

Unemployment Insurance Act

disqualification, these loss of benefit periods very often induce claimants not to apply for employment or make any effort to accept temporary work. I believe the regulations should be reviewed at that level. This would bring some measure of justice that would better account for the desire of Canadians to work, as evidenced by the extra 104-week period applying to Canadian workers who had to momentarily leave the labour market.

Madam Speaker, this legislation aimed at giving the Unemployment Insurance Commission some credibility in the eyes of the Canadian people was not the only one passed since 1971. Previous speakers in this debate have shown to what extent the government's estimates of unemployment insurance administration costs have been wrong or low during the years which followed the amendment of the plan in 1971. I refer my colleagues to the estimates for 1973-74 where they will find that there was only a difference of 0.3 per cent between the costs anticipated in 1972 and the costs incurred in 1973. I believe, Madam Speaker, that in the case of a plan as complex as unemployment insurance, there is now some misunderstanding and a certain administration control which can lead us to think that we are on the right track.

Moreover, Madam Speaker, especially in 1972, bitter criticism has been heaped on the workers about the rip-off artists, about the people who collected benefits without trying hard enough to find employment. An article published in the *Globe and Mail* in April 1975 reported that more than 50,000 claimants would be prosecuted or have to return money within the next months. Madam Speaker, I think that if Canadians are to maintain their confidence in the system, not only must they be assured that justice is done within the system but also that justice appears to be done. In that sense, Madam Speaker, there is also room for important amendments. My colleagues have noted how employers seldom appear before boards of referees and how very little they have to do with the application procedures of the system.

I would like to say, Madam Speaker, that many employers fail or refuse to send their employment statement formula in the time prescribed under the program. If the program must be tightened, or if it must show fairness to those who do get undeserved benefits, I think it must also be severe and just as inflexible against those employers who do not comply with conditions and provisions of the law.

In my opinion, Madam Speaker, if this system is to be balanced, this also applies to employers, and I am sure that the amendments under consideration will not remain a dead letter in the minister's ear.

In fact, the minister has showed such availability and openmindedness in recent years that we are sympathetic to any amendment that could be proposed in this system.

Of course Bill C-69 still features three amendments that give rise to questions. These amendments, Madam Speaker, concern the disqualification of people aged 65. I do not support my colleagues's opinion that disqualifying people who reach age 65 deprives them of the right to work.

True, Madam Speaker, such disqualification prevents them from getting unemployment insurance benefits. In my opinion, Madam Speaker, if we want to have a true

picture of the situation, we must pay more heed to the statistics referred to by my colleague. Madam Speaker, I am eager to acquaint you with Statistics Canada figures concerning people over 65. The persons who took part in the survey conducted by Statistics Canada stated unanimously that there are fewer workers who report as unemployed than there are claimants.

This seems to indicate that those people tell the investigators that they are not seeking employment and are not interested in working, while at the same time collecting benefits and telling the Commission they are actively looking for a job.

Therefore, it is becoming more and more difficult from an administrative point of view to ascertain whether or not unemployed over 65 really wish to find a job. The situation is as follows, Madam Speaker. In Quebec, for instance, some 16,000 claimants aged 65 or over now get unemployment insurance benefits. According to a survey made by Statistics Canada, about 8,000 of them, that is 50 per cent are in fact looking for work, and are actually interested in getting a job.

Consequently, we have this imbalance in the very objectives of the program which, of course, are to support income while also encouraging the unemployed to seek out work, and the will of the claimants who have reached the age of 65 to look for work and get a job.

The bill as proposed by the minister is a drastic one. It automatically excludes all persons who have reached the age of 65 and who get a pension from either the Canada Pension Plan or the Quebec Pension Plan. Madam Speaker, I think there is a happy medium which would probably allow us to solve the problem where the average claimant, of over 65 wants to withdraw from the working force while, on the other hand, wanting to get the maximum benefits to which he is entitled; and considering current contributions, that could amount to \$6,373. I believe there must be a middle course to answer the purpose of the system. The bill, as proposed by the Minister of Manpower and Immigration, provides that any worker who is 65 and receives the pension benefits be given compensation equivalent to three weeks' unemployment insurance benefits.

I believe, Madam Speaker, that a worker who is 65 should be able to choose whether he wants to receive at 65 these three weeks of benefits proposed in the bill of the minister or to carry on within the system. In that latter case, he should be subject to all the controls and conditions of the bill. It has been found out, Madam Speaker, under the administration in recent months, that since 1971 half the claimants were not actually looking for jobs but that the commission officials, responsible for controls and investigation, hesitated to sue a 66-year-old employee because he had not taken the trouble to fill the necessary forms or to actually look for a job. Obviously, to harass someone who is 68 years old and who depends for his living on the unemployment insurance payments seems particularly odious and unbearable. But Madam Speaker, I believe that in this situation, there must be a middle course to be found and I believe it should be considered if we want this legislation to pass bringing more equity, the necessary support and incentives to work. I believe, Madam Speaker, that it is 6 o'clock.

[Mr. Joyal.]