

Archaic pension plans: homemakers lament

by Elizabeth Donovan

Economic discrimination against women homemakers is perpetuated through pension plans, says Louise Delude.

Delude, an Ottawa lawyer and author of several government papers about women's issues, spoke at the first Halifax Housework conference held September 30th. The Conference was a forum for concerns over human rights violations against women working in the home.

"Homemakers are the least recognized, least paid workers in our society and are predominantly women," said Delude.

The conference was coordinated by the YWCA and the International Education Center of St. Mary's University.

Unfair pension benefits contribute to the poverty of many elderly women. A 65-year-old widow receiving maximum survivor's benefits from the Canada Pension Plan (CPP) in 1982 was only entitled to \$6,800 a year, including their Old Age Security and Guaranteed Income Supplement. The poverty line for a large city is \$8,000 a year, according to Stats Canada.

This shortfall is especially hard-hitting to women, since they live about 10 years longer than men.

Delude said the CPP denies homemakers contributions by giving higher benefits to her husband. If a woman died, the economic value of her work within the home would be clearly seen.

Three categories of women are disadvantaged compared to men receiving benefits, says Delude. These categories are: a) Women who are in the labour-market full-time. These women comprise 43% of the labour force, but their

wages are 60% of men's wages. Pensions are correspondingly lower for women. b) Part-time workers outside the home.

"These women are the most vulnerable of the three categories," said Delude. A part-time worker is not attached to the labour market and does not have access to a retirement plan. They also are exploited more for cheap labour. c) Full-time homemakers. They are denied pensions—although a typical homemaker will spend 40-50 hours a week on the job. As well, when a man outlives his wife, he

continues to receive the whole pension, but when a woman lives longer, she only receives 60% of the same pension.

The CPP is an archaic system as it gives little recognition to the increasing incidence of marriage breakdowns. One of three marriages will end in divorce, according to Stats Canada.

The federal pension plan only recently dealt with divorce by an optional division of CPP credits, says Delude. This is insufficient, as less than 6% of former homemakers apply due to economic pressures. Women have a choice between using benefits for immediate money in a divorce settlement or dividing benefits for a future pension plan. Many women are economically hard-pressed and choose a divorce settlement over a pension plan, says Delude.

Delude said a number of proposals for pension reform are a priority of the National Action Committee on the Status of Women. The committee has proposed the wages of paid housekeepers could indicate the pension a homemaker should receive. At present, housekeepers make \$9,200 a year. This would eliminate the devaluation of housework and make pensions more equally applicable.

Pensions should not be of interest only to older women, says Delude. The pension protection a woman obtains before her retirement determines the lifestyle she can afford after 65, she said.

UofA gears for CFS

EDMONTON (CUP)—Student union executive members at the University of Alberta want to give the Canadian Federation of Students a \$94,000 shot in the arm by joining.

And they're hoping students will back them in the Oct. 21 referendum.

UASU president Robert Greenhill said the federation would be beneficial for U of A students because there is strength in numbers.

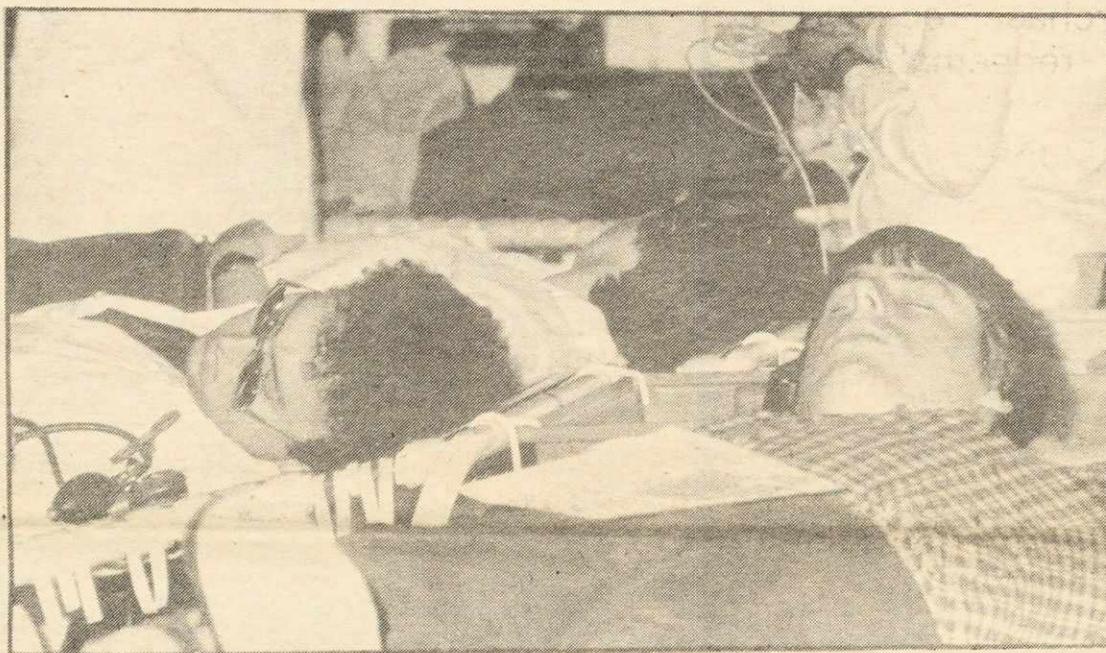
"CFS can act more effectively on a national level than we can individually," he said.

Barbara Donaldson, UASU vice-president academic, was also enthusiastic. She said CFS has proven its effectiveness by winning four major concessions from the federal government:

- \$50,000 more in the student job creation budget
- increased weekly student loan allotments
- an extended loan repayment period for the unemployed, up from six months to 18 months
- student loans for part-time students

Although a council-funded committee has been formed to launch a "Yes" campaign, no organized opposition has yet emerged.

If it does, it will receive funding equal to the "yes" committee, according to Donaldson.



blood donor clinic at Dal

The new student is older and wiser

by Jill Dudar

Descriptions of university students vary from the long-haired peaceniks of the Sixties to wild young men who wait impatiently for the weekends so they can have wild *Animal House*-like parties. Whatever the description, the word "young" will be said or implied.

This is no longer the case. The number of "mature students" registering each year is increasing, mostly due to the women's movement and the recession. A mature student, according to the

Dalhousie calendar, is one who has "been away from school for a number of years" or as Barb Abbott, past president of the Mature Students Association put it, "anyone who feels like one." Mature students come in all shapes and sizes: male and female, part-time and full-time, returning students or freshman. But they all have one thing in common: they want to further their education.

There are as many reasons for returning to school as there are

mature students. Some are housewives who want to complete the degrees they interrupted when their children were born. Those who are involved in careers concerned with computers have to return simply to keep up with the new discoveries made in the past few years. The recession has forced some to come back because they believe a university degree will help them get a job. And there are those who have returned because they now have the time or the money or the

courage to get the knowledge needed to be what they always wanted to be.

Mature students are not necessarily older than their classmates, they are simply more experienced. Many have taken a year or so off to work full-time so that they can afford their education and have discovered that they have "grown up" faster in the "real" world of money-grubbing, power-hungry people than those who remained behind in the sheltered world of the university.

The purpose of the Mature Students Association is to show these students that they are not alone. The Association, which hold Tuesday lunchtime meetings from 11:30 to 1:00 in Room 316 SUB, has a two-fold purpose. The first is social—it is a chance for mature students to meet one another as they are often alone in their class. The Association also acts as a support group where students can discuss over sandwiches and coffee (bring your own) their unique situation. Mature students are always welcome and can come and go as their schedule allows. Ms. Abbott explained that they are a "joyful group" and they have a "wonderful time". From what little I saw, I wholeheartedly agree.

Other activities include the screening of the film 'My Neighbours Son' on October 20 at Mount Saint Vincent University and a benefit concert for AI at Ginger's on October 14.

Prisoner of Conscience Week at Dal

The Halifax Group of Amnesty International (AI) will participate in the annual observance of 'Prisoner of Conscience Week' from Oct. 17-23.

'Prisoner of Conscience Week' is set aside to draw special attention to the plight of men and women who are imprisoned because of their beliefs, colour, ethnic origin, language or religion, and who have not used or advocated violence.

This year's focus is on 'Human Rights activists in Prison,' said Corrie Douma, coordinator of 'Prisoner of Conscience Week' in Halifax.

People working for human rights in other countries have been tortured, imprisoned and even assassinated for crimes of 'subversion,' said Douma.

Members of the organization will be sending letters on behalf of each of the cases to the

authorities involved. That means thousands upon thousands of letters worldwide will go to the authorities pressing for the release of the prisoners.

The cases are from Kenya, Poland, Chile, South Africa, the USSR, Guatemala, Syria and Czechoslovakia.

'Prisoner of Conscience Week' activities will begin with the lighting of the Amnesty candle by Hugh McNervill, Atlantic director

of the Federal Human Rights Commission.

The Halifax chapter of AI will set up a booth in the Dalhousie Student Union Building on Monday, Oct. 17 to collect signatures on appeals and to increase awareness of human rights violations.

Other activities include the screening of the film 'My Neighbours Son' on October 20 at Mount Saint Vincent University and a benefit concert for AI at Ginger's on October 14.