

minister said that when legislation respecting spouse's allowance was brought in, nobody on the opposition side of the House complained about the inequities or unfairnesses in it. All she has to do is to get her research people to trot out the record of the speeches that were made. My friend the hon. member for Hamilton West (Mr. Alexander) was a little annoyed because in my first speech I pointed out that they had been asking in the last election for the pension to be paid at the age of 60 to the wives of pensioners, whereas we wanted more than that. We wanted more than that all the time; we were never satisfied with the pension paid to the spouses of pensioners where the spouses were between the ages of 60 and 65. We wanted it across the board, willing though we might be to accept an income test or some test like that, but not a marital test. So I invite the minister to read the record of the debate which took place in June of 1975, and also to read the debates that went on in the standing committee to which that bill was referred.

● (1622)

At any rate, let me get down to what I think is the thrust of this motion. I am delighted it has been presented this afternoon. For all we can boast about our old age programs being pretty good, or a lot better than they were when I first came here, there are still inequities particularly with respect to women. Women in the older age brackets suffer discrimination, and we ought to straighten that out. Now that a woman is the Minister of National Health and Welfare, perhaps she will see to it that this is done.

There are all sorts of pension programs, led by the government's own pension programs, in which a widow's pension is only 50 per cent of the total pension, whereas the man's pension, if he lives on, is the full amount. How can that be justified?

There are various problems created because the Canada Pension Plan does not provide any equivalent for women who work in the homes, nor even an adequate pension for women who work and contribute to the Canada Pension Plan or for those who contribute to industrial pension plans. Because their wages have been and are still lower than the wages of men, any entitlement they earn in later years is always less. There is the case of widows of veterans, some of whom receive a full widow's pension and some of whom do not. The issue is not what their needs may be, not the attention they may have given to disabled veterans, but the percentage of disability suffered by veterans.

Also there is the situation which I brought out the other day concerning actuarial tables. This was brought to light because of a ruling in the supreme court of the United States which held that employers in that country cannot continue to charge women more for their pensions simply because they are women and are therefore likely to live longer.

This brings to mind the Nellie McClung story about disability pensions being sold by her husband's company. This occurred many decades ago. The insurance was paid in the case of a man whether he was killed or hurt, but in the case of

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a woman, only if she was killed. What was the reason for that distinction? It was felt a woman might disfigure or hurt herself in some way to collect a benefit.

Miss MacDonald: Shame!

Mr. Knowles (Winnipeg North Centre): We laugh at that today, but other elements of discrimination still continue. It is a black mark on a parliament that, over the course of four or five decades, has done some pretty good work in establishing pension programs, yet has done such a poor job in terms of leaving women discriminated against as seriously as they are in their older years.

The Minister of National Health and Welfare referred to reports which have come out lately concerning women on pensions and so on. These were excellent reports which documented the case. Rather than chiding the hon. member for Kingston and the Islands for having seen these reports and making use of them, the Minister of National Health and Welfare should take them to heart and attempt to do something about them both in her department and in the government generally.

Now I should like to come to the particular issue which is before us, namely, that discrimination against women is highlighted by the unfairness of the spouse's allowance. The hon. member for Kingston and the Islands brought out a particularly mean practice which is carried on, namely, the discontinuance of that allowance when the younger spouse becomes a widow before she is 65. In order to be correct, I realize I should say, "she or he"; but in most cases the younger spouse, if both spouses are receiving pensions and allowances, is the woman. I have received scores of letters from women in this position. Their husbands have died and their pensions have been cut off. I have not received one letter from a man in that bracket indicating that he has been discriminated against because his wife has died and his pension has been cut off.

The spouse's allowance is essentially a pension program for women between ages 60 and 65. It has been set up on the basis of discrimination of the worst kind. Effectively it says to a woman, "You do not get this pension unless you have got a man".

I do not like means tests or income tests, but I have been required to accept certain income tests. I can see the argument for an income test between the ages of 60 and 65. I think a work test would be better. I want to see a pension available at age 60 to all who are out of the labour market, without any means or income tests. But even if there is a case to be made for income tests, there is no case at all for marital tests. There is no case for saying to a woman, "Need the money though you may, you cannot get it unless you have a man".

The minister has indicated that she will not accept this motion because it adds to the inequities. The inequities are already built into the system. There is no provision for a spinster, a widow, a person who is separated or divorced, be that person male or female. The allowance is there only for the younger spouse, being a woman, who has a man.