

Government Orders

• (1650)

In addition to the UIC bill, much of the money that is used goes to the Canada Pension Plan. The Canada Pension Plan was set up initially in order to ensure that Canadians had adequate retirement funds in their old age. Unfortunately, the Canada Pension Plan and other pension schemes that the government has undertaken have fallen short. Increasingly, many of the elderly in this country are inadequately protected. At least 20 to 25 per cent of elderly single people live in poverty. In addition, there are a large number of elderly single women who find it very difficult to make ends meet on limited pensions.

One of the problems is that the Canada Pension Plan is restricted solely to those people who have been in wage earning or self-employed positions. The Canada Pension Plan has not been broadened to deal with such areas as women who choose to stay at home and make their contributions to society by caring for their homes. For years, the New Democratic Party has advocated the development of some type of homemakers' pension scheme as part of the UIC or as part of the Canada Pension Plan.

Forty-two per cent of unattached individuals over the age of 65, and 20 per cent of all senior citizens, live below the poverty line. That is nearly 500,000 Canadians. Older women, particularly, are more likely to be poor than men; 71.7 per cent of the elderly poor are women.

The Canada Pension Plan, which was initially thought of as a pension plan that would provide adequate pensions, is now only providing 25 per cent of retirement income. We know that is not adequate to guarantee people a proper income. It might be adequate if one had a lot of cash resources. I know some of the Tories have lots of assets—

The Acting Speaker (Mr. Paproski): Order, please. I would just like to ask the hon. member if he plans to take his whole 40 minutes.

Mr. Karpoff: Mr. Speaker, I plan to speak for a few minutes more. I do not know whether I will take my full 40 minutes.

The Acting Speaker (Mr. Paproski): It is my duty, pursuant to Standing Order 38 to inform the House that the questions to be raised tonight at the time of adjournment are as follows: the hon. member for Ottawa—Van-

ier, Official Languages; the hon. member for Prince George—Bulkley Valley, Forestry.

On a point of order, the hon. parliamentary secretary.

Mr. Cooper: Mr. Speaker, as you had interrupted, I thought it might be a good time for me to put my point of order.

I have listened to members of the three parties speak in the opening round of this bill. All three parties appear to be supporting the bill. I wonder if there might be unanimous consent of the House to send this bill, at five o'clock, to the legislative committee, on division.

The Acting Speaker (Mr. Paproski): Is there unanimous consent?

Some Hon. Members: Agreed.

Some Hon. Members: No.

Mr. Karpoff: Mr. Speaker, I want to return to the problems around bankruptcies and wages. One of the things that happens when firms go bankrupt or insolvent is that not only do they not pay to the government the Canada Pension Plan and UIC moneys that have been deducted from employees, but often those same firms do not pay the wages owed to employees.

It is very nice for the government to bring forward Bill C-51 to ensure that it has a priority of claim for moneys owed to it, but it is remiss that it has not seen fit to enact legislation that gives a priority over other creditors to employees wages. The New Democratic Party, particularly the member for Nickel Belt, introduced Bill C-217 which was given first reading on April 10, 1989 which attempted to do this.

During the next couple of years with the effects of the free trade deal and the goods and services tax and the problems they bring, which the government calls "dislocation", and which is equated to bankruptcies and failures of businesses and industries like Ste. Michelle Winery in my riding, we are going to have increased difficulty with companies not only not remitting their moneys to the government, but also not paying wages to their employees.

It would be much fairer if the government had a companion piece of legislation to Bill C-51 that increased the priority of employees, as opposed to other creditors, for wages. What we were talking about in Bill C-217 were wages of up to the first \$2,000. These are the