



Women's Policy Research

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Institute for Women's Policy Research announces

IWPR's Sixth Women's Policy Research Conference

The Status of Women: Facing the Facts, Forging the Future

Washington, DC
June 8-9, 2001
at the Capitol Hilton

For more information, visit www.iwpr.org or call 202/785-5100

Women and Retirement: Will You Be Able To Afford It?

The Gender Gap in Pension Coverage: How Do Women Compare To Men?

by Lois Shaw and Catherine Hill

Older women have lower incomes and fewer economic resources than their male counterparts. The difference in income from pensions is especially pronounced, and can make retirement for women an unwelcome prospect. Among men and women over age 65, women are only about half as likely to receive income from a pension as men are (including income from a former husband's pension). Those women who do receive pensions receive approximately half of men's benefits. What is not well known is the extent to which today's working women are closing the gap in pension coverage.

In a new study funded by the U.S. Department of Labor, IWPR examines the difference in pension participation of male and female workers based on 1995 data (most recent available) from the Survey of Income and Program Participation (SIPP). The good news is that women are indeed participating in pension plans in greater numbers than in the past, and women working full-time are participating almost equally. However, part-time workers (who are disproportionately women) remain much less likely to participate in an employer-sponsored pension plan. In addition, women are more likely than men to spend, rather than re-invest, pre-retirement "lump sum distributions" from their pensions



Women and Social Security Summit, Washington, DC. L to R – Catherine Hill, IWPR; Joan Entmacher, National Women's Law Center; Heidi Hartmann, IWPR; Patricia Cornish, Business and Professional Women USA; Kilolo Kijakazi, Center on Budget and Policy Priorities.

when they leave a job. While using a lump sum from a pension to pay bills, invest in children's education, or buy a car may seem like reasonable choices, this trend does not bode well for the economic security of future generations of older women.

While women and men are equally likely to work for an employer sponsoring a pension plan, IWPR research found (cont'd on p. 5)

The Women and Social Security Summit

On February 8, 2001 Heidi Hartmann and Catherine Hill spoke at the Women and Social Security Summit – *Keeping Social Security A Guaranteed Part of Retirement*. Dr. Hartmann opened the session with a discussion on improving benefits for women and Dr. Hill presented the concept of the "Family Service Credit" as a way to compensate women and men who reduce their paid work when they take time to raise their children. To explain the idea further, Dr. Hill posed this question (cont'd on p. 7)

President's Message



What does the new administration in Washington, DC, mean for women? On the one hand, we might expect that a president seeking to increase his popular support will look for programs and policies that appeal particularly to women, who remain the majority of voters. On the other hand, the Republican Party's longstanding opposition to abortion and government regulation suggests that we shouldn't expect positive developments on these fronts.

What can be done?

First, make progress where progress can be made. Spending on women's health and domestic violence programs already has strong bipartisan support, and these areas should fare well provided strong leaders can be appointed in the responsible agencies. Other potential areas for women's gains include improved job training and education for high technology jobs, as well as improved data collection and analysis of issues especially important to women throughout government. As of this writing, the White House women's liaison office has not yet been either abolished or reconstituted. Secretary Powell is still considering whether and how to extend the work of the The President's Interagency Council on Women, which was housed in the State Department under Madeleine Albright, and led the federal effort to carry out the Beijing Platform for Action.

Second, organize to protect our most vulnerable areas. Welfare reform reauthorization comes up in 2002, during the 107th Congress. The five-year life time limits, optional family caps (which have been chosen by more than half the states), and limited access to higher education and job training are all areas that need to be improved in reauthorization. President

Bush's commitment to partially privatize Social Security is another looming disaster for women. Women earn less and live longer, and thus will have to support themselves for more years out of smaller individual accounts. Since Social Security is largely a "pay as you go" system with current workers' taxes paying benefits for current retirees, the transition to individual accounts is very expensive. Unless we are willing to cut Social Security benefits for Social Security retirees today (and of course we shouldn't), taking 1/6 of the program's funding for individual accounts would be a financial disaster.

Third, stop the tax cut. The new administration is focusing on tax rate cuts and ignoring, for now, most of the marriage tax penalty, increasing child or child care tax credits, or anything of particular interest to women. Furthermore, a ten-year \$1.6 trillion (or larger) tax cut effectively bankrupts the federal government, making it impossible to strengthen public programs, such as Social Security and Medicare, or increase funding for child care and education. Benefit increases, rather than tax cuts, provide a far better economic stimulus and could do a lot more for women and children. One such proposal, the "Prosperity Dividend," calls for giving each adult and child in the United States a \$500 payment funded out of the non-Social-Security budget surplus. Although it uses up one year's worth of projected surplus (\$140 billion), as a one-time economic stimulus, it has no impact on tax collections in the future and thus does not put our long term financial health at risk. It also may be the only effective way to stop the momentum behind tax cuts.

Fourth, strengthen women's political power, both in the independent women's movement and within both political parties. Without effective political clout, it's real hard to get what women need and want. So, as Mother Jones said, "Don't mourn — Organize!"

IWPR's research and policy analysis helps to inform all these debates and move

women's agendas forward. Come to the Sixth Women's Policy Research Conference June 8-9, 2001, in Washington, DC, to learn more about all of these issues and hear about the latest findings from the feminist policy research community. Check out the conference on our website: www.iwpr.org.

IWPR Works With Georgia and Illinois for Women's Economic Security

Initiatives to improve public policies that support women's economic security are underway in Illinois and Georgia, and Study Director Vicky Lovell has been on the scene providing expert testimony.

In Illinois, Women Employed is supporting Representative Julie Hamos's (D) efforts to improve work-based income support policies. Women Employed has organized a public education and outreach campaign regarding the need to expand coverage under the state's Unemployment



IWPR's Vicky Lovell delivering testimony at the recent hearing on unemployment insurance for the House Committee on Industrial and Labor Relations, Georgia General Assembly.

Insurance (UI) program and is also investigating avenues for providing paid family and medical leave. Dr. Lovell was invited to testify at a legislative hearing in September about why workers need paid family and medical leave and how paid leave policies might be funded and administered. Possibilities being explored in Illinois and elsewhere include modifying the current



L to R - Vicky Lovell, IWPR; Melissa Josephs, Women Employed; Electra Miles, witness; State Rep. Julie Hamos (D), at a legislative hearing for the Illinois General Assembly, House Committee on Labor and Commerce, Subcommittee on Unemployment Insurance for the New Workforce.

UI system or implementing a new Temporary Disability Insurance program with a family leave component. Another idea, proposed in Minnesota, is to have both the state government and employers chip in to fund paid family and medical leave.

At the hearing in Chicago, legislators also heard from Electra Miles. Ms. Miles had researched her options for taking maternity leave from her job as a dental assistant working in a small office, hoping that she could have some time with her new baby without the family losing her entire income. She discovered that she was not covered by any family leave provisions and would not be able to receive welfare, since the time required to process a welfare application would exceed the time she wished to take maternity leave. She urged the legislators to approve a new paid leave program to help working families like hers.

The Coalition for Georgia's Working Families is working with Representative Nan Grogan Orrock (D) to amend Georgia's UI system to make it easier for part-time and low-wage workers to qualify for UI benefits. The Coalition also seeks to define certain conflicts between employment and family caregiving work as qualifying reasons for quitting work. To lay the foundation for these efforts, a legislative hearing on UI reform was held in Atlanta in December 2000. Dr. Lovell was invited to testify about the needs of part-time and low-wage workers and workers with family caregiving responsibilities for better UI

coverage. A new report on Georgia's UI system, written by Dr. Lovell and Maurice Emsellem of the National Employment Law Project, was released at the hearing. This report is available at www.nelp.org.

Several people provided compelling testimony about needing UI and being denied benefits. Angela Smith told of having worked for 10 years at a state hospital when her infant daughter developed life-threatening heart problems. After weeks of enduring this medical crisis, Angela was able to bring her daughter home. She requested a transfer from the night shift to the day shift in order to better care for her daughter, but her employer refused to make the change. Forced to quit her job and look for other employment, Angela was denied UI benefits. Other witnesses spoke of needing UI after quitting jobs to flee domestic violence.

There are thousands of other examples from across the country of women needing UI but being denied benefits, or workers needing temporary income when they are ill or caring for their families. The policy changes sought in Illinois and Georgia offer benefits to employers and local communities, by reducing the use of social services, bringing money to the state and local economies, and providing a more stable work force. Improved public policies can recognize the contribution made by women, low-wage and part-time workers and increase women's economic security. Please see the enclosed testimony for more detailed information.

IWPR Hosts Friday Forum

On December 8, 2000, IWPR hosted a panel entitled *Giving Families Choices: Enacting Paid Family Leave* to discuss statewide efforts to enact paid family leave. The Friday Forum is part of a lecture series co-sponsored by the Institute for Women's Policy Research and the George Washington University Women's Studies Program and is designed to stimulate the debate around current policy issues affecting women and their families. Dr.

Hartmann introduced the panel and presented an overview of family leave policies in different states and how advocates are working to extend employment policies to allow employees to



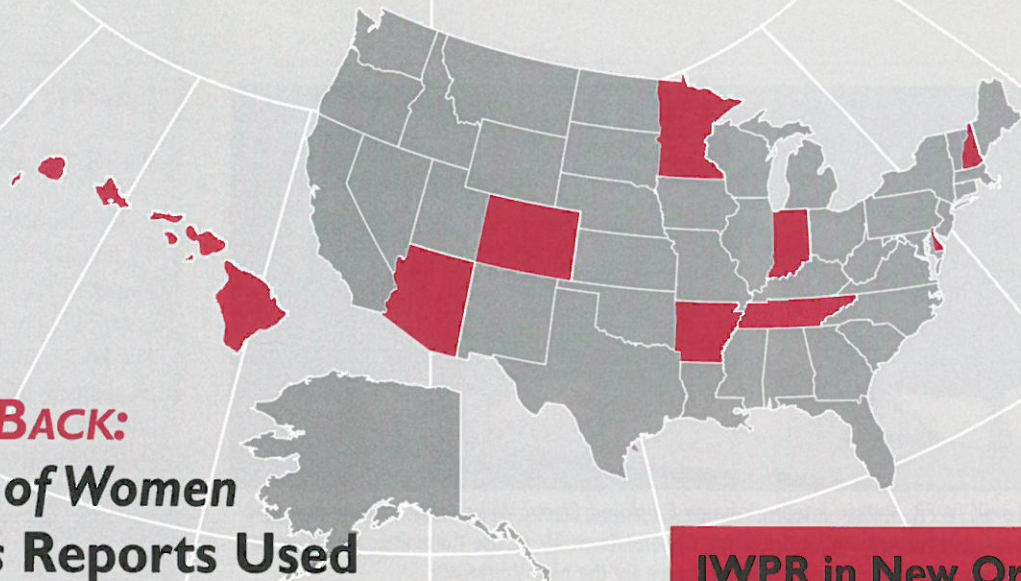
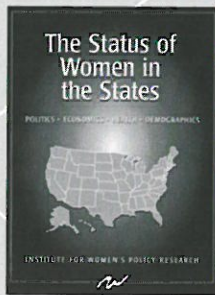
Carla Katz, President, Communications Workers of America Local 1034.

provide care for their families. Jo Moury of the Spot Image Corporation focused on how her company benefits from a comprehensive family leave plan through outcomes such as improved employee retention. Spot Image provides a comprehensive leave policy called "paid time off" or PTO, which gives every employee a total amount of days off including sick leave, personal days, and vacation days. The company does not require employees to disclose what type of leave they are requesting. Carla Katz, President of the Communications Workers of America Local 1034, spoke about coalition efforts in New Jersey to expand the



Michael Dobson (D), Delegate to the Maryland General Assembly.

use of Temporary Disability Insurance and Unemployment Insurance to cover workers leaving their jobs for childbirth, adoption, family, and elder care. Maryland State Delegate Michael Dobson (D) spoke about efforts in Maryland to promote family leave policies including expanding the use of Unemployment Insurance.



REPORTING BACK: **New Status of Women in the States Reports Used to Publicize and Improve Women's Status in the States**

Since IWPR released *The Status of Women in the States* reports in November 2000, State Advisory Committees have been using the reports to launch efforts to improve women's social and economic status. Here is a sample of some initiatives that have largely resulted from the reports:

Galvanized by the *States* reports, Arkansas, Delaware and Minnesota are planning statewide conferences on women's issues to bring researchers and advocates together to create agendas for change.

In New Hampshire, the advisory committee has turned into an ongoing, statewide coalition of activists and researchers that address women's issues. They meet regularly with legislators to advocate for specific policies derived from the data in the report, including raising the state minimum wage, providing unemployment insurance to part-time employees, providing funding for health insurance for low income families, and requiring that all state data be disaggregated by sex and age. The committee is also using the report to draft the first New Hampshire Women's Agenda.

In Tennessee, the Economic Council on Women will use the report to lobby for living wage legislation and funds for non-traditional job training for women. In addition, the city of Memphis formed its first Women's Council to examine issues affecting women in the city of Memphis.

In Colorado, the Women's Foundation has planned a three-year project to disseminate information from the report, including a mobile display that will be set up in high-traffic areas such as malls and community colleges and a reception to announce the launch of the project. The Women's Foundation is also planning symposia in 24 to 28 cities to publicize the report's data and will provide matching grants, totaling \$250,000, to towns and cities throughout the state to work on issues of importance to women in those communities. In addition, several county-level organizations are exploring county-level data to emulate the report and are applying for funds for data collection in this area.

In Hawaii, the Governor's office is working with the Commission on the Status of Women to put together a campaign to improve women's voter turnout and encourage women to run for office.

The Arizona Advisory Committee will work to pass legislation mandating better data collection on women's issues — particularly those for minority women.

Congratulations to the state Advisory Committees and all of the individuals and organizations who came together and are working so hard to promote equity for women.

IWPR in New Orleans

IWPR researchers traveled to New Orleans to present research and participate in a variety of panels and workshops on economic equity for women at the Annual Allied Social Sciences Association Meetings. Several associations including the American Economics Association, International Association of Feminist Economists (IAFFE), Union for Radical Political Economics (URPE), and the Industrial Relations Research Association (IRRA) also participated in the conference. Study Director Cindy Negrey presented a paper entitled "Occupational Sex Segregation Among Welfare Recipients" at a session entitled "Gender and Workplace Inequality" at the IRRA meeting. Dr. Hartmann chaired the session. Study Director Janice Peterson was a discussant on a panel co-sponsored by IAFFE and URPE, entitled "Historical and Comparative Perspectives on Women's Paid Employment."



IWPR attends Allied Social Sciences Association Conference in New Orleans. L – R Cindy Negrey, Study Director, Heidi Hartmann, IWPR President, Xue Song, economist, Janice Peterson, Study Director. Not pictured Lois Shaw, Senior Consulting Economist.

The Gender Gap in Pension Coverage: How Do Women Compare To Men?

(cont'd from p. 1) that women still lag behind men in participation (53 percent of women workers were enrolled in a plan compared with 60 percent of men). Short job tenure was the most common reason for younger men and women not to enroll in a plan (39 percent and 36 percent respectively). For women aged 45-64, working part-time was the most common reason for not participating in a pension plan (35 percent compared with only 20 percent for men aged 45-64). Thus, because women are more likely to work part-time, and because they continue to take more time out of the paid workforce to care for their families, it remains likely that a pension gap will persist for future generations of retirees. While public education is a useful tool for promoting increased retirement savings, public policies that encourage employers to extend pension coverage to part-time employees and workers with short job tenure are even more valuable for women.

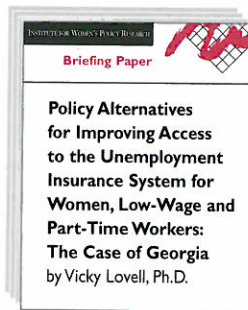
Federal tax policy is also an under appreciated issue for women. Because pension contributions from employee earnings are not taxed, and because employer contributions to pensions are tax deductible as business expenses, there are significant tax advantages for pension holders and providers. The tax breaks for pensions represent a significant federal expenditure. In 1999, the U.S. Office of Management and Budget estimated that the federal government lost \$84 billion in tax revenue due to the tax exemptions associated with pensions. Thus, women's unequal access to pensions means that women do not receive their fair share of these tax advantages. Improving women's overall access to pensions is a matter of fairness as well as good financial planning.

New Releases

Briefing Paper, **Policy Alternatives for Improving Access to the Unemployment Insurance System for Women, Low-Wage and Part-Time Workers: The Case of Georgia**,

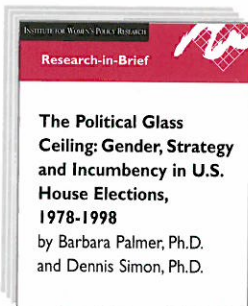
by Study Director Vicky Lovell before the Subcommittee on Economic Security and Unemployment

Insurance of the House Committee on Industrial and Labor Relations, Georgia General Assembly. Enclosed.



Research-in-Brief, **The Political Glass Ceiling: Gender, Strategy and Incumbency in U.S. House Elections, 1978-1998**, by

Barbara Palmer, Ph.D., and Dennis Simon, Ph.D., of Southern Methodist University, discusses factors contributing to the low number of women serving in elected office. Enclosed.



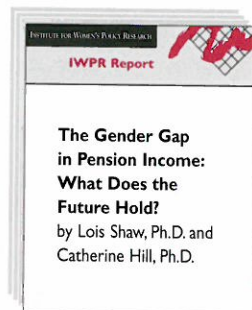
Briefing Paper, **"Making Birth Control More Accessible to Women: A Cost-Benefit Analysis of Over-the-Counter Oral Contraceptives,"**

by Holly Mead with assistance from Bethany Snyder, evaluates the costs and benefits of switching birth control pills to over-the-counter status in an effort to improve women's access to contraceptives. Enclosed.



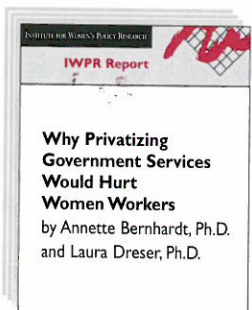
Report, **The Gender Gap in Pension Income: What Does the Future Hold?**,

by Lois Shaw and Catherine Hill. The report analyzes women's and men's participation in pension plans. For ordering information, see enclosed order form.



Report, **Why Privatizing Government Services Would Hurt Women Workers**,

by Annette Bernhardt and Laura Dresser (Center on Wisconsin Strategies), with assistance from IWPR Study Director Catherine Hill. The report documents job growth in the public and private sectors and evaluates differences in wages and benefits for women workers. For ordering information, see enclosed order form.



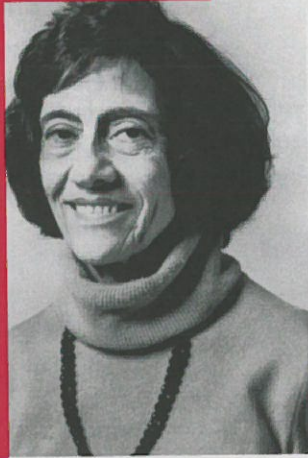
RECENT NEWS

Chicago Tribune

The *Chicago Tribune* recently published an op-ed by IWPR Study Director Amy Caiazza entitled, "Gender Equity and the GOP" and IWPR's Catherine Hill published an essay, "Would Privatizing Social Security Shortchange Women Workers?" in *Insight* magazine. You can find these articles and other IWPR press coverage in the enclosed press clips.

Visit us at
www.iwpr.org

Friend of IWPR



Mariam Chamberlain

Mariam Chamberlain is one of IWPR's founding members, and has served many years on our Board of Directors. Since the early 1970's, Dr. Chamberlain has played a central role in promoting women's studies, research on women, and efforts to improve the status of women in higher education in the United States and around the world.

After earning her doctorate in economics from Harvard, Dr. Chamberlain taught at both Connecticut College and Columbia University. In 1956, she became a program officer in the Economic Development and Administration Program at the Ford Foundation. Working in this program she had many notable achievements, including a successful drive to upgrade management education from a vocational degree

to its current status – the Master of Business Administration degree.

After a seven-year stint with the Economic Growth Center at Yale, she returned to Ford in 1967 as a program officer in the Education and Research Division of the Higher Education Program. It was here that Mariam played a key role in the creation of women's research centers at universities across the country including Stanford University, the Murray Center at Radcliffe College, Michigan's Center for Continuing Education, and the Southwest Institute for Research on Women at the University of Arizona. Her final round of grants at Ford in 1981 established research centers at Memphis State, Brown, and Duke/University of North Carolina.

In the early 1980's, Mariam helped to found the National Council for Research on Women, and remained as its President until 1989. She continues as Founding President and Resident Scholar, and serves on the board of several feminist organizations, including the Feminist Press, the Network of East-West Women, and the Women's Interart Center.

IWPR is proud — and fortunate — to be a beneficiary of Mariam's wisdom and passion for women's issues as we enter our 14th year.

IWPR General and Project Support

IWPR depends upon foundations, organizations, and individuals to support its research, education, and outreach activities. We are able to fulfill our mission through the generous support of: the **Ford Foundation** for work on paid family leave, women and welfare, the Working Group on Social Indicators of Women's Status, and our *Status of Women in the States* project; the **Open Society Institute** for institutional support and work on adolescent health issues and Social Security; the **John D. and Catherine T. MacArthur Foundation** for our research and technical assistance on child care issues; the **Charles Stewart Mott Foundation** for institutional support; the **Rockefeller Foundation** for research on job training and the unemployment insurance program; and the **Annie E. Casey Foundation** for work on family leave and unemployment insurance.

We received new funding from the **A.L. Mailman Foundation** for a project on childcare and the **Sociological Initiatives Foundation** to examine the experiences of welfare recipients in Washington, D.C. The **Foundation for Child Development** is funding a project on childcare advocacy and welfare reform in Pennsylvania, and the **Rockefeller Family Fund** provides support for PuLSE (Policy Listserv and Strategy Exchange).

The Institute also receives support from the following labor unions: the Communications Workers of America, the American Federation of Government Employees, UNITE, the Service Employees International Union, PACE International, the International Association of Machinists and Aerospace Workers, the International Brotherhood of Teamsters, the American Federation of State, County, and Municipal Employees, and the American Federation of Labor and Congress of International Organizations.

A special thanks to all our members — your generosity each year sustains the Institute in so many ways.

CALL FOR VOLUNTEERS

IWPR's Sixth Women's Policy Research Conference The Status of Women: Facing the Facts, Forging the Future



Join IWPR Staff and Friends on June 8 & 9

- Coordinate exhibits and workshops
- Work with IWPR staff on technical assistance and panel support
- Get a complimentary registration
- Meet advocates and researchers from around the country
- Learn more about the issues you care about

For more information, see enclosed flyer or visit us at www.iwpr.org.

Around the Network

Announcements

TAKE TWO MINUTES and make sure your voices are heard! IWPR is partnering with the Working Women's Department of the AFL-CIO on their new Working Women Survey as a 1000 Plus Partner. The goal of the survey is to help find out what changes and laws would most improve your life as a working woman. IWPR is pledging to get 1000 responses from our members. Please join us and fill out the survey and don't forget to indicate your affiliation! The survey is available at www.aflcio.org/women/wwsurvey2001.htm.

New Releases

Get a Financial Life, a new book by Beth Kobliner, staff writer for *Money Magazine* for eight years, offers thorough, fun and detailed advice for financial planning. The book is aimed at Generation X'ers, but provides comprehensive information that will be helpful to people of all ages, from how best to manage debt and retirement planning to investment and ways for reducing homeowner expenses. "A life's worth of smart financial advice." See enclosed order form.

Women Count: Smart About Money is a new documentary produced by Third Wave Television. Hear women tell their own stories about the way they deal with money during all stages of life — from their first job to retirement. Financial experts give tips about managing your money through the good times in order to be prepared for life's surprises. Call 203/622-1372, or see enclosed flyer for more information.

Basic Books has released *The Widening Gap: Why America's Working Families Are in Jeopardy and What Can Be Done About It*. Author Jody Heymann, MD, provides a profound look at the lives of America's working families, from all social classes and ethnic groups, and their familial obligations — from child care to elder care. "It is a powerful indictment of the government policies and business practices that do not meet the needs of American families." Topics include paid family leave and Unemployment Insurance. See enclosed flyer for more information.

Jennifer Abod, a feminist broadcaster, producer and educator has just completed a new film about Audre Lorde entitled *The Edge of Each Other's Battles: The Vision of Audre Lorde*. This documentary combines interviews and readings of Audre Lorde and commentary from a variety of authors, poets, educators, and activists on issues addressing race and feminism, the lesbian perspective, art, and current events. Abod's film creates a compelling argument for the elimination of hate in America. To order, write to jabod.profile@get.net, or see enclosed flyer.

The Women and Social Security Summit

(cont'd from p. 1) to the audience: If veterans from WWII received benefits from their military service rather than from their own payroll contributions, why shouldn't women who serve as mothers receive similar benefits?

On the second day of the conference, IWPR researcher Dr. Vicky Lovell spoke on public policy for family leave. Over 400 women attended the conference that was co-sponsored by the National Council of Women's Organizations, Business and Professional Women USA, Older Women's League, Women's Institute for a Secure Retirement, National Council of Negro Women, National Organization for Women, Feminist Majority, and the American Association of University Women.

I W P R

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YES, I want to become a member of IWPR:

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QUARTERLY NEWSLETTER all members (Including new IWPR briefing papers and facts sheets, plus special offers and announcements, for all members except Individual Members.)

RESEARCH NEWS REPORTER (RNR)
A monthly compilation of research in the news that is relevant to women and families, providing ordering information for each study. Arranged according to topic and includes a binder. (Selected Membership Levels)

BIENNIAL CONFERENCE June 2001
Brings the latest policy research to advocates and policy makers. Discounts for all members.

PUBLICATION DISCOUNTS
All research materials produced by IWPR available at a 20% discount for all members.

NETWORK BENEFITS
Members are invited to include announcements, notices or flyers for special events, publications and other relevant activities in the quarterly newsletter.

Contributions are tax deductible to the extent allowable by law.