis as we have it here; it is entirely on a contributory basis. The employer pays so much, the employee so much, and contributions are made by the state government and the federal government. The federal government contributes half of what the state government provides.

Mr. DUNNING: Half of what the individual state provides.

Mr. HEAPS: Yes.

Mr. DUNNING: That is the reverse of our situation.

Mr. HEAPS: I shall deal with that, but first I want to show the systems in force in other countries. From the fund established by the governments in the United States the pensioner receives in proportion to the amount he pays in. The more a man pays into the fund the more he takes out when he reaches the pensionable age. But there is a minimum as well as a maximum pension. No man receives less than \$10 a month by way of pension, and none receives more than \$85 a month, no matter how long he has paid into the fund. There is this difference in favour of our system. Twenty dollars a month may look small compared with what they pay even to-day in the individual states of the union, but theirs is now in part on a contributory basis and ours is on a non-contributory basis and is a charge on the taxpayers as a whole. So I find this important distinction, that whereas in the case of a married couple we pay a maximum of \$20 a month both to the husband and to the wife, in the United States only one receives a pension; that is, if the wife has not paid into the fund, the only