

ought to be shot, or something like that. Of course, when they turned 40 they cooled down a bit and joined the world in the ordinary way. The 1960s in this country were years dedicated to the civil liberties movement. We devoted our time to that and made considerable progress. I am sure you remember that well. The 1970s were devoted to the rights of women, and great progress was made in that area.

As for the 1980s, you remember the Prime Minister's words when he took office. He said, "Welcome to the eighties." What I am suggesting is that we now lead the way in that respect, and indicate that the 1980s are for the aged. We have already had some indication of that. On the back burner in this country at the present time there are problems which affect the aged very intimately—the need for increased income, adequate pensions with universality, the ratio of workers to pensioners, medicare and the assurance that it will continue and on a basis of universality, and finally, selectivity in pensions, so that people can pay for their own pensions. The Speech from the Throne indicated that one of the first things we will deal with is income for the aged. There was also provision for dealing with pensions and the right to work.

The time for dealing with the problems that the elderly face is now. They must be dealt with now. Old age is not something that has been newly invented; but it has been newly discovered because of the remarkable rapid changes in the mix of our population. A 65-year-old man can expect to live another 13 years, and a 65-year-old woman 18 years. This is due in large measure to the advancement in medical knowledge, and in this respect, of course, medicare, in its broadest concept, has served us remarkably well. We must see to it that this service remains available to the rich and the poor alike on an equal basis, and that it remains for all time on a universal basis. We hear talk of deterrent charges, but that always adversely affects the poor. I am one of those who believes in universality. I would rather have abuse than non-use of medicare.

The post-war baby boom will soon become the geriatric boom—the elderly population bulge—that will affect us in every respect. Retaining the retirement age of 65 means that a large part of the population will have to be supported by those who are working. Already perhaps three-quarters of our pensioners are living in poverty. We must not allow retirement and poverty to become synonymous. We must see to it that old age is not an affliction for its possessor, nor a burden to anyone else. After all, nothing happened to you or me when we reached 65. The day after that birthday we were just as good as the day before. It is hardly an excuse to use the calendar.

Retirement policies in Canada are inadequate, have been discriminatory and sometimes cruel, and mandatory retirement based on age is an infringement of human rights. It is a myth that old people lose their intelligence and physical capacity upon attaining the magical age of 65. The process of aging is not the same for all individuals. We concluded that the abolition of mandatory retirement is a badly needed social policy in Canada.

Given the statistics of today's society, the awakening to the quality of life for seniors cannot come too soon. At the present

time over 2 million, or 9 per cent of the Canadian population, is aged 65 or more; 65 per cent of the single people and 11 per cent of married couples are living on incomes below the poverty level established by Statistics Canada.

● (2200)

I came across a statistic that I think will be new to you and of interest. When the Senate was asked by the Economic Council to study poverty, the ratio of poverty across Canada was 22 to 24 per cent. Family poverty is now at 11 per cent. This is due to women joining the labour force and the lower birth rate. We are also deriving great benefits from important social services such as medicare, which is now available to the people of Canada.

Two out of three Canadians who are 65 years or more do not have access to job-related pensions or the Canada Pension Plan. There is a complete new number of "young old" in this country, and they demand some recognition. The edict of retirement at age 65 has created a new stratum in our society. We do not have a bed of juvenile delinquents, but a bed of growing-old delinquents. Perhaps the best expression used in connection with compulsory retirement was given by Dr. Hans Selye, the founder and president of the International Stress Institute in Montreal, when he said, "It's just fine as long as it doesn't interfere with my work." We must not allow retirement and poverty to become synonymous.

The first question dealt with by the committee was, naturally, mandatory retirement. The question of compulsory retirement, usually at 65, is far from simple. It has become embedded in personal practices, especially pension policy, that any sudden change creates problems. On the other hand, many people are not ready to retire at 65. Their health is good and their minds are clear. They are productive members of society, and to force them into retirement is wilful waste which we cannot afford. What may have been suitable for the industrial and commercial world 50 years ago, when management relied on the calendar to assess personal usefulness, is unacceptable today. We cannot afford the waste involved in the loss of skilled and industrial capacity. In the near future it is expected that there will be urgent demands for skilled workers. Even now we have to import some of our skilled workers. It will be both prudent and essential to preserve our present skilled workers intact as part of our human capital.

One thing has emerged clearly, and that is that retirement is a complex subject. This was confirmed by witnesses who provided expert testimony to the committee over a period of months.

The report I tabled in this chamber the other day is a distillation of many hours of hearings and deliberations by a group of distinguished senators. "Distinguished" is the proper word, for they worked harder than any group I have ever been associated with. The report also reflects the views of a great many specialists.

In one sense this report may be looked upon as the last of a trilogy. First there was the report of the Special Senate Committee on Aging in 1966, which recommended the reduc-