

# Older women suggest change as perfect Mother's Day gift

By Loraine McClish  
staff writer

Older Women's League (OWL) members are asking friends and family to skip the gifts this Mother's Day and give instead some time and thought to bringing about a change in the Social Security system that would in turn bring an estimated 4 million American women above the poverty line.

"Our membership is comprised of older women who are most directly affected by current inequities in the Social Security system," said "Pat Summers, national OWL chairman. "We are the women who raised our families at a time when men were breadwinners and most women were in the home."

"We found out later this meant men had pensions, insurance benefits and profit sharing. We had Mother's Day."

"Older women depend on Social Security for their basic economic security in old age, but an adequate system can't be based on the assumption that every woman has a man to take care of her. I doubt that was true even in the 1930s when Social Security originated, but it certainly isn't true today."

In the words of Virginia Nichols, an OWL member of one of the half-dozen

## Flowers and candy don't pay the rent

chapters in the metro area. "Flowers and candy don't pay the rent."

Nichols echoes the OWL message to the nation this week: "If you truly honor mothers, please look at the price our nation's largest social insurance system makes them pay for being care givers. Don't let poverty be the price of motherhood for so many women."

ALL OWL EFFORTS now are centered on one often-cited means of Social Security reform called earnings sharing.

Earnings sharing would treat marriage as an economic partnership, combining the earnings records of a husband and wife during the years they were married, and providing both a retirement benefit based on an equal share of the earnings during their marriage.

The primary benefit of earnings sharing would be to eliminate the prob-

lem of widows and divorced women entering the job market with no Social Security record of their own, or with one that most assuredly would place them in the ranks of the poverty-stricken. Further, the advocates say, many persons would receive a fairer share on the taxes they pay into the system.

In 1983 the U.S. Congress directed the Department of Health and Human Services to conduct a thorough study of earnings sharing that is due July 1. It will then be up to the Congress to decide whether this is the approach that is needed to improve Social Security's protection for women, and if so, exactly how it should be implemented.

NICHOLS CITES some of the facts and figures that OWL's newly established Citizens' Council on Earnings Sharing will use during the period of what is expected to be wide and heavy

debates when the report comes before Congress.

The annual median income of men over 65 is \$9,188. The annual median income of women over 65 is \$5,365.

The average Social Security benefit for men is \$495 for women, \$385.

Eighty-five percent of surviving spouses are women.

Fewer than 20 percent of retired women have pensions.

Seventy percent of the elderly poor are women.

More than 4 million women living on Social Security are at or near the poverty level.

The average annual income for any person living alone is \$4,518.

Eighty percent of the women who work today are earning 81 cents for every \$1 earned by a man.

Nearly two-thirds of the women between 18-64 who are working now will get no Social Security retirement benefits on her own because of either low wages, or low earning years, or a combination of both.

A divorced or widowed woman re-entering the work force today probably will not get disability coverage because she doesn't meet the Recency of Work requirements.



retirement memos

Margaret Miller

## Is retirement a jumping-off place?

A letter from a college friend sat in my to-be-answered pile for quite a few weeks.

It wasn't that I didn't have a lot of things to tell her—writings and non-writings; dates of daughters; plans for the coming months. The problem was that I couldn't decide how to answer the request at the end of her letter.

She had written that she was "still saving all the housework for when I retire," which will probably be in "two years," and that the company that has employed her for quite a while offers seminars to explain benefits to retirees. She figured she should think about going to one of these.

Then she added: "It seems like a big decision to step off the edge of a precipice. Usually I decide to do things after having been backed into a corner, but retirement is an entirely different direction. Oh well, what man has done man can do, I frequently mutter to myself."

That day-to-day living things drastically! Well, yes and no.

FINALLY I wrote my letter and filled two pages with happenings and plans, then I added something like this: "Go to your seminars and find out all you can, but don't worry too much about the precipice. It's been our experience that life goes on a lot the same, except for eliminating the alarm clock, which is pretty neat. Some things about retirement are really satisfying and others are less so. We still do things we'd just as soon skip, and there are things we want to do and haven't yet. But it's nice not to worry about any of this and head for the beach instead."

Margaret Miller was Suburban Life editor for Observer Newspaper for 18 years. She and her husband Joe have retired to Florida, where she writes Retirement Memos.

## The courteous are honored this month

The International Food Service Executives Association (IFSEA) has proclaimed the month of May as "Courteous is Contagious Month" in its branches worldwide.

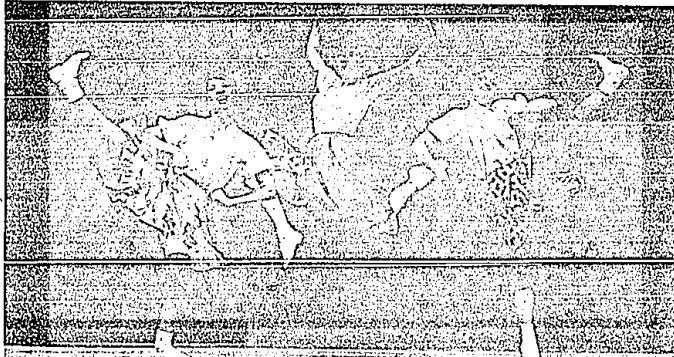
The Detroit branch members will identify courteous individuals in service related jobs and present them with a special citation, in the month of May.

Those interested in sponsoring a courteous individual may contact Richard Davis, P.O. Box 318, Madison Heights 48071, or call him at 583-0540.

Everyone is invited to participate. IFSEA is composed of dedicated food service professionals who care enough to share their time, knowledge, and experience with other members of the industry.

## Dance Collective

"Blue Grass Jamboree" will be one of the new dances, stemming from creative artists grants from the Michigan Council for the Arts, show-goers will see when Dance Collective performs at 8 p.m. Friday in Smith Performing Arts Theatre on Orchard Ridge Campus, Oakland Community College. Barbara Solinger (at left), artistic director for the company, dances with Connie Alken Moore and Mary Auty Daluba. Tickets are \$4 in advance at the box office, hold by calling 471-7700, or \$5 at the door.



## Holistic prenatal care told in workshop

Rose Herman, a holistic childbirth educator, has brought together a group of experts in the field for a two-day workshop called "Techniques and Applications of Holistic Prenatal Care" set for Friday and Saturday, May 16-19, in Providence Hospital.

The workshop is for nurses, doctors, midwives, childbirth educators, counselors, and anyone interested in a positive approach to childbirth," Herman said.

The event will feature Lewis Mehl, author of "Mind and Matter" and co-author of "Holistic Prenatal Care."

Other lecturers and workshop leaders are Judith Hack, a holistic

childbirth educator for Dynamic Living Process, a holistic wellness program; Barbara Osher, a nurse practitioner of the Family Birthing Center staff; Pamela Toubey, an instructor for a prenatal yoga program and a postnatal mother-and-baby massage class.

Herman is in private practice with Dr. Henry

Malcki, who is the originator of the Family Birthing Center in Providence Hospital.

Registration information is given by Herman, at 597-3890.

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