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To address the needs of unemployed workers, the Federal Government indirectly assists employers in creating employment and training opportunities for certain groups of workers, usually the disadvantaged, including women, minorities, and "displaced homemakers." This assistance comes through various tax credit mechanisms and the funding of economic development projects in chronically depressed local areas. Recently proposed urban enterprise zone legislation would provide for zones where employers and employees in specified economically depressed urban areas would be the beneficiaries of a wide range of tax reductions, credits, and other benefits to attract private investment to these areas.

Significant tax incentives for job training and job creation include the Targeted Job Tax Credit (TJTC) and on-the-job training (OJT) administered through the Comprehensive Employment and Training Act (CETA), in effect through September 1982. Contracts for OJT are negotiated with employers, where the local prime sponsors under CETA subsidize wages and training program expenses of employers providing services for CETA targeted groups which include women. Recent legislative proposals to revise CETA would provide the private sector a much larger role in local planning and delivery of employment and training programs. There is much debate over the specific programs and their future funding levels, but the need for private sector initiatives and cooperation in any training program is viewed as a "must."

At the present time, most direct assistance to job seekers in the private sector reflects the activities of the State Employment Service offices (public employment offices). They do not, generally, provide for direct travel expenses for relocation, as some private firms do. However, some public employment and training programs focused on low-income families and workers do have job assistance and followup procedures incorporated. In addition, the State Employment Service has explored the use of community-based organizations as a way of reaching both job applicants and employers who need workers. Also, the Federal Government has put in place a Private Sector Initiatives Program to get employers and unions more involved in developing local solutions to the employment needs of the community.

III. OUTREACH TO GROUPS WITH SPECIAL NEEDS

Migrant and seasonal farmworkers. Estimates of the number of migrant and seasonal farmworkers vary by inclusiveness of definition, ranging to a high of more than 1 million workers. The U.S. Department of Agriculture defines migrant workers as persons who cross county lines and stay overnight to do farm work. According to that definition, data from the hired farm workers supplement to the Current Population Survey found 217,000 migrant workers in 1979, of which about 52,000 or nearly one-quarter were women. By race-ethnic origin, about 25,000 were Hispanic, 23,000 were white and 3,000 were black women.

The U.S. Department of Labor programs for seasonal farmworkers authorized by Title III, section 303 of CETA, serve both migrant and locally employed farmworkers in rural and urban settings. These programs were designed to alleviate the chronic unemployment and underemployment of farmworkers and to improve their status in the economy. The number of women newly enrolled in

CETA programs for fiscal year 1980 was somewhat less than 10,000. ^{4/} Women comprise about 40 percent of all migrant and seasonal farmworkers served by CETA.

Minority women. The Women's Bureau has pioneered in the development of unique demonstration projects that effectively meet the special needs of minority women, including blacks, American Indians, Hispanics, and Asian/Pacific Americans. The following review of the employment situation of black and Hispanic women looks at the current employment status of these women. These are the two largest minority groups in the United States in terms of population. Data for the other minority ethnic groups are largely derived from the Decennial Census data. The 1980 results are not available in the detail required for analysis.

Black women. The population of black females reached 14.0 million in 1980, up 2.1 million from 1970, with about three-quarters of all black women residing in metropolitan areas, and more than half living in central cities within metropolitan areas. Black women have made improvements in most socio-economic situations during the 1970's, but they still are not as well off as their white counterparts. Black women are more likely than white women to be unemployed, to be overrepresented in low-paying jobs, to increasingly assume the role of maintaining a family with children to support, and to account for a disproportionate share of the poor. In addition, black women still have a lower life expectancy than white women--72.6 years compared with 77.3 years in 1976--even though the life expectancy differential between black and white women has narrowed by 1.5 years since 1970.

The jobless rates for black women are unusually high due to the extremely high rates among black teenagers 16 to 19 years old and young women 20 to 24 years old. The number of unemployed black women was 840,000 in 1981, reflecting a rate of 15.6 percent. The unemployment rate among black teenagers was several times the rate of their white counterparts--42.2 percent versus 16.6 percent in 1981; for women 20 to 24 years of age, the jobless rates were 26.4 percent among blacks and 9.1 percent among whites.

Despite the poor unemployment situation of black women compared with white women, and of young black women particularly, there has been some improvement in the occupational status of those who were employed, reflecting their strong and continued labor force experience and increasing educational attainment. Their labor force participation rate in 1981 was 53 percent, somewhat higher than that of all women. The median years of school completed by employed black women was 12.4 years in 1979, compared with 12.7 for employed white women.

^{4/} Employment and Training Report of the President. Including reports by the U.S. Department of Labor, the U.S. Department of Health and Human Services, and the U.S. Department of Education, transmitted to the Congress 1981.

The proportion of black women in white-collar work increased sharply between 1972 and 1981 (from 38 to 51 percent), as many of the younger, better-educated women found jobs in clerical, professional, and technical occupations. Over the same period, the proportion of black women in service occupations dropped from 48 to 31 percent, largely because of the dramatic drop of women in private household occupations--an area where many black women have historically found employment. These trends reflect the fact that younger, better-educated black women looked for and found "higher-paying" jobs.

During the 1970's, the median income of black women who worked year-round full-time approached income parity with their white counterparts. The annual income for year-round full-time employed black women rose from \$7,079 in 1970 to \$10,914 in 1980; comparative income for white women was \$8,640 to \$11,702 over the same period. Despite black women's near parity of income with white women, black family income (\$12,674) in 1980 was considerably less than that of white families (\$21,904). Moreover, although the earnings of black women account for a larger share of family income than the earnings of white women, black men working full-time year-round in 1980 earned substantially less (\$13,874) than white men (\$19,719).

Hispanic women. Females of Hispanic origin numbered 6.6 million in March of 1980. The largest specific Hispanic group was of Mexican origin (3.9 million), followed by women of Puerto Rican origin (985,000), Central and South American origin (561,000), and--the smallest group--Cuban origin (417,000). The remaining 829,000 females were not classified as to national origin. (Data are not compared with earlier years because of large sampling variability and differences in classification since the 1970 Census.) The socioeconomic position of Hispanic-origin women differs according to the country of origin, and is substantially different from that of non-Hispanic women, particularly in educational attainment.

Among all adult women of Hispanic origin (20 years old and over), nearly 50 percent participated in work activities in 1981, somewhat lower than the rate for all adult women--52 percent. The overall rate obscures differences in participation among the various Hispanic ethnic groups, and mainly reflects the lower rate of women of Puerto Rican origin compared with the others. At 37 percent, women of Puerto Rican origin had the lowest labor force participation rate in 1981, compared with a high of 54 percent for women of Cuban origin, and 50 percent for women of Mexican origin. Probably of more significance than traditional family roles are the divergent age distributions which have a strong effect on labor force participation. The median age of women of Puerto Rican origin is lower than the median age of women of Cuban origin. Because of their youth, Puerto Rican women are more likely to have young children, preventing them from participating in the labor force.

Unemployment for Hispanic women moved down from 1975 recession highs but is still higher than that for all women and somewhat lower than that for nonwhite (largely black) women workers. At 9.5 percent in 1981, joblessness among adult Hispanic women workers edged up from the prerecession low of 8.9 percent in 1979.

Women of Hispanic origin were employed in blue-collar occupations to a greater extent than other women. Regardless of ethnicity, employed Hispanics

were more concentrated in low-paid, semi-skilled occupations than the overall work force. Although the large percentage of Hispanic women employed in clerical positions is similar to that of all women, their heavy concentration in operative jobs--dressmakers, assemblers, operators of machines and similar equipment--is strikingly unlike other women.

Although the 1979 earnings of Hispanic women (\$9,590) were lower than those of all women employed year-round at full-time jobs, Hispanic women in professional occupations had mean earnings (\$14,100) not significantly different from all white women (\$14,259). Hispanic workers in these jobs were more likely to be of Cuban origin. These women had the highest educational attainment and closely resembled non-Hispanic women in their socioeconomic characteristics.

IV. IMPACT OF THE ECONOMY ON EMPLOYMENT

Like its OECD partners, the United States has experienced the serious economic problems of high inflation and unemployment. While unemployment continues to be a problem, inflation, as measured by the Consumer Price Index of the Bureau of Labor Statistics, is on the way down. The U.S. Government today believes that economic problems must be dealt with principally by the private sector, and is therefore attempting to provide an environment in which the forces of private initiative are encouraged.

Regardless of economic conditions, large numbers of women are in the labor force--working or looking for work. During the 1970's, women entered and reentered the labor force in unprecedented numbers, reflecting not only declining fertility rates and society's increasing acceptance of working mothers, but also a response to rapidly expanding employment opportunities. Employment in white-collar and service (except private household) occupations increased by 85 percent between 1972 and 1980; women accounted for more than 90 percent of the increase. In addition, women made up more than 65 percent of the total employment increase, with young women (25-34 years of age) accounting for about one-half of the total gain in employment among women. Not only have the numbers increased, the job titles held by women have proliferated to include not only clerical types, but doctors, lawyers, engineers, bus and truck drivers, construction workers, corporate managers, and members of the Armed Forces. Women are now in nearly all of approximately 400 occupations listed by the Bureau of the Census. However, the effectiveness of initiatives to further equal employment opportunities is more clearly illustrated by examining equity in education, employment, and pay.

V. THE EFFECTIVENESS OF EQUAL OPPORTUNITY INITIATIVES

Equity in education. The proportion of women 18 to 64 years of age completing secondary school has historically been higher than that of men. However, men completing secondary school are more likely than women to complete 4 or more years of college. (See tabulation below.) While the gap in the proportion of men and women completing high school has narrowed, the gap between those completing college has not narrowed significantly. However, an increasing proportion of women have entered and completed college, reflecting employers' increased stress on technical and formal knowledge.

Education of persons 18 to 64 in the civilian labor force

	<u>4 or more years of college</u>		<u>4 years of high school (including 1 to 3 years of college)</u>	
	<u>Women</u>	<u>Men</u>	<u>Women</u>	<u>Men</u>
March 1965...	9.9%	12.6%	53.4%	43.4%
March 1970...	10.7%	14.2%	59.6%	49.8%
March 1975...	14.0%	17.9%	63.1%	54.4%
March 1980...	16.6%	20.6%	65.9%	56.7%

As women move into the paid work force, they see that broader educational opportunities for women and girls are at the center of economic self-sufficiency.

Title IX has been effective in increasing the educational opportunities for women and girls. Several major aspects of education affected by this law include: enrollments in various programs, student services and activities, admissions and degrees in higher education institutions, employment of women and men in the education system, and athletics. Voluntary compliance with the law, particularly in higher education, has resulted in some significant improvements. For example, the enrollment of women in graduate and professional schools such as law and medicine has increased dramatically.

- Women earned half of the master's degrees and one-third of all doctoral degrees awarded in 1980, up from two-fifths and one-sixth, respectively, in 1972.
- The proportion of women enrolled in traditionally male vocational education courses increased from 5 percent to 11 percent between 1972 and 1978. In addition, females accounted for 20 percent of the membership of Future Farmers of America, which once admitted only males.
- Women have made advances in high school interscholastic sports--7 percent to 35 percent between 1971 and 1981. In 1974, 60 colleges offered athletic scholarships to women; today 500 do. Women now receive 22 percent of all athletic scholarships.
- However, there continues to be little progress in educational employment at high levels. Women comprised 13 percent of school principals in 1974 and only 14 percent in 1978. In 1981, women still held less than 1 percent of the approximately 16,000 district superintendent positions. The number of women heading colleges and universities increased by 48 percent between 1975 and 1980, from 148 to 219.

Although there has been little difference in the median years of schooling completed by women and men, their fields of training may differ. However, in the scientific fields, the dollar gap between women and men with comparable educational attainment remains. Women on average spend fewer years in the labor force than men, although their work outside the home has increased markedly since 1950. A girl born in 1970 can be expected to work about 22.9 years, compared with a girl born in 1950 who was forecast to work 15.1 years. Over the same period, men's projected lifetime labor force participation actually declined slightly from 41.5 years to 40.1 years. Participation rates of younger women are expected to become more like men's, especially in the middle working ages.

Equity in employment. Evidence of some easing in the occupational concentration of women can be derived from the fact that, although the majority (55 percent) of employed women were in clerical and service occupations at the beginning of the 1980's, a substantial number have made inroads into professional and technical jobs with higher status and earnings--as doctors, lawyers, and accountants. In 1970, 60 percent of all female professional and technical workers were in the more traditional fields of nursing and teaching below the college level; by 1981, this proportion had dropped to 50 percent. Most noticeably, women have been widening their occupational horizons by moving into managerial positions. Women in management numbered 3.2 million in 1981, more than doubling their 1970 employment level (1.1 million) and accounting for 7.4 percent of total female employment in 1981. Increases also have been evident for female blue-collar workers, particularly skilled craft and similar workers and nonfarm laborers. In 1981, these workers accounted for about 3 percent of female employment. Although smaller in number, this movement of women into nontypical job categories has the potential for changing the occupational and industrial distribution of women and men in the future.

Recent gains, however, reveal new risks. During economic downturns with employment cutbacks, seniority rules sanction "last hired, first fired" practices. The newness of women's employment gains make them vulnerable, despite equal opportunity measures and affirmative action on the part of employers. In addition, women's jobs are no longer generally recessionproof (less cyclically sensitive), as white-collar occupations become the dominant areas of employment. Nonetheless, with recessions still characterized by employment cutbacks in goods-producing industries--durable goods manufacturing and construction--it is men's jobs that are more at risk.

Moreover, with the growing need to increase productivity, microelectronics technology is moving automation from the factory into the office. Women working in electronic information handling and processing may be the most susceptible to change since those are the jobs in which women are in the majority. There is the potential not only to change the nature and content of these jobs, but also to displace workers. Although widespread labor displacement is not discernible at this time, increasing automation gradually may reflect a slowing of demand for certain categories of workers and employment cutbacks by attrition and increased part-time work.

Equity in earnings. Pay equity continues to be of major concern to women in the United States. The discrepancy between the average earnings of

women and men has not lessened over the past 2 decades. Some of the gap has been attributed to the large number of women entering the labor force, educational and training differences, women's more rapid turnover on the job and somewhat greater absence rates, and less on-the-job training given to women. Still, there remains an unexplained gap that some researchers and analysts attribute to individual and institutional discrimination. Allegations are increasingly made that work traditionally performed by women is undervalued and underpaid in comparison with work predominantly performed by men which is perhaps different in content but perceived to require the same or less educational preparation, experience, skill, and responsibility, and that this constitutes sex discrimination.

The Equal Employment Opportunity Commission, charged with enforcement of Title VII, requested the National Academy of Sciences to determine through its Committee on Occupational Classification and Analysis whether appropriate job measurement procedures exist or can be developed to assess the worth of jobs. Responding to this request, the Committee proposed improvements in the design and implementation of current job evaluation plans and statistical adjustments to pay rates to estimate the effects on pay rates of the sexual, racial, and ethnic composition of job categories. 5/

The major source of the earnings gap is the concentration of women workers in jobs at the low end of the pay scale. More than 60 percent of all employed women work in clerical, service, and sales jobs. Even in manufacturing, women are concentrated in textiles, clothing, and electrical equipment manufacturing jobs where wages are lower than in many other industries. These lower paying entry level jobs, of a traditional nature, provide limited opportunity for advancement to higher paying jobs. Since the 1960's, there has been no significant improvement in the annual earnings of full-time year-round women workers compared with men's earnings.

Although the male-female earnings ratios vary considerably, women's earnings rarely approach parity with men's in the same major occupation groups. (The earnings gap in usual weekly earnings is generally smaller than that of annual income/earnings.) Information on median usual weekly earnings of full-time wage and salary workers indicates that overall women's paychecks were 65 percent of men's in 1981, a small improvement over 1979 when women's earnings were 63 percent of men's. Of the major occupation groups, farm women's weekly earnings most closely approached those of comparably employed men--82 percent. The earnings from farm work for both sexes, however, were the lowest of the reported major occupational categories. Even in professional occupations, where formal education and/or special licensing limit entry, women's pay was only 72 percent of men's, overall. Similarly, women clerical workers as a group took home only

5/ Women, Work, and Wages: Equal Pay for Jobs of Equal Value, Donald J. Trieman and Heidi I. Hartmann (eds.). Committee on Occupational Classification and Analysis, Assembly of Behavioral and Social Sciences, National Research Council, 1981.

67 percent of the pay that men earned. This reflects the fact that women are more likely than men to be in the lowest paying occupations within each major occupation group.

More importantly, the problem of the lack of promotion or advancement to higher paying jobs within an occupation group continues to affect women. Traditionally female occupations such as nursing, health technician, teaching, and secretarial work are not valued as a means of gaining experience and moving to management positions. Thus, most women are crowded into a limited number of occupations within a major occupation group, with little opportunity for advancement to higher paying jobs.

The fact that women in the labor force have not attained earnings parity with men in similar jobs places an added drain on head-of-household women who must support themselves and perhaps their children and other dependents as well. In addition, many wives help to support their families. More than half the wives of working husbands are also in the labor force. Their earnings supplement those of their husbands and enable their families to maintain, and in some cases to improve, their living standards.

VI. CONCLUSION

During the past 20 years the U.S. Government has established the legal procedures to combat inequities in educational opportunities and employment-related practices, but some problems persist. Despite improvement, minority women continue to lag behind their white counterparts in most socioeconomic areas. For all women workers, the problems of occupational segregation and its resultant lower earnings for women persist. In the past, the Women's Bureau, in conjunction with nongovernmental organizations (NGO's), has developed a wide variety of demonstration projects to test the validity of methods and means of assisting women supporting themselves and their families to become self-sufficient. These projects, including those of the NGO's, are fully described in a report prepared by the Women's Bureau for the World Conference on the U.N. Decade for Women 1976-1985: Employment Goals of the World Plan of Action: Developments and Issues in the United States.

For the future, equality of opportunity for women in the workplace is dependent upon continued reduction of the occupational segregation of women. This segregation keeps most women crowded into a limited number of occupations with low pay and little room for advancement. As the structure of the nation's work force shifts in response to technological innovations and a changing world market for U.S. goods and services, imbalances appear--skill shortages in some sectors, worker displacement in others. Higher educational achievement and placement flexibility are becoming more essential and may well determine a worker's future. The prospect of a changing labor market offers an opportunity for those women who are prepared, along with men, to move into new and different jobs. The result can be the eventual elimination of women's occupational isolation and earnings inequities.

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* Labor force data as of the January 1982 issue of Employment and Earnings, U.S. Department of Labor, Bureau of Labor Statistics.

Table 1

Employed Persons, Annual Averages, 1950-1981

(Persons 16 years of age and over)

Year	<u>(Numbers in thousands)</u>		Change from preceding year			
	Average number employed		Number		Percent	
	Total	Women	Total	Women	Total	Women
1981	98,313	42,145	1,043	862	1.1	2.1
1980	97,270	41,283	325	837	.3	2.1
1979	96,945	40,446	2,572	1,564	2.7	4.0
1978	94,373	38,882	3,827	2,197	4.2	6.0
1977	90,546	36,685	3,061	1,590	3.5	4.5
1976	87,485	35,095	2,702	1,542	3.2	4.6
1975	84,783	33,553	-1,153	136	-1.4	.4
1974	85,936	33,417	1,527	971	1.8	3.0
1973	84,409	32,446	2,707	1,374	3.3	4.4
1972	81,702	31,072	2,582	1,197	3.3	4.0
1971	79,120	29,875	493	208	.6	.7
1970	78,627	29,667	725	583	.9	2.0
1969	77,902	29,084	1,982	1,277	2.6	4.6
1968	75,920	27,807	1,548	914	2.1	3.4
1967	74,372	26,893	1,477	917	2.0	3.5
1966	72,895	25,976	1,807	1,228	2.5	5.0
1965	71,088	24,748	1,783	917	2.6	3.8
1964	69,305	23,831	1,543	726	2.3	3.1
1963	67,762	23,105	1,060	580	1.6	2.6
1962	66,702	22,525	956	435	1.5	2.0
1961	65,746	22,090	-32	216	.0	1.0
1960	65,778	21,874	1,148	710	1.8	3.4
1959	64,630	21,164	1,594	551	2.5	2.7
1958	63,036	20,613	-1,035	-101	-1.6	-.5
1957	64,071	20,714	269	292	.4	1.4
1956	63,802	20,422	1,631	872	2.6	4.5
1955	62,171	19,550	2,061	1,060	3.4	5.7
1954	60,110	18,490	-1,071	-260	-1.8	-1.4
1953	61,181	18,750	927	180	1.5	1.0
1952	60,254	18,570	292	388	.5	2.1
1951	59,962	18,182	1,042	842	1.8	4.9
1950	58,920	17,340	1,271	617	2.2	3.7

Source: U.S. Departments of Labor and Health, Education and Welfare, "Employment and Training Report of the President," 1979 and U.S. Department of Labor, Bureau of Labor Statistics, "Employment and Earnings," January 1979, 1980, 1981, and 1982.

Table 2

Women in the Labor Force, 1950-1981

(Women 16 years of age and over)

Year	Total women (in thousands)	Women in labor force as a percent of	
		Total labor force	All women 16 years of age and over
1981	45,760	43.0	52.2
1980	44,574	42.6	51.6
1979	43,391	42.2	51.0
1978	41,878	41.7	50.0
1977	39,952	41.0	48.4
1976	38,414	40.5	47.3
1975	36,998	39.9	46.3
1974	35,825	39.4	45.6
1973	34,510	38.9	44.7
1972	33,277	38.5	43.9
1971	32,091	38.2	43.3
1970	31,520	38.1	43.3
1969	30,512	37.8	42.7
1968	29,204	37.1	41.6
1967	28,360	36.7	41.1
1966	27,299	36.0	40.3
1965	26,200	35.2	39.3
1964	25,412	34.8	38.7
1963	24,704	34.4	38.3
1962	24,014	34.0	37.9
1961	23,806	33.8	38.1
1960	23,240	33.4	37.7
1959	22,483	32.9	37.1
1958	22,118	32.7	37.1
1957	21,732	32.5	36.9
1956	21,461	32.2	36.9
1955	20,548	31.6	35.7
1954	19,678	30.9	34.6
1953	19,382	30.8	34.4
1952	19,269	31.0	34.7
1951	19,016	30.7	34.6
1950	18,389	29.6	33.8

Source: U.S. Department of Labor, Bureau of Labor Statistics, "Handbook of Labor Statistics, 1978" and "Employment and Earnings," January 1979, 1980, 1981, and 1982.

Table 3

Labor Force Participation Rates of Women, by Age Group, 1950-1981

Year	All women 16 years and over	16 and 17 years	18 and 19 years	20 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years and over
1981	52.2	42.6	61.1	69.7	66.7	66.8	61.1	41.5	8.1
1980	51.6	43.8	62.1	69.0	65.4	65.5	59.9	41.5	8.1
1979	51.0	45.8	62.9	69.1	63.8	63.6	58.4	41.9	8.3
1978	50.0	45.5	62.1	68.3	62.1	61.6	57.1	41.4	8.4
1977	48.4	42.2	60.5	66.5	59.5	59.6	55.8	41.0	8.1
1976	47.3	40.7	59.0	65.0	57.1	57.8	55.0	41.1	8.2
1975	46.3	40.2	58.1	64.1	54.6	55.8	54.6	41.0	8.3
1974	45.6	40.4	58.1	63.0	52.4	54.7	54.6	40.7	8.2
1973	44.7	39.1	56.9	61.1	50.1	53.3	53.7	41.1	8.9
1972	43.9	36.6	55.5	59.0	47.6	52.0	53.9	42.1	9.3
1971	43.3	34.3	53.1	57.7	45.5	51.6	54.3	42.9	9.5
1970	43.3	34.9	53.6	57.7	45.0	51.1	54.4	43.0	9.7
1969	42.7	33.7	53.4	56.7	43.7	49.9	53.8	43.1	9.9
1968	41.6	31.7	52.4	54.5	42.6	48.9	52.3	42.4	9.6
1967	41.1	31.0	52.2	53.3	41.9	48.1	51.8	42.0	9.6
1966	40.3	30.7	52.0	51.4	39.8	46.9	51.7	41.8	9.6
1965	39.3	27.7	49.3	49.9	38.5	46.1	50.9	41.1	10.0
1964	38.7	27.4	49.2	49.4	37.2	45.0	51.4	40.2	10.1
1963	38.3	27.1	50.5	47.5	37.1	44.9	50.6	39.7	9.6
1962	37.9	27.1	50.8	47.3	36.3	44.1	50.0	38.7	9.9
1961	38.1	28.5	51.0	47.0	36.4	43.8	50.1	37.9	10.7
1960	37.7	29.1	50.9	46.1	36.0	43.4	49.8	37.2	10.8
1959	37.1	28.8	48.9	45.1	35.3	43.3	49.0	36.6	10.2
1958	37.1	28.1	50.8	46.3	35.6	43.4	47.8	35.2	10.3
1957	36.9	31.1	51.4	45.9	35.6	43.3	46.5	34.5	10.5
1956	36.9	32.8	51.9	46.3	35.4	43.1	45.5	34.9	10.8
1955	35.7	28.9	50.9	45.9	34.9	41.6	43.8	32.5	10.6
1954	34.6	28.7	50.4	45.1	34.4	41.2	41.1	30.1	9.3
1953	34.4	31.0	50.7	44.3	34.0	41.3	40.4	29.1	10.0
1952	34.7	33.4	51.2	44.7	35.4	40.4	40.1	28.7	9.1
1951	34.6	32.2	52.5	46.5	35.4	39.8	39.6	27.6	8.9
1950	33.8	30.1	51.3	46.0	34.0	39.1	37.9	27.0	9.7

Source: U.S. Department of Labor, Bureau of Labor Statistics, "Handbook of Labor Statistics, 1978" and "Employment and Earnings," January 1979, 1980, 1981, and 1982.

Table 4

Civilian Labor Force, 1975 and 1979 and Projected 1985 and 1990

(Persons 16 years of age and over)

Sex	Actual		Projected						
			High growth		Intermediate growth		Low growth		
	1975	1979	1985	1990	1985	1990	1985	1990	
Numbers (in thousands)									
	Total	92,613	102,908	118,252	128,123	114,985	122,375	111,706	117,394
Men		55,615	59,517	64,825	68,174	63,600	65,880	62,458	63,888
Women		36,998	43,391	53,427	59,949	51,385	56,495	49,248	53,506
Civilian labor force participation rate									
	Total	61.2	63.7	68.4	71.1	66.5	67.9	64.6	65.2
Men		79.7	77.9	79.2	79.9	77.7	77.2	76.3	74.9
Women		46.3	51.0	58.7	63.2	56.5	59.6	54.1	56.4

Source: U.S. Department of Labor, Bureau of Labor Statistics, "Labor Force Projections to 1990: Three Possible Paths," Monthly Labor Review, August 1981.

Table 5

Women's Labor Force Participation Rates, by Marital Status,
 March 1950, 1960, 1970, 1978, and 1980

Marital Status	1980	1978	1970	1960	1950
Total	51.1	49.1	42.6	34.8	31.4
Single	61.5	60.5	53.0	44.1	50.5
Married, husband present	50.1	47.6	40.8	30.5	23.8
Married, husband absent	59.4	57.0	52.1	51.8	47.4
Widowed	22.5	22.4	26.4	29.8	36.0
Divorced	74.5	74.0	71.5	71.6	

Note: Data for 1950 and 1960 are for persons 14 years of age and over; data for 1970 and later are for persons 16 years of age and over.

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Report P-50, No. 29, and U.S. Department of Labor, Bureau of Labor Statistics, Special Labor Force Reports 13 and 130, and unpublished data.

Table 6

Married-Couple Families, by Number of Earners, March 1981,
and Median Family Income in 1980

Number of earners in family, March 1981	Number of families (in thousands)	Percent of total	Median family income 1980
Total	49,316	100.0	\$ 23,263
No earners	5,903	12.0	10,187
One earner	13,900	28.2	19,368
Husband only	11,621	23.6	20,472
Wife only	1,707	3.5	13,612
Other relative only	573	1.2	16,148
Two or more earners	29,513	59.8	28,025
Husband and wife earners	25,557	51.8	27,745
Husband an earner, wife nonearner	3,380	6.9	31,031
Husband nonearner	576	1.2	22,684

Source: U.S. Department of Labor, Bureau of Labor Statistics, News Release No. USDL 81-522, November 15, 1981.

Table 7

Median Family Income, by Type of Family, March, Selected Years, 1960-1979

Type of family	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1965	1960
	Median income											
All families	\$19,661	\$17,640	\$16,009	\$14,958	\$13,719	\$12,836	\$12,051	\$11,115	\$10,285	\$ 9,067	\$6,882	\$5,620
Married-couple families	21,503	19,340	17,616	16,203	14,867	13,847	13,028	11,902	10,990	10,516	7,265	5,873
Female householder no husband present	9,927	8,537	7,765	7,211	6,844	6,413	5,797	5,341	5,114	5,093	3,532	2,968
Other families with male head	16,867	15,966	14,518	12,860	12,995	11,737	10,742	10,305	8,722	9,012	6,148	4,860
	Comparison of family income relative to all families (percent)											
All families	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Married-couple families	109.4	109.6	110.0	108.3	108.4	107.9	108.1	107.1	106.9	106.6	105.6	104.5
Female householder, no husband present	50.5	48.4	48.5	48.2	49.9	50.0	48.1	48.1	49.7	51.6	51.3	52.8
Other families with male head	85.8	90.5	90.7	86.0	94.7	91.4	89.1	92.7	84.8	91.3	89.3	86.5

Source: Money Income of Families and Persons in the United States, Current Population Reports, P-60, Nos. 37, 80, 85, 90, 101, 105, 114, 118, 120, 129, U.S. Department of Commerce, Bureau of the Census.

Table 8

Women as a Percent of Total Employment, by Major Occupation Group,
Annual Averages for Selected Years, 1960-1981

	1981	1980	1979	1978	1977	1975	1970	1960
Occupation Group	Annual Average Percent							
Total Employed	42.9	42.4	41.7	41.2	40.5	39.6	37.7	33.3
Professional and technical workers	44.7	44.3	43.3	42.7	42.6	41.3	38.6	36.2
Managers and administrators (except farm)	27.4	26.1	24.6	23.4	22.3	19.4	15.9	15.6
Sales workers	45.4	45.3	45.1	44.8	43.3	42.5	43.1	39.8
Clerical workers	80.5	80.1	80.3	79.6	78.9	77.8	74.6	67.8
Craft and kindred workers	6.3	6.0	5.7	5.6	5.0	4.6	3.3	2.6
Operatives, except transport	39.8	40.1	39.9	39.7	39.6	38.4	30.9	27.9
Transport equipment operatives	8.9	8.0	8.1	7.3	6.8	5.7	30.9	27.9
Nonfarm laborers	11.5	11.6	11.3	10.4	9.4	8.6	3.7	2.3
Private household workers	96.5	97.5	97.6	97.7	97.0	97.4	97.4	98.5
Other service workers	59.3	58.9	59.2	59.1	58.3	58.3	60.2	53.5
Farmers and farm managers	11.3	10.6	9.6	8.9	6.4	6.4	4.6	3.9
Farm laborers and supervisors	25.7	27.0	27.7	28.6	29.4	26.7	32.4	35.3

Source: U.S. Department of Labor and U.S. Department of Health, Education, and Welfare, "Employment and Training Report of the President," 1979 and U.S. Department of Labor, Bureau of Labor Statistics, "Employment and Earnings," January 1979, 1980, 1981, and 1982.

Table 9

Percent Distribution of Employed Women, by Major Occupation Group,
Annual Averages for Selected Years, 1960-1981

	1981	1980	1979	1978	1977	1975	1970	1960
Occupation Group	Annual Average							
Total employed (in thousands)	42,145	41,283	40,446	38,882	36,685	33,553	29,667	21,874
Percent	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>
Professional and technical workers	17.0	16.8	16.1	15.6	15.9	15.7	14.5	12.4
Managers and administrators (except farm)	7.4	6.9	6.4	6.1	5.9	5.2	4.5	5.0
Sales workers	6.8	6.8	6.9	6.9	6.8	6.9	7.0	7.7
Clerical workers	34.7	35.1	35.0	34.6	34.7	35.1	34.5	30.3
Craft and kindred workers	1.9	1.8	1.8	1.8	1.6	1.5	{1.1	{1.0
Operatives, except transport	9.7	10.0	10.8	11.1	11.2	11.0		
Transport equipment operatives	.7	.7	.7	.7	.6	.5	14.5	15.2
Nonfarm laborers	1.2	1.2	1.3	1.3	1.2	1.1	.5	.4
Private household workers	2.3	2.5	2.6	2.9	3.1	3.4	5.1	8.9
Other service workers	17.1	17.0	17.2	17.7	17.9	18.2	16.5	14.8
Farmers and farm managers	.4	.4	.3	.3	.3	.3	.3	.5
Farm laborers and supervisors	.8	.8	.9	1.0	1.0	1.1	1.5	3.2

Source: U.S. Departments of Labor and U.S. Departments of Health, Education, and Welfare, "Employment and Training Report of the President," 1979 and U.S. Department of Labor, Bureau of Labor Statistics, "Employment and Earnings," January 1979, 1980, 1981, and 1982.

Table 10

Women Employees on Nonagricultural Payrolls, by Industry Division, 1959-1980

(In thousands)

Year	Total	Mining	Contract construc- tion	Manufacturing			Trans- porta- tion and public utilities	Wholesale and retail trade			Finance insur- ance and real estate	Service	Government		
				Total	Durable	Non- durable		Total	Whole- sale	Retail			Total	Federal	State and local
1959	-----	-----	-----	4,359	1,671	2,688	-----	-----	-----	-----	-----	-----	-----	-----	-----
1960	-----	36	-----	4,372	1,681	2,691	-----	4,295	681	3,615	1,341	-----	-----	-----	1,341
1961	-----	35	-----	4,292	1,642	2,651	-----	4,267	668	3,599	1,368	-----	-----	-----	1,368
1962	-----	35	-----	4,474	1,749	2,726	-----	4,355	676	3,679	1,398	-----	-----	-----	1,398
1963	-----	35	-----	4,482	1,746	2,736	-----	4,428	684	3,744	1,429	-----	-----	-----	1,429
1964	19,672	34	146	4,537	1,756	2,782	723	4,618	703	3,915	1,470	4,425	3,718	530	3,188
1965	20,671	34	146	4,768	1,889	2,879	748	4,881	729	4,152	1,502	4,622	3,970	542	3,427
1966	22,180	34	150	5,214	2,182	3,032	786	5,124	768	4,356	1,555	4,942	4,375	610	3,766
1967	23,284	35	152	5,353	2,277	3,076	835	5,297	790	4,507	1,630	5,279	4,703	674	4,030
1968	24,395	36	157	5,490	2,338	3,152	860	5,526	814	4,713	1,715	5,646	4,965	710	4,256
1969	25,568	37	166	5,667	2,446	3,221	911	5,841	858	4,983	1,827	6,009	5,111	723	4,388
1970	26,060	37	177	5,436	2,278	3,158	953	5,997	877	5,120	1,907	6,222	5,331	723	4,608
1971	26,301	37	188	5,191	2,111	3,080	943	6,095	871	5,225	1,960	6,395	5,491	715	4,776
1972	27,404	37	205	5,411	2,259	3,152	943	6,342	899	5,443	2,033	6,666	5,767	747	5,020
1973	28,924	40	221	5,803	2,547	3,256	975	6,712	956	5,756	2,141	7,020	6,012	780	5,232
1974	30,026	45	234	5,819	2,606	3,213	1,000	7,003	1,004	5,999	2,246	5,410	6,270	798	5,472
1975	30,157	52	231	5,259	2,274	2,985	982	7,053	1,002	6,052	2,293	7,737	6,550	805	5,745
1976	31,498	58	245	5,590	2,446	3,144	986	7,404	1,039	6,365	2,377	8,184	6,656	808	5,848
1977	32,994	65	268	5,816	2,612	3,204	1,036	7,677	1,079	6,597	2,523	8,648	6,961	859	6,102
1978	34,996	75	332	6,172	2,868	3,305	1,117	8,218	1,216	7,002	2,687	9,242	7,153	869	6,283
1979	36,952	91	372	6,464	3,083	3,381	1,221	8,666	1,311	7,355	2,886	9,910	7,331	873	6,458
1980	38,241	104	384	6,368	3,026	3,341	1,293	8,987	1,367	7,620	3,034	10,381	7,691	908	6,784

Source: U.S. Department of Labor, Bureau of Labor Statistics, "Handbook of Labor Statistics 1978," Employment and Earnings, March 1979, 1980 and 1981.

Table 11

Women as Percent of Total Employment in Selected Occupations, 1974-1980

(Numbers in thousands)

Occupation	1980		1979		1978		1977		1976		1975		1974		Percent change 1975-1980
	Total employment	Women as percent of total	Total employment	Women as percent of total	Total employment	Women as percent of total	Total employment	Women as percent of total	Total employment	Women as percent of total	Total employment	Women as percent of total	Total employment	Women as percent of total	
Professional and technical	15,613	44.3	15,050	43.3	14,245	42.7	13,692	42.6	13,329	42.0	12,748	41.3	12,338	40.5	31.4
Accountants	1,047	36.2	1,045	32.9	975	30.1	868	27.5	866	26.9	782	24.6	803	23.7	97.4
Computer specialists	584	25.7	534	26.0	428	23.1	371	23.2	387	19.1	363	21.2	311	19.0	94.8
Industrial engineers	245	8.6	245	7.3	206	8.7	214	7.0	201	4.5	187	2.7	193	(1/)	260.0
Lawyers and judges	547	12.8	499	12.4	499	9.4	462	9.5	413	9.2	392	7.1	359	7.0	150.0
Librarians	182	85.2	188	80.9	187	84.5	193	83.4	183	82.4	180	81.1	N.A.	N.A.	6.2
Life and physical scientists	301	20.3	280	18.9	273	17.9	275	15.6	282	12.1	277	14.4	246	15.9	52.5
Physicians	426	13.4	431	10.7	424	11.3	403	11.2	368	12.8	354	13.0	346	9.8	23.9
Registered nurses	1,302	96.5	1,223	96.8	1,112	96.7	999	96.6	999	96.6	935	97.0	904	98.0	38.5
Elementary teachers	1,383	83.7	1,374	84.3	1,304	84.0	1,313	84.2	1,383	84.8	1,332	85.4	1,297	84.3	1.7
Secondary teachers	1,243	52.1	1,213	50.7	1,154	51.6	1,157	51.2	1,188	50.5	1,184	49.2	1,186	48.3	11.1
Surveyors	89	3.4	85	3.5	82	2.4	68	1.5	69	1.4	70	--	N.A.	N.A.	--
Airplane pilots	76	--	72	--	69	1.4	64	--	64	--	60	--	N.A.	N.A.	--
Managers and administrators	10,919	26.1	10,516	24.6	10,105	23.4	9,662	22.3	9,315	20.8	8,891	19.4	8,941	18.5	65.2
Bank officials and financial managers	643	33.6	620	31.6	573	30.4	543	27.3	546	24.7	518	23.6	510	21.4	77.0
School administrators (elementary and secondary)	298	38.6	299	37.5	275	35.6	265	36.2	282	32.6	263	28.1	352	27.8	--
Clerical workers	18,105	80.1	17,613	80.3	16,904	79.6	16,106	78.7	15,558	78.7	15,128	77.8	15,043	77.6	23.2
Typists	1,023	96.9	1,020	96.7	1,044	96.6	1,006	96.3	983	96.7	1,025	96.6	1,038	96.2	.1
Craft and kindred workers	12,529	6.0	12,880	5.7	12,386	5.6	11,881	5.0	11,278	4.8	10,972	4.6	11,477	4.5	48.9
Carpenters	1,185	1.5	1,276	1.3	1,253	1.0	1,171	.9	1,021	.7	988	.6	1,073	(1/)	200.0
Painters, construction and maintenance	469	6.0	483	5.0	484	5.2	461	3.3	413	2.9	420	3.8	456	(1/)	75.0
Machinists and job setters	658	4.0	642	3.3	591	3.0	576	2.6	570	2.9	557	2.5	558	(1/)	85.7
Auto mechanics	1,012	.6	1,272	.6	1,209	.6	1,161	.9	1,124	.6	1,102	.5	1,041	(1/)	--
Printing craft workers	409	22.7	455	22.2	417	21.8	389	22.4	380	19.2	375	17.6	386	18.1	50.0
Telephone installers and repairers	309	8.7	302	9.9	297	6.7	279	5.0	282	5.0	314	4.8	349	4.9	80.0
Operatives, including transport Meat cutters and butchers, manufacturing	13,814	32.0	14,521	32.0	14,416	31.7	13,830	31.4	13,356	31.2	12,856	30.2	13,919	31.1	13.8
Punch and stamping press operatives	97	32.0	89	31.5	114	28.9	88	35.2	87	29.9	100	27.0	N.A.	N.A.	14.8
Sewers and stitchers	127	34.6	158	29.1	156	30.1	152	36.2	155	32.9	130	27.7	170	30.6	22.2
Bus drivers	788	95.7	810	95.3	814	94.8	820	95.2	812	95.9	803	95.8	858	95.8	2.0
Truck drivers	356	44.9	358	45.5	337	45.1	339	42.2	332	39.5	310	37.7	265	37.4	36.8
Service workers	1,844	2.2	1,965	2.1	1,923	1.9	1,898	1.3	1,741	1.2	1,694	1.1	1,752	(1/)	115.8
Cleaners and servants	12,958	62.0	12,834	62.4	12,839	62.6	12,392	62.0	12,005	61.5	11,657	62.3	11,373	62.9	10.6
Waiters	491	96.9	485	97.3	530	97.0	574	96.5	553	97.1	599	97.3	588	97.6	22.5
Nursing aides, orderlies	1,416	89.1	1,363	89.4	1,383	90.5	1,310	90.4	1,259	90.7	1,183	91.1	1,182	91.8	17.1
Hairdressers and cosmetologists	1,093	87.5	1,024	87.5	1,037	87.0	1,008	86.3	1,002	86.8	1,001	85.8	959	86.9	11.3
Protective service	565	88.3	575	89.2	542	89.1	526	88.2	534	88.0	504	90.5	498	92.4	9.4
	1,396	9.5	1,406	8.8	1,358	8.5	1,324	7.9	1,302	6.3	1,290	6.3	1,254	6.4	64.2

1/Percent not shown where employment estimate is less than 35,000.

Source: U.S. Department of Labor, Bureau of Labor Statistics, "Employment and Earnings," June 1975 and January 1976, 1977, 1978, 1979, 1980, and 1981.

Table 12

Comparison of Median Earnings of Year-Round Full-Time Workers,
by Sex, 1955-1981

Year	(1) Median earnings		(3) Earnings gap in dollars	(4) Women's earnings as a percent of men's	(5) Percent men's earnings exceeded women's	(6) Earnings gap in constant 1967 dollars
	Women	Men				
1981	\$12,001	\$20,260	\$8,259	59.2	68.8	\$3,032
1980	11,197	18,612	7,415	60.2	66.2	3,004
1979	10,151	17,014	6,863	59.7	67.6	3,157
1978	9,350	15,730	6,380	59.4	68.2	3,267
1977	8,618	14,626	6,008	58.9	69.7	3,310
1976	8,099	13,455	5,356	60.2	66.1	3,141
1975	7,504	12,758	5,254	58.8	70.0	3,259
1974	6,772	11,835	5,063	57.2	74.8	3,433
1973	6,335	11,186	4,851	56.6	76.6	3,649
1972	5,903	10,202	4,299	57.9	72.8	3,435
1971	5,593	9,399	3,806	59.5	68.0	3,136
1970	5,323	8,966	3,643	59.4	68.4	3,133
1969	4,977	8,227	3,250	60.5	65.3	2,961
1968	4,457	7,664	3,207	58.2	72.0	3,079
1967	4,150	7,182	3,032	57.8	73.1	3,032
1966	3,973	6,848	2,875	58.0	72.4	2,958
1965	3,823	6,375	2,552	60.0	66.8	2,700
1964	3,690	6,195	2,505	59.6	67.9	2,696
1963	3,561	5,978	2,417	59.6	67.9	2,637
1962	3,446	5,974	2,528	59.5	73.4	2,790
1961	3,351	5,644	2,293	59.4	68.4	2,559
1960	3,293	5,317	2,124	60.8	64.5	2,394
1959	3,193	5,209	2,016	61.3	63.1	2,308
1958	3,102	4,927	1,825	63.0	58.8	2,108
1957	3,008	4,713	1,705	63.8	56.7	2,023
1956	2,827	4,466	1,639	63.3	58.0	2,014
1955	2,719	4,252	1,533	63.9	56.4	1,911

Notes: For 1967-81, data include wage and salary income and earnings from self-employment; for 1955-66, data include wage and salary income only. For 1979-81, data are for persons 15 years of age and over; earlier data are for persons 14 years of age and over.

Column 3 = column 2 minus column 1.

Column 4 = column 1 divided by column 2.

Column 5 = column 3 divided by column 1.

Column 6 = column 3 divided by the (annual) Consumer Price Index (1967 = \$1.00).

Source: U.S. Department of Commerce, Bureau of the Census: "Money Income of Families and Persons in the United States," Current Population Reports, 1957 to 1980, and 1981 advance report.

Table 13

Median Usual Weekly Earnings of Full-Time Wage and Salary Workers,
by Sex and Occupation Group, Third Quarter 1981

(Workers 16 years of age and over)

Occupation group	Women	Men	Women's earnings as percent of men's
All occupations	\$225	\$346	65
Professional and technical workers	323	436	74
Managers and administrators (except farm)	285	476	60
Sales workers	194	371	52
Clerical workers	221	326	68
Craft and kindred workers	238	367	65
Operatives (except transport)	187	298	63
Transport equipment operatives	239	315	76
Nonfarm laborers	191	242	80
Service workers	167	233	72
Farm workers	141	180	78

Source: U.S. Department of Labor, Bureau of Labor Statistics, News Release No. USDL 81-551, December 8, 1981.

Table 14

Median Income, by Educational Attainment, by Sex, March 1970-1979

(Persons 25 years of age and over)

Educational attainment	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970
<u>Women</u>										
<u>Total median income</u>	\$4,858	\$4,636	\$4,556	\$4,143	\$3,913	\$3,605	\$3,268	\$3,031	\$2,844	\$2,595
Elementary school: Less than 8 years	2,886	2,709	2,524	2,423	2,252	2,132	1,873	1,664	1,503	1,401
8 years	3,373	3,113	3,041	2,854	2,641	2,417	2,220	2,038	1,883	1,803
High school: 1 to 3 years	3,947	3,701	3,679	3,423	3,308	3,210	2,836	2,692	2,581	2,387
4 years	5,325	5,221	5,276	4,925	4,549	4,209	3,970	3,757	3,594	3,400
College: 1 to 3 years	6,505	6,204	6,239	5,502	5,403	4,912	4,564	4,122	3,732	3,722
4 years or more	9,928	9,273	9,095	8,540	8,327	7,395	7,402	6,897	6,620	6,175
<u>Men</u>										
<u>Total median income</u>	\$14,622	\$13,377	\$12,375	\$11,562	\$10,878	\$10,307	\$9,800	\$8,989	\$8,242	\$7,891
Elementary school: Less than 8 years	5,903	5,641	5,402	4,987	4,665	4,551	4,463	4,150	3,883	3,624
8 years	8,085	7,604	7,155	6,959	6,642	6,621	6,371	5,786	5,469	5,410
High school: 1 to 3 years	11,000	10,419	10,023	9,536	8,825	9,017	8,622	7,976	7,570	7,335
4 years	15,522	14,341	13,207	12,393	11,834	11,290	10,832	9,905	9,088	8,772
College: 1 to 3 years	16,896	15,459	14,247	13,347	13,060	12,322	11,670	10,971	10,303	9,879
4 years or more	21,538	20,151	18,530	17,323	16,682	15,067	14,704	14,125	13,126	12,681

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, P60 No. 80, 85, 90, 97, 101, 105, 114, 118, 123, and 129.

Table 15

Women Apprentices, 1973-1979

Year	Apprentices		Women as percent of total
	Women	Total	
1979	13,343	323,866	4.1
1978	8,997	290,224	3.1
1977	5,777	262,586	2.2
1976	4,334	254,968	1.7
1975	3,198	266,477	1.2
1974	2,619	291,049	.9
1973	1,986	283,774	.7

Source: U.S. Department of Labor, Employment and Training Administration, Bureau of Apprenticeship and Training, Bulletin 80-5 and unpublished data.

Table 16

Enrollment in Institutions of Higher Education,
by Sex, Fall 1963-1979

Year	Total enrollment			First professional degree students		
	Women	Men	Women as percent of total	Women	Men	Women as percent of total
1979	5,966,575	5,740,551	51.0	70,626	194,367	26.7
1978	5,684,667	5,678,364	50.0	65,021	191,570	25.3
1977	5,496,771	5,789,016	48.7	59,906	191,451	23.8
1976	5,201,309	5,810,828	47.2	54,482	189,810	22.3
1975	5,035,862	6,148,997	45.0	N.A.	N.A.	N.A.
1974	4,601,300	5,622,429	45.0	41,373	194,079	17.6
1973	4,231,071	5,371,052	44.1	32,693	186,297	14.9
1972	3,976,103	5,238,757	43.1	23,216	183,443	11.2
1971	3,741,640	5,207,004	41.8	14,762	158,649	8.5
1970	3,537,245	5,043,642	41.2	N.A.	N.A.	N.A.
1969	3,258,459	4,746,201	40.7	15,811	148,926	9.6
1968	3,035,442	4,477,649	40.4	N.A.	N.A.	N.A.
1967	2,778,948	4,132,800	40.2	N.A.	N.A.	N.A.
1966	2,533,656	3,856,216	39.7	N.A.	N.A.	N.A.
1965	2,290,844	3,630,020	38.7	N.A.	N.A.	N.A.
1964	2,031,307	3,248,713	38.5	N.A.	N.A.	N.A.
1963	1,810,650	2,955,217	38.0	19,023	132,219	12.6

Source: "Digest of Education Statistics," 1963 through 1979.
U.S. Department of Health, Education and Welfare, National Center for
Education Statistics and "Fall Enrollment in Higher Education, 1979"
U.S. Department of Education, National Center for Education Statistics.

Table 17

Earned Degrees Conferred by Type of Degree and Sex of Recipient, Selected Years, 1966-1980

Year	Bachelor's degrees			First professional degrees			Master's degrees			Doctor's degrees		
	Women	Men	Women as percent of total	Women	Men	Women as percent of total	Women	Men	Women as percent of total	Women	Men	Women as percent of total
1966	223,066	301,051	42.6	1,425	30,071	4.5	47,588	93,184	33.8	2,118	16,121	11.6
1968	274,607	357,682	43.4	1,596	32,825	4.6	63,230	113,519	35.8	2,906	20,183	12.6
1970	341,219	451,097	43.1	1,841	33,077	5.3	82,667	125,624	39.7	3,976	25,890	13.3
1972	386,683	500,590	43.6	2,688	40,723	6.2	102,083	149,550	40.6	5,273	28,090	15.8
1976	420,821	504,925	45.8	9,757	52,892	15.6	144,523	167,248	46.4	7,797	26,267	22.9
1977	424,004	495,545	46.1	11,985	52,374	18.6	149,381	167,783	47.1	8,090	25,142	24.3
1978	439,135	491,066	47.2	14,411	52,553	21.5	151,108	161,708	48.3	8,487	23,669	26.4
1979-1980	473,417	455,806	49.0	17,415	52,716	24.8	147,332	150,749	49.4	9,672	22,943	29.7

Source: "Digest of Education Statistics," 1966 through 1979 and Earned Degrees Conferred, 1977-78--Preliminary Summary. U.S. Department of Health, Education and Welfare; National Center for Education Statistics.

Table 18
Unemployment Rates of Women and Men,
Annual Averages, 1950-1981

(Persons 16 years of age and over)

Year	Number of women unemployed (in thousands)	Percent of labor force unemployed		
		Both sexes	Women	Men
1981	3,615	7.6	7.9	7.4
1980	3,291	7.1	7.4	7.7
1979	2,945	5.8	6.8	5.1
1978	2,996	6.0	7.2	5.2
1977	3,267	7.0	8.2	6.2
1976	3,320	7.7	8.6	7.0
1975	3,445	8.5	9.3	7.9
1974	2,408	5.6	6.7	4.8
1973	2,064	4.9	6.0	4.1
1972	2,205	5.6	6.6	4.9
1971	2,217	5.9	6.9	5.3
1970	1,853	4.9	5.9	4.4
1969	1,428	3.5	4.7	2.8
1968	1,397	3.6	4.8	2.9
1967	1,468	3.8	5.2	3.1
1966	1,324	3.8	4.8	3.2
1965	1,452	4.5	5.5	4.0
1964	1,581	5.2	6.2	4.6
1963	1,598	5.7	6.5	5.2
1962	1,488	5.5	6.2	5.2
1961	1,717	6.7	7.2	6.4
1960	1,366	5.5	5.9	5.4
1959	1,320	5.5	5.9	5.3
1958	1,504	6.8	6.8	6.8
1957	1,018	4.3	4.7	4.1
1956	1,039	4.1	4.8	3.8
1955	998	4.4	4.9	4.2
1954	1,188	5.5	6.0	5.3
1953	632	2.9	3.3	2.8
1952	698	3.0	3.6	2.8
1951	834	3.3	4.4	2.8
1950	1,049	5.3	5.7	5.1

Source: U.S. Department of Labor, Bureau of Labor Statistics, "Handbook of Labor Statistics," 1978, and "Employment and Earnings," January 1979, 1980, 1981, and 1982.

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factsheet ON WOMEN

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WOMEN AND AGING

Overview

The United States is growing older.* In the early 1900s, 1 in 25 Americans was 65 years or older; in 1960, the ratio was 1 in 11 and in 1981, 1 in every 9 Americans was 65 or older. The numbers and proportions of older people are growing, especially older women who in 1981 made up 60 percent of the 26.3 million persons 65 and older. Each year there are 545,000 more older persons and by the year 2030 those over age 65 may number anywhere from 1 in 8 persons to 1 in 5.

The rapid increase in older persons in recent years is basically due to the high birth rates prior to World War I, the high levels of immigration in the early 1900s and gains in life expectancy at age 65. In 1900, the average life expectancy at age 65 was an additional 11.9 years; in 1981 it was 16.7 years.

When life expectancy is analyzed by sex, the increase for women has been greater than for men, resulting in an older population that has far more older women than older men. This situation has caused aging to be seen as an issue of particular concern to women. Dr. Matilda White Riley, Associate Director, National Institute on Aging, has stated the issue succinctly: "The problems related to old age are especially women's problems. . . . They haven't had as much work experience as men and that means they are less secure; they are less prepared to be old than men are."

This fact sheet will highlight the social, economic and health characteristics of aging women, identify implications for social institutions and community organizations and provide a resource list for further study.

*Older persons refer to those 65 and older throughout this fact sheet.

Social Characteristics

A. Longevity

More boys are born than girls but men have a higher death rate than women at all ages.

1. Life expectancy at birth reached an all-time high in 1981—77.9 years for females and 70.3 years for males.
2. Life expectancy at age 65 in 1981 was 18.7 years

for females and 14.4 years for males.

3. The difference between the death rates for older women and older men is large and continues to widen. Between 1940 and 1980, death rates declined at a faster pace for women than for men in all age groups over 65.
4. Within the 65 years and older population, men are outnumbered by women 2 to 3. By age 75 and over, the ratio of men to women is 1:2.

Ratio of Men to Women, 1960-1980

	Number of Men per 100 Women		
	1960	1970	1980
U.S. resident population, all ages	97.0	94.8	94.5
Persons 65 years and older	82.6	72.0	67.6
Persons 75 years and older	75.0	63.3	55.3

SOURCE: U.S. Bureau of the Census, *Current Population Reports*, Series P-23, No. 78 and Series P-20, No. 363.

B. Marital Status

Older men are more likely to be married while older women are more likely to be widowed.

1. Older men are twice as likely to be married as older women. In 1979, 75 percent of men 65 and older were married compared to 37 percent of women 65 and older.
2. Older women are almost 4 times as likely to be widowed as older men. In 1981, over 51 percent of older women were widowed compared to almost 13 percent of older men.

Marital Status of Older Americans, 1960-1981

	Single	Married	Widowed	Separated/ Divorced	Total
	%	%	%	%	%
Women, 65 and older					
1960	8.5	37.1	52.9	1.5	100.0
1970	7.7	35.6	54.4	2.3	100.0
1981	5.7	38.6	51.3	4.4	100.0
Men, 65 and older					
1960	7.1	72.5	18.8	1.6	100.0
1970	7.5	73.1	17.1	2.3	100.0
1981	4.5	78.1	12.8	4.6	100.0

NOTE: Percentages might not total 100% due to rounding.

SOURCE: U.S. Bureau of the Census, *Current Population Reports*, Series P-23, No. 59 and Series P-20, Nos. 349 and 372.

- Older widowers have a higher remarriage rate than older widows and often marry women under age 65. In 1979, the annual marriage rate (per 1,000 persons) for women 65 and older was 2.7; for males it was 16.2.

C. Living Arrangements

Most older persons live in family households but an emerging trend in recent years has been for older persons to live alone.

- Older women are more likely to live alone than older men. Since 1960, the percentage of women living alone increased greatly (from 29.9 percent in 1965 to 42.4 percent in 1981) while the percentage of men living alone grew slightly (from 13.5 percent in 1965 to 15.2 percent in 1981).
- Less than 4 percent of those 65 and older live in institutions; however, most of them are women. In 1977, 73.9 percent were women and 26.1 percent were men.

D. Labor Force Status

In discussing the labor force, it is necessary to separate older workers (65 years and older) from mature workers (55 to 64 years).

- Since 1950, the labor force participation rate among mature women (55 to 64 years) has generally risen while the rate among mature men has generally declined.
- The labor force participation rate for mature women (55 to 64 years) rose from 27 percent in 1950 to 43 percent in 1970 and dropped slightly to 41.3 percent in 1981.
- The labor force participation rate for mature men (55 to 64 years) dropped from 87 percent in 1950 to 83 percent in 1970 and 71 percent in 1981.
- In 1981, 8 out of 100 women 65 and older were in the labor force as compared to 18 out of 100 men of the same age.

E. Retirement Status

There has been a growing trend towards early retirement among workers.

- One-third of all Social Security beneficiaries retire at age 62.
- The total number of women receiving Social Security benefits has increased 200 percent since 1960. The highest numerical increase has been in those receiving reduced benefits.
- In 1968, 65 percent of all new women beneficiaries were under 65 years of age; in 1978, 72 percent were under 65.

Economic Characteristics

A. Income

On the whole, older people today are experiencing better economic conditions than older people several decades ago. The increased prosperity, in general, is attributed to gains in Social Security benefits and broadened pension coverage. The four major sources of income for those 65 and older are: (1) employment earnings, (2) Social Security benefits,

(3) other retirement income and pensions and (4) investments.

- In 1978, single older persons were far more likely to have incomes below the poverty level than were older couples. Single older women were more likely to be poor than were single older men. This is true when looking at the income of single women who live alone or who live in families.

Percent of the aged population classified as "poor", 1978

Age	Percent below poverty line		
	Couples	Single Men	Single Women
55-61	4	21	36
62-64	7	29	35
65 and over	8	27	36

SOURCE: U.S. Department of Health and Human Services, Social Security Administration, *Income and Resources of the Aged, 1978*.

- Between 1959 and 1980, the median income of women and men 65 years and older rose at a greater pace than the income of women and men in the overall population.
- Older women, as a rule, have lower incomes than older men. In 1980, the median income of women 65 and older was \$4,226 as compared to \$7,342 for men 65 and older.
- The proportion of older persons living below the poverty level has fallen in the past two decades. In 1959, 35 percent of older persons were poor as compared to 24.6 percent in 1970 and 15.7 percent in 1980.
- Unmarried older women are more likely than couples or unmarried older men to have no income source other than Social Security.
- The average monthly Social Security benefit for women in 1981 was \$307 as compared to \$428.40 for men.
- The average monthly Social Security benefit for retired women workers in 1979 was \$256.50 compared to \$326.80 for retired men.
- Older women are less likely to have earnings than older men. Of those who do, their wage and salary income is less than that of older men: \$6,453 for women compared to \$9,605 for men in 1978. Twenty percent of older men reported this type of income compared to 11 percent of older women in 1978.
- Older women are less likely to have income from pensions and annuities than older men. In 1978, 18 percent of older women had such benefits for a median income of \$6,674 as compared to 35 percent of older men for a median income of \$8,209.
- When questioned about the degree of financial security felt about their financial futures, 66.7 percent of women 65 and older and 73.7 percent of the same age men said they felt secure compared to 56.4 percent of women 64 and younger and 65.6 percent of the same age men.*

*Source: 1981 American Council of Life Insurance survey.

Health Status and Health Care Utilization.

A. Health Status

By sheer numbers, the health problems of older women will dominate the field of health care of the aged.

1. Women have higher rates of long-term chronic diseases while men have higher rates of fatal diseases.
2. Women 65 years and older experience a higher rate of chronic diseases than women 17 to 64 years of age.
3. Among older women, the prevalence of chronic conditions varies by race. Hypertensive heart disease, other heart conditions and arthritis are more prevalent among older black women than older white women.
4. Older women experience more injuries (fractures, lacerations, contusions, burns and other injuries) than older men.

B. Health Care Utilization

Women are the primary consumers of health care, both for themselves and for their families. The pattern of utilization is mixed and varies with age.

1. In 1980, women averaged 5.4 visits to physicians annually compared to 4.0 for men. Among those 65 and older, the number of annual visits increased to 6.8 for women compared to 5.9 for men.
2. Physicians see older women more frequently for physical conditions than for mental conditions. The rate of visits to a physician due to neuroses declines rapidly after age 44.
3. On average, more women are hospitalized than men. In 1980, the rate of discharge per 1,000 population was 196.6 for women as compared to 140.7 for men.
4. More men 65 and older are hospitalized than women 65 and older. In 1980, the rate of discharge per 1,000 population for those 65 and older was 389.7 for women as compared to 427.4 for men.
5. In 1977, older women were twice as likely as older men to reside in nursing homes. Among those 85 and older, 1 in 4 women resided in nursing homes compared to 1 in 7 men.
6. In 1977, 78 percent of female nursing home residents were widowed compared to 46 percent of male residents.

C. Health Care Costs

The cost of health care is of prime concern to both older women and older men who need these services but who often have diminished resources.

1. When asked about the confidence felt in their ability to meet the costs of a major illness, 71 percent of women 65 and older and 80.5 percent of the same age men said they were confident as compared to 65.9 percent of women 64 and younger and 70.7 percent of the same age men.*
2. When asked about the degree of satisfaction felt

with health care received, 75 percent of women 65 and older and 86.4 percent of the same age men expressed satisfaction with their health care compared to 83 percent of both women and men 64 and younger.*

*Source: 1981 American Council of Life Insurance survey.

Community Involvement

A. Voting Patterns in the 1980 Elections

Older persons were more likely to vote than younger persons.

1. The overall voter participation rates for both women and men were 59 percent, as compared to 1964 when the rate for women was 67 percent and for men, 72 percent.
2. Over 71 percent of persons 55 to 64 and 65 percent of persons 65 and older voted as compared to less than 56 percent of persons under 55 years of age.
3. A higher percentage (58 percent) of persons 75 and older voted than did persons 35 and younger (49 percent).
4. A higher percentage of men aged 65 and older (70 percent) voted than women aged 65 and older (61 percent).

B. Voluntarism

Women have traditionally filled the volunteer role, but the greatest increase in voluntarism has been among older men.

According to a Louis Harris survey, *Aging in the Eighties: America in Transition*, conducted for the National Council on the Aging:

1. In 1981, voluntarism among all members of the labor force 65 and older was 25 percent, down from 33 percent in 1974; voluntarism among all retirees 65 and older was 24 percent, up from 20 percent in 1974.
2. In 1981, the percentage of women 65 and older who were volunteer workers was about 22 percent, compared with 23 percent in a similar 1974 survey.
3. In 1981, the percentage of men 65 and older who were volunteer workers was about 24 percent, up from 20 percent in a similar 1974 survey.

GENERAL IMPLICATIONS

1. What effect will increased longevity have on public and private pension systems? Will younger workers be able to pay for the rising expenses of these systems to support a growing aged population?
2. What effect will increased longevity have on the health care system? Will Medicare be able to service the increasing numbers of older persons when it is being funded by a shrinking labor base?
3. What effect will increased longevity have on family resources? How can families prepare for caring for elderly parents and teenage (or college age) children simultaneously?
4. The present low birth rate means that older persons

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in the future will have fewer family members to rely on for economic and social support. What burdens will this situation place on social service agencies?

5. What effect will an increasingly powerful voting bloc of older persons have on local, state and national policies?
6. How can the higher education system, presently suffering from low enrollment, become involved in training older women who are entering or reentering the work force?
7. What innovative corporate policies can be developed to accommodate the growing numbers of older persons, especially older women, who are seeking part-time jobs?
8. In 1978 the mandatory retirement age (with certain exceptions) was raised from 65 to 70. What additional changes in our social policies can be implemented to accommodate the growing numbers of older persons?
9. In view of the fact that older women far outnumber older men, what new support systems and social networks might develop to respond to the social and emotional needs of older women?

PROGRAMMING IMPLICATIONS

1. Has your organization assessed the need and availability of programs for older women in your community? Has your organization investigated ways it can cooperate with other community-based agencies to fill these needs by developing activities for and with older women?
2. Has your organization implemented programs which reflect the increased needs of older women for such supportive services as coping with loneliness, utilizing increased amounts of leisure time, and preparing for the financial needs associated with widowhood—living on a decreased income, investing, applying for credit?
3. Has your organization assessed how the increasing numbers of older women who are working are affecting your membership?
4. Has your organization explored the ways your group can become an influential force in public policy decisions affecting older women by encouraging members to participate in local, state, and national elections?
5. Has your organization considered sponsoring joint programs with other women's groups and community organizations to increase public awareness of the needs of older women and to help shape public policy?

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For more information, contact: Shawn Hausman, Community Services, American Council of Life Insurance, 1850 K Street, N.W., Washington, D.C. 20006.

DAY CARE/DEPENDENT CARE- see employment

DOMESTIC VIOLENCE

ECONOMIC EQUITY ACT- following pages



New Unity Evident:

Women Shift Focus on Hill To Economic Equity Issues

One day in late January, Majority Whip Thomas S. Foley, D-Wash., was on his way out of the House chamber when he was surrounded suddenly by three women colleagues.

Gently but firmly they told him that any Democratic jobs initiative had to address problems faced by the ever-growing number of unemployed women. Three billion dollars for construction jobs — a field of little opportunity for women — would simply not do, they said.

Last year, the prospect of three women members being so bold as to pressure Foley was unlikely.

This year, when Reps. Patricia Schroeder, D-Colo., Lindy (Mrs. Hale) Boggs, D-La., and Geraldine A. Ferraro, D-N.Y., corralled him leaving the chamber, it was just one example of how women are moving more aggressively into the political process.

Concerned about the economic plight of women across the country, bolstered by a sophisticated cadre of interest groups, and anxious to milk the so-called "gender gap" for all its political worth, women are taking legislative matters into their own hands.

A Shift in Focus

While the contentious issues of abortion and the Equal Rights Amendment (ERA) remain on the congressional agenda, women have turned their attention to concrete economic issues — jobs, pension and insurance reform, individual retirement accounts for homemakers, tax code revisions to make dependent care more available. (*Insurance reform, p. 788*)

"Women's issues are no longer ERA and reproduction choice," said Ferraro. "The economy is becoming a women's issue, which my people, my housewives, my senior citizens can relate to."

"The issues have changed, and that," she added, "is what makes it

easier for me to be outspoken."

With help from sympathetic male colleagues, women members have drafted proposals on their bread-and-butter concerns that have been introduced separately and also packaged into one comprehensive bill called the "Economic Equity Act." It was introduced in both chambers in March (HR 2090, S 888).

A similar comprehensive bill was introduced in the 97th Congress, and portions were enacted that dealt with pensions for military spouses, estate taxes related to farms and tax code changes concerning day care. (*1981 Almanac p. 91; 1982 Weekly Report p. 2059*)

Early in the 98th Congress, women enjoyed a measure of success in the emergency jobs bill signed by President Reagan March 24 (PL 98-8). While the bill did not include everything women lobbied for, the final measure provided about \$1 billion for jobs and services of benefit to women — significantly more than the original legislation had contained. (*Weekly Report p. 638*)

"We put ourselves on the map," said Geri Palast, a lobbyist with the

Service Employees International Union. "A point was made. . . . Basically what we're talking about in all of this is a reorganization of priorities. If we've been excluded from the pie, they [members of Congress] may have to shift things around if they can't spend more money."

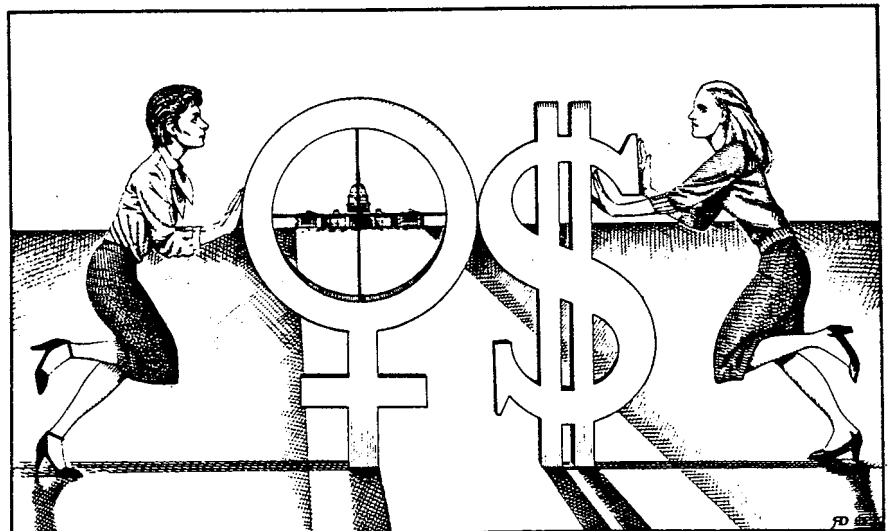
Women looking for even more legislative gains in the 98th Congress are trying to convince members they will not take "no" for an answer.

"How many more times do we have to wait?" asked Schroeder, co-chair of the Congressional Caucus for Women's Issues. (*Caucus, p. 786; women in Congress, p. 784*)

"Now we have documentation about why impatience is not hysterical. Our case is made," she said, referring to the high unemployment among women and their growing numbers among the poverty-stricken.

According to the Bureau of Labor Statistics (BLS), women in 1982 headed 15.5 percent of all households with children. The unemployment rate for these women was 11.7 percent, compared with a 9.4 percent unemployment rate for all women. The average unemployment rate for men was 9.9 percent, according to the BLS.

The U.S. Civil Rights Commission April 11 released a report, "A Growing Crisis: Disadvantaged Women and Their Children," showing that a "disproportionate number of America's poor in the early 1980s are women." The report found that between 1960 and 1981, the number of



—By Nadine Cohodas

persons in poor families headed by women rose 54 percent, while the number in poor families headed by white men dropped by 50 percent.

The report found that the median income in 1981 for husband-wife families was \$25,065, compared with \$10,960 for female-headed families.

Women and Politics

A crucial political tool for women is the so-called "gender gap" revealed by polling data that shows women are more likely than men to vote for Democrats over Republicans.

Exit polls in the November 1982 elections by NBC-TV and ABC-TV showed that by 5 percentage points, women were more likely than men to vote for Democrats.

The differential is even more striking when questions are asked about President Reagan's performance. For example, a March Gallup Poll showed that 54 percent of men polled approved of Reagan's performance as president, but only 45 percent of the women surveyed. This spread was three times as great as the differential for any president since Eisenhower, according to the poll.

Women's groups are hoping such studies will make politicians take notice, especially when coupled with data showing that women are voting in greater numbers and mounting drives to increase their registration for the 1984 elections.

As evidence of their intent to show political muscle, a coalition of 38 groups met April 7 to announce a drive to get women registered and voting in 1984. Kathy Wilson, head of the National Women's Political Caucus, declared that, "Womanpower is not just a catchy phrase. We are here to show that it's here to stay."

GOP Feeling the Heat

Republican women in Congress are paying attention to the current voting trends. In February, six of them held a news conference to express their concerns about the economy's effect on women and to ask for a meeting with Reagan on women's issues. It took six weeks, but after some prodding, particularly by Rep. Claudine Schneider, R-R.I., the group met with Reagan and his top aides.

"We became very frustrated that this was going on and on," Schneider said.

"He could go to talk to evangelical groups, make speeches for something or other, and we felt frustrated

he couldn't take the time to see us earlier." Participants said Reagan expressed interest in women's issues but made no commitment on legislation.

Schneider said she hoped for positive White House action, adding "there was no reason" the Republican Party had to come out on the short end of the political stick with women.

Rep. Olympia J. Snowe, R-Maine, co-chairman of the women's caucus, noted the Democrats, who controlled Congress for most of the last 30 years, could have done more for women than they have. But she conceded that "the Republican Party has an image problem. . . . I think we have to take a leadership role [on women's issues]. We need to be up front."

A similar message comes from Sen. Nancy Landon Kassebaum, R-Kan. Although she said she distrusts polls, the senator acknowledged that women "seemed to be aligning more closely" with the Democratic Party.

She has warned against her party becoming too narrowly focused and suggested it reach out more to women. "The forces of accommodation are strong ones in our two-party system," she said, "and it is clear that a true accommodation of the concerns expressed by women must be made."

'Bloomingdale Mannequins'

In March 1983, Muriel Siebert, a New York stockbroker who ran unsuccessfully for the GOP Senate nomination in that state, was even more forceful. She told a gathering of Republicans that the party "is alienating women more intentionally and effectively today than at any time since we won the right to vote. . . . The women who represent the Republican Party at the highest levels of public life — in the Supreme Court, in the Cabinet, in Congress — have as much to do with the leadership of the party as a mannequin has to do with the management of Bloomingdales.

"If things don't change pretty quickly and dramatically," she said, "the Republican Party can soon count on the same degree of support from women that it has come to expect from blacks."

Harsh as Siebert's remarks sound, they come as no surprise to such male Republicans as Sens. Bob Packwood, Ore., and Robert Dole, Kan. They have said for years that the GOP should expand its base. Now they are getting support from colleagues such as Sens. Dave Durenberger, R-Minn., chief sponsor of the equity act, and

Alan K. Simpson, R-Wyo.

But others, including Sen. Orrin G. Hatch, R-Utah, are skeptical about the reported trends. Hatch chairs the Senate Labor and Human Resources Committee, which has authority over some aspects of the equity act, and he contends that "Republicans are getting a bad rap" on women's issues.

Hatch asserted that Siebert was not a "mainstream Republican." He said observations like hers made it "awfully hard to avoid demagoguery that goes on in this issue."

"I believe in helping women," Hatch continued, "but it's got to be done right. It can't be done just to curry political favor. It cannot be a quick fix, the purchase of votes."

Democrats Listening

On the Democratic side, most women members believe their male colleagues are taking notice.

Foley and Speaker Thomas P. O'Neill Jr., D-Mass., listened to their concerns on the jobs bill, and Boggs said that O'Neill was very receptive to suggestions that the ERA be one of the first pieces of legislation introduced in the new Congress.

Boggs, whose genteel manner belies her political grit, recalled that she and some other women members met with O'Neill in December 1982 to discuss women's issues in the upcoming Congress. When the women suggested that an early introduction of the ERA would be helpful, the Speaker asked what bill number they would like.

"How about No. 1?" Boggs said, and the ERA became H J Res 1.

Apart from such psychological boosts, Democratic women also made some practical gains in the House hierarchy. Ferraro and Schroeder serve on the Democratic Steering and Policy Committee, which makes committee assignments and handles other internal party affairs. In addition, Ferraro is secretary of the House Democratic Caucus and a member of the Budget Committee, and Barbara B. Kennelly, D-Conn., sits on the Ways and Means Committee.

Foley said that while he believed the Democratic Party was concerned about women's issues, he did not consider this "a sudden conversion." But he added, "I think there is a greater sense of knowledge and concern about how individual legislation affects women, and part of that has to be credited to the actions of the women members of the House."

"Let's face it," Foley said,

"women are a majority of the electorate, and of course anything that tends to discriminate or to lead to women reaching to one party or the other politically is important."

A New Strategy

As the 98th Congress moves along, women politicians and lobbyists are trying to build a strategy that will bring legislative victories.

The symbolic centerpiece of their effort, they say, has been and will be the ERA. But in focusing on jobs legislation and the equity act, women have begun to isolate specific areas of the law for change.

"It was easy to write your congressman and say, 'Support ERA. Support funding for abortions.' Now we really are looking specifically at pieces of legislation. I call it the second tier," said Patricia Reuss, legislative director for the Women's Equity Action League (WEAL). "Instead of saying 'help children,' we are saying we must enhance child support enforcement laws."

As women's legislation moves forward, male members "are going to have to put their money where their mouth is," said Kathryn Lavriha, a specialist on economic issues for the U.S. Catholic Conference.

"That's where the line is going to be drawn as to whether they have a real commitment to women or a paper commitment," she added.

On jobs legislation, women want to be sure that money is provided in areas where women can benefit. With the equity act, they are challenging some basic assumptions that underlie pension, insurance and tax laws, hoping to force acceptance of women as full partners in the working world.

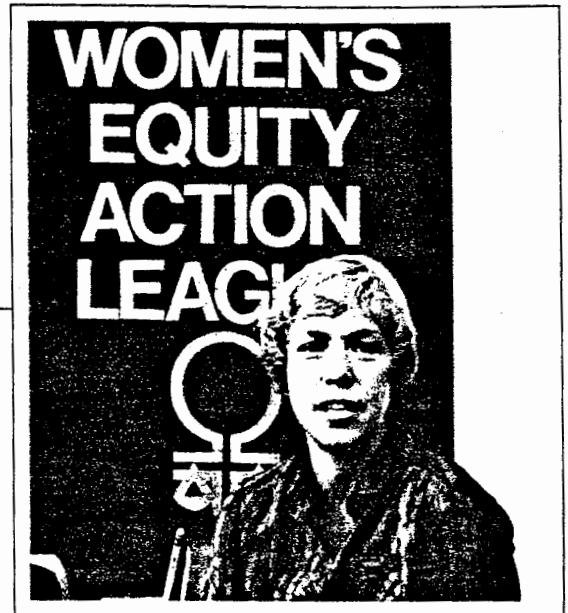
Economic Equity Act

The equity act is a wide-ranging bill with the following five titles. (The bill numbers in parentheses refer to the separate measures that have been introduced on these subjects.)

• **Tax and Retirement Matters.** This title, the longest, would make several changes in laws concerning pensions, individual retirement accounts and taxes paid by homemakers.

The pension provisions would require payment of an annuity to the spouse of a deceased worker entitled to the annuity, even if the worker dies before the actual annuity starting

Leading lobbyists on women's issues include Pat Reuss, right, Kathryn Lavriha, below left, and Geri Palast.



open an IRA (HR 2099).

Another section gives tax credits to employers who hire a "displaced homemaker" — a homemaker unexpectedly forced into the working world, often by divorce or the death of a spouse (HR 2127).

A fourth section entitles the divorced spouse of a civil service employee or retiree, married 10 years or more, to a pro rata share of the civil service retirement annuity and survivors' benefits, subject to court review (HR 2300).

The final section revises tax law to give single heads-of-households the same "zero bracket amount" (standard deduction) as married couples filing joint returns (HR 2126).

• **Dependent Care.** This section includes a number of changes in the tax code designed to make dependent care facilities more available for children and other family members such as aging parents.

One provision would increase the availability of tax credits for dependent care expenses. A second would grant tax-exempt status to non-profit organizations providing work-related dependent care (HR 1991). A third provision would allow dependent care tax credits to be refundable to persons who owed no income tax (HR 2093). The final section would establish a federal grant program to help communities set up child care information and referral services (HR 2242).

• **Non-discrimination in Insurance.** This section would bar discrimination in insurance or annuities

date; require the written consent of both the worker and the spouse to waive a survivor annuity; permit transfer of pension benefits by state divorce courts in cases involving alimony, child support and marital property rights; and lower the minimum age for participation in a pension plan from 25 to 21 (HR 2100, S 918).

The IRA section would allow a homemaker with no earnings or lesser earnings than her husband to contribute to a spousal IRA as much as her working husband may contribute. Alimony could be treated as compensation for the purpose of eligibility to

1 the basis of race, color, religion sex or national origin (HR 100, S 372).

● **Regulatory Reform.** This section would require the heads of federal administrative and executive agencies to review agency regulations and make sex-neutral those that have sex-based determinations. No future regulations could have gender-based distinctions unless the subject matter applied specifically to one sex (HR 2410).

● **Child Support Enforcement.** The first part of this section would revise Title IV-D of the Social Security Act to make clear that state child support enforcement programs would cover any needy family, not just those receiving funds under the Aid to Families with Dependent Children (AFDC) program. The section also would allow states to withhold federal income tax refunds from absent parents who are overdue on support payments. Currently, states can use this procedure only for absent parents of AFDC children (HR 2374).

Another provision would auto-

matically pay portions of a federal civilian employee's wages to the appropriate party when child support is ordered by a state (HR 2411).

Pressing for Action

Women have found it easier to devise strategy for jobs legislation than for the equity act for the simple reason that a jobs bill in a troubled economy is almost an automatic part of the congressional agenda.

The sponsors originally hoped the equity act could move as one package, but they realized this would be extremely difficult in the House. Because the subject matter is so varied, a number of subcommittees have jurisdiction over the measure, although most of it will go to the Ways and Means Committee. No House hearings have been scheduled yet.

The executive committee of the women's caucus met April 14 and decided members would push to get the tax provisions incorporated into the major revenue-raising legislation that

Ways and Means will be taking up in the near future.

Ways and Means Chairman Dan Rostenkowski, D-Ill., declined to comment on the equity act. A spokesman said he had not had time to look at the proposal.

But staffers said the tax sections face rough sledding because of their cost. They pointed out that Ways and Means will be required under the House version of the first fiscal 1984 budget resolution to raise perhaps \$30 billion in new revenues. Such a mandate will make it difficult to enact legislation that costs money, they said.

"The proposal itself is an extremely attractive public policy," said one committee staffer. But he said the equity act had to be put "into a legislative context" of raising revenue, not giving it up. "I think it is an idea whose time is just going to have to wait."

Kennelly, who sits on Ways and Means, will try to change that view. She said committee members must put together a revenue package acceptable to the American people. At least some provisions of importance to women, such as the IRA proposals, need to be included, she said.

"A homemaker not permitted to put in as much [for an IRA] as her husband — now that's ridiculous," she said. "Alimony not counted as compensation — it's unfair. It's wrong."

Kennelly said she intended to work closely with sympathetic colleagues such as Reps. James M. Shannon, D-Mass., and Thomas J. Downey, D-N.Y., in pressing for equity act provisions. She also noted that Rep. Barber B. Conable Jr., R-N.Y., the ranking Republican on Ways and Means, is chief sponsor of the dependent care provisions.

But Kennelly said she was realistic about her chances. "Am I going to tell you I am going to change the world of Danny Rostenkowski? No," she said. "Am I going to try? Yes."

Sen. Durenberger is more optimistic than his House colleagues, but he said that "the question of ultimate strategy is one we can't deal with ahead of time."

Equity act hearings are scheduled to begin May 16 in the Senate Finance Committee, where Chairman Dole is considered sympathetic to the act. Dole is not a cosponsor, but he has introduced a pension reform bill (S 19) cosponsored by Russell B. Long, D-La., the panel's ranking Democrat.

Durenberger said he expected

most of the opposition to the act to focus on cost in two major areas, pension reform and dependent care.

Excluding the refundable tax credit proposal, informal cost estimates put the price of the dependent care tax provisions at \$700 million to \$800 million annually, according to Ann Charnley Smith, executive director of the women's caucus.

Smith said she did not find the figure alarming. "Let's stop the bake sale mentality that we're not worth it," she said. Schroeder said simple "equity" demanded enactment of these provisions. "They are so long overdue."

While cost issues are expected to be the most difficult, there may be some policy opposition from conservatives, particularly over child care.

Phyllis Schlafly, head of the conservative Eagle Forum and a leading ERA foe, said she strongly opposes any government policy that encourages day care. "A mother should take care of her own baby," she said.

"As a matter of public policy, I do not believe that financial incentives should be built into the law which make it more advantageous for a child to be taken care of by persons other than the child's mother," Schlafly said.

The Women's Network

To rally friends and bypass enemies, sponsors of the equity act are counting on a well-organized network in and out of Congress.

At the heart of the legislative operation is the six-year-old women's caucus, which provides information to members and interest groups on a variety of matters affecting women. The caucus began as an organization for women members only, but in 1981 it opened its membership to men. Now it boasts 125 members, making it one of the larger groups on Capitol Hill.

Size is important, Schroeder said. "When [information] goes out on the network, it is not touching just 10 people. It is touching 100. The staff is more seasoned. . . . The press is writing more about us. All of that has made the leadership more sensitive to our issues."

Outside Congress, lobbying strategy is being developed under the auspices of the Leadership Conference on Civil Rights, a coalition of 165 national organizations. Executive Director Ralph G. Neas, who directed a highly successful effort in the last Congress to renew the 1965 Voting

Rights Act, is coordinating dozens of groups working on the equity act, the ERA and jobs legislation.

Neas points out that support for the equity act is broad, involving not only women's groups but organized labor, religious organizations and senior citizens' groups as well.

"You can only translate the gender gap into congressional action if you can demonstrate widespread interest in every congressional district," Neas said. "It is not enough for 35



"Am I going to tell you I am going to change the world of Danny Rostenkowski? No," says Rep. Barbara B. Kennelly, D-Conn. "Am I going to try? Yes."

national organizations to support it. [Members] have got to hear from people these organizations represent."

That message is clear to the membership groups working on the equity act, such as the League of Women Voters, WEAL, the American Association of University Women (AAUW), the National Federation of Business and Professional Women's Clubs Inc., and the National Organization for Women.

These organizations all have active Washington offices that churn out newsletters and memoranda to keep their constituents informed.

The Washington offices are helped by energetic local members, many of whom cut their political teeth in the fight for ratification of the ERA. In battling their state legislatures, they learned the value of phone banks, letters, neighborhood meetings and visits with elected officials.

"The ERA was, of course, the great political organizing vehicle,"

said Johanna S. R. Mendelson, the AAUW's director of public policy. She cited two instances of AAUW activists who demonstrated sharp political skills in the ERA fight and were rewarded with government jobs in their states.

The work of the AAUW provides a good example of how low-key, old-line organizations are becoming more vocal. Known generally for its educational activities, the AAUW now has an active Washington office, beefed up by volunteer lobbyists who regularly walk the halls on Capitol Hill. In July 1981, the organization started "Action Alert," a detailed newsletter about legislative issues that is published twice a month when Congress is in session and goes to AAUW members in every congressional district.

The most successful newsletters, Mendelsohn said, have been those that published voting records of members on selected issues. The AAUW has gotten requests for information on women's issues from many members of Congress, she said. "We got a call from [Sen. Pete V.] Domenici, R-N.M., and [Sen. John] Stennis, D-Miss.

"The members are calling us for the first time," Mendelsohn added. "Domenici and Stennis call, and I think, 'My God, you wouldn't even talk to us a year ago.'"

Other lobbyists also detect a more hospitable atmosphere in Congress. Palast and Lavriha, who lobbied hard on the first jobs bill, said they were pleased — even amused — at the tenor of hearings in March on a second jobs proposal. "I got the sense we have made a definite difference. I never heard the word 'woman' used so much at a hearing," Palast said, citing members' repeated questions about how various proposals would affect women.

Interest groups have to "keep the pressure on Congress," she added. "I don't think Congress is going to deal with women's issues by itself. They are too controversial."

Downey, who is a member of the women's caucus and a strong ally on women's issues, said he believes women have made their point with men if for no other reason than "political expediency."

"There is an intellectual acceptance of women's issues," Downey added. "Whether or not it permeates their souls is another question. But I'll be happy with their intellectual acceptance and their vote." ■

ECONOMIC EQUITY ACT

(Mrs. SCHROEDER asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. SCHROEDER. Mr. Speaker, I am proud to introduce today on behalf of 90 cosponsors the Economic Equity Act. This legislative package corrects inequities in the law that hurt women's economic status. The inequities in private and public pensions, tax policy, child care, child support enforcement, insurance, and Federal regulations all point out that women are profoundly affected by not having equal rights under the law in our Constitution.

The Economic Equity Act underscores the need for the equal rights amendment. The two are intertwined. The Economic Equity Act illustrates how women's legal rights translates into women's economic rights—bread and butter issues that determine how women can provide for their families.

And let us not kid ourselves. When women do not have economic equality it is the children and families that feel it. Women are working because their families need the income. In single parent families headed by women, it is the women's income that feeds, clothes, and shelters the family. In two earner families, it is women's income that maintains the family's standard of living.

Women's issues are economic. The equal rights amendment and the Economic Equity Act both acknowledge this. I hope my colleagues do too.

● Mr. WOLPE. Mr. Speaker, I rise today to voice my very strong support for the Economic Equity Act of 1983 and to applaud the excellence of the leadership provided on this issue by my colleague, Congresswoman SCHROEDER.

She and others have forcefully spoken to the absurdity and unfairness of an archaic system of laws and regulations—still in effect today—that deny women equal access to economic opportunities: We must recognize that the very principles upon which this Nation is based—principles of fairness, equality, and justice—do not condone these anomalies and command swift corrective action from this Congress. It is a command we must obey.

The Economic Equity Act addresses a wide range of discriminatory practices now perpetuated in existing laws. The legislative areas targeted for reform include public and private pension laws, child care, insurance availability, and coverage, and enforcement of alimony and child support agreements. The protections and assurances contained within this legislative package are long overdue.

Today—more than 60 years after women obtained the right to vote—women must still fight for equality. And the outcome of this battle is of paramount importance not only to women, but to the men and children whose lives are inextricably linked to theirs.

We must acknowledge that equality defined as "the right to vote without the right to make a decent living or to

obtain a proper security" is a sham and a national disgrace. Mrs. SCHROEDER has provided this Congress with a reasonable response to an unreasonable circumstance. I urge all of my colleagues to join in support of the Economic Equity Act of 1983.●

● Mr. STARK. Mr. Speaker, today I rise in support of the Economic Equity Act and its aim to reduce long-standing economic discrimination against women.

Women now make up 51 percent of this country's population, and their presence in, and contributions to, the American work force grow daily in almost geometric proportions. Over the past 20 years, the number of women in the nonhome work force has increased from 23 million in 1960 to 43 million in 1980. By 1990 that figure will rise to more than 60 million.

Clearly, women are a fundamental and integral part of our economic makeup. We need them—we need to treat them equitably.

Yet, the deplorable reality is that women are too often the victims of armchair policies based on outmoded precepts. The result is that a majority of our population and a growing percentage of our work force is economically discriminated against in a plethora of areas. These policies have created a structural discrimination against women, and are in dire need of change. The Economic Equity Act goes far in making those changes and instilling a sense of fairness in the way all working people are treated.

The act before us today is more than well-meaning—it is well thought out. After much consultation, a plan has been developed to implement badly needed reforms in the areas of private and public pension laws, tax policy, child support enforcement, insurance, childcare policy, and Government regulation.

Consider, for example, that women, while they make up 59.1 percent of the population over the age of 65, bear the brunt of inequities in pension plans because these retirement programs fail to recognize that both spouses make significant contributions toward an employee's ability to earn a living. Pension plans often fail to credit women for their roles as wife, mother, and homemaker, and this failure to recognize these valuable contributions often results in pension-income disparities between men and women amounting to thousands of dollars annually.

The Economic Equity Act, through a series of revisions, attempts to erase these inequities by recognizing the valued and varied role women play in the wage-earning process.

Moreover, the Economic Equity act would remove the punishment often leveled against women who decide to rear families. The act would give tax credits of \$3,000 in the first year and \$1,500 in the second year to employers who hire displaced homemakers. The act also modifies pension plans so as not to penalize women who leave the work force to raise a family, and would expand certain tax credits for childcare related expenses. Further, the act provides toward improving and

expanding child-care services, which along with other mentioned reforms serves to strengthen not only women's place in the work force, but the American family as well.

The Economic Equity Act is hardly a radical idea. Indeed, it is an idea consistent with the principles of equality on which this Nation was founded. It provides us with a comprehensive legislation package of necessary reforms which, if passed, would give credibility to the phrase "equality for all."●

● Ms. MIKULSKI. Mr. Speaker, I am pleased to be joined by my colleagues Mr. SHANNON and Mr. DOWNEY today to introduce legislation making the dependent care tax credit refundable. This legislation is directed toward the needs of low-income families—families caught in the earnings gap between two forms of child care assistance. These are families who are working and earning too much to qualify for AFDC or title XX child care programs, but who do not earn enough to benefit from the tax credit program.

A refundable credit will allow families to receive a refund in the amount of the credit they could have claimed had they earned enough to pay income taxes.

The benefit of assisting low-income earners through the tax code rather than through other forms of Federal subsidies is that the choice of appropriate child care remains with the family. The refundability provision will reimburse families for a portion of their child care expenses regardless of whether they send their children to a child care center in the neighborhood church or hire the children's grandparent to stay with the children after school.

This bill is part of the Women's Economic Equity Act, introduced today in both the House and the Senate. I urge my colleagues to support this legislation.●

● Ms. KAPTUR. Mr. Speaker, the introduction of the Economic Equity Act of 1983 today marks an important first step in remedying a variety of discriminatory economic practices against women. The aim of the comprehensive legislation introduced today is to alleviate hardships imposed on all women, both homemakers and those in the workplace. The EEA addresses the inequities in public and private pensions, sex discrimination insurance regulation, the lack of enforcement in child support cases, and the child care requirements of working mothers.

At present, more than half the children under 18 years of age in the United States have mothers in the labor force, and many of these working mothers are the sole providers for their families. One provision of the Equity Act would raise the child care credit for the lowest income households and another provision would make it refundable for those with no tax liability. Displaced homemakers would also benefit from the enactment of this legislation. There are estimated to be over 3 million displaced homemakers nationwide. The transition from homemaker to wage earner is difficult, but imperative for the survival

of most women who find themselves suddenly and unexpectedly divorced, separated or widowed. The Equity Act provides tax credits to employers who hire displaced homemakers.

Congress must move this legislation expeditiously to guarantee women equal economic opportunities. At the same time, it is no less imperative that the Congress restore funding for vital human needs programs. It is regrettable that the deep budget cuts enacted over the last 2 years have contributed significantly to the feminization of poverty. Furthermore, as it struggles to respond to the worst unemployment our Nation has experienced since the Great Depression, Congress must also insure that the needs of jobless women will be addressed in legislation creating public service jobs and training opportunities.

Economic equity for women must be a priority for the 98th Congress.●

● Mrs. SCHNEIDER. Mr. Speaker, as both a Member of Congress and a woman, I am proud to join with my distinguished colleagues in the House in introducing the Economic Equity Act of 1983. The stature and experience of the members of the bipartisan coalition in support of this bill reflect the priority which it must be given in the 98th Congress. Real equality begins with economic equality, and the provisions in this bill go a long way toward tearing down the discriminatory barriers which exist in current law. Passage of this bill will prove that this country's leaders can do more than pay lip service to the notion of equality, and are willing to take the substantive action necessary to make equality an economic and social reality.

As leaders and policymakers, we must recognize and respond to the trends which are reshaping the nature of the American work force. During the past two decades, the number of women working in occupations outside the home has more than doubled. Despite this massive influx into the labor force, the structural discrimination still exists which prevents women from earning as much as men, from receiving equal coverage from insurance and pension programs, and from participating in traditionally male dominated occupations. In 1955, an average full time working female earned 64 cents for every dollar a man earned. Today, the same woman earns only 60 cents for every dollar a man earns. This one statistic makes it clear that economic equality cannot be obtained by rhetoric and good intentions. Instead, the Federal Government must take the lead by developing programs and legislation that respond to the special needs of the working woman.

In particular, I would like to call attention to section 3 of the Economic Equity Act. Of all the pressures on young women who are entering the labor force, the pressure to find quality care and guidance for their young children is perhaps the most intense. The need to earn a decent standard of

living, to participate in a satisfying career, and to responsibly raise a family need not be exclusive of each other. What is drastically needed is a nationwide system that can provide reliable care for the children of citizens whose work takes them out of the home for the day. Unfortunately, both the public and private sectors have been slow to recognize the importance of child care programs. Currently, there are not enough spaces in child care centers for even 5 percent of the working mothers in this country. Section 3 of the Economic Equity Act responds to the increased demand for child care by increasing the deduction for child care tax credits which were made available in last year's tax package. In addition, the bill makes non-profit organizations providing work-related day-care eligible for tax-exempt status. Section 3 is a step toward widespread acceptance of the idea that, to many young workers, adequate child care is as important a part of a benefits package as cost-of-living adjustments, pension plans, and health care.

The Economic Equity Act is a rational, fair, and far-sighted response to the changes in the work force which have already occurred, and will continue to occur over the next 20 years. The discriminatory laws which the act attempts to modify reflect an anachronistic perception of the role which women play in our society. Let us prove that Congress can recognize that the average American worker is just as likely to be named "Claire" and sit at a word processor, as he is to be named "Sam" and weld fenders for automobiles. Passage of the Economic Equity Act will remove many of the discriminatory barriers that currently exist in retirement, divorce, and tax law, and provide women with equal opportunity for participation and fulfillment in the American workplace.●

● Mr. LEHMAN of Florida. Mr. Speaker, I am delighted to be an original cosponsor of the Economic Equity Act of 1983. This comprehensive legislative package includes many important reforms that will enable the women in this country to have economic opportunities equal to those that have long been enjoyed by men.

The area of pension reform is particularly important in assuring women some security in their old age. The overwhelming majority of the elderly poor in this country are women. A study by the Center for Women Policy Studies noted that the median annual income in 1979 for women over 65 was \$3,759.

Much of this poverty is due to inadequate pension provisions. Many women have never worked outside the home or have done so only intermittently. They have no or little coverage under pension plans based on their own employment records. Homemakers must depend on their husbands' plans. In the event of divorce, the woman is all too frequently left with nothing.

Homemakers will be helped by the changes proposed in the private pension sections of the Economic Equity Act as well as in the section dealing with individual retirement accounts. Homemakers will be permitted to contribute up to \$2,000 a year to a spousal IRA. Current law permits contributions by both spouses to equal only \$2,250 rather than \$2,000 each.

Other provisions of the Economic Equity Act such as the displaced homemakers tax credit and improvements in Federal assistance for child care are also important steps in helping women gain equality in economic as well as political terms.

I give my wholehearted support to the Economic Equity Act of 1983 and I urge all my colleagues to help speed its enactment.●

● Mr. EDGAR. Mr. Speaker, today the Congressional Caucus for Women's Issues has introduced into Congress the most significant piece of legislation to affect women short of the equal rights amendment. The Economic Equity Act, which addressed itself to present economic inequities in the areas of pensions, child care, child support, insurance, and regulatory reform, is far reaching and seeks to help older women, mothers, women who work both in and outside of the home—in short, every woman in the United States will be positively affected by this piece of legislation. It is time to bring law in line with fact. It is time we recognize that half of today's work force are women, and the women who remain at home contribute significantly to the well-being of their families and of their countries. It is time for those of us who are male to understand that women deserve economic equity. It is time we committed ourselves to seeing that all Americans are treated equally. The Economic Equity Act will bring us one step closer to that goal. I congratulate the Congressional Caucus for Women's Issues for putting together the Economic Equity Act, and I am proud to be a cosponsor of this legislation. I would urge my colleagues who are not yet cosponsors to join us.●

● Mr. GUARINI. Mr. Speaker, I am pleased to have the opportunity to join today in the introduction of the Economic Equity Act. I was encouraged by passage of several elements of the previous Economic Equity Act package in the 97th Congress, and look forward to renewed consideration and support of the important provisions of this landmark measure during the 98th Congress. Women's continuing inequitable economic standing underlines the current need for the Economic Equity Act.

There can be no doubt, today, of the value of women's contributions to America's growth and development. In recent decades, women have joined the paid work force in record numbers in order to support themselves and their families. Yet many of our Nation's

laws fail to reflect women's roles as workers both inside and outside the home.

The Economic Equity Act is a bread and butter issue for women. Segments of it will address inequities in the marketplace by providing revisions in selected tax and retirement matters.

At the same time, increases in the divorce rate have contributed to a growing number of single parent families. With more than half of America's families relying on women's earnings to make ends meet, and with thousands of households headed solely by women, the well-being of millions of America's children is dependent on women's income. Provisions of the Economic Equity Act will facilitate the difficult job of being a single parent through establishment of child care credits and a system for child support enforcement.

Women can no longer afford to have their economic status in jeopardy, particularly when conditions are as severe as they are today. Additional segments of the Economic Equity Act will terminate inequitable practices in insurance and revise regulatory language which has a discriminatory impact.

I am glad to lend my support to this comprehensive measure. It is an important step toward the achievement of economic equity for both working women and homemakers. I encourage my colleagues to give it their serious consideration.●

● Mr. LELAND. Mr. Speaker, today I take great pleasure in joining with my colleagues to introduce the Economic Equity Act. Combining a number of freestanding bills into one comprehensive package, the Economic Equity Act is designed to create an equitable environment in today's marketplace for both men and women. Most importantly, it recognizes the oppressive conditions within which women have had to function.

First introduced in 1981, the Economic Equity Act addresses the immediate need of women to obtain equal opportunities with men in both the labor force and in the home. Further, it focuses on the fact that women comprise two out of three poor adults in this country, making what has been coined the "feminization of poverty" a stark reality. This present condition must not continue, and will not be allowed to proceed with the enactment of the Economic Equity Act.

Estimates have been made that women head 25 percent of the households, an increase of over 57 percent over recent years, while men heads of households have decreased by 18 percent. The women heads of household as a result of divorce is even more revealing when we look at studies that indicate that 59 percent have been granted child support payments, yet nearly half do not receive any assistance. Many of these mothers must depend upon their salaries, public assistance, or help from friends and family to support their children.

In addition, women are entering the labor force in full stride at over 1 million annually. Over 90 percent of all women will be employed outside the home at some time during their lives. The average woman, whether single or married can now expect to work for 34 years, while the average male works almost 41 years. Employment for women is not a luxury, but an utter necessity during these times of economic uncertainty. It is not unusual then, that women's earnings frequently raises a family out of poverty. In 1979 alone, 14.8 percent of husband-wife families were poor when the wife did not work, and 3.8 percent of the families remained in poverty when the woman entered the labor force. Despite the fact that women workers are equally as educated as are men, they continue to earn approximately 60 percent of what men earn. This is partially attributable to occupational segregation. That is, women have been confined to the lowest paying, and least mobile jobs in the marketplace. While these startling facts have resurfaced time after time, rhetoric has presided over actual action.

For the first time, the plight of displaced homemakers has been given the attention it rightfully merits. Over 3 million women have been deprived of their traditional role by the loss of their spouse through separation, divorce, abandonment, or death. Of these individuals over the age of 40, 75 percent have an annual income of less than \$5,000. For women with young children, the issue of appropriate day care resources has been addressed, after watching both friend and foe of the United States take efficient and effective measures to assure families that such facilities will not hinder a woman's right to a career.

The fundamental right of a woman in this country to receive an equitable opportunity in the labor force, is within reach at this time. I encourage my colleagues to support the Economic Equity Act so that the women of this country can begin to realize their essential contributions to our society.●

● Mr. SUNIA. Mr. Speaker, it is with a great deal of pleasure that I heartily support and have cosponsored, the Economic Equity Act of 1983 that has been so diligently redrafted and reintroduced recently. It has been widely revised and expanded to meet today's existing problem.

The bipartisan backing and breadth of its cosponsors unmistakably shows its clear support and basic fairness. Because that is really what this omnibus bill is all about—basic fairness. Not special favors or, as we are so often criticized for—pork barrel—but basic fairness in the marketplace to those, many of whom have not been treated fairly for an intolerably long period.

I sincerely hope that we all come to support this fine piece of legislation that will add luster to the legislative accomplishments of this House upon

its eventual passage. We are doing something for those who are least able to do for themselves, and that, under our system, is only just and fair.

Join with me in asking Godspeed for this measure that will ennoble our legislative process and only add to the basic fairness of our American system of social justice. Thank you.●

● Mr. FAUNTROY. Mr. Speaker, today I am honored to join my colleagues in the Congressional Caucus for Women's Issues in introducing and cosponsoring the Economic Equity Act of 1983. This comprehensive legislation addresses discrimination against women perpetuated in a wide range of existing laws. I join in the introduction and sponsorship of this legislation, because the problems in our Nation are most acutely reflected in the black experience. This is especially true with reference to the economic discrimination being inflicted upon the women of our country, for this discrimination is most severe against the black woman. Black women are indeed the poorest of the race-sex groups in American society.

It must be pointed out that black women choose to work in larger numbers than white women; however, due to high unemployment, the percent of all black women who are actually employed is below the level for white women and all men. Black women have given a clear indication of a commitment to self-help as evidenced by their growing educational levels. While the median years of schooling of black women increased almost 20 percent during the 1970's and reached within 0.5 years of that of white men, even after controlling for differences in hours worked, earnings of black women were only a little over half as high as those of white men. The continued structural economic disadvantage suffered by black women cries out for public action. The Economic Equity Act, by addressing discriminatory practices in public and private pensions, tax policy, insurance, child support, alimony enforcement, and day care services will, if passed, cause the quality of life for all women and most specifically for black women to rise.

The passage of the Economic Equity Act of 1983 is an important part of the agenda in addressing the unity, survival, and progress of the black family.●

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WORKING WOMEN: IS UNCLE SAM THE SOLUTION...OR THE PROBLEM?

INTRODUCTION

Women, like many other allegedly "disadvantaged groups," often blame the private sector for an apparent lack of opportunities, in business and the professions. They look to the government for a solution. Ironically, Uncle Sam is the source of many of their problems.

For the greatest barriers to women's attaining economic advancement arise in the form of regulations and restrictions promulgated by the various levels of government, and not from the business community. These rules often make it difficult for certain individuals to enter a field, and by reducing the competition faced by practitioners in the industry, they create an opportunity for discrimination within that field. Furthermore, the paperwork requirements that often accompany regulations place excessive burdens on smaller businesses, discouraging their creation and inhibiting their growth. This is particularly harmful for any group threatened with discrimination because a small business provides them the chance to be completely independent. And finally, a major government impediment to married working women remains imbedded in the tax code.

As women have sought equality of economic opportunity, they have been persuaded that the only remedy for the obstacles they face is through legislation and even changes in the Constitution. Yet an analysis of the environment facing women shows that far more could be accomplished by eliminating the rules and laws that currently frustrate those women who seek fulfillment in businesses and the professions.

BACKGROUND

Women are joining the labor force in growing numbers. Sixty-two percent of all women aged 18 to 64 worked at least part time in 1981.¹ In that year, 52 percent of all women over the age of 16 were in the labor force, up from 43 percent in 1970 and just under 34 percent in 1950.² In addition, women are making inroads in fields formerly viewed as the exclusive domain of men.

Changes in the roles adopted by women have occurred for a variety of reasons. A large number of women are working because they feel they must--either as part of a two-income family trying to attain a chosen standard of living, or because they are the heads of households. There are also women pursuing a career. These women may choose not to marry or to delay starting a family until they reach their career goals. As social attitudes have changed and barriers to various professions have been removed, many women have become more career oriented, choosing to gain the education and make the sacrifices necessary to succeed.

Working women, however, face certain barriers and penalties not usually encountered by white males. Some of these stem from public attitudes. There are people who still have trouble accepting a woman doctor or disc jockey, for example. And as with any group entering areas not perceived as traditionally part of their milieu, some women have found themselves asked to work harder than their male colleagues simply to prove themselves to those unable to accept women in new roles.

Government efforts to aid women have included affirmative action policies intended to encourage the hiring of women and minorities, equal pay for equal work, and equal credit requirements. Other recent approaches share the erroneous assumption that government programs and regulations are needed to correct problems, when in fact it is often the government that is responsible for many of the roadblocks confronting women. As a consequence, some of the major reform movements designed to bring about equality of opportunity have either missed the mark or, in some cases, actually exacerbated the problem.

The Equal Rights Amendment: The ERA is a classic case of both a failed and a misdirected effort. It failed to win ratification by the necessary 38 states despite ten years of intensive lobbying. And yet supporters continue to press for its adoption. Placing so much effort behind that one approach has meant attention has been deflected from reforms that could be implemented to help

¹ 20 Facts on Women Workers, Women's Bureau, Office of the Secretary, Department of Labor, 1982, p. 1.

² Equal Employment Opportunity for Women: U.S. Policies, Women's Bureau, U.S. Department of Labor, 1982, Table 2.

women immediately without opening a constitutional Pandora's Box. Legislative and regulatory reforms require much less time and energy to enact than an amendment to the Constitution.

Comparable Worth: Another misdirected effort is the recent attempt, initiated by the National Committee on Pay Equity, to force employers to provide "equal pay for comparable work." The committee argues that professions dominated by females yield lower wage rates than those in "comparable" male dominated occupations.

Under Title VII of the Civil Rights Act, the Courts have ruled on two types of job discrimination: (1) paying men more than women for substantially the same job and (2) favoring men over equally qualified women in hiring and promotion. The concept of comparable worth, however, is a completely separate issue. It is not directed at individual employers, but at broad classes of occupations. As Vivienne Killingsworth, a critic of comparable worth, wrote in The Atlantic Monthly, "It [comparable worth] has nothing to do with the idea of equal pay for equal work, and even less to do with the idea of equal opportunity--the two basic notions underlying present anti-discrimination laws. Moreover, no one has made a convincing case that reinterpreting or expanding job-bias statutes would represent good social policy."³

In fact, the concept of comparable worth is bad social policy, especially for those it seeks to help--women. This is true for two reasons.

First, requiring equal pay for comparable work will slow, if not reverse, the gains made by women who have entered traditionally male fields. This is because women who are qualified for better jobs would be encouraged to remain in professions normally staffed by women instead of trying to enter professions mainly occupied by men. Women should be encouraged to make rational economic decisions in the job market. If a woman wants to become a nurse, for instance, she should be prepared to accept the going wage rate associated with that profession. On the other hand, if the monetary incentive associated with nursing is not sufficient to satisfy her, other options should be explored without regard to whether the profession is considered "male" or female." Furthermore, it should always be remembered that the quickest way to increase wages in traditionally female sectors would be to reduce the supply of labor to those occupations. So the more women who become doctors rather than nurses, the more the salaries of nurses will rise. The idea is to break down the barriers to entry that have traditionally restricted women's choices, not to reinforce them with an artificial wage structure.

³ Vivienne Killingsworth, "Labor: What's a Job Worth?" Atlantic Monthly, February 1981, p. 17.

Second, a law that would require employers to raise wages in "female" professions to equal those in comparable "male" professions (which poses the interesting question of who is to decide what is a "comparable" profession) might well produce layoffs in the female sector as employers find they cannot afford to pay their workers the new mandated wage. Consider the market for secretaries. Having to pay secretaries more would simply encourage employers to switch to more automated office systems. Since the comparable worth doctrine does nothing to encourage openings for women in the male job sector, it could actually result in a net loss of jobs for women.

Insurance: Another effort currently receiving a great deal of attention concerns the way in which insurance and pension premiums are assessed against various groups. Because women as a group live longer than men, they traditionally have received lower monthly pension payments for a given contribution--simply because they can be expected to receive these checks for a longer period of time than their male counterparts. This practice is now being attacked as sexually discriminatory behavior and a push is being made to stop it.

Just as there is a significant statistical difference in the life expectancies of men and women, however, there are also other recognized differences. For example, despite the bad jokes about women drivers, women have compiled a much better driving record than men and are rewarded accordingly through lower automobile insurance rates. Thus a law prohibiting differentiation by insurance companies and pension funds on the basis of sex may well end up costing women as much or more than it pays them.

Rather than continuing to expend resources petitioning the government for a solution, it is time to recognize that governments are a large part of the problem. They repeatedly have erected barriers for those attempting to enter the workforce, thanks to lobbying by power groups determined to protect their market positions. Naturally, such actions usually are couched in terms of "helping" those groups they are designed to suppress.

REMOVING BARRIERS TO WOMEN

Working women face many major problems stemming from government. Many federal and state tax policies and government regulations serve to impede the economic progress of women. Until these are reformed, working women's progress will be constrained.

The Marriage Penalty

Married women who want to work have been discouraged from doing so by the "marriage penalty" in the federal tax code. The penalty is the difference between the tax liability of a married couple filing jointly and the sum of their tax liabilities if each spouse were single and could file as an individual. The

Joint Committee on Taxation has reported that if the second income is least 20 percent of the total family income, the couple's total income tax liability will increase when they marry.⁴ This particularly hurts "secondary workers," disproportionately women, who face higher than normal marginal tax rates because of the marriage penalty and so are discouraged from seeking outside employment.

Congress has attempted on a number of occasions to remedy this situation, and with some success. First, the marginal tax rate structure for married couples was reduced for each income level beginning in 1982. With the enactment of the Economic Recovery Tax Act of 1981, two-earner couples filing jointly were allowed to deduct ten percent of the earned income of the spouse earning less, up to a maximum deduction of \$3,000. This effectively lowered the marginal tax rates on secondary workers' income, but because the tax system is progressive, the marriage penalty was not eliminated entirely.

One way to eradicate the penalty completely would be to give two-income married couples the option of filing as individuals. Such a reform would have a number of positive effects. First, it would completely restore marriage neutrality. Single people would no longer see their individual tax liabilities increase if they married. Second, two-income married couples could see a reduction in their taxes, depending upon the proportion of income each spouse earned. For example, using the 1982 1040A Tax Schedule and assuming that each family took its standard deduction, a one-income family making \$20,000 would face a tax liability of \$2,459. Yet if each spouse in a two-income family earned \$10,000, the individual tax liability would be \$1,048, for a combined tax of \$2,096. Thus, the two-income family would save \$363 by filing singly. One-income families would not be affected by this proposal.

The Joint Committee on Taxation's General Explanation of the Economic Recovery Tax Act briefly commented on the idea of allowing married couples to file as individuals, but rejected the concept on a number of grounds. "Allowing married couples to file separate returns as single taxpayers," the report said, "would have been very complex because of the necessity for rules to allocate income and deductions between the spouses. If separate filing were optional, many couples would have been burdened by having to compute tax liability under both options (separately and jointly) in order to determine which method minimized their liability."⁵

Both these arguments can be readily refuted. While it is certain that new rules for dividing income and deductions between spouses would be necessary, this would hardly be an insurmountable

⁴ General Explanation of the Economic Recovery Act of 1981, U.S. Congress, Joint Committee on Taxation, p. 33.

⁵ Ibid., p. 34.

problem. It is often forgotten that until 1948 everyone was taxed as an individual, and many other countries still tax on that basis--without creating significant difficulties. Furthermore, the current U.S. income tax system contains an extensive list of rules for dividing income, and these rules could easily be modified to reflect the reform.

The burden that would be placed on couples if they had the option of paying as individuals would be little different from the burden people face by having the option of taking a standard deduction or itemizing. And even if there were such a burden, it is doubtful whether many couples would complain if the result were a reduction in taxes. Furthermore, the IRS could easily provide simple guidelines concerning the percentage income split at which individual filings would be advantageous.

Another proposal Congress has begun to consider is the replacement of the present system by a flat-rate tax. If the tax were truly "flat," the marriage penalty would be eliminated entirely without special deductions or formulas for income splitting.

RECOMMENDATION: Congress should either (1) allow two-earner married couples the option of filing as individuals to correct the present bias against two-income couples, or ideally, (2) replace the personal income tax with a truly flat-rate tax, which would eliminate the marriage penalty entirely.

Regulation

The greatest barriers to women lie in the regulations promulgated by various government entities. These regulations present significant problems to new or potential entrants into many occupations. The costs and obstacles due to regulation occur in many forms. Paperwork requirements, for instance, can quickly raise costs for small, new enterprises. This is particularly troublesome to the many women who are trying to branch out into an independent business operation.

In addition to making it more difficult for women to start in business, some regulations involve outright prohibition. A recent news story provides a typical example. In Ripon, Wisconsin, several dozen women were selling ladies' garments made at home to the Silent Woman Company. Aside from providing the women with the basic materials, the company made no demands on them and paid what the seamstresses considered a fair price. Yet the Department of Labor determined that the women were in violation of a 40-year-old regulation prohibiting the manufacture of women's garments in the home.⁶ Department of Labor Regulations forbid women from work-

⁶ Glenn Emery, "Women Seek to Stop U.S. from Banning Jobs Sewing at Home," Washington Times, February 23, 1983.

ing at home and selling their handiwork in six industries.⁷ These rules appeared after unions argued that women should be protected from "sweatshop" working conditions and below standard wages. Most women probably do not think of their homes as "sweatshops," however, and by forbidding capable women from contracting with retailers for the sale of their merchandise, the Labor Department is doing much more to protect the unions from competition than it is doing to protect women.

RECOMMENDATION: With the help of interested womens' groups and the regulatory agencies, the Vice President's Task Force on Regulatory Reform should identify those federal regulations that inhibit the ability to sell skills in the marketplace. The agencies concerned should then be instructed to remove these barriers immediately.

State and Local Regulations

Many of the barriers to the further economic progress of women emanate from state and local regulations. Occupational licensing, zoning ordinances, and rules against home-based enterprises are but a few examples of restrictions that make it difficult for new entrants, including women, to establish a foothold in professions and businesses. And the federal government often has a role even in this rule making. Federal guidelines (usually attached to federal funds) encourage or require that state and local governments publish regulations in certain areas.

Day Care Centers: By 1982, half of all mothers with preschool children also had jobs.⁸ Thus, the availability of adequate, reasonably-priced day care has become increasingly important. Yet people wishing to provide day care in their homes are faced with extensive state and local regulation.

Most states limit the number of children who can be cared for in a home. If the specified limit of children is exceeded, the facility may become subject to building codes designed for schools. This can involve such requirements as separate toilet facilities for boys and girls and that these facilities are accessible to wheelchairs, whether or not handicapped children are being cared for. Further unreasonable barriers are erected through local zoning codes and fire laws.⁹

Such extensive regulation hurts working women in two ways. In the first place, it limits opportunities for those women who prefer to work at home. By imposing strict day care guidelines,

⁷ These industries are: embroidery, sewing women's clothing, making handkerchiefs, buttons and buckles, jewelry, and gloves and mittens. Knitting outerwear was recently removed from the list of prohibited activities.

⁸ 20 Facts on Women Workers, op. cit., p. 2.

⁹ Virginia Inman, "Day-Care Laws Limit Private Home Centers That Parents Like Best," Wall Street Journal, October 26, 1982, pp. 1, 23.

governments reduce the options open to these mothers and limit the economic opportunities for women seeking to provide a useful service by operating their home as a day care facility. Second, restricting the supply of day care services inhibits the ability of parents to choose the kind of atmosphere they feel is most appropriate for their child, and makes this service unnecessarily expensive. This serves to reduce the effective take-home pay of working mothers.

RECOMMENDATION: The provision of day care should be largely deregulated and the responsibility for oversight shifted to parents--as it is when the child is in the home. This would create improved economic opportunities for women who wish to provide day care services, lower day care costs, and lead to more flexibility for parents in choosing where and with whom to place their children.

State Licensing Requirements: The provision of day care is not the only service with unnecessarily strict licensing requirements. Practitioners of a number of professions, from beekeepers to lightning rod salesmen, have convinced various state legislatures of the need to protect the public by regulating entry to the profession. Unfortunately, this seldom results in much improvement in safety or quality, but does entail considerable reduction of competition, and consequently higher costs for consumers and reduced opportunities for new entrants.

Most state licensing boards are heavily influenced by members of the profession involved, who seek to restrict the number of practitioners and the way in which they practice. Guidelines or regulations may be established covering key aspects of work--hours of operation, advertising, office location, etc. Such rules limit competition and make it more difficult for new entrants to compete and become established. This is particularly true in those cases where prejudice does exist, as it gives practitioners in place more power than they would have otherwise. Consequently, as women try to break into male dominated professions, these entry restrictions have become a serious obstacle to equality of opportunity.

An example of these unreasonable professional regulations is the drive by many state medical and dental boards to restrict the actions of nurse practitioners, midwives, dental hygienists, etc. The latter professionals, most of whom are women, believe they should have the right to establish practices separate from physicians, offering lower priced routine care to patients. The campaign by physician dominated state licensing boards to eliminate these services has reduced the prospects of healthy competition for doctors and dentists, and resulted in severely limited care in some remote areas where there are not enough doctors to provide comprehensive service.

Examples of similar restrictions can be found in many professions. While some minimum standards are necessary in certain cases to

protect consumers from outright fraud or harm, an enormous number of these rules and regulations could be removed with little effect, other than to create additional career opportunities for women and other newcomers to the profession.

RECOMMENDATION: The 50 States Project, created by the President to examine regulation at the state level, should closely examine state licensing laws in its effort to identify state laws harmful to women.

Zoning, Home-Based Enterprises, and Cottage Industries:

Another group of state and local restrictions make it difficult for women to work within their homes. This is particularly important for women who have small children and cannot afford day care or for women attempting to start up their own businesses with limited capital and cannot begin operations on recognized commercial space. Some local ordinances forbid keeping an inventory within a home. Others prohibit certain business activities in the home. And most cities impose blanket zoning restrictions on businesses within residential neighborhoods.

In short, a number of state and local regulations inhibit the ability of women to succeed in nontraditional careers or to start their own businesses. Many of these restrictions serve to limit competition, thus creating conditions under which discrimination can continue to flourish.

RECOMMENDATION: Women's organizations should examine zoning and other local ordinances that impede home based enterprises, and thus the economic advancement of women. Where appropriate, these regulations should be modified or eliminated.

Women Entrepreneurs

Women are increasingly choosing the career option of self-employment. According to the Internal Revenue Service, there are almost 3 million small businesses now owned by women.

Since the vast majority of women entrepreneurs conduct small businesses, they are beset with all the problems suffered by smaller firms generally. Any moves by governments to reduce paperwork and regulatory and tax requirements on small businesses, therefore, would be particularly helpful to women entrepreneurs.

A second serious problem is a general lack of training among women business owners. Many women lack the basic financial and management skills vital to running a business. Federal offices created to assist women business owners, however, seem to be cheerleaders rather than advisors with relevant, down-to-earth assistance. Such unrealistic advice tends to promote frustration, failure, and the conclusion among women that they must be victims of discrimination.

Training programs designed to overcome these educational deficiencies have been unsuccessful generally when run by government employees or academicians. Business management is best taught by people who have actually managed a business (compare, the experience of CETA, which showed that job training programs are best designed by those with jobs to offer). Consequently, organizations, such as the National Association of Women Business Owners and the Alliance of Home-Based Business Women, would seem to be in the best position to provide the necessary catch-up information to women entrepreneurs trying to start and operate new businesses.

Another problem for women entrepreneurs, as in the case of many small business aspirants, is the acquisition of start-up capital. While a primary function of the Small Business Administration (SBA) is to provide or guarantee seed capital for new enterprises, the internal incentives have led to unfortunate results. At the SBA, the emphasis is on the dollar volume of loans awarded and safety. In seeking a high dollar value of safe loans, the SBA has tended to act conservatively, channeling most support to older small firms with a solid track record, rather than to the newer companies most in need of help.

To generate more capital for these newer, higher-risk firms, it has been suggested that tax incentives should be made available to individuals willing to invest savings in small enterprises. One proposal, presented in a bill (H.R. 1444) introduced by Congresswoman Bobbi Fiedler (R-Calif.), would treat stock bought in these businesses somewhat like an individual retirement account. New stock purchases by an individual in a small business would be deductible from taxable income, providing the stock is retained for at least three years. Since the majority of new businesses receive their start-up capital from friends and relatives, rather than banks or major investors, such a tax incentive could be very helpful to new business owners. Because a high proportion of firms owned by women fall into this category, such a tax mechanism could provide an enormous boost to businesswomen--far more help than they receive currently from any federal agencies.

Almost two-thirds of women business owners are married.¹⁰ And most of the firms owned by women are sole proprietorships, partnerships, or closely held corporations, all of which pay personal, rather than corporate, income taxes. Thus, the marriage penalty (discussed earlier) places a further handicap on many women entrepreneurs by reducing the funds they have available to reinvest in their businesses.

The federal government has used the procurement process in an effort to stimulate minority owned firms. Yet the process has been widely criticized as a source of impediments for women entrepreneurs. For those who deal in supply of government needs, the going is not easy. Only 12 percent of government contracts

¹⁰ The Bottom Line: Unequal Enterprise in America, Report of the President's Interagency Task Force on Women Business Owners, June 1978, p. 88.

are allocated on the basis of competitive bids. The rest are considered too complex for open bids. The result is a system that places a great deal of discretion in the hands of government procurement officers--who prefer dealing with established firms possessing a past record of government contracting.

This system compounds the difficulties of firms trying to enter the process. It has been suggested that women be included in those "socially and culturally" disadvantaged groups, which receive special treatment through contract set-asides (under which agencies are required to award a given percentage of contracts to minority entrepreneurs or small business generally). But set-asides have not worked for other groups. The SBA 8(a) minority business program, for instance, has been criticized by Congress on several occasions for its ineffectiveness and its tendency to frustrate entrepreneurs rather than help them. There seems little reason to suppose such programs would work any better for women.

The federal government would help women far more if it would simply award more contracts through genuine competitive bidding. When contracting opportunities arise, the government should make every effort to ensure that interested owners and managers are informed. Furthermore, attention should be directed to the government's computerized records of firms willing and able to meet federal contract needs. Developing a simple, rational system at that point in the process could reduce paperwork and delay. Since the SBA, along with other government agencies and departments, seemingly has been unable to develop an adequate system, perhaps the project should be turned over to a private company on a contractual basis.

Thus, for self-employed women, as with other women, the problems faced in attaining economic equity would seem to stem from government action--in some cases action intended to protect them. The answer is for the government to stop regulating and taxing women entrepreneurs out of existence--and to provide a generally stable economic environment in which they can conduct business.

RECOMMENDATION: A review of government's impact on small businesses should receive top priority, particularly in the area of procurement policies. Where possible, the procurement process should be simplified and made genuinely competitive.

CONCLUSION

While the efforts of women to advance have been hampered by the outdated attitudes of those who choose to discriminate, they have been frustrated as well by government regulations and restrictions. By creating obstacles, imposing costs, and reducing competition, these restrictions have helped to perpetuate a climate in which discrimination could take place.

CHART OF THE INDIVIDUAL PARTS OF THE 1983 ECONOMIC EQUITY ACT (HR 2090)

TITLE I -- TAX AND RETIREMENT MATTERS

PART A -- PRIVATE PENSION REFORM

Bill Number: HR 2100 Sponsor: Rep. Geraldine Ferraro
Date Introduced: 3/15/83
Committee: Ways and Means (full) and Education and Labor
Subcommittee: Labor and Management Relations (Ed. & Labor)

PART B -- SPOUSAL INDIVIDUAL RETIREMENT ACCOUNTS

Bill Number: HR 2099 Sponsor: Rep. Geraldine Ferraro
Date Introduced: 3/15/83
Committee: Ways and Means (full)

PART C -- DISPLACED HOMEMAKERS TAX CREDIT

Bill Number: HR 2127 Sponsor: Rep. Barbara Kennelly
Date Introduced: 3/16/83
Committee: Ways and Means (full)

PART D -- CIVIL SERVICE PENSION REFORM

Bill Number: HR 2300 Sponsor: Rep. Patricia Schroeder
Date Introduced: 3/23/83
Committee: Post Office and Civil Service
Subcommittee: Compensation and Employee Benefits

PART E -- HEADS OF HOUSEHOLD TAX REFORM

Bill Number: HR 2126 Sponsor: Rep. Barbara Kennelly
Date Introduced: 3/16/83
Committee: Ways and Means (full)

TITLE II -- DEPENDENT CARE

PART A -- SLIDING SCALE FOR DEPENDENT CARE TAX CREDIT and
PART B -- TAX-EXEMPT STATUS FOR DEPENDENT CARE FACILITIES

Bill Number: HR 1991 Sponsor: Rep. Barber Conable
Date Introduced: 3/9/83
Committee: Ways and Means (full)

PART C -- REFUNDABILITY

Bill Number: HR 2093 Sponsor: Rep. Barbara Mikulski
Date Introduced: 3/14/83
Committee: Ways and Means (full)

PART D -- INFORMATION AND REFERRAL

Bill Number: HR 2242 Sponsor: Rep. Barbara Mikluski
Date Introduced: 3/22/82
Committee: Education and Labor Subcommittee: Human Resources

TITLE III -- NON-DISCRIMINATION IN INSURANCE

Bill Number: HR 100 Sponsor: Rep. John Dingell
Date Introduced: 1/3/83
Committee: Energy and Commerce
Subcommittee: Commerce, Transportation & Tourism
ACTION: Subcommittee hearings 2/22/83 and 2/24/83; Markup 4/20/83

TITLE IV — REGULATORY REFORM

Bill Number: 2410 Sponsor: Rep. Patricia Schroeder
Date Introduced: April 5, 1983
Committee: Judiciary
Subcommittee: Civil and Constitutional Rights

TITLE V — CHILD SUPPORT ENFORCEMENT

PART A — FEDERAL MANDATORY WAGE ASSIGNMENT

Bill Number: HR 2411 Sponsor: Rep. Patricia Schroeder
Date Introduced: April 5, 1983
Committee: Post Office and Civil Service
Subcommittee: Compensation and Employee Benefits

PART B — AMENDMENTS TO TITLE IV-D, SOCIAL SECURITY ACT

Bill Number: HR 2374 Sponsor: Rep. Barbara Kennelly
Date Introduced: 3/24/83
Committee: Ways and Means
Subcommittee: Public Assistance and Unemployment Compensation

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for

Women's Issues

Congress of the United States

Washington, D.C. 20515

THE ECONOMIC EQUITY ACT

The Economic Equity Act is a comprehensive legislative package aimed at reducing economic discrimination against women. Members of the Congressional Caucus For Women's Issues have worked with Senators and consulted with major women's and civil rights organizations to develop reforms in private and public pension laws, tax policy, child support enforcement, insurance, childcare policy, and government regulation. Below is a brief title by title synopsis of the provisions of the Economic Equity Act. In the House, each section will be introduced as a separate bill. The sponsor's name is in parenthesis by each section.

TITLE I: TAX AND RETIREMENT MATTERS

A. Private Pension Reform (Rep. Geraldine Ferraro)

- Requires payment of survivor annuity to spouse of a worker who was fully vested, even if that worker dies before the annuity starting date.
- Requires written consent of both participant and spouse to waive survivor annuity option.
- Permits assignment of pension benefits by state divorce courts in cases related to alimony, child support, and marital property rights.
- Lowers the minimum age for participation in a pension plan from 25 to 21.
- Modifies break-in-service rules to give twenty hours per week credit for up to one year of employer-approved maternity or paternity leave, provided worker returns to his or her job.
- Abolishes ERISA provision allowing plans to deny widow's benefits if an otherwise qualified spouse dies within two years of choosing survivor benefits (if death is from natural causes).
- see following fact sheet.

FACT SHEET ON PRIVATE PENSION REFORM --SECTION A OF TITLE I OF THE ECONOMIC EQUITY ACT

The private pension system, as regulated by ERISA, affects women in their roles as wives, divorced spouses and widows of men who participated in company pension plans and as workers in the private sector who may or may not become eligible for pensions of their own. Women suffer from retirement income policies that fail to recognize that both spouses make significant contributions toward an employee's ability to earn wages and that women have unique work patterns revolving around childrearing and other family responsibilities.

Older women bear the economic brunt of inequities in the private pension system resulting from the disregard of women's economic value as housewife and worker. In 1981, women were 59.1% of the U.S. population over age 65. More than half of these women were widows. Single women over 65 living alone are 85% of all elderly people living alone below the poverty line. Statistics and studies all point to the same conclusion: Older women are the fastest growing poverty group in America.

Statistics on retirement income illustrate the economic consequences of pension inequities:

**The average Social Security benefit for a woman 65 or older was \$4,476 per year in 1983, compared to \$5,724 for a man.

**In 1981, 10.5% of women over age 65 were receiving a private pension averaging \$2,427 a year. By comparison, 27.7% of men were receiving a private pension or annuity and their benefits averaged \$4,152 a year.

**Of single women over 65, 60% depend solely on Social Security for their income.

**Only 5% to 10% of surviving spouses actually receive their spouses pension benefits.

The Economic Equity Act seeks to remedy inequities women face in the private pension system in their roles as wives, widows, mothers, and workers.

WOMEN AS WIVES AND WIDOWS

I. The Economic Equity Act requires written consent of both participant and spouse to waive survivor annuity option. (Currently, survivors' benefits are optional for the employee alone.)

**According to a Department of Labor survey, less than 40% of all married private pension plan participants who retired in 1978 chose joint and survivor annuity plans for their spouses. More than 60% of the retirees opted out, leaving no benefits for their widow or widower.

**Horror stories associated with this optional approach to survivors benefits abound: a widow who was married for 30 years discovers after her husband's death that he had opted out of survivors' benefits to avoid the actuarial reduction of his own lifetime annuity.

II. The Economic Equity Act requires payment of survivor annuities to the spouse of a worker who was fully vested, even if that worker dies before reaching the early retirement age, age 55 under ERISA. (Currently, if a participant dies before he retires, the survivor benefit can be withdrawn.)

** Case History: A widow told Phil Donahue in 1982 about her husband who worked for a company for 29 years but died 13 days before his 55th birthday. The widow was denied any benefits.

** Case History: A California widow, age 51, lost her husband when he was 54 years and two months old. She was denied benefits despite his 33.5 years of service. She has filed suit against her husband's employer.

III. The Economic Equity Act abolishes the ERISA provision allowing plans to deny widow's benefits if an otherwise qualified spouse dies within two years of choosing survivor benefits (if death is from natural causes.)

**Case History: A Texas woman wrote to the Pension Rights Center in 1983 to tell how her husband died after 33 years of service. He signed a form signing over pension benefits to her a week before his death. After he died, the widow was informed that she would not receive survivor benefits because the company required a one-year waiting period.

IV. The Economic Equity Act permits assignment of pension benefits by state divorce courts in cases related to alimony, child support and marital property. (Currently, survivors' benefits are not paid to divorced spouses.)

**Every year there about 1.2 million divorces. The Census Bureau predicts that more than 40% of all marriages end in divorce.

**According to the Census Bureau, in 1978, alimony was agreed or awarded in 2,052,000 cases. However, only 760,000 persons were actually due to receive payments in that year. Of that number, 528,000 or 25%, actually did receive payments.

**This provision under private pensions recognizes marriage as an economic partnership, and establishes pensions as a legitimate property right.

WOMEN AS MOTHERS

V. The Economic Equity Act modifies break-in-service rules to give twenty hours per week credit for up to one year of employer approved maternity or paternity leave, provided that the worker returns to his or her job.

**Statistics show that women spend less time in each job and are less likely than men to achieve vesting. Time off for child-bearing is one factor in this gap.

**In 1981, the median number of years on the current job for women was 2.5 years, compared to 4 years for men.

**Just 17% of women had been on the current job more than 10 years compared to 28.7% of men.

**In 1979, 41% of full-time working women participating in pension plans were vested, compared to 51% of men.

WOMEN AS WORKERS

VI. The Economic Equity Act lowers the minimum participation age for private pension plans from age 25 to age 21.

****Women in the 20-24 age bracket have the highest labor force participation rate among women.**

****According to the Bureau of Labor Statistics, 70.6% of all women aged 20-24 were in the workforce in 1982. The high percentage of women's labor force participation continues until age 30 when it declines to 47.5%. A woman who began working at age 21 and left her job at age 29 to have a child has worked eight years but only receives a four year pension credit.**

****In 1979, only 40% of women working full-time in private industry were covered by a pension plan, compared to 55% of male workers.**

End Fact Sheet

PRIVATE PENSION REFORM ACT

(Ms. FERRARO asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. FERRARO. Mr. Speaker, I am today introducing two bills which seek to close the enormous economic gender gap which separates men and women in our economy.

These bills are part of the Economic Equity Act, a comprehensive package of legislation introduced yesterday by the Congressional Caucus for Women's Issues.

Women, especially elderly women, are the fastest growing poverty segment in our society. There are 2½ times as many poor women over age 65 as there are poor men.

One reason—and this is the reason addressed by my legislation—is that women have been deprived of access to private pensions and discouraged from saving for their retirement by laws which fail to recognize that women's work and life patterns are different from men's.

I am pleased that Senator EDWARD KENNEDY has agreed to play a lead role in the introduction of my private pension reform bill in the Senate. This bill gives both widows and women in the work force a better chance to receive pension benefits they earned at their husbands' side or on their own.

My IRA bill would recognize the value of the work done by homemakers by allowing couples to open larger savings accounts for their retirement years.

The women of America are vital to our economy and they deserve a fair chance to achieve economic security in their old age. This is legislation we can all support.

Congressional Record
March 15, 1983, H-1161

B. Spousal Individual Retirement Accounts (Rep. Ferraro)

- Permits a homemaker with no earnings or lesser earnings of her own to contribute to a spousal IRA as much as the earning husband may contribute. The maximum deduction permitted each spouse individually shall be \$2,000 a year.
- Allows alimony to be treated as compensation for the purpose of eligibility to open an IRA.
- see following fact sheet.

FACTS ON INDIVIDUAL RETIREMENT ACCOUNTS--SECTION B OF TITLE I OF THE ECONOMIC EQUITY ACT

Over the past ten years reliance on individual retirement plans has increased. Tax deferral on income set aside for retirement is the vehicle that brought about this shift. Individual retirement accounts (IRA) are in the retirement planning of millions of Americans. Benefits of IRA participation, however, have been skewed heavily toward working males, and away from women who work either in the home or in lower paying jobs.

The Economic Equity Act:

1. Permits a homemaker with no earnings or lesser earnings of her own to contribute to a spousal IRA as much as the earning husband may contribute. The maximum deduction permitted each spouse individually shall be \$2,000 a year.
 - **The provision benefits spouses who work in the home as well as those spouses in two-earner families with lower or intermittent earnings histories by pegging eligibility limits to the income of the higher earning spouse.
 - **This simple mechanism would remove the unintended but very real differential impact of present IRA legislation on women. In addition, it would quickly and completely negate the impact of the .59-\$1.00 average earning differential on individual retirement plans.
2. Allows alimony and spouse support to be treated as compensation for the purpose of eligibility to open an IRA.
 - ** Under present law alimony and spouse support does not qualify as income for the purpose of IRA eligibility determination. Alimony, however, is the sole or primary source of income for millions of women who lack sufficient earnings histories to qualify for Social Security and have no accrued pension or no pension survivorship rights.
 - ** There is no rational policy for distinguishing between direct or indirect income.

End Fact Sheet

C. Displaced Homemakers Tax Credit (Rep. Barabara Kennelly)

--Makes employers who hire displaced homemakers eligible for tax credit of \$3,000 in the first year and \$1,500 in the second year.

- see following fact sheet.

FACTS ON DISPLACED HOMEMAKERS' TAX CREDIT--SECTION C OF TITLE I OF THE ECONOMIC EQUITY ACT

An estimated 3.3 million women are displaced homemakers: women who have spent years in the home caring for family members and subsequently lost their source of support through separation, divorce, death or disability.

The displaced homemaker finds the adjustment process to their new lives overwhelming. Few have marketable skills, and if they have worked, it was usually in the early years of their marriages. They need financial stability, training, and jobs in order to make the difficult transition from homemaker to wage earner.

Acquiring skills to participate in the job market is a question of economic survival to women who are displaced homemakers. Employers have been unwilling to credit displaced homemakers with previous work experience or transfer volunteer skills into employment qualifications. Displaced homemakers who can find jobs frequently settle for low skilled, low paying jobs which require little or no training and provide little or no opportunities for advancement.

The Economic Equity Act makes employers who hire displaced homemakers eligible for a tax credit of \$3,000 in the first year and \$1,500 in the second year.

**This provision amends the Internal Revenue Code to add displaced homemakers to the list of eligible hirees under the targeted jobs tax credit program designed specifically to address workforce reentry. The program permits employers to take a special tax credit when they hire an individual from a targeted group of hard-to-employ persons.

**The tax credit is an incentive for employers to seek out individuals from these qualifying groups for employment. Frequently, this incentive results in the employment of trainable persons who lack credentials and/or job experience to land the job without tax incentive.

End Fact Sheet

D. Civil Service Pension Reform (Rep. Patricia Schroeder)

--Entitles the divorced spouse of a civil service member or retiree, married 10 years or more, to a pro rata share of the civil service retirement annuity and survivor's benefits, subject to court review, modification, or rejection.

--Requires the written consent of the spouse (or former spouse, if any) before the retiree can waive survivor's benefits.

- see following fact sheet.

FACTS ON PUBLIC PENSIONS --SECTION D OF TITLE I OF THE ECONOMIC EQUITY ACT

The plight of displaced homemakers is becoming well-recognized in a society where nearly one of every two marriages ends in a divorce. These divorced or widowed women who have devoted many years to maintaining the home and family often suffer serious consequences when they attempt to receive their rightful pension or retirement benefits.

Alimony is received by just 4 percent of divorced women. For even this minority of women, alimony and child support are no substitute for a vested pension interest. Both cease with the death of the employed or retired spouse.

Congress began to address this issue by amending the Social Security Act in 1977, providing pension benefits to divorced wives married 10 years or more. However, even these basic protections are not afforded a significant number of women married to Civil Service employees. For Civil Service employees, their spouses do not automatically receive Social Security. Thus, they discover once they are divorced, the wives lose all claim to retirement pay and survivor's benefits, as well as any right to health insurance benefits.

The Economic Equity Act addresses the inequities faced by divorced and widowed spouses of Civil Service employees. The provision would:

1. Entitle women who were married to Civil Service employees for at least 10 years the right to a pro rata share of the benefits earned during marriage.

****This provision is subject to court review and modification, depending on the divorce settlement.**

****The legislation demands that courts must view pensions as a valid property right. Many have not done so in the past. As a result, many of these women find that the retiree walks away from the divorce with a full retirement plan and health insurance, while the spouse walks away with nothing. Even in cases where the courts have awarded partial retirement benefits, no court has considered the survivor's benefit as property to which the former spouse is entitled.**

2. Mandate survivor's benefits unless the spouse and former spouse choose to waive their receipts.

****Currently, an employee may opt out of survivor's benefits already agreed to, without notification of the spouse or former spouse. This legislation would require that employee and spouse or former spouse (if any) agree in writing to forego the survivor's benefit plan.**

End Fact Sheet

**BENEFITS FOR DIVORCED CIVIL
SERVICE SPOUSES**

HON. PATRICIA SCHROEDER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 23, 1983

● Mrs. SCHROEDER. Mr. Speaker, today I am introducing legislation to amend the civil service retirement system to provide retirement benefits to divorced spouses. This legislation is modeled after laws enacted for spouses of Foreign Service and CIA personnel.

Since 1974, all but two states have adopted some form of no-fault divorce, which has eliminated the traditional defenses against divorce. As a result, the divorce rate has doubled, with limited, if any, spousal support provided. Since alimony ceases with the death of the retiree, the long-term spouse has no protection for old age.

Because of this surging divorce rate, retirement laws have been changed to provide greater economic security to older women.

In 1965, the Social Security Act was amended to provide benefits for divorced spouses married 20 years or more. In 1977, the marriage requirement was reduced to 10 years.

In 1980, Public Law 94-465 was enacted to permit divorced spouses of Foreign Service personnel to receive a pro rata share of the retirement annuity and survivors benefits, subject to court review, modification, or rejection.

In 1982, Public Law 97-269 was enacted to provide the same benefits for CIA spouses as had been provided for the Foreign Service.

The bill I introduce today is based on the premise that marriage is an economic partnership and that the retirement credits earned during the marriage should be shared upon divorce. It is my contention that the spouse makes a significant contribution toward the employee's ability to earn the wage and consequently receive the pension.

This bill would make survivors benefits mandatory unless the retiree and spouse and former spouse, if any, elect in a notarized signed writing to waive survivors benefits.

It would also entitle a divorced spouse married 10 years or more to a pro rata share of the retirement and survivors benefits. The exact amount of the former spouse annuity would depend upon the number of years of marriage that overlap with the creditable years of service. The former spouse married during the entire period of creditable work years would be entitled to a maximum of 50 percent of the retirement benefits.

The legislation would tie the entitlement to the divorce proceedings. The divorce courts could modify or reject the pro rata formula contained in the bill. This permits the courts to review each case individually on its own merits.

The provisions are prospective for those who become divorced after enactment. Spouses who remarry before age 60 would lose their entitlement to a pro rata share of the retirement benefits. A former spouse previously married to another Federal employee or member of the armed services, would only be entitled to one survivor annuity. The bill would permit the voluntary assignment of survivors benefits to an already divorced spouse. In the event that a deceased retiree elected survivors benefits but had no qualified beneficiary of the survivors benefits, the former spouse would be entitled to these benefits.

Retirement issues are women's issues since a majority of those over age 65 are female. Women outnumber men 2 to 1 in the rapidly expanding population over age 75. Older women are the fastest growing poverty group in America. Seventy-two percent of

the elderly poor are widowed, divorced or never married women. Median income for these women is \$3,087 for those over 65 and \$4,533 for those between 55 and 65. Many of these women would like to work to supplement their meager incomes but most find it difficult to find jobs because of lack of work experience and others become too sick or old to work.

Most of these women have not always been poor, but their circumstances have deteriorated with advancing age. What happens to them is not inevitable, but rather the result of discrimination throughout their lives which strikes its cruelest blow at the end. It is my view that our retirement systems contribute to the economic impact of sex discrimination and punishes women for their traditional roles in society. ●