

As can be seen in Table 7, a majority of widows under age 55 are in the labour force, unlike widows age 55 and older.

Table 7
Percentage of widowed women reporting earnings, 1985.

Age of Widow	% Reporting Earnings
under 45	74.4
45-54	67.2
55-64	38.7

Source: Statistics Canada

In addition to labour force participation and consequent earning of her own CPP credits, younger widows are also more likely than are older widows to remarry, as can be seen in Table 8.

Table 8
Rate of remarriage of widows, 1984.

Age in 1984	% who go on to second marriage
Under 35	77.6
35-44	53.4
45-54	38.9
55-64	28.8

Source: Statistics Canada

Even for these younger survivors, most of whom will influence their own retirement incomes, the transfer of CPP credits should not ordinarily be tied to the duration of the marriage. The CPP credits which have been accumulated by a contributor should be available for transfer to the surviving spouse as are other assets of the marriage.

Survivors between the ages of 55 and 65, who may have greater difficulty re-adjusting, should be provided with the option of the two types of benefit; i. either to be treated as retired and provided with a pension equal to 60% of the deceased spouse's earned pension, or ii. to be afforded the bridging benefit and pension credit transfer or an actuarially-equivalent continuing pension. Thus, survivors in this age group could choose the options which best meet their needs.