

difficulty would be created for people in the business of providing retirement benefits, particularly in the insurance field, if compulsory early retirement measures of this type were instituted generally. Some of those who would be affected have already pointed out the problems that would be experienced in the extra funding required to pay out inadequate pensions five years early, the reduction in benefits for those who stay longer in the labour force and the inability to upgrade pensions now being paid which are locked into previously made arrangements.

● (1730)

The people most strongly in favour of early retirement are probably the labour unions. A number of early retirement provisions have been written into labour contracts, notably the UAW's "30 and out" provisions. The justification is primarily economic, to free jobs for younger and presumably otherwise unemployed workers. However, the UAW does not bother to supervise the promise made to retire from the labour force, and if they did they would undoubtedly find numerous allegedly retired persons who are actually holding jobs. Being inactive does not appeal to most people after a lifetime of work.

While there is some support by the public for the idea of early retirement, polls have shown that it is not the first choice for leisure and people generally would prefer a shorter work week and more flexible hours of work. It also appears that few are willing to give up financial advantage for any leisure option. No one seems to want early retirement if it means a pension reduction and living on narrowed means.

Perhaps the hon. member has noticed that International Women's Year commences on January 1, 1975. If so, his singular motion in support of the earlier retirement of female nurses only is a magnificent gesture to emphasize his support not only of women's liberation but also for a few working women in Canada. I am still, however, mystified by the way in which he has neatly detached a portion of one small group in the total labour force on which to focus his attention in what appears to be a classic example of tunnel vision.

Hon. members know that the Minister of National Health and Welfare (Mr. Lalonde) recently assumed responsibility for the status of women. In addition, the Department of National Health and Welfare has been responsible for the Canada Pension Plan since its inception in 1967. We should, therefore, feel flattered by this noteworthy expression of interest by the hon. member in what the Minister of National Health and Welfare is actively working to accomplish.

What we are trying to do is to ensure that all members of the Canadian labour force can retire with dignity, in the fullness of time, secure in the knowledge that their main needs and those of their families can be met without severe hardship. The thought of earlier retirement can create pleasant pictures in our minds. For hard working Canadians, during moments of stress and pressure in their jobs, it sums up happy visions of islands in the sun, days on the golf course, or sitting in a garden that never ceases to bloom, surrounded by friends and grandchildren. However, visions of leisure pleasure have proven to be barren

Nurses' Retirement Age

mirages to many people who have had to face the problems that retirement often brings.

One crucial factor that must be taken into account is that lowering the eligible age for government pensions under old age security or the Canada Pension Plan would soon affect the mandatory retirement age in the general work force. Certainly, when the age for retirement becomes involuntary and automatic at a certain age, regardless of a worker's wish to stay on in employment, a complex question is raised. Is it desirable to start the move toward a lower eligibility age, which may drastically affect the normal retirement age throughout the economy, before the capacity has been developed in the population to plan for retirement and the use of leisure time well before the age of 65?

Turning the possibility of early retirement into a reality works to the advantage, in particular instances, not only of the employee but, equally, the employer. Many people have family responsibilities which continue well beyond the age of 60, including the education of children, the care of parents or an ill spouse, the need to pay for homes and travel and new cars—all of which have become part of a normal way of life in our highly motivated society. However, if old age security at the age of 60 were an approved measure, employers could simply retire people on their sixtieth birthday without a single possibility of repercussion. Long-term employees, still actively wanting to continue working, would be forced into unwanted retirement. The fact is that most people do not want to retire before the age of 65: for example, despite the excellent pension plan available to qualified federal government employees who retire before that age, only 15 per cent of those eligible exercise their option and actually take early retirement.

What would be the impact on the economy if large numbers of people retired early in order to accept the benefits of a lowered eligibility age for old age security and the Canada Pension Plan? A large number of highly skilled and highly productive workers would leave their jobs either voluntarily or involuntarily. We must not underestimate the abilities of our older workers. Less and less of the work that is done in Canada is manually performed where the premium is on youth and physical strength. More and more, increasingly automated industries and agencies depend upon technical and administrative skills where long years of training and experience pay extra dividends and cannot easily be replaced. It cannot be proven by any reliable method of evaluation that younger workers are more able or productive than older employees, even in highly technological enterprises.

The condition of people in retirement must especially be considered. First and foremost is the income question. While government pension plans have been substantially improved in the last ten years, it remains a fact that these programs are designed to provide a basic standard of living. They cannot fully replace a worker's current salary. Nor can private pension plans completely fill the gap. For one thing, they cover only 40 per cent of the present labour force. They are also affected adversely if a worker has been very mobile, especially in his or her later career. Moreover, major adjustments would be necessary