

communities across Canada. The elderly also contribute by participating in a variety of forms of volunteer work.

6.1.2 Work force and families

Income protection for the work force is provided through an unemployment insurance program to which almost all persons in the labour market contribute. Employers contribute 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. 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 universal contributory programs which provide income protection for the worker. In addition to regular benefits after retirement, benefits are available for workers required to retire prematurely because of disability. Their dependents also receive benefits. If a worker dies prematurely the widowed spouse receives survivor benefits and allowances are provided for dependent children.

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. They may claim income-tested tax credits for dependent children when paying income taxes, and tax deductions can be claimed for child care expenses.

All provinces provide assistance to persons in need through their general welfare programs and the costs are shared by the federal government through the Canada Assistance Plan (CAP). The amount of income support is based on calculated deficits in family budgets. These assistance programs apply to one-parent families, the aged, disabled, unemployed, low-income families and children in institutions, group homes or foster care.

The provinces and territories all have child welfare legislation and policies designed to support the family to care for children, to protect children from neglect and abuse, and to provide permanent homes for children who cannot remain with their own families. When children are removed from the care of their families the child welfare agencies endeavour to find alternative placements which meet the children's special needs. Placement may be made in foster or adoptive homes, group homes or institutions with the objective of providing stability for the child. Social agencies provide a variety of other services, family counselling, support for single parents and special services for youth. Social service agencies benefit from integration with other organizations working with the family, such as educational, health and law enforcement systems. Many non-government organizations also provide a support system to families and children through social, cultural and recreational activities.

6.1.3 Disabled persons

A small proportion of infants are born with congenital conditions which may induce long-term disability. Traumatic bodily injury or disease may also cause long-term disability, though frequently rehabilitation processes may largely offset the effects of the handicap. Degenerative disease conditions in individuals of advancing age increasingly emerge as factors affecting overall health and well-being. Many persons are dependent because of the combined effects of aging, disease and permanent injury. Canada has largely moved away from traditional segregated custodial care institutions to community-oriented group homes and a progressive system of rehabilitation facilities and services. This serves to normalize the lifestyle and the living environment of disabled persons.

Data on the disabled are provided by the Canada health survey of 1978-79. It reported that approximately 12.6% of the population is disabled in some way. This includes 2.2% of the population whose disabilities did not affect their major activities, and 2% who are severely disabled.

Canada has undertaken to protect the rights of disabled persons through legislation. The federal Canadian Human Rights Act in 1977 prohibited discrimination on the basis of disability. In 1982 the rights of disabled persons were enshrined in the Canadian Charter of Human Rights. There is also provincial legislation protecting the rights of the disabled.

6.2 Federal income provisions

6.2.1 Senior citizens benefits

The basic old age security (OAS) pension has been in effect since 1952. It is available to all persons aged 65 and over who meet the residence requirements. Since 1967 pensioners with little or no personal income have also been eligible for a guaranteed income supplement (GIS). Application for the supplement is made annually. Since October 1975 a spouse's allowance (SPA) has been available for the spouse of a pensioner with little or no income if the spouse is between 60 and 65 years old and meets the residence requirements. The three components of senior citizens benefits are financed out of federal government revenues.

For a full monthly pension an applicant must have resided in Canada for 40 years after the age of 18 or, under certain circumstances, for 10 consecutive years immediately prior to approval of the pension application. In July 1977 the basis for eligibility was modified to introduce the concept of a partial pension based on years of residence. Increases in the number of recipients and total federal payments are shown in Chart 6.1.

The GIS and SPA benefits are income-tested. The maximum GIS is reduced by \$1 a month for every \$2 a month of personal income. For married couples, any