



Conseil  
consultatif canadien  
de la situation de la femme

Canadian  
Advisory Council  
on the Status of Women

Clearinghouse - PENSIONS - Centre d'information

# Newsletter



An update on Women and Pensions activities

May 1983

At its March 1983 general meeting the Canadian Advisory Council on the Status of Women responded to the Government of Canada's paper "Better Pensions for Canadians".

The Council reaffirmed its recommendation that homemakers be included in the C/QPP as contributors in their own right. The demand that the child-care drop-out provision be implemented immediately was reiterated and expanded to cover periods spent caring for disabled relatives.

Further changes to the C/QPP recommended by the Council include:

1. that the C/QPP be expanded over the next 10 years to give benefits equal to 50% of earnings up to the average industrial wage,
2. that equal splitting of C/QPP credits between spouses on divorce or after a 3 year separation be mandatory, automatic and used only to provide pension income,
3. that in on-going marriages the equal splitting of C/QPP credits between spouses be mandatory and automatic when the younger spouse reaches age 65.

Changes proposed by the CACSW to improve employer-sponsored pension plans for female participants:

- provision for the portability of all employee pension credits
- vesting after 2 years of service with an employer
- locking-in after plans are vested
- mandatory provision of a pension plan by all employers
- mandatory participation in an employer-sponsored pension plan after 1 year of service by all full-time and part-time employees
- reinvestment of interest earned by pension plans to protect the credits/benefits of all employees and pensioners from inflation
- a requirement that an annual statement showing the financial status of the pension plan and the employee's accrued benefits be provided to all participants and to all spouses of participants
- equal splitting of pension plan credits between spouses on divorce or after 3 years separation; such splitting to be mandatory, automatic and not subject to renunciation
- provision for "joint and last survivor" benefits unless both spouses agree in writing to adopt some other form of payment.

The CACSW endorses the proposals that unisex mortality tables be used to calculate pensions and pension options and that the payment of survivor benefits after a re-marriage be mandatory.

The Council also endorses the concept of a Registered Pension Account but recommends that a spousal option be an integral part of any Registered Pension Account system.



The CACSW disagrees strongly with the pre-retirement survivor benefits proposal and recommends a review of both the "continuing benefit" and the "bridging benefit".

To address the particular needs of farm women and of immigrant women the CACSW recommends:

1. that the Parliamentary Task Force on Pension Reform examine the economic plight of farm women with regard to pensions, and
2. that the federal government guarantee the equivalent of a full OAS/GIS pension to all low-income senior citizens who have resided in Canada 10 years or more.

The CACSW reaffirmed its 1978 recommendation that "...the federal government increase the Guaranteed Income Supplement as soon as possible to ensure an adequate income to all Canadian senior citizens". While endorsing the government statement that this is a priority, the Council deplores the government's procrastination in its implementation.

Individuals and organizations wishing to make written submissions to the Parliamentary Committee relating to the subject of pension reform may do so in French, English, or both official languages. If possible, submissions should be typed on 28cm by 22cm paper, with margins of 3cm by 2cm.

Those appearing before the Committee will be selected from among those who submit a written brief or who make known to the clerk of the Committee their intention to send a brief before 5:00 o'clock p.m., on June 30, 1983.

The Committee has not yet decided on its itinerary or travel schedule. Individuals requesting to be put on their mailing list will be kept informed as decisions are taken. The Committee will defray the travel and living expenses of persons whom it invites to testify before it.

All submissions, correspondence and inquiries should be addressed to:

Audrey O'Brien, Clerk  
Parliamentary Task Force on Pension Reform  
House of Commons  
Ottawa (Ontario)  
K1A 0A6  
Tel.: (613) 992-3150 ext. 231

Douglas C. Frith, M.P.  
Chairman

Enclosed is a list of the schedule of hearings at the national level in Ottawa.

For further information, please contact the "pension line" at (613) 992-4975.



## PARLIAMENTARY TASK FORCE ON PENSION REFORM

### SCHEDULE OF WITNESSES

Thursday, April 21 - Room 371 W.B. 16h15	The Honorable Monique Bégin - Minister of National Health and Welfare
Tuesday, April 26 - Room 269 W.B. 09h30	Canadian Organization of Small Business
Thursday, April 28 - Room 269 W.B. 15h30	Economic Council of Canada
Thursday, May 5 - Room 208 W.B. 11h00 15h30	Council on Pension Reform for Singles National Pensioners and Senior Citizens Federation
Tuesday, May 10 - Room 209 W.B. 09h30 15h30	National Action Committee on the Status of Women National Council of Women
Thursday, May 12 - Room 209 W.B. 09h30	International Association of Machinists and Aerospace Workers
Tuesday, May 17 - Room 209 W.B. 11h00	Public Service Alliance of Canada
Wednesday, May 18 - Room 209 W.B. 15h30	Canadian Life and Health Insurance Association
Thursday, May 19 - Room 209 W.B. 09h30 11h00 15h30	Canadian Chamber of Commerce Fédération des femmes du Québec Canadian Labour Congress
Wednesday, May 25 - Room 209 W.B. 15h30 16h15	Association of Universities and Colleges of Canada Canadian Association of University Teachers
Thursday, May 26 - Room 209 W.B. 09h30 11h00 15h30	Association of Canadian Pension Management Canadian Manufacturers Association Canadian Advisory Council on the Status of Women
Tuesday, May 31 - Room 209 W.B. 09h30 11h00 15h30	Confederation of National Trade Unions Canadian Council of Financial Analysts Canadian Federation of Independent Business
Wednesday, June 1 - Room 209 W.B. 15h30	Canadian Union of Public Employees
Thursday, June 2 - Room 209 W.B. 09h30 11h00 15h30	Canadian Construction Association Canadian Teachers' Federation Consumers Association of Canada