

110TH CONGRESS  
2D SESSION

# H. CON. RES. 420

Expressing the sense of Congress regarding the need to re-weave America's social safety net to respond to the needs of the 21st century economy and labor market.

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## IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 18, 2008

Mr. McDERMOTT submitted the following concurrent resolution; which was referred to the Committee on Education and Labor

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## CONCURRENT RESOLUTION

Expressing the sense of Congress regarding the need to re-weave America's social safety net to respond to the needs of the 21st century economy and labor market.

Whereas the real median wage for American male workers was lower in 2007 than in 1973;

Whereas between 1947 and 1973 the typical American family's income doubled; since 1973 the average family's income has only risen 20 percent;

Whereas wage stagnation over the past 3 decades coupled with rising costs and declining access to affordable health care and retirement benefits has strained the financial situations of millions of American workers;

Whereas the United States economy has shed more than 600,000 jobs in the first 8 months of 2008 and the national unemployment rate is over 6 percent;

Whereas the current unemployment insurance system only covers about 1 out of every 3 American workers who lose their jobs;

Whereas the average weekly unemployment benefit in 2007 was just 34.8 percent of the average weekly wage;

Whereas more than half of all American workers receive health insurance through their employer, but only about 20 percent of low-wage workers do;

Whereas more Americans are losing access to employer-provided coverage and premiums for employer-provided coverage are increasing faster than wages;

Whereas the increasing cost of health care and the stagnation in wages has resulted in 45 percent of adults reporting problems getting needed health care because of costs;

Whereas almost 47 million Americans had no health insurance in 2007, an increase of 7.2 million since 2000;

Whereas dependent care is a fact of life for many American workers as more than  $\frac{1}{3}$  of all workers currently have children under the age of 18 and a comparable number of workers have had to provide care for an adult family member;

Whereas the cost of child care has been increasing rapidly, the Child Care and Development Block Grant only serves about 1 in 7 federally eligible children, with wait-lists common in many States, and the Federal tax credit for dependent care is unavailable to many low-income families;

Whereas fewer than half of private-sector workers are covered and eligible for unpaid leave authorized by the Family Medical Leave Act;

Whereas only about half of American workers qualify for any paid sick leave, including less than 40 percent of low-wage workers;

Whereas the absence of paid sick and family leave has forced Americans to make untenable choices between needed income and jobs and the health and safety of their families;

Whereas the share of American workers with a traditional, defined-benefit pension plan is rapidly falling;

Whereas half of American households have no retirement savings;

Whereas defined contribution pension plans benefit higher income workers substantially more than low- and middle-income workers;

Whereas research estimates that 40 percent of baby boomers, born between 1946 and 1964, will be unable to maintain their standard of living when they retire and that 50 percent workers who were born between 1965 and 1972 will be unable to maintain their standard of living in retirement;

Whereas it is in the national interest to ensure that Americans can retire with dignity and the means to sustain their pre-retirement standard of living;

Whereas when he signed the Social Security Act on August 14, 1935, President Franklin Roosevelt said, “We can never insure 100 percent of the population against 100 percent of the hazards and vicissitudes of life, but we have tried to frame a law which gives some measure of

protection to the average citizen and his family against the loss of a job and against poverty-ridden old age”; and

Whereas it is necessary to re-weave America’s social safety net so it responds to the needs of the 21st century American economy and labor market: Now, therefore, be it

1        *Resolved by the House of Representatives (the Senate*  
2 *concurring)*, That it is the Sense of Congress that—

3            (1) stagnant wages, declining access to em-  
4            ployer-sponsored health care and pensions, and the  
5            rising cost of living all contribute to greater financial  
6            insecurity for the average American worker;

7            (2) the Social Security Act provides the essen-  
8            tial basic social safety net for American workers and  
9            their families, and it should be improved and ex-  
10          panded upon to meet the needs of the 21st century  
11          American workforce; and

12          (3) in addition to responding to the needs of  
13          American workers and their families when they expe-  
14          rience unemployment and face hardship, the Federal  
15          government should pursue enactment of policies that  
16          proactively enable workers to improve their skills  
17          throughout their career to ensure these workers, and  
18          the businesses that rely upon them, are as globally  
19          competitive as possible.

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