insurance, and labour, the Privy Council office and Treasury Board secretariat. A special Senate committee on retirement age policies was appointed in December 1977. Reports from both groups were being studied in 1980 to permit a review of government policies for the aged. A national advisory council on aging was set up in May 1980 to advise the health and welfare minister on the needs and problems of older people and recommend remedial action.

8.1.2 The work force and families

Income protection for the work force comes largely through the unemployment insurance program to which almost all persons in the labour market contribute. Employers also contribute regularly to provincial worker compensation programs to provide income protection for workers injured on the job and for surviving families of workers killed in industrial accidents. The federal and provincial governments enter into contracts with private industry to provide facilities for on-the-job training to enable workers to acquire new skills.

The Canada Pension Plan and Quebec Pension Plan are other universal contributory programs which provide income protection for the worker. Benefits are available for workers required to retire prematurely because of disability and for their dependent children. In the event of premature death of a worker, the widowed spouse receives survivor benefits, and allowances are provided for dependent children.

Other provisions are made to protect workers not receiving sufficient income to provide for themselves and their families. In Saskatchewan a family income program (FIP) is designed to provide a monthly supplement to the income of the breadwinner in families with inadequate earnings. A similar program was initiated in Quebec in 1980 with supplements paid quarterly.

Families receive continuing income support from the federal government in monthly family allowances cheques as long as they have dependent children under 18 living at home. (Tables 8.1 and 8.2 provide details.) They may also claim a child tax credit for dependent children when paying income taxes and tax deductions for child care expenses (Table 8.3).

In all provinces, welfare programs under the Canada Assistance Plan (CAP) provide income support for families and individuals in need, based on calculated budget deficits. These social assistance programs, cost-shared by the federal and provincial governments, apply to workers with seasonal unemployment or families suffering loss of income because of work layoff or absence of a working spouse.

Child welfare programs in all provinces protect children who are abandoned or neglected, who require adoption services, or who must be placed in foster homes or in institutions. For older children, clinics and community services deal with problems of drug abuse and addiction and with care and placement of children in conflict with the law or with their families. For single parent families, social workers help the parent to maintain an integrated family through co-ordinated child care services and activity programs. Social agencies also deal with behavioural or financial problems of family life. This may involve integrating welfare services with related services in the schools, law enforcement systems or the health field. Basic health care is provided through the health insurance system supplemented by community health programs.

8.1.3 The disabled

There is growing concern with needs of the disabled, both for rehabilitation and development of optimum living conditions. Attempts are being made to integrate the disabled into the community through group homes and through work activities in sheltered workshops and special community projects. This includes the mentally handicapped as well as those who are mentally or physically disabled.

Recent estimates place the number of disabled in Canadian communities at close to 2 million with an additional 250,000 in institutions. Many are elderly but close to 1.5 million are of working age. Of the 400,000 unable to work, approximately one-third are permanently disabled and the remainder are considered temporarily absent from the work force. The extent of income support is shown in estimated program caseloads for December 1979, as follows: CPP and QPP, 100,000; provincial social assistance, 165,000;