

example, been suggested that housewives should be allowed to make voluntary contributions to the Canada Pension Plan. Your committee rejected this for two reasons, the first being that contributions to the plan are based on paid work and are compulsory, and the second being that, although a woman might be able to contribute if she had money of her own or if her husband paid for the contribution, it is likely that this would only help people in the middle and higher income brackets who can provide security for their wives in other ways. It will not help the working poor who are the ones who will need it when they reach the age of 65.

Men with low wages are, in any case, unlikely to make contributions on behalf of their wives. I say that because in 1976, which is the latest year for which I can supply you with figures, nearly 94 per cent of the pension plans in the public and private sector covering 42 per cent of all plan members provided no widow's pension. The reason for that depressing fact is that in many plans an employee is offered the option of taking a pension that ends when he dies or of having some fraction of it paid to his widow. Since it is more expensive to provide survivors' benefits and the benefits are lower, all those men settled for a larger pension in their lifetime and failed to provide for their wives. That is very sad. Of course, no member of this house would commit such a devious crime.

After careful consideration, your committee decided that the best way to provide wives with a pension would be to accept the principle that marriage is a partnership between equals. Therefore, it recommended that the pension of a husband and wife be shared—that is, it would be split 50/50 when either member of the couple is eligible for Canada Pension Plan benefits. This means that, when the husband reaches the age of 65, a wife automatically, whatever her age, would receive half of the husband's pension, as the husband would when the wife reaches the age of 65.

I am trying to avoid using the word "spouse", honourable senators, because I have a compulsion to make its plural "spice" and I know that is not correct. So, I am trying to avoid having you laugh at my efforts. I know too that the plural of "mouse" is not "mouses".

At the present time, when a husband or wife dies, the surviving spouse receives a survivor's benefit of 60 per cent of

the other spouse's pension. If, as your committee recommends, the wife already has received one-half of her husband's pension, presumably she would, on the death of her husband, automatically receive 60 per cent of the half that he has retained. This amounts to 30 per cent of the total. If added to the 50 per cent which the wife already has, her pension would be 80 per cent of the total. The same rule, of course, would apply to the husband. I am just avoiding the word "spouses".

This is a more realistic survivor's benefit than the present benefit of 60 per cent, since it is now recognized that one person cannot live as cheaply as two, because so many basic costs such as rent, hydro, heating and taxes are not cut in half for a person living alone.

Honourable senators, there is nothing revolutionary in the idea of pension splitting in the light of legal changes that have already taken place. That is why your committee approved of this idea. The concept that marriage is a partnership between equals was first recognized in law when, in 1970, the marital regime called *Partnership of Acquests* was introduced in Quebec. Since then, all other provinces have studied, proposed or enacted reforms providing for an equitable sharing of the family assets acquired during a marriage or divorce, separation or death.

The concept of marriage as a partnership between equals has been recognized by Parliament. In 1977, after agreement had been reached with the provinces, the Canada Pension Plan was amended to provide for the equal division of credits, starting with the first year of marriage, or 1966, whichever is later, upon the dissolution of a marriage by divorce or annulment. On application, pension credits of the husband and wife are added together and divided 50/50. If this is not crystal clear, I would be very glad to answer any questions.

Your committee feels that a great deal of humiliation, ill health and alienation can be alleviated for thousands of old people in the future if its recommendations are implemented. The recommendations are pragmatic, farseeing and compassionate. They recognize the need, and, I think, the right of all of us—men and women alike—to end our days in comfort and dignity. They recognize the responsibility of governments to make that possible.

On motion of Senator Deschatelets, debate adjourned.

The Senate adjourned until Tuesday, April 29, at 8 p.m.