

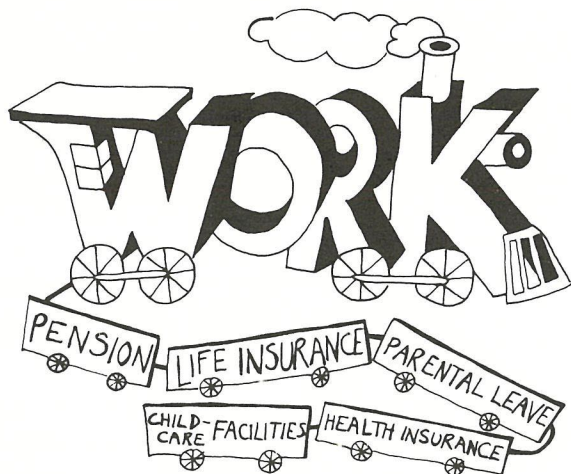
Equal Partners for Change: Women and Unions



Reaping the Benefits

Fringe benefits are often ignored by women entering the workforce. However, benefits are part of any worker's income, and they must be included when equal pay for work of equal value is being calculated. Fringe benefits are any payments to workers that don't come from work performance such as payments made for sickness, disability, retirement, pregnancy or death. All workers should look at these benefits as an earned right. For any worker, loss of income can be devastating but for women, already at the low end of the pay scale, it is doubly difficult. Union negotiators are trying to eliminate the sex discrimination within fringe benefits as well as in wages.

The structure of fringe benefits is largely based on traditional assumptions about men as heads of families and women as dependents or secondary wage earners. However, these assumptions are not valid in Canada where half the women are in the labour force, and most of them are self-supporting, heads of families or equal partners in providing family income.



Pensions

Few women in Canada have the chance for a good pension, a hard-won right of unionized workers. Only 27% of female salaried employees are covered by a private pension plan, and most of these women are employed by governments or crown corporations.

A 1974 study of private pension plans found that many plans exclude or discriminate against female workers. Some plans only cover earnings above a certain level which few women reach. Other plans

cover only occupational categories where women are rarely found. Many plans do not allow women entry until later than men and insist on an earlier retirement for women, thus cutting up to ten earning years from their eligible time of service.

In both private and public plans, pension benefits are based on a percentage of average earnings. As women's salaries are lower than men's, their benefits are smaller. In addition, plans such as the Canada Pension Plan base their benefits on the average earnings over the number of years workers "could" have been employed. It does not allow exclusions for child-rearing years. Many women, who have taken some time out of their working life to care for their young children, will find that even if they have worked for most of their life, their pensions are severely reduced by the child-rearing years.

To eliminate discrimination in private plans, unionized workers must have a say in the use of pension funds which are now largely employer-controlled.

Inequalities in private pension plans, and inadequate public pensions help make elderly women among the poorest of Canada's poor. The statistics on incomes of the aged are grim. Women over 70 have average incomes of \$3,438 while men of the same age receive \$5,804. While far too many of all our elderly are poor, the position of elderly women is desperate.

Insurance Plans

In the case of group life insurance plans, women are often penalized because family duties have taken them out of the work force more often than men. On the basis of this actual or presumed family responsibility, women often must pay more for the same benefits. Some insurance plans pay less to the survivors of female policyholders than to survivors of males. Others distinguish between "principal" and "secondary" wage earners when paying benefits. Similar discrimination may occur in health plans where the spouse of a female worker may not be covered, while wives of male workers are covered. Not enough information has been collected over long periods of time to justify the underlying assumption of many health plans that women have greater health costs than men and therefore should pay larger premiums.



In negotiating contracts, unions need to ensure that pension plans and health and life insurance plans equally protect male and female workers.

Childbearing/Childrearing

For many women, childbearing can be an expensive business. Although most female workers are eligible for unemployment insurance benefits during pregnancy leave, these benefits do not replace the full loss of salary. Regulations governing the length of pregnancy leave, protection of seniority and eligibility for leave vary from province to province. Collective agreements can give workers additional benefits during this type of leave but many do not protect seniority or fringe benefits while others deny women increments that occurred during the time of their leave.



In negotiations, unions, employers and society must recognize that we all have a special responsibility toward the bearing and raising of children. In addition to protecting the income and well-being of the mother, parental leave provisions should acknowledge the wish and right of the father to be involved in child-care. Some countries now recognize the rights of both parents by allowing either of the parents to take leave to care for the infant up to a joint total of one year after birth.

Similar provision is being made in some contracts for parental leave for either men or women to care for children who are ill or have special needs requiring parental attention. Parental leave guarantees both

parents the right to a certain number of days to be used at their discretion to care for their children. Without this provision, many parents have to use their own sick leave to care for their children.

With so many women in the workforce, children need the supporting service of child-care or after-four care. Yet the most recent statistics available show that most children are not receiving that essential care. Over one million children under 14, half of them under 6, need child-care. Only 2% of children under 6 are in child-care or child nurseries. One out of ten children has no permanent day-care arrangement at all. Unions can help working parents by asking for joint union-employer child-care programs, either as on-site facilities or as financial subsidies so that parents can purchase services near their homes. Unions are also pressuring governments for better subsidies and better facilities for child-care services.

To equalize the total wage package for women, unions are working to equalize fringe benefits. They recognize that fringe benefits are “bread and butter” issues, equally as important as increases in salaries.

For Discussion:

1. Many women feel they have two jobs — one outside the home and one inside the home caring for the family. What arrangements do workers in your workplace make for care for their children? Is the responsibility shared by both parents? Does your union or employer help parents through child-care subsidies or parental leave? What services are needed in your workplace or your community?
2. Examine the laws in your province for maternity/parental leave? How much time can a woman take as leave? Are her fringe benefits or seniority protected? How long must she have been employed to be eligible for federal unemployment insurance pregnancy benefits? Are any provisions made in law or in your contract for fathers to take leave to care for the new baby or for older children while the mother is in hospital?
3. Examine your own collective agreement and the provisions of pension and group insurance plans. Do the plans discriminate against women workers by exclusions or special rules for women? Does your union have any control over the funds of pension plans?