

Today and in the future, it is expected that the majority of survivors of working age will be employed or have recently retired and that they will be more likely to have accumulated CPP credits for periods outside the marriage, either through personal earnings or through the division of CPP credits on the breakdown of a previous marital relationship... Consequently, it may no longer be appropriate to allocate survivor benefits on the assumption of lifelong dependency of the surviving spouse on the earnings of the deceased contributor.

Survivors are likely to face severe financial problems during the period immediately following the death of a spouse. It may now be questioned, however, whether permanent earnings replacement is required in a society where the majority of female spouses are wage earners.

Based on these observations, the Consultation Paper recommends the introduction of the temporary bridging benefit which would provide relatively high benefits to survivors over a short period of time. These benefits would be designed to support survivors attempting to re-enter the work force.

Table 1

Percentage of total household income contributed by the wife considering the presence of children

	1982	1987	1991
All children	28.3%	27.1%	27.1%
Pre-school only	27.6%	27.1%	27.1%
School age only	28.8%	27.1%	27.1%
Pre-school and school age	21.2%	27.1%	27.1%
Average	26.3%	27.1%	27.1%
Canada			