

Studies have shown that barring physical speed and strength most jobs can be accomplished just as competently by a person who is healthy and strong and between ages 65 and 70 as by a younger employee. In many fields it is experience that counts. In this way our country has an invaluable resource in its senior citizens. Furthermore, it has been predicted that by 1984 the Canadian labour force is likely to be short of such experienced and skilled workers. However it is to be done, we must try to maximize the resources offered by citizens in the senior age group. This can only be done by taking an open, flexible approach. Let those who are willing and able to work after age 65 do so.

We should increase opportunities in the work place for part-time work and allow a gradual approach to retirement whereby a person can increase holiday time over several years and take up to five years, more or less, to ease into retirement.

It is the elderly women of this country who have been most discriminated against in the past. It is these same persons who are most discriminated against now through absolutely no fault of their own. Many shared the family work load by staying home to raise the family. Some took years off work to do this and lost all pension-related credit for this time. Most who worked did so for much lower wages than their male counterparts, and a large proportion worked in industries not protected by union agreements. All this adds up to the fact that few women over age 65 qualify today for significant retirement benefits. Therefore, they are forced to rely on their husbands' incomes after retirement. If their marriage dissolves, more often than not they are left out in the cold financially and indeed are in want of protection. If their husbands die before them—and statistically this is more likely to happen—they lose all or at best half of their husbands' pensions.

For women between the ages of 60 and 65 the situation is often quite desperate as they do not even receive old age security benefits. Since one-fifth or 20 per cent of Canadian women are widows before age 65, it goes without saying that when we talk about hardship we are talking about a lot of women, a lot of women who have worked all their lives to live and die in difficult circumstances. In 1975 more than two-thirds of all unmarried and widowed women over age 65 had cash incomes below \$3,500. I trust the new minister responsible for social development will give immediate and thorough attention to the pressing problem of pension needs for the 1980s and beyond, particularly with respect to women and to improving the inadequate and inequitable private pension system.

In our short term in office the Conservative party addressed itself to the needs of the elderly in the 1980s, particularly the urgent needs of the women of this country. We introduced legislation which ceased the practice of cutting out spouse's allowance upon the death of a pensioner mate. We reinstated payments to all those who had lost their benefits and still qualified. We undertook a complete review of the pension situation of women, we allocated \$15 million for home care programs for the elderly, and we introduced a veteran's pen-

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sion bill which would have extended benefits to widows of disability pensioners who had not formerly qualified for payments. While we were bringing in these particular measures we were conducting a comprehensive review of the whole retirement income system; that is, into the present and future income needs of the elderly and the extent to which various public and private pension systems were responding, or not responding, to these needs.

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We will be anxious to see what policies this new ministry will formulate to alleviate the present plight of women on pension and to change the system for a better retirement future for our Canadian women. I would ask the minister responsible to examine without delay the possibility of allowing the husband of a woman who is working in the home to contribute on behalf of his wife to the Canada Pension Plan, so that when she enters or re-enters the work force she will not be penalized for these years of service in the home. This would also give women some protection in the case of a divorce after years of staying home to raise a family.

I trust that the Minister of State for Social Development (Mr. Chretien) will see to it that the piecemeal approach to the income needs of the elderly which marked the last decade is put aside, and that this enormous and complex problem is broached in a thorough and comprehensive way.

Along these same lines of permitting the elderly to maintain some control over their own lives, I should like to mention the increasing problem faced by the elderly in keeping their own homes. In my community of St. Catharines, which has a large percentage of elderly and senior citizens, some 8 per cent to 10 per cent live in some form of residential or institutional lodging at a substantial cost to the government. In some cases this is the best answer, but an increasing number of senior citizens who are perfectly capable of maintaining their own homes are caught in the inflationary spiral and are being forced out of their homes.

The Enersave program to help people insulate their older homes has been an enormous success. This was a much needed program and one that has proven popular. More programs of this nature are needed, programs which will have the end result of keeping people in their own homes for as long as possible. The psychological importance of this kind of independence is enormous, and if the government would offer elderly home owners financial assistance and encouragement, this would benefit the home owner and would cost the country a good deal less.

To my mind this problem is a political one. Governments have been caught up in band-aid programs to keep the electorate happy, while much needed long-term planning has been constantly shifted aside. The other day I was talking with a senior director responsible for homes for the aged and for care of the aged in the regional municipality of Niagara. He stressed that there was little or no such long-range planning at the provincial or federal levels. Is it not time, then, that some form of mechanics or strategy was established to facilitate the