

'Nuts and bolts' rights sought

By Carol Azilian
Staff writer

The watchwords are different, but the messages are the same — equal rights for women.

The Economic Equity bill of 1983 — introduced in the U.S. House and Senate last month — isn't a substitute for the Equal Rights Amendment to the U.S. Constitution, supporters contend. But it is designed to take some heat off the debate surrounding ERA by addressing "bread and butter issues," supporters said.

"This doesn't cover everything the

ERA would have included," said Rep. Dennis M. Hertz, D-Detroit, a member of the Congressional Caucus on Women's Issues which is sponsoring the legislation.

"FOR EXAMPLE, it doesn't deal with inequities in employment and pay scales. It's a half-way measure — a nuts and bolts piece of legislation that goes after specific discriminatory practices," said Hertz, whose district includes part of Troy.

The package of 12 bills would correct discriminatory pension, insurance and tax law, call for enforcement of

child support and alimony laws and give tax breaks to employers who provide child care and hire displaced homemakers.

The new act has won support from 98 Democratic and 19 Republican congressmen so far.

Besides Hertz, four others from Michigan have backed it: Bob Carr, D-East Lansing; George W. Crockett Jr., D-Detroit; John Conyers Jr., D-Detroit; and Howard E. Wolpe, D-Kalamazoo.

Rep. John D. Dingell, D-Dearborn, sponsored part of the package — a bill that would correct discriminatory insurance practices.

AN EQUAL number of Democrats and Republicans in the Senate are supporting it. Michigan Sens. Donald W. Riegle Jr. and Carl M. Levin are among the 23 who favor it.

The Economic Equity Act will now go before five house committees and the Senate Finance Committee.

This legislation is urgently needed in order to bring the law into step with the tremendous changes over the past few years in women's roles and lifestyles," said Carr.

"Women in all walks of life — young and old, rich and poor, homemakers and those employed outside the home continue to face barriers to equality. It's long past time to break those barriers down."

AT LEAST one Republican congressman from Michigan — Carl D. Pursell of Plymouth — said he will consider backing the package.

A spokesman for Pursell said the congressman is waiting for dollar figures before making his decision.

"If the Congressional Budget Office shows the legislation will have an out-

rageous budgetary impact, then it may cast a somber shadow on the congressman's decision," the spokesman said.

Pursell, an original sponsor of the ERA in the 98th Congress, has introduced legislation which would provide economic equality for divorced and widowed women in the process of income averaging.

PROVISIONS in the new Economic Equity bill — worked out by the Congressional Caucus on Women's Issues, senators and major women's and civil rights organizations — include:

- Calling for federal agencies to scrap regulations that provide different treatment based on sex.

- Requiring insurance retirement annuities to be paid without regard to sex. Payments would be required even if the spouse dies before reaching the early retirement age of 55. According to a Labor Department survey, less than 40 percent of all married participants in private pension plans who retired in 1978 chose joint and survivor annuity plans for their spouses. More than 60 percent of the retirees opted out, leaving no benefits for their widow or widower.

- Lowering the minimum age for participating in private pension plans from 25 to 21. According to the Bureau of Statistics, 70 percent of all women between 20-24 were working during 1982. But only 47 percent of all 30-39 year old women were in the workforce last year. That means a woman who begins working at age 21 and quits at 29 will receive only a four-year pension credit.

- Entitling a divorced spouse of a Civil Service employee to a share in pension and survivor benefits if the couple was married more than 10 years.

'Unisex' insurance hikes women's rates — Donnelly

"Parts of three bills are just fine," Elaine Donnelly told the Senate commerce committee Tuesday, "but some of the insurance bills are a violation of constitutional rights."

The Livonia resident, who now heads her own Donnelly Media Associates Inc., gained prominence in the battle against the Equal Rights Amendment to the Constitution and is working her way up in Republican circles.

Donnelly objected to S-375 by Sen. Robert Packwood, R-Ore., which would "neutralize" life insurance and auto insurance rates.

"Young women under 25 have fewer accidents, they have less expensive costs of accidents and they cost less to insure. They're entitled to cheaper rates," Donnelly said.

She cited Michigan figures that raised women's insurance rates 137 percent (young single women) to 327 percent (young married women) when sex was eliminated as a rate-determining factor.

"Actuarial tables show women live three to eight years longer," she said, charging that "unisex" life insurance tables would raise women's rates 15 to 25 percent.

She quoted an official of Phoenix Mutual Life Insurance Co. of Hartford as saying that insurance rates would require a 25-year-old, non-smoking woman to pay \$150 more for a one-year, \$50,000 term policy; a 35-year-old woman, \$350 more; and older women, more yet.

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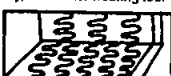
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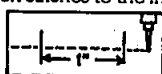
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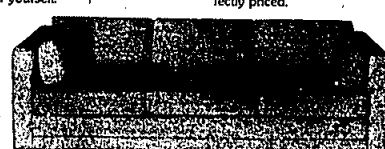
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