

hand column. You referred, I believe, if I recall it in your evidence, to the fact that a floor had now been placed in the act, setting it at \$40 a month.

Dr. WILLARD: That is correct.

Hon. Mr. McCUTCHEON: That floor of course is available for such contributors, that is, under the universal flat rate pension.

Dr. WILLARD: It has become very close to universal, because over the history of the program the number of people who have contributed is very considerable. Once they get within the category of insured status, they automatically get the minimum benefit of \$40. It does represent a very considerable benefit for those who have made minimal contributions. It has been recognized by those administering the United States program that it represents a flat rate provision built into their system.

Hon. Mr. McCUTCHEON: But it is available only to contributors?

Dr. WILLARD: Yes, it is comprehensively available rather than universally available, if you want to put it that way.

Hon. Mr. McCUTCHEON: And in that comprehensive definition are self-employed included?

Dr. WILLARD: Yes, but there are a few exceptions, for instance, doctors. As you know the United States program has been expanded in recent years to cover farmers and other self-employed persons.

Hon. Mr. McCUTCHEON: But there are still groups which are not covered?

Dr. WILLARD: Yes, but the number and proportion are small indeed.

Hon. Mr. McCUTCHEON: Is it fair to say that the minimum pension in the United States is available to contributors in the sum of \$40 a month at the age of 70, let us say, and that the minimum pension available to everyone in Canada is \$75?

Dr. WILLARD: At the age of 70?

Hon. Mr. McCUTCHEON: Yes.

Dr. WILLARD: Yes.

Hon. Mr. McCUTCHEON: It is \$40 in the United States as compared to \$75 in Canada.

Dr. WILLARD: It is \$40 in the United States available at the age of 65.

Hon. Mr. McCUTCHEON: All right. Let us make the comparison of \$40 against \$51.

Dr. WILLARD: Fifty one dollars in Canada; in a few years time, of course, the United States legislation will undoubtedly be amended, because they have had a proposal before congress to raise it somewhat. This occurred just before the recent election when different proposals were approved by their house and by the Senate but they did not reach a compromise on it. But, we would reach \$51 in 1970 under this Bill.

Hon. Mr. McCUTCHEON: Well, let us not try to predict what the United States is going to do.

Dr. WILLARD: I am not trying to predict it. However, it is important, if we are talking about \$51, that we are not talking about it in 1964; it is \$51 in 1970, and what the level will be in the United States at that time is perhaps an "ify" question, as President Roosevelt used to say.

Hon. Mr. McCUTCHEON: But it is \$40 today. Let us go back to age 70; while the pension starts at age 65 in the United States the relation is \$40 today in the United States compared with \$75 in Canada today.

The CHAIRMAN (*Mr. Cameron*): Would you allow Dr. Willard to answer that question.