

Canada Pension Plan Amendment

should the earnings of those women be assessed? We have not found any answer to that question in the bill introduced by the hon. member and I know that the very serious work performed by the royal commission and everything done by the department involved since last year have not provided any practical solution taking into consideration all the women who work part-time.

I would have much more to say on that matter, but I will not take more of your time. I would ask my male colleagues interested in the status of women to read the report of the Royal Commission on the Status of Women in Canada. They can obtain a copy at a reduced price as members. Indeed, it can easily be purchased at Information Canada. They should choose the recommendations whose application will affect most Canadian women and, as a priority, the poorer Canadian women.

[English]

Mr. Speaker: The hon. member for Lachine-Lakeshore (Mr. Blaker).

Mr. Blaker: Mr. Speaker—

Mr. Speaker: Order, please. I recognized the hon. member for Lachine-Lakeshore, but I did not notice that the hon. member for Vancouver Kingsway (Mrs. MacInnis) was rising. Although the hon. member for Lachine-Lakeshore is entitled to the floor, I wonder whether he would yield, to use a phrase heard very often in the U.S. Congress, to the hon. member for Vancouver Kingsway.

Mr. Blaker: I will be delighted to yield, Mr. Speaker.

Mrs. Grace MacInnis (Vancouver Kingsway): I, on my part, Mr. Speaker, will undertake not to take more than ten minutes. I think we are all very grateful to the hon. member for Waterloo-Cambridge (Mr. Saltsman) for having introduced this bill once again. It has features which are of interest, and the most important thing about it to my mind is that it gives us the opportunity to discuss the whole matter of housewives and their proper pension coverage under social security programs.

To the hon. member across the way who has just spoken with such eloquence I would say that it is three years since the Royal Commission on the Status of Women recommended very strongly that housewives be included in the Canada Pension Plan, and I would have hoped that the government she supports would have seen fit to give us a lead before now as to a method by which this difficult task could have been achieved. I agree absolutely with her and with the hon. member for Waterloo-Cambridge that housewives ought to be entitled to full pension coverage. They should also be covered by pensions in their own right as individuals.

The difficulty about fitting them into the existing Canada Pension Plan is very real. In the first place, the Canada Pension Plan is geared to earnings and the great majority of housewives have no earnings. There is the first difficulty. If we say that they are worth a great deal of money—and they are; their services are worth a tremendous amount—are we going to lay down a flat rate and assess their earnings at being so much, and consequently say so much is to be paid for them out of the treasury in respect of a pension?

[Miss Bégin.]

If we do that, we will have fights everywhere on the business of the flat rate. Is a woman with a husband and three children to be considered in the same earnings bracket as a woman with a husband and six children, or one with a husband and no children? It is very difficult to assess as a basis for Canada Pension Plan coverage an income that a woman doesn't get. In the second place, the Canada Pension Plan is geared to individuals, it is not geared to families, and I am beginning to wonder, as are the hon. member for Waterloo-Cambridge and the member for Winnipeg North Centre (Mr. Knowles), whether the Canada Pension Plan is the best vehicle for providing the coverage that housewives ought to have.

The ideal thing would be to give housewives an income. I have urged for a long time that women who stay at home and make a career of raising their children, instead of going out to work behind a counter or engaging in some other means of earning a livelihood or a partial livelihood, should be paid an income in respect of their duties as housewives. If we had done that and if housewives were receiving an income, perhaps related to their responsibilities at home, then it would not be difficult to bring them under the Canada Pension Plan.

● (1740)

To my mind there is one very great difficulty about all of the solutions that are put forward. For one thing, we are given no figures showing the monetary effects of these solutions, what the cost would be to the treasury, the household, and so on. The really great difficulty in the discussion paper submitted to the health and welfare committee by the Minister of National Health and Welfare (Mr. Lalonde) related to the solution where housewives would have a split pension credit with their husbands. In other words, the husband pays 50 per cent for his own pension, building up his wife's pension with the other 50 per cent. That is perhaps a good solution in a case where the husband earns a very good income. He and she, can then afford to have his pension credits split in that way. But what about the person of modest income, or the working poor? When you split the pension credits of these people, it means not enough will be left for the wife to live on when she reaches old age even if a halt is put to inflation. This is why I do not think that solution would be workable.

Just as the unemployment insurance scheme had amendments made which perhaps destroyed its original purpose of being geared to earnings, there are features of these proposed amendments to the Canada Pension Plan that steer it away from its original intention, which was to be geared to individuals who earn money. Perhaps we should consider looking after housewives, at least for the time being until they are paid a salary for their housewifely duties, under our old age security system. If that were done, we would encounter very few of the difficulties we would face bringing them into the Canada Pension Plan. Then, as their income increased they would be taxed accordingly, but would not be penalized if their income dropped.

If housewives were brought under the Canada Pension Plan it would be a real bonanza for housewives in wealthy homes. I would not want to see this happen. I do not want to see the poorer housewives brought into a scheme where