

PRIVATE MEMBERS' MOTIONS

[English]

OLD AGE SECURITY

SUGGESTION PENSION BE PAID TO PERSONS AT AGE 60 UNDER CERTAIN CONDITIONS

The House resumed from Monday, November 14, 1977, consideration of the motion of Mr. Knowles (Winnipeg North Centre):

That, in the opinion of this House, the government should give consideration to the advisability of amending the Old Age Security Act and the Canada Pension Plan to provide for the pensions payable under these two acts to be available at age 60 to all persons who meet the other requirements of the said acts and who are not in or are prepared to withdraw from the labour market, and also to provide for the basic amount of the pension payable under the Old Age Security Act, at age 60 for those not in the labour market and to everyone at age 65, to be increased to \$300 per month, for this basic amount to be escalated each year by an amount that will enable pensioners not only to keep up with rising living costs but to share in rising living standards, and also to provide for the elimination of any means or income test from the Old Age Security Act, so that the full pension thereunder will be recognized as the established right of all our people.

The Acting Speaker (Mr. Turner): Is the House ready for the question?

Mr. Knowles (Winnipeg North Centre): Question.

[Translation]

Mr. Yvon Pinard (Parliamentary Secretary to President of Privy Council): Mr. Speaker, at five o'clock I failed to ask for leave to proceed with the continuation of this debate of item 14. I just wanted to tell the Chair that since this is the first notice of motion on the order paper, that request, as I usually make it, was not needed today. Under the circumstances, Mr. Speaker, we are ready to proceed with the consideration of that motion and I think the hon. member is prepared to rise.

[English]

Mr. Chas. L. Caccia (Davenport): Mr. Speaker, it is an honour to participate in this debate on the motion by the hon. member for Winnipeg North Centre (Mr. Knowles), who has demonstrated his keen understanding and sensitivity on the issue of pensions. His concern is shared on this side of the House by Liberal members who have expressed their support for this particular issue, in caucus and in their own ridings. It was the thinking of this government back in the sixties, which has allowed Canada to have perhaps one of the finest social security systems that exist in the world today.

One goes back to the Pearson years when this was possible. It was a Liberal administration that introduced the Canada Pension Plan as we know it, as well as the Medicare system. These were two very important steps taken on a long road of Liberal measures which included the Old Age Security Pension, the Guaranteed Income Supplement, and Hospital Insurance back in the 1950s. It would be quite correct to say that Canadians today look to parliament for social security protection as a continuation of these fine traditions established by Liberal governments.

Old Age Security

● (1702)

The motion recommends that the old age pension be increased to \$300 per month. There are arguments that could be made about the effect of such an increase on retirement savings. I am sure every member of the House would be in favour of it, particularly if it did not cost the taxpayer anything. At this point the debate becomes somewhat controversial because we all have different notions about whether the taxpayer can stand an additional load. We hear the Conservative party say that government spending should be reduced, and that taxes should be reduced. It would therefore be consistent that anything pertaining to an increase in benefit payments would require a substantial change in the policies of the official opposition. On this side of the House we like to think that as wealth is created and generated in the country it will be distributed properly and find its way to those members of society who need basic protection, either because of age or disability.

While I support the basic thrust of the hon. member's motion which is to make the pension available at a lower age, I would prefer that rather than fixing an age—the hon. member recommends 60—the qualifying age for old age security be made flexible. I think of people working in industries that are physically demanding and which wear out the worker sooner than other industries. People working in mines or construction, for instance, often have to do heavy lifting. The jobs are demanding from a physical point of view, and there is often a desire to retire sooner than people engaged in activities not so physically demanding. Perhaps it should be left to the individual to decide on his retirement age. If someone wished to retire sooner, conceivably he could draw a smaller pension than the person who wished to retire later.

In a democracy, we could surely develop a system that would leave options open to the individual. A pension system seems to be a logical place to provide for this flexibility and these options. There may be those who would wish or would need to retire at age 49, 11 years earlier than the age of 60 provided in the motion. And, of course, there may be people who would wish to retire later than 60. There is a trend in certain occupations and professions these days for later retirement. I would link this trend to the kind of work an individual performs.

As we move into the eighties—and perhaps even sooner—we should conceive a system to allow the individual to make a decision on his own, depending on his personal circumstances and the conditions that prevail in his profession or occupation. A system of nailing future legislation to a fixed age level is not as desirable as a system that would allow individuals to retire sooner if they wished but, of course, at a lower level of pension.

I should like to deal also with one aspect of the Canada Pension Plan which deserves to be given consideration in this debate and I commend the hon. member for Winnipeg North Centre for having put forward this comprehensive motion that permits us to debate this matter in its entirety.

In the past, some people have not qualified for a disability pension under the Canada Pension Plan because they had not