# No 3 FEBRUARY 83 with lots of womens things!

INSIDE THIS ISSUE: LOCAL WOMENS INFO / MATERNITY BENEFITS /
LOVE ON THE DOLE? / DHSS DISCRIMINATION / NOTTINGHAM
WOMENS FESTIVAL / SINGLE MOTHERS / KNOW YOUR RIGHTS ! /////

# FARDITMR

This issue of Hard Times is mainly about women claimants, Why? Well why not! Partly because in March there is the Nottingham Womens Festival, and hopefully this will be a time when women will be able to get together and talk about some of these things.

But mainly, we think that the problems women face as claimants are usually ignored. We've done that in Claimants Action and most of the group are men at the moment. And we don't think that the usual talk about 'unemployment' and the like does much to help women.

In the rest of the magazine you can read about some of the different ways the DHSS makes things difficult. Its also worth thinking about what happens locally - for example the 'Job Seeker' card for cheap bus fares. Like most 'concessions' you can only get if you've got a UB40: if you sign on. So you can't get it, or things like it, if you're a single mother, on widows benefit. disabled or a pensioner, or married to a man who's on benefit (or in work!) But lots of women are in this position and usually much worse off than unemployed men.

So what can be done? Well there are a lot of small local things, like the concessions, that can be changed. It would make a big difference if there were good nurseries so that women claimants (and all women) could get around more.



In the end though, we think it needs a pretty big change in the benefit system. We think that women should be paid a benefit in their own right - that the giro shouldn't go to their husband. And we think that this benefit should be paid to everyone, in or out of paid work. Thats the only way to keep people out of poverty and give women independence. At the moment, child benefit is paid for all children, so its quite possible to pay one to all people.

This idea has been put forward by claimants groups for years. Its usually called the guarenteed minimum income scheme. OK, it won't buy this weeks food, but its worth thinking about, isn't it??

#### contents\_

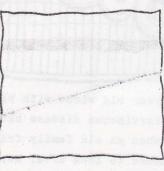
FAMILY POLICY GROUP/ LOCAL3
WOMENS EVENTS
LOVE ON THE DOLE ? Cohabitation,4
Single Mothers, and the Fraud Boys.
UNEQUAL MISERY The way it is
SPECIAL GUEST COLUMN Surviving as9
a single mother.
ARE YOU A REAL SCROUNGER?10
BENEFIT INFORMATION
HAVING A BABY? what you can claim11
DISCRIMINATION!! in the DHSS12
GIRLS * GIRLS * GIPLS * GIRLS

var excellence - out me

seems to me essie a fundamental drawlt's films is the fact tha characters are occts from the realms of ned with a quest, a d to get somewhenaker with formidable tof the forms by which & dynamism ratio, as artist and entrepretelf. What we have insi 3 just beneath the elli's conception of his ahe working of energy it as the ever-chard by the conflict betweement of a basic impulits encounter wital need to assert - noven reality. The charac existence is justieption of meaning, oneuggle in which they en for total fulfilmneme: the artist's struggen of their aesthetic ne their desire for liments of his own worieir demand for an ide of their lives wi. When I say artist, I reams. Minnelli's film: Structured so as il of Minnelli's protagoible scope to the expat nature of a certa world, an idea, a dre or libido) – in short, tt 3 confrontation orodiment.)

claimants action notting

In 'THE GUARDIAN' of Thurs. Feb. 17 a Cabinet leak was reported. It was revealed that the present government have detailed proposals afoot that if implemented will mean the running down of the Welfare State and farreaching interference by government propoganda in people's private lives and values. They would seem to be embarking on a propoganda mission, the like of which we haven't experienced since the last world war.





Their proposals are presented as protecting and encouraging the freedom of the individual, promoting "selfrespect and a sense of individual responsibility". For the individual who is unemployed and/or a woman the

freedom" seems to be that of cheer-fully accepting your lot. Lie back and think of England.

A few interesting little quotes: "Among the cultural and social changes

the group seeks are:

A change in social values so that wealth-creation becomes more acceptable New ways of "encouraging the development of children., the country's major resource of the future, into selfreliant, responsible, capable, enter-

prising and fulfilled adults".
A study to "identify characteristics of behaviour and attitude which Govt. might legitimately hope to see adults

posses or, conversely, avoid."
Well we were warned about 1984 ! Mind you, it only more obviously states what we already know is Tory policy - manipulate the many to favour the few.

And specially for women; "proposals to encourage mothers to stay at home; a re-examination of the Equal Opportunities Commission's usefulness; more family involvement in looking after the elderly, disabled and unemployed 16 yr olds (who would appear to face losing their automatic entitlement to welfare benefits) .. " 

### nottingham womens festival

Nottingham WOMENS' FESTIVAL is here again !! From February 26th to March 26th there will be events, exhibitions, music, theatre, dance, sports, and workshops organised by and for women

#### THE WOMENS BUS

A bus with information about local events, welfare rights, work, health care, education, music, sport, childcare, is on the move around Nottingham. Bring your friends, have a sit down and a cup of tea, the kids can play upstairs, while you get any info you need.

WHEN AND WHERE starting Feb 22nd -

14

TUES am. Bestwood Park Church forecourt Beckhampton Road, opp. Co-op.

pm. Bestwood Park Drive West, Top Valley, by the bus terminus. Balloon Woods. Outside the

WED am. community centre.

Broxtowe. Lay-by near Broxtowe DM. Youth Club on Bradfield Road.

outside Player Infant School and

entrance, Thircroft Avenue. Snapewood Community Centre. THUR am and Crabtree Community Centre.

Bulwell Market Place. pm FRI am Clifton Market Place.

pm sat am Market Square, Nottingham.

pm

all over Nottingham. Following the enthusiasm for last years festival, many more events have been organised this year- you can find the details in yellow leaflets to be seen all over Nottingham in the next week or so.

#### WOMENS MEETINGS

at the Unemployed Centre Hounds' Gate, off Maid Marion Way .. Thursdays 10-12 mornings.

March 3 Hazel from Health Education: Contraception.

Liz from Community Health Council - "How to get the best from the Health Service" ..

17 "Rosie the Riveter" - film ABOUT about manipulation of women through propoganda during and after the 2nd World War -"funny and inspiring, lots of great songs" -Hard Times.

24 Penny from DHSS info on benefits.

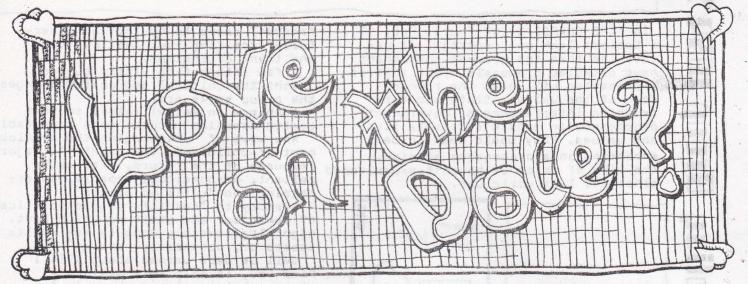
Play/play facilities/activities for children.

April 7

Nuclear war - what can we do to prevent it.

21 ---? Don't know yet.

Free Creche.



Did you get any Valentine cards this year? Better be careful about seeing that tall dark stranger or you might get your benefit cut off!

One of the worst things about the social security laws are the ones about single parents, and on 'living together as husband and wife' - or cohabiting. Because a woman can't claim Supplementary Benefit in her own right the DHSS will often try and say that she's living with a man, or that he's supporting her. The rate for a married couple is £41.70 a week, for two single people it's £25.70 + £25.70 = £51.40; so the DHSS will save £10 a week if they can say a man and woman claimant are living together, even more if one of thems working.

How do they decide? They have six points to test whether people are 'married' or not:

1 are they living in the same household?

2 is the relationship stable?

3 what happens to the money?

4 is there a sexual relationship?

5 what about children?

6 how do the couple appear in public?

But you don't have to get a 'yes' for all these to be classified as married, it's up to the Supplementary Benefit Officer.

In the past a lot of it depended on sexual relationships (you're alright if you're gay though!) and three nights together could mean goodbye to your money. In theory thats changed a bit now, but a lot of other people - like landladies and lodgers - are being affected. In London

recently a 63 year old widow with bad arthritis and Parkinsons disease had her money stopped when an old family friend moved in the house to look after her. He didn't give her money or anything - but they were still classified as married.

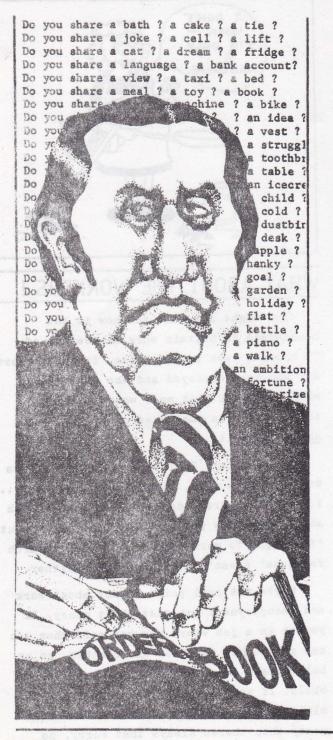
If the DHSS start to question you, keep your cool and don't give in to them. If they visit, try to work things out so they've got no excuse to suggest a man is around. If they cut your money off - appeal straight away!

# WHEN DID YOU LAST SEE THE FATHER?

Any woman can be done for cohabitation. But single mothers get it much worse. There are over 700,000 one parent families in Britain today, nearly all of them are actually one mother families, and 300,000 of those women are on Supp Ben. Having your benefit cut off when you've got kids is no joke.

One thing which makes it worse for single mothers are the laws about 'liable relatives'. Basically the DHSS would rather the father of your child/ren supported you than they did. They will ask you lots of personal questions about who he is and where he is and how much money he gives you. Obviously you might not want any thing to do with him, especially if he's been violent. You don't have to tell them anything! their first job is to make sure you're getting the right benefit.

The DHSS does all this because any money given to you in maintenance from your ex-husband etc will be taken off your benefit: it saves them money. They might try and get you to bring a court order on him to pay up - but again, thats their worry not yours. If the man is supposed to be paying you but isn't, make a claim straight away for Supp Ben. Don't let them force you in to a difficult corner, arrange things to suit you.



#### THE KNOCKER SQUAD

In 1979 the Government set up a system of special investigators to look at fraud in the DHSS: the Specialist Claims Control (SCG) The DHSS have fraud officers in every area. the SCC are a different lot who come into an area to track down on all the millions of pounds of benefit we're all fiddling. They are supposed to do this at random, but infact they concentrate mainly on single healthy men, Asian people (ie with the name Singh) and, you've guessed it, single mothers.

There was a lot of fuss when they went to Coventry in 1981. Women were taken into a locked room and interrogated for hours by two officials who threatened prosecution if they didn't 'admit' they were living with a man and hand back their benefit book. Under pressure a lot of women did. But when they later appealed nearly all were given their money back.

This is nothing less than intimidation the DHSS picking on women who are often
isolated and vulnerable. The fraud teams
will pick up local gossip, watch your house
and use any old evidence against you. They
have cut people off when ex-husbands came to
visit the kids, when a womans brother used
to call round, or just if a man was doing
repairs in the house. Alot of single mothers
are lonely, but these things are likely to
make you scared stiff of having any male
friends, or force you into to living with
a man when you don't really want to.

Don't panic! If someone from the DHSS turns up at the door you don't have to let them in. If you do, or go for an interview at the office - always take someone with you. Never give up your order book no matter what they say, they are just trying to frighten you. And if you see someone watching the house from a car, get the number plate phone the police!

# UNEQUAL MISERY LI UNEQUAL MISERY

whenever people talk about 'unemployment' on the tally or in the papers have you noticed that they are only really talking about men on the dole? It might be laid off steel workers in their 50's at Corby, or young black guys in Brixton, but the recession is nearly always seen as hurting men.



#### WHO ARE THE UNEMPLOYED ?

Officially unemployment in Britain is 3.2 million. But thats only the number of people registered as looking for work and getting benefit: 'signing on'. It doesn't include a lot of other people, mainly women, who might want a paid job really.

If you're married to a man who's on the dole you can't claim Supplementary Benefit for yourself, so there's not much point in signing on (unless you qualify for Unemployment Benefit). If you count the numbers of jobs that have gone in this recession, you'll find its 800,000 more than the rise in officially unemployed, and most of thats because of women who just disappear from the figures. The 'real' unemployment figures should be about 5 million - but then that doesn't count single mothers (or the disabled, or pensioners).



#### WHAT ABOUT THE WORKERS!

You might not want to know it but housewives in Britain work an average of 77 hours a week in the house. Trying to sort out who is unemployed and who is working when you think that most woman work full time: either in the house or in the house and outside it.

And the pay? Well what do you think its worth to be a cook, cleaner, nurse, nanny... for eleven hours a day? You don't hear much about those low paid workers! And talk about 'the right to work' with the 'peoples march for jobs' doesn't make much sense either.

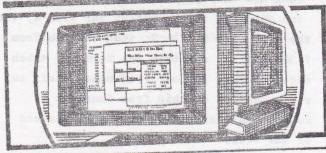
Maybe the real point is not about work and unemployment but just about money. If you're in a job where you get paid then you can get about, buy food and clothes, go on holiday and not have to worry about the bills. If you're on benefit - if you're a claimant - or relying on your husband for money then theres always that worry, no matter how much work you really do.



#### THE DEEPEST CUT

Not having a paid job is bad though if it means you don't get about and see friends and you've get to scrimp and save more. At the moment four out of ten of all paid workers are women. But on average women get paid a lot less than men, and 40% of women are in part time jobs - with two and a half million of them low paid.

The jobs women mainly have are in things like catering, working in shops, as clerks in offices, cleaning, or factory workers (like textiles, which has always been important to woman in Nottingham). These are a lot of the main areas where people are being made redundant. The government cuts make it worse - school dinner ladies, teachers, hospital cleaners: nearly all women. For any firm its easier to sack women. Part time workers don't have many rights, and unions in shops and offices tend to be hopeless. Even if they did care.



#### CHIPS WITH EVERYTHING

These days of course we don't not being able to go out because we're all spending our giros on home computers. The governments getting very excited about 'new information technology'. This will get rid of 800,000 jobs alone, and 500,000 will be womens.

Women will be worst effected by the new micro chip technology. Clerical jobs that women do now will go, and while you might feel like a robot packing pork pies on the factory line: soon there'll be a robot standing there instead of you.

We're told that this new technology will give people more leisure. It seems more likely to set things up so that men get the cushy well paid jobs, and women are at home. (Using home computers to dial up Harrods and order some more champagne?)



#### A WOMANS PLACE .....

The government seems to think that all women should stay at home (apart from Mrs T of course). Things like the new availability test for unemployment benefit show this: what would you do with your kids if you got a job? especially as all the nurseries are closed?!

cutbacks in hospitals, and care for the elderly, handicapped and disabled always hit women; because what the government calls 'community care' means that women in the family end up looking after their relatives. Women spend twenty times as much time caring for relatives as their husbands do. And many women have to do this totally alone, without support from family, friends, the DHSS or council, and with only a pittance of money.



#### THE FINAL REWARD

You always find that there is a lot of talk from politicians and the like about pensioners, about how much they care and look after the old. But there's very little real action.

There are about ten million pensioners in this country. Two thirds of them are women - and women pensioners are the biggest group of people in poverty.

Supplementary pensions are hopelessly small, an insult after you've worked and brought up kids all your life. Old age is harder for women because they've not been as well protected as men earlier. Women have much worse pensions (whether State or occupational) because they're not as likely to have had a paid job, and those pensions can make all tha difference. Women have less chance in their earlier life to buy a house or save up, so there isn't that to fall back on. And they well be widows finding it hard to manage on their own.

Its an insult to all women, and a joke to talk about a civilised country when elderly women have to try and eat cardboard to stay alive or freeze to death alone.



#### THE MAN GETS THE GIRO

To come back to the start, unemployment is usually seen as hurting men. But really its men who get a better deal than women, even on the dole or claiming benefit. A lot of men who are unemployed still expect their wives to do all the cleaning and cooking and look after the kids. And then they say they're bored.

Maybe more important - its the man who gets the giro. This is what one woman said who decided she'd had enough and left her husband:

"The giro was in his name. Thats why a hell of beatings go on, especially when people are on the dole - because the husband gets the giro and he knows he's stronger than her, she's got to get it off him. Can you imagine trying to get it off them outside the post office - you give them a dirty look and they just laugh. Mike used to get the giro, go to the buffet bar till 2, then the club from 2 till 7, then the pub from 7.30 till 11, and then the Mermaid, which ended at 2am. All our food money, half our rent. Used to do this from Thursday to Sunday and then we'd starve till the end of the week."

This is a part of 'unemployment' thats rarely talked about. By politicians, trade union leaders, even unemployed men.

But ignoring it won't make it go away.





# Special Guest Column!



Suggested Guidelines for Women who are, or are about to become, Head of a One Parent Family on Supplementary Benefit.

- Take a vow of celibacy. This will not only ensure that you will not produce yet more Burdens on the State, but also that you have nothing to hide when busted by the DHSS Sex (Fraud) Squad. If you feel you must indulge try to Do It at weekends. This is deemed officially acceptable. If you have (lucky thing) a Male Person staying with you for 3 days, you are Co-habiting; and therefore subject to the horrors of interrogation, the like of which has never been seen since the Spanish Inquisition.
- While we're on the subject....you must realise that Female Heads of One Parent Families are considered Fair Game by everyone. This means your neighbours husband will ask you if there are any Little Jobs you would like him to do. Beware. If he is blatantly leering at your bum, decline the offer with thanks. If he seems genuine, let him do little Jobs for you with his wife present. This will curtail any future sidelong glances from said wife.
- Take note that Neighbours Wives seem convinced that Female Heads of One Parent Families are secretly lusting after their husbands. The fact that the wives haven't fancied their husbands for years has nothing to do with it.
- Whinge incessantly at your single Childfree friends. This will ensure a surge of guilt on their part, when they realise they Don't Know What Real Worry Is. Single friends will then shower you with sympathy and alcohol. The latter is very important after a hard day of One Parent Familying.

- Instil a sense of pride in your children.
  When little Johnny comes running home crying
  "Mummy, Freddies father is UNEMPLOYED why
  can't we have someone who is UNEMPLOYED in
  the family?" comfort rim by reminding him
  that he is part of a One Parent Family and
  Therefore UNDERPRIVELEGED. Being an
  underpriveleged child is at least as equal
  as having a father who is unemployed, it
  just doesn't get as much publicity.
  - Join Claimants Action. You won't be able to attend the meetings because they are generally held in the evenings\* and you won't be able to afford/obtain babysitters. If you can afford/obtain babysitters, go to Claimants Action meetings. Whinge, See guideline 4.

    and lastly.....
  - Look to the future. When your children leave school you are no longer Head of a One Parent Family. You are merely Unemployed. Alan Bleasdale will write a play about you. Rock stars will sing about you, and you can answer the question "What do you do?" with a pithy "Well, I used to be Head of a One Parent Family but I got made Redundant..."
    - \*IMPORTANT NOTE
      Claimants Action would like to point out
      that guideline 6 isn't really fair. We
      have all our meetings during the day
      (apart from pancake parties) and there
      are creche facilities. Or we will pay
      for your babysitter, or do it ourselves.
      Whingers welcome.

## Are you a REAL scrounger??

At last! the questionnaire you've all been waiting for! Find out your real personality by answering these simple questions prepared exclusively for Hard Times by a famous psychologist! Answers on Page 999.

- 1 The Fraud Squad want to know who you were sleeping with last night. Do you tell them
  - A That you wouldn't do that for love or money and you're quite happy cuddling up to the hot water bottle.
  - B To \*\*\*\* off.
  - C You're glad to be gay and they can't do you for anything.
- 2 Its cold (my hands are freezing typing this) and you can't afford any heating. Do you:
  - A Set fire to your house and hope its warmer in Holloway.
  - B Claim every heating addition you're entitled to and those you aren't.
- C Set up home in the DHSS managers office.

- 3 You read in the paper that one woman alone is fiddling £1 million a year. Who do you suspect?
  - A There was an old woman who lived in a
  - B Yourself (good for you and keep it quiet)
  - C The Queen.
- 4 The kids are hungry. Do you tell them to:
  - A Play at being hunger strikers.
  - B Go for a meal in a posh restaurant and then pretend they're poisoned.
  - C Deep fry the social worker.
- 5 Your husband won't hand over any of the giro, Do you:
  - A Stay in bed all day and let him pay the rent.
  - B Hit him.
  - C Go and live with Mike Baldwin.



#### BENEFIT BITS

#### MATERNITY ALLOWANCE

This is £25.00 a week. Its really for women who've recently had paid jobs, because its based on your National Insurance contributions. But you can claim it in your own right even if you're married. Its for 18 weeks, basically 11 before the birth and 7 after. Get leaflet NI 17A for more details and claim on form BM 4.

#### SINGLE MOTHER ?

Supplementary Benefit: because you don't have to sign on you get the 'long term' rate after a year: £32.70 a week for yourself.

One Parent Benefit: £3.65 a week (no matter how many kids you've got) This is knocked off your Supp Ben but it makes sense to claim it if you think you might get a paid job soon.

#### BENEFITS FOR CHILDREN

Child Benefit: paid to all women with kids, £5.85 for each child (but knocked off your Supp Ben)

Supplementary Benefit: you will get for your children aged 16-17: £15.80 11-15:£13.15 under 11: £8.75 a week

#### SCHOOL UNIFORMS

Its very difficult to get money from the DHSS for clothes of any sort (except to do with pregnancy). But people on benefit - or low income - can get some grants from the local education authority. Apply to:

School Welfare Officer, Exchange Buildings.

#### UNEMPLOYMENT BENEFIT

This is £25.00 a week. You get it if you were in paid work and paid National Insurance. It can be important for women because you can still claim it in your own right if you're married. Only lasts a year though.

#### HAVING A BABY?

If you're pregnant or you've recently had a baby you can get a number of things to help you. First off there's:

#### MATERNITY GRANT

This is the grand total of £25. Its been that since 1969, and should be £120 to be worth the same now. Ireland is the only country in Europe with a lower one, even Polands is more, and in France you'd get £500 for starters: Still....

HOW TO CLAIM IT All mothers can get this automatically; you can claim it from 14 week before the child is expected, and up to 3 months after its born. Get form BM 4 from the DHSS, doctor or ante natal clinic, and then send it to the DHSS with a copy of your certificate of expected confinement if you can. You can get the Maternity Grant if you're in paid work, and if you have twins it will be double!

#### MONEY FOR BABY & CLOTHES

This is for women on Supplementary Benefit, or living with a man who is (in which case he'll have to make the claim).

You can get a SINGLE PAYMENT. For this:

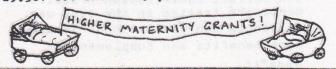
- you're savings must be below £300 (or would be after you've bought the stuff you need) and
- you must need the item, and not have got rid of a similiar one. This can be tricky if you've had a child before and the DHSS claim you could have kept the stuff. But don't let them put you off.

#### FOR THE BABY

There are a number of things that you can get as essentials, in 'sufficient' amounts:

\* some have a price decided by law Nappies £1.10 each One piece sleeping suit £4.00. Plastic pants 60p. Pramsuit £6.50.

Vest £1. Wrap/shawl £5.40. Cot blanket £5.30. Cot sheets £5 pair.



The state of the s

- \* for these thigs they'll give you enough to get a good second hand one -Cot, pram or carry cot, baby bath, highchair, pushchair.
- eg sterilising unit, bottles, safety gate, bonnets, coats, cardigans, etc.

  Put down for whatever you think you need, and how many items you think you want.

  (If you've had the £25 maternity grant, this will be knocked off the amount you get for baby stuff, unless you've already spent it on essential baby things).

#### FOR YOU

Normally its difficult to get money for clothes. But they realise pregnancy isn't a usual state of affairs so you can claim for a single payment to buy any clothes you need because you're usual ones don't fit you Ask for all that you need.

#### HOW DO YOU CLAIM ?

To claim a single payment for any of these things you just have to write a letter to the DHSS saying:

'I wish to claim a single payment for the following items....' then say what you want and how much you want, explaining that you are pregnant for your clothes, and that you're expecting or have got a baby.

#### WHEN DO YOU CLAIM?

You can't get the baby things until its six weeks before the baby's due. But you can claim them for up to a year after it's born. (You can claim for a pushchair and highchair at any time if you need them). WHAT THEN?

You should get a giro for all you need. Check that its for all the things you wanted and the right amount. If not, or you don't get anything APPEAL! by writing to the DHSS.

Don't take No for an answer!

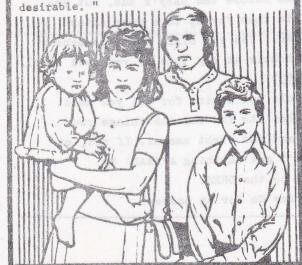
# DISCRIMINATION

"The Beveridge Report (1942) which formed the basis of the modern welfare state saw marriage as giving women 'RIGHTS and RISKS different from the unmarried.! The 'RIGHTS' were to do housework and to be supported by men; the 'RISKS' were loss of support due to widowhood or separation."

Despite changes in the Social Security scheme since 1948 the present system still has its roots in the initial Esveridge Report published in 1942., It was the intention of Beveridge to ensure minimum but adequate benefits covering the whole population. The 1942 Report proposed a comprehensive insur ance scheme to provide subsistence benefits for those in need. . It adopted the National Insurance scheme familiar to most workers to cover periods of risk, for example illness and unemployment. The Report was based on the assumption that there would be full employment and therefore only a small number of unemployed for short periods of time and that married women would not be in full employment but devoting themselves to home duties such as motherhood and housework.

#### SUPPLEMENTARY BENEFIT POLICY

"It is a fundamental feature of the supplementary benefits scheme that entitlement to benefit is calculated by reference to the requirements and resources of the family income unit... The nuclear family unit ... accords with what most people feel to be socially desirable."





Beveridge brought with him a set of values from the end of the 19th Century which are inherent in the present Social Security scheme and which imposes on families the State's view of how their affairs ought to be organized; discriminating on the basis of sex and with stereotyped assumptions about sex roles. For example, the Beveridge Report state that

"The attitude of the housewife to gainful employment outside the home is not and should not be the same as that of the single woman. She has other duties... Taken as a whole, the Plan for Social Security puts a premium on marriage in place of penalising it.. In the next thirty years housewives as Mothers have vital work to do in ensuring the adequate continuance of the British Race and of British ideals in the world."

The basic assumption that women are or will be , financially dependent on men has never been challenged within the system itself. Single women without children who live on their own and who have the correct contribution requirements are treated in the same way as single men for National Insurance benefits and Supplementary Benefit.



Beveridge originally intended that single working women would pay lower National Insurance contributions than single men - the justification for this being that as marriage was the expected and desired norm, men would have to be insured to cover future dependents, for example Widows' Benefit. Women, who traditionally have low paid jobs, (as well as low paid men) faced a disadvantage right up until January 1982 because Earnings Related Supplement was likely to be lower than that of the majority of men. Also, the woman who has stayed single all her life is discriminated agaist in her pension, even under the new scheme implemented in 1978. Under the old pension scheme married women, who could choose to pay a lower contribution or who had paid no contribution had to rely on their husbands contrib. record to entitle them toa pension, enforcing the woman's economic dependence on her husband.



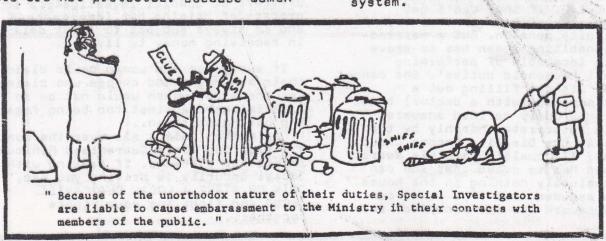
A woman who spent time at home looking after children or sick or elderly relatives before the implementation of the new scheme was not credited with contributions and therefore her pension rights are not protected. Because women

tend to be concentrated in low paid occupations even the new additional pension, which is related to the level of earnings, will be low and therefore a large majority of single women who have worked all their lives will still be getting lower pensions than men.. Many women are excluded from occupations employed in manual jobs or part-time work.

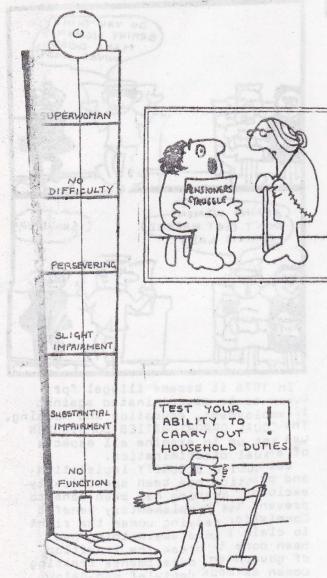


In 1976 it became illegal for men to be discriminated against in amployment, education and housing. The FOUAL OPPORTUNITIES COMMISSION was set up to examine all aspects of squal discrimination.

But SCCIAL SECURITY legislation and practice has been specifically excluded Nothing has been done to prevent the Supplementary Benefit Commission denying women the right to claim themselves. Nothing has been done to break the tradition of governmen departments treating women as dependents of men. Below are some examples of the discrimination evident in the Social Security system.



WIL I'S BENEFIT
Wicow's Senefits are based on her
late husband's contributions.
There is no equivalent widower's
ben fit for men who have stayed at
home while the woman has worked.
Co-habitees are not entitled to
an widow's benefits, although they
are treated as dependent on the
mal co-habites while he is alive.



NC -CONTRIBUTORY INVALIDITY PENSION Single women and all men are entitled to N.C.I.P. if they can't get Sickness Benefit or an ordinary Invalidity pension. But a married or co-habiting woman has to prove she is incapable of performing 'rormal household duties'. She cannot ge it without filling out a . questionnaire (with a doctor) that ha rigourously defined answers and is interpreted harshly by the DH S. As the Disabled Income Group st tes: 'To qualify for this award a oman has to prove that she can do absolutely nothing in the house. It is assumed that if a woman can do housework she is 'occupied' and

therefore there is no need to define her as unemployed and eligible for benefit.

Because of pressure through the EEC Equal Opportunities Commission, the government is reluctantly introducing changes into the Social Security system. Those seen as living in the same household will still have their income and needs assessed as a unit, but there is to be a seeming element of choice in who is considered as head of the household and therefore 'claimant'. If either one of the partners can fulfil one of the following conditions in the six months prior to claiming she or he will be treated as the claimant (if both or neither can then they can choose who is considered head of household):

 You have been engaged in fulltime work or part-time work over eight hours per week.

OR 2. You have been registered for employment.

OR 3. You are incapable of work.

OR 4. You are receiving Invalid Care Alowance.

OR 5. You have been excluded from claiming benefit because you have been in full-time education, hospital or prison.

The trouble is a man is more likely to have worked or be able to register for employment.

We have mentioned in a previous issue the introduction of the U8671 form. This form is to be filled in by women with children who want to register for employment. They have to specify what arrangements have been made for the care of dependents and unless these satisfy the benefit officer, they cannot register and are therefore dependents themselves, and can't get a U840 which entitles its holder to a growing number of concessions.

As a dependent on Social Security, if a woman wants to live separately from her husband or the father of her childres she has to fight the system to gain her right as an independent claimant. She can be harrassed by Liable Relative Officers or Special Investigators in the process of gaining her independence, and is always subject to great delays in receiving money to live on.

If every man and woman could claim in their own right and choose who claims for the kids, women would not be so discriminated against for being female and having children..

Claimants' Unions all over the contry are fighting for a Guaranteed Minimum Income for everyone. If dealing with Social Security is driving you mad, JOIN OR START A LOCAL CLAIMANTS' GROUP and fight for your rights together.

What do girls do these days when they leave school?

Very few get jobs straight away - if they do get one its likely to be in the traditionally women's areas of work. low pay, little future prospects. Some go on government training schemes from which a quarter may get jobs for a short while.

Most spend a lot of time at home, helpig out, isolated from their friends. A study that 45% of girls (16% of pays) were likely to get depressed. It's not

The Nottingham Girls Projec: was set up last year by a group of women who were concerned about the lack of provision for girls in Nottingham. They want to contact lots of girls. You can unemployed CENTRE, HOUNDS GATE, OFF MAID MARION WAY.

the WDMENS' FESTIVAL there will be workshops for girls



workshops for girls —



TUESDAYS 6 - 8 pm SATURDAYS 10 - 12 noon

at The Womens Centre

No appointment is needed and the results

If you want a test you must be at least are available immediately. 14 days late (after you expected your period); please bring a sample of urine (preferably from early morning) in a

Ring Nottm 411475 for more information. clean jar.

Contact Angle Wooster at the Unemployed Centre If your a girl and would live to be involved in some workshops to be heldon Sat and Sun 19 and 20 of Parch at the Adult Education Centre, Shakespeare Straet. I think you'll be able do photography, face painting, self-defence, sing some, and dance some and for sure meet lots of other girls and have some fun. Did you know? Did YOU KNOW?

girls got together and made a magazine called "Shocking pink" in London, and some others have started their own hairdressing business- started with

their friends and it spread.

Their are groups of young people in mucci. MUSCLE, who have organised as collectives to do lots of different jobs in their area with skills they picked up from each other, school, family or YOPs schemes and their doing alright alright - organising themselves, doing lots of different things, making some money and enjoying themselves. If you have the more shout hou it works want to know more about how it works contact Angle (address above).

GIRUS

#### claimants action nottingham

This magazine was put together by claimants for claimants in Nottingham. All contributions for the next issue welcome: Articles, letters, pictures, you send them - we'll print them!

CLAIMANTS ACTION NOTTINGHAM mosts:

Mondays 10am - 4pm at the
International Community Centre
Mansfield Road.

Help if you've got problems with you. claim, and the kettles usually on.

Wednesdays 1pm at Nottm Centre for the Unemployed Houndsgate, off Maid Marion Way.

Our weekly meeting. All claimants and their children very welcome. See you there!

If you want to set up a claimants group in your own area, then we'd be glad to help you and give you any ideas and information we can. Get in touch at the ICC.

CLAIMANTS ACTION NOTTINGHAM C/O INTERNATIONAL COMMUNITY CENTRE 61b MANSFIELD ROAD NOTTINGHAM

