

on the subject of pensions I have made in the course of this session since he became minister, that this question of lowering the pensionable age simply will not go away. It is something that is held very strongly by members of all parties in this House. It is put forward in a number of ways. Some talk about lowering the age for women if it cannot be done for men. Others talk about lowering it for spouses, and so on. I think there will be real problems if it is done that way, because if it is done for spouses, what about widows and spinsters?

The fairest way to do this would be to say to everyone who is over 60 and out of the labour market, whether he has ever been in it or whether he gets out of it, that he is entitled to the pension. That would be a fair way of working it, and I push that on the minister very strongly.

I now come to a question to which the hon. member for Hillsborough also alluded. Others will do the same. He made some reference to what the hon. member for Kingston and the Islands (Miss MacDonald) might say in this area. I shall refer to what the hon. member for Vancouver Kingsway (Mrs. MacInnis) will say in this same field. I am referring to the rights of women.

There is one change, or one group of changes that I really think ought to be in this bill. I refer to those changes that would make things equal in the Canada Pension Plan as between a husband who dies and a wife who dies. Maybe you do not do much for women's liberation by being concerned about what happens to a woman after she dies, but surely if rights are to be equal, the rights that a wife leaves when she dies should be the absolute equal of the rights a husband leaves when he dies. This is a change in the act that could be made rather simply. I believe the interdepartmental committee that has been working on implementation of the Florence Bird report, the report on the status of women, is agreed on that. Frankly, I do not see why this kind of change is not in the bill before us tonight.

• (2110)

I think we ought to go a lot further. The hon. member for Hillsborough was on the right track in what he said in this connection. Some of my hon. friends have argued that housewives be allowed to contribute to the Canada Pension Plan. Some people I know who are professionals or technocrats in this field say it cannot be done because the Canada Pension Plan is an earnings-related scheme. Even in those terms, is it not a fact that when a man and wife decide that one of them is out in industry or business and the other is at home doing what has to be done at home, the income which the one of them brings home is the joint income of both of them? Surely it is the family earnings. A married man who goes out to work knows that what he earns is not his alone; it is the income of both of them.

This being the case, it would not take much wit on the part of those who work in the Department of National Health and Welfare—and I can say there is a lot of it in that department—to amend the bill before us in such a way as to permit contributions on the total income of both spouses, so that pension rights are there in equal terms for both husband and wife on the basis of their total income whether it is made by the husband alone, or by the wife alone, or by both of them. This business of constantly

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treating the wife or the widow as having only such rights as flow from her husband is certainly a far cry from equal status as between man and woman. In discussing what I have just proposed, it is sometimes suggested that wives might make special contributions, or that husbands might make extra contributions. Difficulties arise, one way or another. But I see no difficulty in accepting the concept that even though the contribution may have to be increased above 1.8 per cent to some higher percentage, pension rights should be equal as between man and woman.

I digress for a moment. I think the whole question of survivors pensions for widows under the Public Service Superannuation Act, the Members of Parliament Retirement Allowances Act, the Canada National pension plan, and all others across the board, need to be reviewed. We have grown up with this concept and accepted that it was perfectly in order to approve pension plans which provide for what we call 100 per cent pensions to a man on retirement. If his wife dies first, he continues to draw the 100 per cent; but if he dies first, her pension drops to 50 per cent. The sense of this escapes me. I suppose the idea is that the widow needs only a 50 per cent pension because she might pick up another husband, and that the husband needs the 100 per cent in order to look after another woman if she picks him up. But it really belongs to a mythology of the past.

I do not know why women's lib does not have more to say about this. I expect I will get some letters now saying that women's lib has been pointing these things out. But in the public service, male employees pay 6½ per cent and have survivor benefits, while female employees pay 5 per cent and have no survivor benefits. It does not matter whether a female employee is married or whether the male employee is a bachelor. I suppose this was all right when pension plans were first set up in the public service around a century ago, but certainly it should not apply now.

I am saying that the problem is one which goes beyond the Canada Pension Plan, but certainly within the Canada Pension Plan equality should be established. I hope that in the other bill which the minister will bring in before 1973 is over there will be an increased measure of equality as between men and women. And if the minister does not solve the whole problem then, I trust he will get the very capable people in his department to work on the question of how to operate the plan in such a way that the earnings of man and wife represent a unit on the basis of which each of them has rights which in my view must be equal.

I move, now, into another area in which I believe work should be done by those who are deeply involved in improving the Canada Pension Plan. I relate this to the growing sense of dissatisfaction and concern about private pension plans. One of my hon. friends says too many of them are rip-offs. In too many cases employees at the point of retirement find they are getting much less than they thought they were going to get. There have been various examples of the money not being there. Some improvements have been made. There is the Pension Benefits Standards Act which covers all pensions coming under federal labour jurisdiction, and four provinces have passed similar legislation affecting plans under their own juris-