

this afternoon, and if there is no objection, I would ask that she be permitted to proceed now.

**The Hon. the Speaker:** Is it agreed, honourable senators?

**Hon. Senators:** Agreed.

**Hon. Florence B. Bird:** Thank you, honourable senator, for yielding the floor. I promise not to speak for more than an hour and a half!

[Translation]

Honourable senators, it is a sad story I wish to relate to you this afternoon. It is a story of worry, loneliness and poverty.

In short, it is the story of thousands of elderly women in this country who do not have enough money to lead a decent life today.

Still I am pleased to tell you that the report entitled "Retirement Without Tears" brings a little hope for tomorrow's elderly women.

[English]

Honourable senators, your committee was shocked and deeply concerned when we understood what is happening to old women and men in Canada today. This afternoon I want to talk about the plight of elderly women, because so many of them are poor.

Women live, on average, seven years longer than men, and therefore there are more women than men over the age of 65, but it is their poverty which concerned your committee. At the present time, three times as many unattached women as men over the age of 65 are living in poverty. In 1977, 60 per cent of all unattached women over the age of 65 had incomes below the poverty level. By "unattached" I mean those who are widowed, divorced, separated and living alone without families. In 1977 also, 81 per cent of unattached women over 65 had no pensions at all. As Senator Croll mentioned in his summary of *Retirement Without Tears*, in 1978, 671,000 women were receiving the guaranteed income supplement.

There are a number of reasons for this deplorable situation. Only 27 per cent of women are enrolled in private pension plans; they receive lower pensions because they are, in general, working in the low paid so-called "women's occupations," such as the service industries and clerical work. They still receive lower pay than men even when they are doing work of equal value; the wages and salaries of women are about 60 per cent of those of men. About 22 per cent of all women in the labour force work part-time, so their wages are generally lower than those of full-time workers. They do not receive pensions and they do not earn enough to provide for their old age.

Those few women who do have pensions have very poor pickings—very poor pickings indeed, honourable senators. Those who had pensions from employer-sponsored pensions, miscellaneous superannuation and annuities received an average of only \$1,976 per year in 1971 dollars. This pitiful retirement income has been steadily eroded by inflation. Indeed, as you know, its buying power has almost been cut in half.

What about women in the Canada Pension Plan? Most women who do part-time work earn so little that they do not qualify for membership in the plan. Those who do qualify usually have low wages, and have often been able to contribute for only a short time because they had family obligations. In 1978, the average income for women from the Canada Pension Plan was \$1,113 a year.

Your committee was obviously faced with the need to find some sort of solution to alleviate the present poverty of men and women over 65 years of age, as well as the long-term threat of poverty in the future for an aging population. We suggested that something should be done right away to reduce the present plight of these unhappy old people, and I am happy to say that this government is going to do it. In order to reduce the burden of their suffering at the present time, the government has now undertaken to raise the GIS by \$35.00 a month for every married couple. It will also raise the GIS by \$17.50 to the 23 per cent of unattached males and the 76 per cent of all females over the age of 65 who are receiving the GIS. Unfortunately, this increase will not raise all of these poor people above the poverty level, but at least it should help some of them to get somewhat better nutrition than they get now.

What about the long-term economic future of elderly women, of which your committee is certainly aware? For younger women the future is better than it was for those who are 65 and over today. Federal and provincial human rights commissions are now tackling the problem of equal pay for work of equal value, and I think there is reasonable hope that women will, in the future, have better pensions because they will receive higher wages.

A larger number of married women than in the past are also working. In 1977, 44 per cent of all married women were working, and 60 per cent of the women in the labour force were married. On the other hand, many women want to stay at home, at least when their children are young, and any civilized society should make it possible for them to do so.

In 1977, an attempt was made to meet this problem. Parliament passed a bill to amend the Canada Pension Plan enabling contributors to drop out any months of low or zero earnings spent at home caring for children under the age of seven, which otherwise might affect entitlement. The Province of Ontario vetoed this legislation, and British Columbia also voted against it. Since then, the Province of Quebec has included the drop-out proposal in the Quebec Pension Plan. This means that in nine provinces, Canadian housewives who must stay at home, or who wish to stay at home to raise their children, will continue to receive very small pensions. I sincerely hope that, at future federal-provincial conferences, this matter will be raised again and that Ontario and British Columbia will be persuaded to see the light.

● (1600)

Even if this amendment were passed, it would not be a complete solution to the problem of the future poverty of married women who want to stay at home with their children. In recent years, there has been a great deal of discussion about the need to provide pensions for these women. It has, for