

*Unemployment Insurance Act*

from clause 1 of the bill. I suggest that, coming at this time, this amendment is particularly unfair; indeed it is almost cruel. Up to a few years ago there was no age limit on the right to participate in unemployment insurance, but in the bill which became law in 1971 there was an age limit inserted, namely, age 70. That affected quite a few people. There were persons age 70 who were offended and annoyed by that provision, but at least time has gone by and people now know that when they reach age 70 they can no longer participate.

One of the things we felt was unfair about the insertion of age 70 in the law previously was that it caught people who had been contributing in the belief they would receive benefits if they qualified in other respects, and then suddenly any entitlement they might have built up was wiped out by the passage of that bill. While that act had its adverse effect on persons over age 70 at the same time at least it seemed to say that persons under age 70—in other words, persons between age 65 and 70—were protected. The law said that up to age 70 one could be a contributor to unemployment insurance, and that if one contributed and met the qualifications one could draw the benefits. So there are those persons between age 65 and 70 who are at work, who have been at work and who have been contributing in the belief that if they become unemployed they will qualify for benefits.

These people, who may have contributed for two, three or four years in that period between 65 and 70, suddenly on January 1, 1976, if this bill should become law, no longer will have that right. I do not think this right should be taken away, but if it is, I suggest it should be taken away gradually, with some notice that persons between age 65 and 70 who are now paying and have the right to expect to draw benefits will not have that right taken away from them now, but that by 1980 the change might be in order. As I say, I think this is unfair in general terms. We think it is unfair particularly to those persons who are now in the age bracket between 65 and 70.

One argument that has been used by the government in presenting this proposal is that persons in this age bracket are now taken care of by other government programs. Of course, those programs are favourites with some of us, such as the old age security program, the guaranteed income supplement and the Canada Pension Plan. These programs are coming along. They are a lot better than was the case when I first came to this chamber. However, it still is not luxury living even if one is on the full amount of all these various programs. There are many instances of persons who do need additional income, not because they are greedy old folks but because they have responsibilities, because they married late in life and still have children going to school or university, or because they have other family needs or have grandchildren they must raise. There are persons who, whether they like the work ethic or not, feel they have to work. I submit that it is not fair to say to them that from here on they must be satisfied with what they get as old age pensioners. I do not mind an adequate old age retirement plan taking the place of unemployment insurance and taking the place of employment for remuneration, but what I do not like is seeing these things taken away before there is an adequate plan in its place.

● (1540)

I remind you, sir, and I remind the minister that for all the tremendous progress we have made in the field of old age legislation—and I speak of that with some pride—we have not reached the end of the road. There is that very interesting document produced a short while ago by the Canadian Council on Social Development which assesses our retirement plans and says there is much that is yet to be done. One of the main elements in that volume is that the Canada Pension Plan needs to be greatly expanded and enlarged. If that were the case, if the Canada Pension Plan were paying pensions up to 75 per cent of the recent earnings of those who had left the labour market, that would be a different story from the case at present, where the most you can get out of the Canada Pension Plan is 25 per cent of the average of your recent earnings.

So I join in expressing approval of the progress we have made in terms of old age security, the guaranteed income supplement and the Canada Pension Plan, but they have not reached the point at which it can be said they are adequate and, therefore, people should not expect unemployment insurance coverage. This raises another question—and I am glad that not only is the Minister of Manpower and Immigration present but so is the Minister of National Health and Welfare (Mr. Lalonde)—regarding the attitude of our society toward persons between age 60 and 70. As you, sir, I hope, are aware, I am a strong advocate and a hard fighter for lowering the pensionable age to 60. I have made it clear in every speech I have made on the subject that what I advocate is that old age security and Canada Pension Plan benefits be available at the age of 60 for those who leave the labour market. In other words, I have not advocated compulsory retirement at 60 but, rather, legislation which would make it possible for those who wish to retire to do so.

It is in this connection that I am especially interested in the report of the Canadian Council on Social Development which argues very strongly that we should do something to remove the idea that there is any age at which one must retire compulsorily. That report has some critical things to say about pensions at 65 as we achieved them. Even though the report wants them improved, it points out that there has been a tendency to establish the proposition that people must retire at 65, are supposed to retire then, and that it is the ethical and social thing to do. I really think we have to adopt the more voluntary position that our legislation, both our old age pension legislation and our unemployment insurance legislation, should be designed to create a state of voluntarism, should be designed to make it possible for people to do either, that is, to stay in the labour market up to 65 or 70, if they wish, or to leave the labour market early.

I think one of the things that is wrong about this measure of the Minister of Manpower and Immigration is that it seems to harden the notion about the age of 65, namely, that that is a point at which you should not be working any longer, you should not be in the labour market and you should not be drawing an income other than what comes to you by way of pension of one sort or another.

As I have said, I support vigorously those parts of the report of the Canadian Council on Social Development which state that we should do some more thinking—and I