

women in the labour force. In 1978 women comprised 77.1 per cent of all clerical workers, and 53.9 per cent of all employees in personal service occupations. The majority of teachers in primary and secondary schools are women.

One of the main problems facing working mothers is the care of their children. There has consequently been a growing interest in recent years in day-care centres. The need for these is becoming increasingly acute (most mothers who work outside the home do so for economic reasons), and the numerous studies on the subject indicate that not only are well-organized pre-school programs not harmful to the child but they often contribute to his or her development. In Canada, as in most industrialized countries, it is very difficult to find domestic help, the demand far exceeding the supply.

In 1979 there were 2,484 registered day-care facilities in Canada providing full-time care. Day-care centres come under the jurisdiction of the provincial governments, which in some cases delegate this responsibility to municipal authorities. Through the Canada Assistance Plan, the federal government covers part of the cost to the provinces by setting up day-care services for children from low-income families, whose financial contribution is determined by earnings.

### *Social security*

Women are eligible for all federal and provincial social-security programs. They enjoy the benefits of provincial medical and hospital insurance plans, which are financed in part by the federal government and are universal in application. They are also eligible for old-age security pensions payable to anyone 65 or over who meets the residence requirements, and for a guaranteed-income supplement paid to pensioners who have little or no income other than the pension.

In addition, family allowances, payable for every child under 18 years of age still being supported, are paid monthly, usually to the mother.

The only exception is the Canada Pension Plan, in which only persons between the ages of 18 and 65 earning more than a specified annual amount as an employee or a self-employed worker may participate. This means that women who are not part of the labour force are excluded from the Plan. However, the wife of a contributor is entitled on his death to a widow's pension, which varies according to her age and whether or not she has dependent children.

Women who receive widow's pensions may have contributed to the Canada Pension Plan themselves and consequently may be entitled to retirement or disability pensions in their own right. However, the widower whose deceased