

themselves, a national defense program to protect the American people.

REPORT ON RESOLUTION PROVIDING FOR CONSIDERATION OF H.R. 4, DECLARATION OF POLICY OF THE UNITED STATES CONCERNING NATIONAL MISSILE DEFENSE DEPLOYMENT

Mr. REYNOLDS (during the special order of Mr. SCHAFFER), from the Committee on Rules, submitted a privileged report (Rept. No. 106-69) on the resolution (H. Res. 120) providing for consideration of the bill (H.R. 4) to declare it to be the policy of the United States to deploy a national missile defense, which was referred to the House Calendar and ordered to be printed.

PROTECTING SOCIAL SECURITY FOR THE WOMEN OF AMERICA

The SPEAKER pro tempore (Mr. SIMPSON). Under the Speaker's announced policy of January 6, 1999, the gentlewoman from the District of Columbia (Ms. NORTON) is recognized for 60 minutes as the designee of the minority leader.

Ms. NORTON. Mr. Speaker, Democratic women of Congress are so concerned about the potential for harming Social Security that we will see during this hour a number of us come to the floor to alert our colleagues and the women of our country about the very high stakes for them as to what we do with Social Security.

Let me emphasize that this is the highest stake game, if I may call it that, of all during the 106th Congress because we have a chance to protect and secure the most popular and one of the most important programs that our country has ever had the good sense to create.

I approach this issue from the peculiar perspective of an official who served as chair of the Equal Employment Opportunity Commission under President Carter, a post that gave me a very special concern about the gap between men and women's wages.

When we are speaking of Social Security, of course, we are speaking first and foremost of women who have smaller wages than men and, of course, women who have no wages whatsoever. For that reason, we have introduced a resolution in the Congress that recognizes the unique effects that proposals to reform Social Security almost surely will have on women.

Three-quarters of unmarried and widowed elderly women rely on Social Security for over half of their income. So when we deal with Social Security, when we tamper with it, who should be in our mind's eye first and foremost are women because they are so disproportionately affected.

Everyone is aware of the low statistic that is used over and over again that we who are women are, according to what year you look at, in the 1990s, 70 percent, 74 percent, 72 percent of

men's income. I want my colleagues to look at the 1997 figures. \$24,973 for full-time, year-round wages for women, compared to \$33,674 for full-time, year-round wages for men. Those figures are very important for what women can do with their disposable income today.

But I want to focus us on what that means for women 20 years from now, 30 years from now, and longer. Because it translates directly into too little money to live on when they are elderly; and for that reason, it means that today, at least, those women can count on a progressively structured Social Security system that will keep them from abject poverty. And in case we believe that that is crying wolf, let us not forget that most of the credit for cutting poverty for the elderly really belongs to Social Security.

As recently as 1959, 35 percent of the elderly were poor. By 1979, we had gotten it to only 15 percent. And in 1996, it was 11 percent. And when we say the elderly are poor, who we are really talking about are elderly women.

I have given my colleagues the wages for full-time, year-round workers. But only 56 percent of women are in this category at all. Seventy-two percent of men are in this category. And we can see how that would translate into retirement income.

In essence, we are not talking about retirement when we talk about Social Security; we are talking about a family protection system. Because not only are the main beneficiaries women who have almost no work history, but they include disabled family members and deceased family members.

For all of the talk about private accounts, there is almost no talk about how to deal with people who have no accounts or people whose accounts would be very shallow because they have so little work history.

We need to protect Social Security in the name of America's women, not change it. We need to shore it up, not shift it. It is structured now to help the elderly who fit the profile of the average elderly woman. That is who we have in mind. That is why it is progressive. That is why it is inflation adjusted. That is why it has lifetime benefits. That is why it has dependent benefits.

The shift to personal accounts, of course, takes away the progressivity that has been critical to lifting elderly women out of poverty. And in personal accounts they get what they put in, if that, plus what the market gives them, if anything.

Let us start with where women are. Women put in less as workers or of course as housewives, where they stand to lose altogether. The progressive formula now in place for Social Security means higher benefits to low earners. That translates into women.

I do not think we want to say to America's women we want to have them depend on the market when we consider the fluctuations up and down in their income. If we say that to

women, we in effect are saying to women they lose.

□ 1745

And homemakers, above all, beware, because this system has you in mind even before it has working women in mind of any description, including those who work part-time. It is homemakers, women who have spent their working life caring for a family, who are the major beneficiaries of the present structure of the Social Security system. Above all, we should remember that the market has no spouses or widows benefits.

Women have two characteristics that mean that they must insist that any new system retain them when any new structures are put in place. One, of course, is less earnings. And the other is living longer. Imagine, living longer can hurt you. It certainly can hurt you if you have a system that is different from our own because you could exhaust your retirement income. You can never exhaust your Social Security income. Moreover, less earnings is going to be true for the foreseeable future. We hope not forever. Women spend 15 percent of their careers out of the labor force.

Finally, let me say that I am sorry to inform you that the gap in life expectancy between men and women is not likely to decrease. By the year 2030, for example, the actuaries tell us that there will be almost no decrease in that gap, which means that women are going to continue to live longer. Men may live longer as well, but this gap is going to be here and that gap translates into a need for income from somewhere. We are not going to get it from the market. We do get it now from Social Security.

Any change in the Social Security system ought to, therefore, be sure to bear in mind that it is a system that involves your mothers and your grandmothers, your aunts and your female cousins. We want to protect men every bit as much, but the demographic facts of life, the actuarial facts of life, are that it is women who stand to be the biggest losers.

Mr. Speaker, I am pleased to yield to the gentlewoman from Nevada.

Ms. BERKLEY. Mr. Speaker, when I last rose to speak, I told you a little bit about my district. I represent southern Nevada which is Las Vegas, Nevada. I represent the fastest growing district in the United States. I have the fastest growing veterans' population. I also have the fastest growing population of women seniors in the country.

Women comprise over 60 percent of all Social Security beneficiaries. Therefore, women in Nevada would feel significantly the impact of any changes to the current Social Security system. It is my job, it is my responsibility to ensure that their financial security is not undermined. Instead, that it is strengthened.

Like most Nevada women, I fear that privatization of the Social Security

system would risk the retirement benefits of millions of female beneficiaries throughout the country.

As an example, I would like to profile someone that I have known since I was a young girl, a woman that I represent who lives in Las Vegas. Mrs. Lois Olsen is currently existing on her and her husband's Social Security benefits. Sadly, her wonderful husband Fred is suffering a life-threatening illness, a toxic reaction to his medication. He is in the hospital as I speak. During this difficult time, Mrs. Olsen is thinking about how she would live if she were to lose her husband and half of her benefits. Will she be able to afford the upkeep of her mobile home? Will she have to choose one day between buying food to eat or prescription drugs to live? While these are agonizing concerns, Mrs. Olsen knows that the current Social Security system will not allow her to plummet into poverty. Mrs. Olsen, however, is not so sure about the future, not so sure how privatization of the Social Security system would affect her daughters and her granddaughters. She fears privatization, because it lacks the built-in protections for women that our current system now has.

There are reasons why our Social Security system is the most successful social insurance program in the world. It provides a guaranteed benefit that lasts as long as you live. It is a guaranteed benefit that is risk-free. And it is a guaranteed benefit that is annually updated based on the cost of living adjustments.

Strengthening Social Security based on these fundamental components may not be easy, but the majority of southern Nevadans believe that a risk-free, guaranteed benefit is worth fighting for. It is worth working for. They all cannot be here to fight for this issue and to work for this issue. They have sent me here as their voice. That is why what we do not want to happen is have a privatization solution that puts women in particular in uncertain and unstable situations during their senior years.

There are substantive reasons why women fear privatization. Women earn only about 74 percent of what men earn. Based on this factor alone, women like Mrs. Olsen would have much less to invest than any other Americans. We also know that women spend roughly 11.5 years out of the workforce caring for their children and their families. This reduces retirement benefits once again. Finally, it is well known that women live an average of 7 years longer than men. These factors dictate that women would receive far smaller monthly retirement checks should we privatize the Social Security system. Without Social Security benefits, the majority of elderly women in our great Nation would be plummeted into poverty.

At this time, when Congress is considering Social Security reform, it is important that we remember the spirit

and the reason for which it was created. It is a guaranteed benefit to ensure that when someone like Mrs. Olsen retires, she will not live in poverty. It is a guaranteed benefit to ensure that when heart-wrenching circumstances like death and disability, when they occur, and they unfortunately do, that the surviving spouse will have means to survive.

I urge my colleagues to stand firm, to protect and strengthen our current Social Security system that President Franklin Roosevelt vowed would defend Americans against a poverty-ridden old age. When one realizes that two out of every three seniors depend on Social Security for more than half of their income, it is easy to understand why we must strengthen this program. It is our Nation's most successful social program. It is worth saving. It is worth protecting. It is worth fighting for. Let us prove to all of our constituents, to all Americans, that we can work together for the common good. Let us protect women, seniors, the disabled and our children, all of whom depend on this very important program.

The people of my district, the people from Las Vegas, like to gamble. We are used to it. But Social Security is an issue that they are not willing to gamble with. Privatization of the Social Security system would be like playing Russian roulette with their lives. Their lives are important enough and valued enough for us in this country that we must not play Russian roulette with them.

My constituents have sent me a message loud and clear. They tell me, Do not privatize Social Security. Do nothing that will take the "security" out of Social Security.

Ms. NORTON. Mr. Speaker, I yield to the gentlewoman from California (Mrs. CAPPs).

Mrs. CAPPs. I thank my esteemed colleague the gentlewoman from the District of Columbia (Ms. NORTON) for yielding, and I am so pleased to participate today, because as we grapple, and we are, and we will and we must, grapple with this issue of Social Security, one of the most critical aspects of the analysis is recognizing the unique role that this wonderful program, securing the lives of our seniors, plays in the lives of women. As has been stated, more than half of the recipients of Social Security, 60 percent, are women. And we women depend on these benefits for a longer time and for a greater proportion of our income than do men. In addition, the poverty rate among women over 65 would nearly triple if Social Security were taken away. For these reasons, we must think very carefully before radically changing Social Security from a government safety net to a private investment program. Social Security is especially important to women senior citizens during this discussion for several reasons. The bottom line is that the benefits are disproportionate. Currently, women receive fewer benefits than do men.

This is for several reasons, as I mentioned. First, women continue to earn less than men. Currently the average woman earns about 75 percent of what the average man makes in annual earnings. Second, the man's connection to the workplace is very strong and firm. The woman's connection to the workplace is much more tenuous. Women are much more likely to interrupt their careers to stay home and raise children, or to stop working in order to provide care for elderly parents and other relatives. On average, women spend 11.5 years out of the workforce during their working lives. These two factors mean that building a personal savings is more difficult for women. Recent studies show that on average a woman's pension is worth only slightly more than half of a man's pension. Women also live an average of 7 years longer than men do and therefore run a much higher risk of exhausting any personal savings and, therefore, must rely on Social Security for almost all of their retirement income in so many instances.

The underlying idea behind Social Security has been that in concert with a company's pensions or today's 401(k) plans and personal savings, Social Security should be one of the three legs for a family's retirement stool. This remains as important today as when this program, Social Security, was started in the 1930s. Converting the program to just another retirement program based strictly on earnings would do a disservice to millions of women and increase the already high rate of poverty among elderly, single, widowed women.

I am committed to working with my colleagues who join us on the floor today, and we are determined to ensure that Social Security is made solvent for the long term, and that any reforms take into consideration the very unique role of all of the women in our economy.

Ms. NORTON. I thank the gentlewoman for those comments and yield to yet another gentlewoman from California.

Ms. WOOLSEY. Mr. Speaker, I would like to thank the gentlewoman from the District of Columbia (Ms. NORTON), the gentlewoman from Connecticut (Ms. DELAURO) and the gentlewoman from Florida (Mrs. THURMAN) for all of their work on strengthening and improving our Social Security system and paying particular attention to the needs of women.

Right now, we have a plan from the President to strengthen the future of Social Security. In contrast, the majority party supports a plan that would replace Social Security with a complicated system of individual accounts that would benefit high-income individuals, particularly men, and endanger the parts of Social Security such as the standard of living index that are so very important to women.

Being just a few years shy myself of legal retirement age, I have a good idea

how women across the Nation are feeling about the safety net of Social Security. I know that many retired women count on Social Security income to meet their basic needs, food, clothing, shelter. Twenty-five percent of unmarried women rely on Social Security benefits as their only source of income.

□ 1800

A recent GAO report showed that 80 percent of women living in poverty were not, and I would like to emphasize "were not" poor before their husbands died. Because a woman lives an average of 7 years longer than a man, the danger of her golden years turning into years of poverty and struggle is very real.

In this great country, women earn 76 cents for every dollar a man earns. In fact, women earn much less than men over their lifetime because even those in high-paying positions tend to leave the work force to give birth, to raise a family and to care for parents. This means many women must truly depend on their Social Security benefits. If we privatize Social Security, as some people want to do, this could cut spousal benefits by at least one-third because women earning less over the course of a career have much less to invest. Also, because women generally live longer, annuity companies could shrink their monthly benefits and privatization would not adjust benefits annually for the cost of living.

This is not the first time women in Congress have gathered together to talk about the special needs of women, and I am sure it will not be the last time. But with Social Security the stakes are high and the issues are complicated. We cannot proceed with reforming our Social Security system without addressing how each and every proposal will affect women. We need to seize this day to ensure that Social Security reform includes the unique and overwhelming needs of women in this Nation.

Ms. NORTON. Mr. Speaker, I thank the gentlewoman from California (Ms. WOOLSEY) for her comments, and I yield now to the gentlewoman from Ohio (Mrs. JONES).

Mrs. JONES of Ohio. Mr. Speaker, to my great colleague from the District of Columbia (Ms. NORTON), to the gentlewoman from Connecticut (Ms. DELAURO) and the other women who have come together for this special order on women and Social Security, I thank them very much. As a newly-elected Member of this body, I welcome the opportunity to speak to this most important issue.

As a member of the baby boom generation, I have benefitted from social changes that have made it easier for women to achieve success in the work force. Women of my generation have enjoyed opportunity never realized by previous generations in this country. Blessed with the ability to pursue my goals and dreams, it is my pleasure to join my colleagues in this debate to en-

sure the security of our mothers, grandmothers, our own daughters and granddaughters.

Women typically outlive their mates. This is not ground breaking news, but it does mean that there is a greater population of single women over 65. These women live an average of 19 years past the age of 65 and need expensive prescription medicines, deserve quality care from physicians and still must make ends meet at home.

A comfortable retirement is something every American looks forward to and deserves. For many women retirement years are not what they expect. Unlike most men, women of a retirement age do not usually have a pension on which they can rely. Women who do earn a pension find their income is significantly less than men on the average of nearly 5000 annually.

Here is the problem:

The average income of women over 65 in 1996 was nearly \$9300, while a man over 65 in 1996 had an income of about \$16,200. For those who cannot tell, men over 65 in 1996 earned almost twice what women did during the same time.

We all know there is a difference in pay between men and women, but having such a difference in retirement pay is dangerous. I commend President Clinton for addressing the pay and equity in the State of the Union and look forward to his action.

We talk about a surplus exhaustively, but at the same time there are single women in this country living in poverty. The percentage of women living in poverty who are either divorced or separated is nearly 28 percent, and those who have never been married living in poverty is above 23 percent.

The problem is not going to fix itself. Although wages for women have increased over time, they are still less than most men. Data shows that of 1997 women earn 74 percent of the wages of men for full-time work.

There are several programs we consider to help older women on Social Security and Medicare. As a body, I urge my colleagues to strengthen the survivor benefits aspects of Social Security. Today nearly 74 percent of the widows receive benefits based upon the earnings of a deceased spouse. We must not take away a widow's benefits in our efforts to alter Social Security and the Medicare system. We need to prevent proposals seeking to withdraw Social Security and Medicare dollars prior to retirement.

The women we talk about living on Social Security and Medicare are mothers and grandmothers. In some case we are talking about women who are providing primary child care for grandchildren or other relatives. In other cases women work several jobs simultaneously to provide for their families over the years.

Unfortunately, these jobs might have been either part-time or for short periods of time, not allowing for a pension. The traditional role of woman as a caregiver for both child and parent

means that many women are now at a huge disadvantage. This is especially true for minority women. African Americans and Hispanics over the age of 65 are 2 to 3 times likely to be living in poverty.

Part of the reason for this race poverty rate is the fact that their income has been traditionally less for minorities. For every dollar a white household has earned, the black family earns 27 cents while Hispanic families earn 30 cents. This history of inequity makes retirement extremely difficult on minority women trying to live on Social Security and Medicare. These women have cared for their families, and now we must provide the care they need.

We urge our colleagues to give them better Social Security and Medicare benefits. We must ensure that they can eat, that they are healthy and that they are able to afford the things needed to live and continue to mother us. By helping women on Social Security and Medicare now we will help those women who will be on the rolls in the future.

Mr. Speaker, I thank my colleagues for the opportunity.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (Mr. PEASE). The balance of the hour allocated by the minority leader may be controlled by the gentlewoman from Connecticut (Ms. DELAURO).

Ms. DELAURO. Mr. Speaker, I want to say thank you to my colleagues, my colleague from Ohio. Let me say a thank you to my colleague, the delegate from Washington, D.C., who took the charge of this special order with my having to do something else for a few minutes, but it is a great turn out of Members on this floor today on an issue and an area that is critical particularly at this point because we are at the threshold of discussing where Social Security is going for the next 75 years, and, as part of this effort, women, and the effects currently of Social Security on women and what happens when the Social Security system changes is incredibly important and critical to women in our society. So I thank my colleagues so much for participating and for their good words.

Mr. Speaker, I yield to the gentlewoman from Hawaii (Mrs. MINK).

Mrs. MINK of Hawaii. Mr. Speaker, I want to express my deepest appreciation to the Women's Caucus for taking the time this afternoon and engaging discussion on Social Security.

Somewhere along the line of our political discourse the whole subject of Social Security has become one of enormous breadth, there is a sense of urgency that hangs on to this issue as people discuss it, notwithstanding the fact that I often tell my constituents who are most worried, and these are generally the elderly women that come together in various organizations; I tell them that Social Security is perfectly safe now, it will be probably in some fiscal strain in the year 2014, but it is the year 2032 when the whole system

will come to a financial standstill because there will be insufficient monies. For the first time Congress has an opportunity to really look at this issue, and to debate it and to come up with some long-term solutions for the financial security of this system.

I am here today because I know that the elderly women in my State are very deeply concerned about this issue. They receive mail, they belong to all sorts of elderly organizations that continue to tell them about the crisis, and they have this mounting fear that truly they are not being dealt with fairly. Their number one concern, of course, is that we do nothing to jeopardize the stability of the benefits they are now receiving on a monthly basis. The benefits may be very low and insufficient, but they do not want any sort of discussion or formulation of a new plan which will in any way jeopardize their opportunities to survive, and this is what brings us to the floor tonight to debate this issue, because women across America have the greatest stake in this whole debate on Social Security. They are the ones that are most dependent upon the Social Security monthly benefits. It may not be very much, but they depend upon it, and therefore we have to pay special concern to this population and make sure that whatever formulation arises out of this debate, that that very minimal, modest monthly benefit that they are now enjoying is in no way jeopardized.

So when we get to the discussion of privatization, immediately their concerns are even more exacerbated because they are concerned about what this means. Putting the assets of Social Security into a private sort of investment; how are they going to be able to handle it? What do they know about the stock market? And how are they going to be able to make the decisions should that be the course that we take? So, they feel very much in jeopardy, and we need to take into consideration the fact that whatever plan we come up with does not leave this very large group of Americans in quandary, in jeopardy, in fear of losing the benefits they now enjoy.

Social Security today pays cash benefits to 44 million retired, disabled and other dependents and survivors. That is a very large constituency that we are affecting every time we talk about a quote, solution in the long view. One out of 6 Americans receives Social Security. Social Security benefits make up half of the income of 66 percent of Americans over age 65. That is a very large part of our constituencies, and the important thing to remember however we feel about the system, that it has kept these individuals out of poverty.

Mr. Speaker, if we did not have Social Security, these individuals, at least 50 percent of them, would be in poverty today, and those are the individuals for which we must have special concern. Sixty percent of all Social-Se-

curity-aged recipients are women, and so we stand today here as members of the Women's Caucus of this Congress because we have a special responsibility to acknowledge our debt, our obligation, our responsibility to the 60 percent of these recipients who are female. Seventy-two percent of the Social Security recipients aged 85 and over are women, and the population is aging, women live longer, and therefore the older our population grows. The women basically have lower benefits because for many, many years they were child bearing, child rearing, they could not get a job, and what jobs they could get were very low paying, and therefore the benefits are very low, and therefore they make up the lower sector of our benefit scale.

So overall the history of the women's participation in the Social Security program is as very low income beneficiaries, very much on the verge of the poverty category, very vulnerable, so whatever proposals this Congress deals with, we plead as special representatives of this constituency, as spokespersons of the Women's Caucus, that this House pay special heed to the concerns, considerations, agonies and concerns of the women of America.

□ 1815

To this point, I thank the gentlewoman from Connecticut (Ms. DELAURO) for yielding me this time. I hope the Congress will heed the words of the Women's Caucus.

Ms. DELAURO. Mr. Speaker, I want to thank the gentlewoman from Hawaii (Mrs. MINK) for her comments. If I might, the gentlewoman pointed out some very specific issues that face women directly and talked about some statistics. I think it is important just to get a few more of those statistics on to the record here that are truly incredible about women's dependency on the Social Security system. Women make up roughly half of America's population. They account for 60 percent of Social Security beneficiaries.

As has been pointed out, three-quarters of widowed and unmarried elderly women rely on Social Security for over half of their income. The median income of women over 65 in 1996 was around \$9,300. Men over 65 have a median income of approximately \$16,200, twice that, almost twice that, of women.

Older white women had a median personal income of \$9,900. Older black women's median income equaled approximately \$7,100. One-fifth of older black women received less than \$5,000 and nearly three-fourths had annual incomes under \$10,000. Older Hispanic women's median income equaled around \$6,400. Thirty-two percent had personal incomes under \$5,000, and 80 percent had incomes under \$10,000.

Women are so dependent on this system that at their peril, and our future peril, if we are not mindful of these kinds of statistics and how we have to have a system which allows for women

today to be beneficiaries of a Social Security system, and that if we change it radically and we move to this privatization effort, that women will, in their older years, be placed further and further and further in poverty, because women are living longer and they earn less and they are in and out of that work force because of family needs. Whether it is for their children or whether it is for their older parents these days, women find themselves caught in between.

So I thank the gentlewoman from Hawaii (Mrs. MINK).

Mrs. MINK of Hawaii. Mr. Speaker will the gentlewoman yield?

Ms. DELAURO. I yield to the gentlewoman from Hawaii.

Mrs. MINK of Hawaii. Mr. Speaker, another important point, a lot of women feel, well, we are getting ahead, equal opportunity. We are going to college, we are getting better jobs, but the statistic that is really glaring is that the average female college graduate earns less than the average earned by a male high school graduate.

Now that shows the income disparity. We all know that the formula for Social Security is based upon income. So right off, the women, even the college graduates, are getting much less under Social Security than the men and therefore our special concerns have to be noted.

GENERAL LEAVE

Ms. DELAURO. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on the subject of the special order today.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from Connecticut?

There was no objection.

Ms. LEE. Mr. Speaker, will the gentlewoman yield?

Ms. DELAURO. I yield to the gentlewoman from California.

Ms. LEE. Mr. Speaker, I just want to thank my colleagues, the gentlewoman from Connecticut (Ms. DELAURO) and the gentlewoman from District of Columbia (Ms. NORTON) for making sure that women are put front and center in this debate on Social Security.

So often women have been really an afterthought in the public policy debates of this United States Congress.

In his State of the Union address, President Clinton vowed to use a major portion of the Federal budget surplus to strengthen Social Security. The President has given us a plan which will secure Social Security to the year 2055. Now, I wholeheartedly endorse the President's guiding principles in reforming Social Security. He said when we judge any plan to save Social Security, we need to ask whether it cuts the poverty rate among single elderly women and other groups in our society that are at risk.

Social Security has been instrumental in reducing poverty in the United States. It often has been the

only source of income which has kept the elderly women and people of color out of poverty.

As was pointed out earlier, 60 percent of older Social Security recipients are women who earn less than men and are more likely to depend on Social Security for most, if not all, of their retirement income. Thirty-one percent of elderly African Americans and 28 percent of Latinos have been lifted out of poverty because they received Social Security benefits.

Privatizing Social Security should not be an option. We have witnessed the stock market go up and down. It makes no sense, in fact it is wrong, to put any portion of a person's Social Security subject to the whims and the uncertainty of the stock market.

We also must not forget that Social Security is an insurance program, not simply a source of retirement. The system provides life and disability insurance, which guarantees protection for families and workers. Without this protection, many American workers, especially women and people of color, would be doomed to live under poverty conditions.

Social Security is the essence of America's social insurance program. This Congress must pass a plan to preserve Social Security for women, for people of color, for all Americans. Our mothers, our grandmothers, our great grandmothers, our aunts, our sisters, our nieces and, yes, our daughters are relying on us to secure their future.

Ms. DELAURO. Mr. Speaker, I want to thank the gentlewoman from California (Ms. LEE) for her remarks and especially her last commentary, which was really eloquent. This is a responsibility that we have, and those of us who are engaged in the debate which is happening now, and part of the reason for the special order, is public education. I am not sure the extent to which the public knows that we are engaged in a very serious and will be in a serious debate about the future of Social Security, and I am not sure that there is a great body of knowledge out there that understands what the risks are for women and that whatever problems we may have with the Social Security system, if women are left unprotected because the current progressive benefit formula is no longer there, and that is people earn less who now have more and that women are dependent or likely to be dependent and that will go away if there is privatization and there is, in fact, a cost of living every single year on Social Security and if it is privatized and money goes into an account, there is no longer a cost of living, it is at the whim of the stock market that they will be engaged and, in fact, that over the lifetime of retirement that every month they get that annuity that goes away as well.

For all the difficulties that people may have, again, as the gentlewoman's commentary stated, it is just our sworn obligation and it is the values that we hold that make this so impor-

tant an issue for women in this country. I thank the gentlewoman very, very much for participating tonight.

Ms. SCHAKOWSKY. Mr. Speaker, will the gentlewoman yield?

Ms. DELAURO. I yield to the gentlewoman from Illinois, a new Member of this body, not a new Member to these issues, and someone who is not afraid to stand up and be counted on a whole variety of issues.

Ms. SCHAKOWSKY. Mr. Speaker, I thank the gentlewoman from Connecticut (Ms. DELAURO) for yielding me this time.

Mr. Speaker, it is fitting that the gentlewoman says that this is really an educational process because I have to say as I have myself been looking into this issue I have found so many really startling facts about the way that Social Security has changed the life of women and how women in our society depend so heavily on Social Security.

As the gentlewoman mentioned, this is a woman's issue. Sixty percent of the Social Security beneficiaries are women. In my district, I have the largest concentration of elderly people living alone. Most of those people are women and they rely heavily on Social Security.

We know that one out of every four unmarried older woman relies on Social Security for all of their income. That is a pretty startling fact right there. That we are talking about Social Security, everybody knows we do not get rich off Social Security and yet one out of every four women is relying on Social Security for all of their income. Imagine if there were any cut in that what would happen, how the poverty level would soar.

We know that despite recent gains that women are still discriminated against in terms of income. Women earn 74 cents for every dollar that men earn, but in Illinois it is even worse. Women earn 72 cents for every dollar that men earn.

Women are more likely to have gaps in their employment, and I did not know this but the average woman spends over 11 years out of the work force on average because women still bear the majority of responsibility for caring for children and family members with illness and chronic diseases. So their employment history is more spotty.

Women are less likely to receive private pensions. Only 38 percent of women have pensions compared to 57 percent for men, and even when women do have pensions, private pensions, they are liable to be much lower.

Women are more likely to be part-time workers, work in service and retail industries that do not offer pensions, change jobs more frequently and therefore they are less likely to be vested in pension plans.

Older women are less likely to be wage earners. Another surprising fact to me, 37 percent of women beneficiaries have no earning history at all. The majority, 63 percent of women

beneficiaries, receive wife's or widow's benefits on their husband's earnings. So what we find is that the Social Security system really does work for women.

Social Security benefits that women receive are guaranteed for life. Unlike private individual accounts, Social Security benefits are safe, reliable, guaranteed for life.

I think it is worth pointing out that never in the history of the United States has a Social Security check not shown up for lack of payment by the government. It may not show up for other reasons at the post office box, but it has never not shown up because the government has not issued a Social Security check. This is a totally reliable system.

Social Security benefits protect against inflation as many other plans do not. Because of the cost of living increases that are built into Social Security, women have an anti-poverty protection right there. Private investments do not protect against inflation or devalued investments.

Women live an average of 7 years longer than men. Private accounts place women in danger of outliving their accumulated funds. Under private accounts, women could live their most vulnerable years in extreme poverty.

So I am just so glad that the President has made as a top priority using the surplus funds to make sure that we have a Social Security system that is going to be there when I retire, that is there for many of us in the baby boom generation who are worrying about elderly parents, making sure that those benefits are going to be there for them.

As my colleague, the gentlewoman from California (Ms. LEE) said, as to our daughters, and our children as well, we want to make sure that into the future that women can rely on that. Obviously we want to see those wage gaps closed. We want to see women earning as much as men. We want to make sure that women can rely on Social Security being there when they retire.

Ms. DELAURO. Mr. Speaker, I want to thank the gentlewoman from Illinois (Ms. SCHAKOWSKY) for her comments. An issue that we are not talking about here tonight but we will sometime very soon is all about pay equity and the Paycheck Fairness Act, a piece of legislation that is there which the President has endorsed, which talks about women only making 74 cents on the dollar. That is true for professional women, for all women.

Women have to work an extra four months in order to make the same amount of money that men do; clearly not fair. These things are not separate and because women earn less, in fact that if we went to a system where there was investment that they are going to have less money to invest because of the way our system is structured today.

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So that is an important issue, one which we will talk about at another time.

I yield to the gentlewoman.

Ms. SCHAKOWSKY. Mr. Speaker, it is true that because of wage discrimination during working years that women carry that disadvantage with them into retirement years, and that is why Social Security is so important. Also, as the gentlewoman said, the fact that it has a progressive system of payment helps to ameliorate somewhat the fact that women have these lower pay scales.

Ms. DELAURO. Mr. Speaker, reclaiming my time, I have an 85-year-old mother and she once said to me, and not too long ago, she said, you know, Rosa, these were supposed to be the golden years, she said, but, they are the lead years.

She was just generally expressing the frustration that many elderly women face. But it is not only my mother, my mother's generation, it is our generation, it is our children's generation. And they are not women's issues, neither the paycheck fairness bill nor what we are talking about tonight with Social Security and its effect on women. These are family issues. And it in fact speaks to where our values lie, because if one does have an elderly parent, an elderly mother, and if this system works against them, where do they turn? They turn to their families, if they have families, and hopefully they do, that they are not out there by themselves; they turn to you, they turn to me, and they turn to others. They are going to need help.

That means that we owe an obligation to our parents to be able to take care of them. Our children are going to owe an obligation, feel an obligation to us if this system changes. We all want for our children the very best so that they are able to make their future and their lives and to be able to succeed. No one wants to be a burden or a drain, the same as my mother feels that way, and I am sure the gentlewoman's folks do. We do not want to do that to our kids. We want to maintain some dignity, some independence, and that is what Social Security has meant to people in this country, and particularly with what we are talking about tonight with women in this country.

Mr. Speaker, I want to thank the gentlewoman again for sharing in the Special Order with me this evening.

We are going to try to continue this effort of raising the issues that are important, and particularly with regard to Social Security, over the next several months. This debate will be ongoing.

I have introduced a resolution in the House which has now been cosponsored by 108 Members to keep the spotlight on this issue. The resolution calls on the Congress and the President to take into account the unique obstacles that women face when considering proposals to reform Social Security. We are also

going to ask all 108 cosponsors to join in signing a letter to the Speaker of the House and to the chairman of the Committee on Ways and Means to help us to bring this resolution to the floor of the House for a vote, because what it does is to elevate and talk about the importance of this issue.

Each of us, and men and women in this body, I believe, need to take this message, not only deliver it here on the floor of the House, from the well of the House, but we need to take it each to our own districts. We have an obligation to engage the public and to be involved in a public education campaign about Social Security and about its effects on women. That is what we are going to try to do over the next several months in this body.

Mr. Speaker, I would like to say for the reasons that have been talked about here tonight, it is critically important.

I now yield some time to the gentlewoman from Florida (Ms. BROWN).

BUDGET FOR VETERANS SERVICES

Ms. BROWN of Florida. Mr. Speaker, I thank the gentlewoman for yielding to me.

Mr. Speaker, I would like to take a few minutes today to talk about the budget for veterans services. Today, before the Committee on Veterans Affairs, the Disabled American Veterans expressed their disappointment with the dangerously low funding levels for veterans services.

As the latest issue of DAV Magazine tells us, we are in a budget disaster. DAV is a member of the Independent Budget, which has helped us in finding the places in the proposed VA budget that are dreadfully underfunded.

I agree that the flatline budget in a period of serious health cost inflation is a budget reduction, and a flatline budget with important new initiatives is also a budget reduction. We are all talking about giving away the budget surplus. Let us keep in mind that there is no surplus when all of the bills have not been paid. Let me repeat that. There is no surplus when all of the bills have not been paid, and we owe our veterans.

This budget leaves \$3 billion unpaid, and we in Congress bear the final responsibility for this. This past Monday, those of us on the committee who saw this need, spelled it out in detail in our "Additional and Dissenting Views and Estimates."

Just last week, the gentleman from Illinois (Mr. EVANS), the ranking Democratic member of the Committee on Veterans Affairs, attempted to introduce a proposal calling for and adding \$3 billion to the administration budget and was not allowed to do so by the committee majority. This is not a partisan effort. It is simply a statement of dollars and common sense, and we would welcome Republican support.

We do need \$3 billion more for our veterans who put their lives on the line for our freedom and only want what is rightfully theirs. A lot of us talk about

how we support the veterans, but talk is cheap. It is important that we walk the walk for the veterans who have given to us in their prime their service to the country. It is time for us to stand up for the veterans.

Ms. JACKSON-LEE of Texas. Mr. Speaker, as we discuss various plans for saving Social Security, we must take into account the specific concerns of women. Women represent 60% of older Social Security recipients. Women must be able to depend on Social Security as a foundation for economic security.

Any proposals for Social Security reform must maintain the safeguards for women. Changes in the guaranteed benefit structure would make women more vulnerable to poverty.

The poverty rate for elderly women is higher than that of men. In 1997, the rate for women was 13.0% compared to 7.0% for men. Among elderly unmarried women, the poverty rate is 19%. Without Social Security benefits, the poverty rate for elderly women would be 52.2%. For women of color, the poverty rate is higher than that for white women. Approximately 30% of African American women 65 years and older live in poverty. The percentage for Hispanic women is 28% compared to 11% of older white women.

Women are living longer than men at an average of six years and exhaust other retirement income resources sooner. Thus, women become more dependent on Social Security as they get older. Three-fourths of unmarried and widowed elderly women rely on Social Security for more than half of their income.

Although working women earn more than past generations, women earn an average of 75 cents for every dollar earned by men. There is a disproportionate effect of the wage gap on women of color. While white women earn 71.9% of the earnings of white men, African American women receive 62.6% and Hispanic women receive 53.9%. Women also tend to work in traditionally lower-paid occupations such as sales, clerical and service positions. Women of color are highly represented in these low-wage earning occupations.

Women spend an average of 11 years out of the workforce to care for children or elderly parents. Because of these care giving responsibilities, women change jobs more often than men. Overall, this means that women typically receive less than Social Security when they become eligible for benefits.

Women work more part-time and temporary jobs than men and are less likely to receive a pension. When women do receive pensions, their pensions are worth less than those received by men.

Social Security must make women feel secure as they approach retirement. We need to propose changes such as a benefit formula that is generous to low-wage earners, yearly cost of living increases, and survivor benefits for the lower earning spouse. We must consider these concerns as we propose to reform the Social Security system.

Mrs. MCCARTHY of New York. Mr. Speaker, I rise to today to address the needs of women, especially young widows, as we debate the future of Social Security. I know personally what it is like to be widowed at a young age. My husband, Dennis, was killed by a gunman and my son was seriously injured when I was 50 years old. I spent weeks taking care of my son in the hospital nursing him back to health. At

that point the last thing on my mind was my future income security.

But as my son's condition improved, the financial consequences of my husband's death became more and more real. I had worked for many years as a nurse, but took time off to raise my only child. I thought to myself, will I have enough money to pay my son's hospital bills? How will I get by once Kevin is back on his feet? How will I pay my mortgage, buy groceries and make car payments?

These are thoughts that thousands of women have each year when their spouse dies young, be it from violence or sickness. Think of the two widows of the Capitol police officers tragically killed here last summer. If it weren't for the fund established by our Capitol Hill community, would they have the means to provide for their children and pay their bills? Scores of women everywhere ask themselves this same question every day.

As we debate the future of Social Security, it is critical that we take the different circumstances of women into account. Women are more than half of the population. They are also a significant majority of those 62 and over. And when it comes to Social Security, we are often left behind and at a disadvantage. Many women take lower paying or part-time jobs that do not provide pensions. Women earn less than men. Women do not spend as much time in the workforce as men. Women live longer than men by an average of seven years. And the list goes on.

The unique challenges faced by all women are even worse for young widows. For example, many women take time off to raise children and work at lower paying jobs or part-time jobs. They expect their husbands to work enough time to establish their retirement. It's part of being in a partnership.

This is not a Democratic or Republican issue. We should not let politics get in the way of doing what is right. Millions of women—those on Social Security right now and those who will depend on it in the future—are depending upon us to keep this program strong and accessible. We must address their needs.

Ms. DELAURO. Mr. Speaker, I thank the gentlewoman for her comments and for her passion with regard to what is happening to veterans in our country.

Mr. Speaker, with my remaining time, let me just say that we will continue to focus our time and effort on talking about issues that we believe are relevant to the people in this country and focus our time and attention on Social Security and its effects on women.

SOCIAL SECURITY AND ITS IMPORTANT BENEFITS TO WOMEN

The SPEAKER pro tempore (Mr. OSE). Under a previous order of the House, the gentlewoman from New York (Mrs. MALONEY) is recognized for 5 minutes.

Mrs. MALONEY of New York. Mr. Speaker, Social Security is this Nation's foremost family protection plan. As the 106th Congress considers proposals to reform the current Social Security system, it is critical that we take the different circumstances of women into account.

I have several examples of women that have faced problems in their elder

years and have relied heavily on Social Security. I am just going to put them in the RECORD. But I would like to point out that women earn less than men. For every dollar men earn, women earn 74 cents, which translates into lower Social Security benefits. In fact, women earn an average of \$250,000 less per lifetime than men, considerably less to save or invest in retirement.

Women are half as likely than men to receive a pension. Twenty percent of women versus 47 percent of men over age 65 receive pensions. Further, the average pension income for older women is \$2,682 annually compared to \$5,731 for men.

Women do not spend as much time in the workforce as men. In 1996, 74 percent of men between the ages of 25 and 44 were employed full time, compared to 49 percent of women in that age group.

Women spend more time out of the paid workforce than men do in order to raise families and take care of aging parents, and this is reflected in their Social Security payments. Women live longer than men by an average of 7 years. Social Security benefits are the only source of income for many elderly women. Twenty-five percent of unmarried women, widowed, divorced, separated or never married, rely totally on Social Security benefits as their only source of income.

Not only will these women find themselves widowed, they are likely to be poor. A recent report by the General Accounting Office showed that 80 percent of women living in poverty were not poor before their husbands died. The financial outlook for elderly women is pretty grim. The poverty rate among elderly women would be much higher if they did not have Social Security benefits.

In 1997, the poverty rate among elderly women was 13.1 percent. Without Social Security benefits, it would have been 52.2 percent. For elderly men the poverty rate is much lower at 7 percent. If men did not have Social Security benefits, the poverty level among them would increase to 40.7 percent.

Social Security's family protection provisions help women the most. Social Security provides guaranteed inflation protection, lifetime benefits for widows, divorced women, and the lives of retired workers. Mr. Speaker, 63 percent of female Social Security beneficiaries aged 65 and over receive benefits based on their husband's earning records, while only 1.2 percent of male beneficiaries receive benefits based on their wife's earning records. These benefits offset the wage disparity between women and men.

Mr. Speaker, as we move forward with reform of our Nation's Social Security system, we must remember that women face special challenges. It is my hope that many of the contributing economic factors, such as pay inequity, will soon be eliminated. In the meantime, Congress must take the economic

well-being and security of women into account when discussing reform.

Women are clearly at a disadvantage when facing retirement, and poor, elderly women have the most at stake in the Social Security debate. Any reform that is enacted must keep the safety net intact. Our mothers, our daughters and our granddaughters are counting on us.

Mr. Speaker, I have additional documents that I will submit for the RECORD at this time.

Social Security is this nation's foremost family protection plan. As the 106th Congress considers proposals to reform the current Social Security system, it is critical that we take the different circumstances of women into account.

Lucy Thomas' story illustrates many of the key issues.

Mrs. Thomas is 83 years old. She worked for 35 years as a waitress, earning less than minimum wage. At the same time, she reared two daughters, and cared for both her father as he became increasingly disabled with rheumatoid arthritis, and for her grandmother, a farm woman who had virtually no income. She now depends solely on Social Security—\$650 a month. At age 71, she moved in with her daughter, Marilyn, because she could no longer work outside the home to supplement her Social Security income.

As a waitress and a bartender, Thomas and her husband barely made enough money to pay for their daily living expenses. Mrs. Thomas does not have a pension, nor does she have income-generating savings. Her current income consists of about \$8,000 a year from Social Security. She is one of the nation's elderly poor. Of that amount, \$1,600 is used for secondary health coverage. Last year she paid an additional \$1,000 in medical costs and another \$1,400 for a hearing aid. In the fall, a bout with stomach ulcers forced her to pay over \$200 for prescription drugs. Her daughter purchased most of her clothing and paid for her room and board for the past 12 years. Social Security is a real factor in her ability to survive with some dignity in her old age.

Mrs. Thomas' story is not unique. Many women come to rely heavily on the Social Security System when they retire, for a number of reasons:

Women earn less than men. For every dollar men earn, women earn 74 cents, which translates into lower Social Security benefits. In fact, women earn an average of \$250,000 less per lifetime than men—considerably less to save or invest in retirement.

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