

Senior Citizens

In the year 2031 there will be 8 million elderly Canadians. Those people are alive now. Some 2 million Canadians today are old age pensioners. In eight years' time that figure will rise to 3 million. Some two thirds of them, according to a recent Global Television feature program, are living below the poverty line. In its July, 1976 paper on the changing age structure the Science Council notes at page 3 the following:

The most glaring fact in regard to the distribution of income by age, and one which promises to be perpetuated in the future, is the relative poverty of the aged, compared with other age cohorts—

In 1974, 26 per cent of old age pensioners received the full GIS and 32 per cent received a partial supplement. Thus over one half of Canada's elderly needed supplementary income to bring them at least to the poverty line.

It is true that the apparent poverty of the aged is somewhat mitigated by the fact that many of the elderly own outright such assets as a home or car. However, these tend to be of older vintage and thus have a greater likelihood of incurring maintenance costs. In inflationary times, the burden of escalating repair costs and taxes can be nearly intolerable to a person on a small fixed income (i.e., pension).

The aged are our poorest population group, women being the worst off. Kevin Collins, senior economist for the Canadian Congress of Labour, says of his recent study for the Canadian Council on Social Development that, and I quote:

If you look at all the different population groups, like young people, single parents, the elderly, it's the elderly who are the poorest. But among the elderly, it's the women who are the poorest of the poorest.

Mr. Collins said that in an interview published in the *Globe and Mail* on January 13, 1978 at page 12. Mr. Collins was the program director of income securities at the council. His year-long study on women and pensions was his last council project. Rather than recommending pension reforms that relate exclusively to women, the study calls for changes in the private and public pension plan systems and slams the federal government for its old age security and guaranteed income supplement benefits program. Mr. Collins said of this program:

It guarantees a level of income for the elderly that is inadequate. It's below any realistic poverty line. In other words, it guarantees poverty.

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One of the study's many recommendations calls for the combined income guarantee for the elderly to be substantially increased to meet 1977 poverty lines, which the Canadian Council on Social Development has estimated at \$4,400 a year for a single person, and \$7,300 for a couple.

Statistics Canada's booklet "Income Distribution by Size in Canada", published in October, 1977, reports that in 1976 31 per cent of single persons over 65 and of families headed by persons of that age, taken together, earned less than \$4,000; half of them received less than \$3,000 yearly. About 62 per cent of individuals aged 65 or more earned less than \$4,000; 42 per cent earned less than \$3,000.

If we agree that this is a legitimate problem of senior citizens, what do we do about it? I personally feel for one thing that the old age security pension should be increased to \$200 per month immediately and that the guaranteed income supplement should be increased proportionately. I feel too that old age security should be made available to persons 60 years of

age and over who are retired and that the supplement be paid to those who otherwise qualify at that age.

The cost of living index should be amended to fully reflect the increase in the cost of living to senior citizens. The basic requirements of senior citizens pretty well gobble up their slender incomes and it is these basic requirements, food, heat, light, shelter and clothing, that should be used as the criterion for indexing the old age pension and supplement. I am suggesting that the increase in these staple items should be averaged and form the multiplier for indexing the old age pension and supplement.

I feel too that the spouse's allowance should be continued for any spouse aged 60 and over who is widowed. The spouse of a public service pensioner gets one-half of the pension when the pensioner dies, but the fixed costs of living, including real property, tax, heat, light, repairs, telephone, all continue unabated. This is a cruel and merciless provision that should be rectified.

It is a blot on the conscience of this nation that our disabled war veterans did not receive the full increase in their pensions related to parity with the control group of five categories of public servants, instead of the increase being related to the much lower consumer price index. I sincerely hope this tragic error in judgment will be rectified.

The world of the senior citizen is sometimes much smaller and shrinks much faster in terms of friends and acquaintances that it does with younger people who are more active and make their way in the world.

Barbara Reynolds, in a paper entitled "Problems of Aging", produced by our own research library, May 3, 1974, reports that only about 5 per cent of those aged 65 or more need to live in institutions and that most elderly persons are reasonably healthy. Hence feebleness, sickness and other mental or physical handicaps are not the dominant obstacle to the good life for most elderly poor folk. Their critical need is for a chance to better themselves.

The Special Senate Committee on Poverty commented that Canada has spent billions on income security and welfare programs to little purpose. They have "only made the lives of the poor a little less desperate". The committee's report continues:

While the poor lack many things, their most fundamental lack is one of opportunity—of the liberty to exercise meaningful choice in our economy and our society. If they had that liberty, in ampler measure than today, they, or at any rate their children, would perform the greater part of the job of lifting themselves out of poverty.

In short, we cannot expect major accomplishments unless we guarantee the necessary preconditions of sufficiency and opportunity.

In each generation there are some poor people who are able to escape from poverty against all the odds and obstacles. But for most, it is simply impossible to control their economic destinies.

It will continue to be impossible unless we find the means to increase their choice, to expand their liberty . . . and to convince them that they were not born to the "small loaf".

It seems to me, with high vacancy rates in our air carrier and land transportation systems, that senior citizens should be encouraged to do some travelling to visit friends, relatives and