

# VCCW Issues

### Commission for Women testifies on economic impact of divorce



ith the advent of no-fauit divorce, a very important group of women -- those who have dedicated their careers to maintaining the household and nurturing the family members -have been left out in the cold," according to Arleen S. Rosenfield, Co-Chair of the Commission for Women.

She recently testified about the "Economic Impact of Divorce" at a hearing sponsored jointly by the Senate Judiciary Committee and the Senate Task Force on Family Equity.

"Faced with the dissolution of their marriage after years of labor at home and no other marketable skills, these women are oftentimes expected to assimilate into today's roles," she testified. "The transition is not an easy one. Some cannot make it at all. Their valuable contributions are deserving of compensation."

One way this could be done, she suggested, is to legislate ways to compensate the homemaker spouse for her contributions during her marriage when it ends in divorce.

Other assistance is needed. "Women who are able to make the transition need both time and money to invest in their own new careers," Rosenfield testified. "More generous spousal support during the time when they are receiving additional education would help both spouses in the long run. When the homemaker spouse begins her new career at a higher salary than an entry level position could offer her, not only will her need for spousal support decrease, but with a more equal income the need for child support may decrease as well."

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### **Commission testifies on impact of divorce**

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On the other hand, she indicated, homemaker spouses who are unable to make the transition into the work force need to be awarded spousal support on an ongoing basis. "To do less would be unjust," she said. "The rules cannot be changed in the middle of the game."

Predicting that the number of spouses in this predicament will increase as time goes by, Rosenfield said a spouse in this category who is unable to maintain a standard of living reasonably close to that of her former spouse "deserves to have the benefit of that ongoing support. She has already earned it."

Although eliminating lengthy court battles was one of the reasons given for adopting no-fault divorce in the first place, Rosenfield pointed out, this has not happened. "The game remains unchanged; we just have different players."

"Instead of presenting evidence to prove fault to get a divorce granted, today couples hire many kinds of experts to prove or disprove a homemaker spouse's ability to be selfsupporting," she said.

Ventura County has adopted the Santa Clara Schedule for Temporary Support Orders which attempts to equalize the standard of living for both spouses based on a formula using the net income of the parties. "A similar guideline for permanent awards to be used by the court at the time those awards are made would not only produce more equitable awards but would also save time and money on lengthy court battles and avoid various parties' attempt to 'stack the deck' in their favor," she told the lawmakers.

In her testimony, Rosenfield supported the concept behind Senator Gary Hart's bill, SB 1750, on delay of sale of a family home. "Quite often in long term marriages the family home has a much lower mortgage payment than comparable housing elsewhere," she said. "There needs to be an exception to the equal division of property rule to allow for this circumstance."

Rosenfield testified that a professional degree earned by one spouse during the course of a marriage needs to be considered a community asset. "Just as with a tangible asset, both have contributed to it being acquired," she said. "The future earning capacity attributed to a professional degree can be valued much in the same way that earning capacity is valued in worker's compensation or personal injury cases. A dollar value needs to be determined and divided between the spouses along with other property."

This should be considered separately from spousal support and must not be confused with reimbursement to the community for expenses incurred for educating the degree– holding spouse. "Spouses who have prioritized their lives to assist in the success of the degree-earning spouse deserve to enjoy the fruits of their labor, the dividends of their investment," she said.

Although no-fault divorce does work in most cases, there are, however, numerous instances of "unequal, unfortunate and undesirable consequences. More flexible interpretation of this law is needed when dealing with dissolution of a long term marriage," she testified.

A task force of the Commission has been formed to examine these and other consequences of the continuing proliferation of divorces and the ramifications for women in spousal support and child support and custody matters.

## **Remembering our women veterans**

During the recent Veterans' Day observance on Nov. 11, the Ventura County Commission for Women joined others throughout the county in remembering women veterans.

There are approximately 1.2 million living women veterans and unofficial estimates indicate that 149,000 of those reside in California. "One should never minimize the tremendous contribution women have made with our Armed Forces of America in the defense of our precious freedoms," said Gary Villalba, Veterans Services supervisor for Ventura County. "Women vets have served from revolutionary times to the present."

The Veterans Administration (VA) is a federal government agency established in 1930 to provide multiple benefit programs to eligible veterans. Many states also provide veterans benefits. Unfortunately, the majority of women veterans are not utilizing their entitlement to benefits. A few of the VA benefits available are as follows:

--Compensation for service-connected disabilities.

--Pension for non-service-connected disabilities. --This program requires service in a wartime era and the veteran to be totally disabled or 65 years old.

--There is also an income limitation.

- --Medical benefits.
- --Education.
- -Insurance.
- --Home loan guarantee.
- --Survivor and dependent benefits.

"Veterans benefits are never granted automatically; all must be applied for and the laws and regulations determining entitlement are extremely complex and beyond the comprehension of the average claimant," Villalba said. He urged that women veterans (all veterans) who wish to seek information regarding possible entitlement to the numerous benefits, contact the following in Ventura County:

Veterans' Services Ventura County, Public Social Service Agency 242 West 2nd Street Oxnard, CA 93030 Mondays through Fridays: 9 to 3.

Or, from 9 to 3 Thursdays only: Janss Shopping Mall 215 North Moorpark Road, Suite H Thousand Oaks, CA 91300 To call toll-free, use the following numbers: From Ventura, (805) 654-5000 ext. 8500; Simi, Thousand Oaks, Moorpark, (805) 529-2060, ext. 8500; Fillmore, Piru, (805) 524-4922, ext. 8500; Santa Paula, (805) 656-1500, ext. 8500.

"Remember, veterans must inquire as to their rights to possible benefits," Villalba said. "We salute our women veterans."

#### State newsletter available

"California Women"--a newsletter publication--is offered free of charge from the California Commission on the Status of Women (CCSW) to individuals and organizations interested in staying informed on issues surrounding women and education, employment, health, child care, marital rights, and legislation currently addressing women in California.

Past feature articles have included spotlights on women in history, domestic violence, the Comparable Worth Task Force, aging as a feminist issue and updates on current legislation affecting women in California, as well as resource listings on the highlighted topic for each issue.

Should your organization or individual members wish to request the bi-monthly newsletter, please send a post card with your name, address and name of organization, to: CCSW--926 J Street, Room 1506, Sacramento, CA 95814.

Divorce classes are held every Wednesday night at 7 p.m. for low-income county residents by the Ventura County Bar Association's Free Legal Clinic. The classes are by appointment only and are for low income individuals going through a divorce for the first time. For additional information, call the Ventura County Bar Association at (805) 653-5252 or (805) 983-6667 or visit them at 4478 Market St. No. 704, Ventura, CA 93003.

#### Child Support Information Handbook

A "Child Support Information Handbook" has recently been made available to the public by the Ventura County District Attorney's office.

In both English and Spanish, the book is available from the Commission office or by writing to the Child Support Division of the District Attorney, 4651 Telephone Road, Suite 101, Ventura, CA 93003.

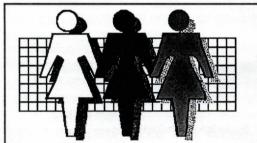
#### New insurance law passed

A new Group Health Insurance Continuation law helps women retain their health insurance.

Under this law, spouses and dependents who pay their full premiums may continue on group health insurance plans sponsored by the husband's employer for up to three years after a change in work or family status such as divorce, death or retirement.

For a free brochure explaining the law, send a self-addressed, stamped business envelope to:

> Insurance Continuation Older Women's League 1325 G Street, NW Lower Level B Washington, D.C. 20005



Ventura County Commission for Women

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Vol. 3, No. 6

Ventura County Commission for Women - Officers 1986

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Nov/Dec 1986

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Computerized typesetting and graphics courtesy of Computer Applications Systems Support of Camarillo

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