

In 1980, less than 50 per cent of employed paid workers belonged to a private plan. This situation is particularly serious for working women. Only 37.6 per cent were covered by a private pension plan. Apart from inadequate coverage, a woman who changes jobs a number of times or leaves the labour force to raise children may lose all her pension entitlements in private plans.

All of these factors, known in pension jargon as inadequacies in the portability, vesting and locking-in provisions of private plans, result in generally low and sometimes non-existent pension benefits for retired workers. In 1980, for example, only 24 per cent of old age security recipients received any private pension, and those pensions comprised only 11 per cent of the total income of all pensioners.

The odds against a woman receiving a decent company pension are high. Many will retire with what they think is a reasonable benefit, only to find that within a few years its purchasing power has been eroded due to inflation. While the benefits provided by the private pension plans provide cost of living adjustments, this is very rare with employer-sponsored plans. This creates particular problems for women who, on average, live ten years longer than men.

The federal Government has very little authority over employers' sponsored pension plans. There is a federal Pension Benefits Standards Act, but it covers only about 10 per cent of the work force. Authority for the remaining 90 per cent of plans members rests with the ten provincial governments, only seven of which have pension benefits standards legislation. This being the case, what can the Government of Canada do to shore up the weaknesses in the private pension system? It could set a good example with its own pension plan for its own public servants. Indeed, major changes were announced in this way in February which will be implemented by January 1, 1987. These changes will be of real benefit to those women who work for an employer who falls under federal jurisdiction and who has a contributory plan.

What about women who work for employers who do not offer a pension plan? This group is of special concern in particular because it involves so many women. One of the main reasons why many employed women do not have private pension coverage is that they work for small employers who do not feel they can afford the cost of setting up and administering their own plan.

A new tax-assisted retirement savings vehicle will be introduced, the registered pension account, which will accept contributions by both employees and employers which cannot be withdrawn until retirement. It is hoped that some of the smaller firms may find this to be an answer.

What I have outlined today is a package of reforms that represents a significant step toward providing improved financial protection for Canadians, especially for women when they reach retirement age. The process is far from complete. Consultation and co-operation with the provinces is critical to the implementation of the Government's proposals. I am pleased to see that the recent report published by the Government of Ontario endorses the federal Government's proposals

for 1984 changes in the public pension system. I hope that this is the beginning of action by other provinces as well.

The Acting Speaker (Mr. Guilbault): Are there any questions or comments?

Mr. Lee Clark (Brandon-Souris): Mr. Speaker, in the few minutes remaining I would like to make some general remarks on this very important issue. I will begin by complimenting the Hon. Member for Kingston and the Islands (Miss MacDonald) on bringing the motion before the House today. By doing so, she has clearly demonstrated the concern that she and other Members of the Progressive Conservative Party feel, and the distress felt, that the Government has moved with inadequate dispatch in attempting to address the problems of the elderly, particularly the elderly poor.

I reject completely any suggestion made by Members to my left. I refer specifically to the speech of the Hon. Member for Kootenay West (Mr. Kristiansen) who suggested, as members of his Party are sometimes prone to do, that somehow the members of the New Democratic Party have the exclusive right to care for the poor and the elderly.

The record of this Party stands for itself. Concern has been expressed many times in this House and elsewhere by the Hon. Member for Kingston and the Islands and the Hon. Member for Provencher (Mr. Epp). The record of the Clark administration makes it very clear that we are extremely concerned about the well-being of the elderly and the poor. I suggest that a Progressive Conservative Government, as a result of re-established priorities, would be in a better position to care for the needy than is the case now. The needy of Canada have nothing to fear from the prospects of a Progressive Conservative Government. In fact, I suspect they look forward to that opportunity.

This is a very important motion for two or three reasons. First, it addresses the problems of those who are often forgotten by the public at large and by Parliament. In this case, they have clearly been forgotten by this Government. I speak of the elderly and the poor. A short while ago, *Maclean's* Magazine addressed this subject in an article entitled "Canada's Forgotten Poor". Unfortunately, the measures which the Budget referred to and have not been brought to us with any kind of dispatch suggest that the problems of the elderly and the poor remain low in the priority of this Government. This issue is very important because, as others have said, very often it is women who fall into the category of the elderly poor. Because of the nature of the political system, women tend to be under-represented in this House. Therefore, it is important that Parliament pay careful attention to their plight.

It is important in times of economic recession that we not forget the importance of social issues. There are many things which are of concern today, including the size of the national deficit. We are concerned about international crises. It is very easy for social issues to fall between the cracks in times like this.

This motion clearly points out how this Government has failed. It has failed to follow the recommendations of the