

TRINITY COLLEGE CLASS OF 1958
50TH ANNIVERSARY

HON. JAMES L. OBERSTAR

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Monday, September 29, 2008

Mr. OBERSTAR. Madam Speaker, the Trinity College class of 1958 celebrated its 50th anniversary of graduation this past May, in a festive gathering of classmates renewing friendships, reliving prized memories of their campus years, and sharing experiences of career paths followed since Trinity days.

With my late wife, Jo, I met and came to respect and love the extraordinary women of the class of 1958: Bobbi Marhofer, Fran Collins, Judy Pauley, Carolyn Moynihan, among others, and those, like Jo, who are no longer with us—especially Jo's dearest friend in the class, Sara Lucas.

The 1958 commencement address delivered by Senator John F. Kennedy could not have been more compelling or memorable than the reflective, thoughtful retrospective reunion address offered by Class of 1958 alumna Colette Hoppmann Dowling, a gifted, talented, internationally renowned writer. Ms. Dowling invites not only her classmates, but all of us to consider soberly, profoundly, the risky status of older women who live alone—a condition none of the exuberant graduates in 1958 could ever have anticipated.

I invite my colleagues to read and reflect seriously on this message and its public policy implications.

Colette Dowling is an internationally renowned writer of eight books whose "The Cinderella Complex" was translated into 23 languages. She is currently completing training in psychoanalysis and has a private therapy practice in Manhattan. Ms. Dowling gave the following talk to her classmates at the Trinity University Class of 1958's fiftieth reunion, on May 31, 2008, in Washington, DC.

FACING DOWN THE BAG LADY: OLDER WOMEN
IN AMERICA

(By Colette Dowling, LMSW)

Six years ago, in the spring of 2002, I was barreling down the Mass Pike towards Woodstock, my ten-year-old Saab stuffed to the tops of its windows with computer and printer, fax and stereo, with towels and sheets and comforter, with jeans and shirts and one good outfit in case I needed it. Last but not least, my writing desk, which fortunately can be dismantled for transport. Some surgeries that fall had slowed me down and I'd had to give up my house in Woodstock and spend the winter at my son's, in Massachusetts. Now I was returning to the town I'd called home for 20 years. I rather liked that I'd reached the point where I could travel light, but I had to ask myself: How light is light? I was down to my last sixty dollars and waiting for my next social security check to arrive. The market value of my JP Morgan portfolio? One-tenth of a cent, according to the statement I'd just received. Although my account had long been worthless they were still sending me the things. I guess they were hanging in for the long haul, as I was.

Basically, when I wasn't imagining what my parents would think if they could see me now, I was telling myself, "I'll handle this." I was reminding myself that I was unencumbered and had an able mind. But I'd sold almost everything I owned, not in order to enter a convent (although the thought had

crossed my mind) but because royalties from my books had seriously dwindled. In recent months I'd found myself thinking, "I've worked hard all my life, sent my children to college and graduate school. How could this have happened?"

Earlier that year I'd written a proposal for a book on discrimination against women in the workplace. Fifteen publishers read it, and fifteen gracefully declined. "We agree with her thesis," one editor told my agent, "but the subject is too down."

Too down, indeed. In my 35 years as a writer, this was my first rejection of a book proposal and it fueled my apprehension that the winds of change were upon me. To stabilize my later-life income I'd begun living in a rented cottage and substantially cut my expenses. But then came two shockers, first, a mastectomy for an early stage cancer. Then, three weeks later, on the afternoon of September 11, I entered the emergency room needing surgery for an obstructed bowel caused by adhesions from a prior appendectomy. That winter, after recuperating at my son's, in Massachusetts, I forged ahead with research for another book proposal. That, too, came to naught. Suddenly it seemed as if everything in publishing had just dried up. For a while, an interest-free loan from the Authors League Fund was what got me by.

Two surgeries, two rejected book proposals, three strikes and you're out. I had to come up with something radical and decided to pursue an old dream. I'd long had fantasies of becoming a psychoanalyst. I would need a masters in social work before I could be accepted into an analytic training institute. With two weeks to meet the deadline I applied to Smith College and that summer—the summer of 2002—I began classes. It was going to be a long haul. Smith would take two years and the analytic training another four. I knew that by the time I finished I'd be over 70.

Once I entered school things were a little less rocky, financially, thanks to school loans from the government. But of course, once Smith ended so did the loans. I needed a job, at least for the first couple of years of analytic training, while I was getting my practice up and running. I became a counselor for homeless children in the Brooklyn public schools. The kids were great but the commute was hellish. Each day after working with the kids I traveled an hour by subway to the Upper West Side of Manhattan to see patients in the clinic of my analytic institute. For over a year I was clocking fifteen hours a week on the subways, with house music and hip hop leaking from people's headphones. I grew up on Junior Walker and Elvis Presley and yearned for the day when I could buy an iPod in self defense.

After a while, catching a little breathing space, I began to do some research on how my finances stacked up against those of other older women. What I learned was shocking. The economic constraints I was experiencing were not only far from unique, the odds had actually been in favor of my becoming an older woman who had found herself, at sixty-five, facing down the bag lady.

Particularly at risk are older women who live alone. Over a decade ago a U.S. Committee on Aging found that half of older women living alone had incomes below \$9,500 a year.

But whether or not they live alone, the picture for older women is pretty dim. According to the AARP Public Policy Institute, the median income for women over 65 is just about \$3,000 above the Census definition of poverty. Older women have slightly over half the money older men have.

A third of us are getting by on \$12,000 annually, often on much less. Poverty by any other name, although the government

doesn't consider an individual officially poor if she's got more than \$8,000 coming in. The women who live on nothing but Social Security—and that's almost a quarter of us—certainly fit in the officially poor category.

The only person in this country with less economic protection than the older white woman is the older woman of color. Of those over 65 and living alone, seventy-seven percent of blacks and seventy-nine percent of Hispanics are poor, once they've paid their social security taxes, according to the Census Bureau. Forget that they don't have pensions, many women of color don't even get Social Security—those, for example, who work in domestic labor or agriculture, fields of endeavor in which the pay is so low it's often impossible to meet the minimum for a so-called "working quarter". Without enough of these quarters, these women who've worked all their lives picking peas and scrubbing floors in order to support their children, end up with nothing.

The truth is, women travel the borders of poverty at many points in their—as students, or young single mothers, or as older women living alone. The National Women's Law Center reports that 70% of women in America earn less than \$20,000 a year. Forty percent earn less than \$10,000. Women are twice as likely as men to be poor, a disparity that increases with age.

For some time I'd thought there must be something wrong with me for having arrived at such a low down place, some elemental bad thing. It's because I never fully understood that the financial pressures I endured at different times of my life were standard for a woman—first, as a woman entering the job market, in 1958, later as a widow and a single mother. I'd always held the conviction that the economic price women pay for bearing children was temporary; sooner or later they catch up. Now that I'm seeing things from the other end of the age telescope, I'm beginning to get the picture. They never catch up. According to the National Center for Women and Retirement Research, for every year a woman stays home caring for a child, she has to work an extra five years to recover lost income. I needed only to apply the five-year-per child formula to my own situation to understand why I hadn't retired at 65. Three children equals fifteen extra years. Eighty, here I come!

The dire straits women face in old age have little to do with age per se. Population Bulletin reports. It's the economic disadvantages they face earlier in life that lead to the insecurity they experience when they're older. For example, two thirds of women who work outside the home have no pensions. When they do, their benefits are half of men's. A study from Brandeis that began in 1967 tracked 5,000 women over the course of their lives and found that poverty in old age was the direct result of inequities they'd faced when they were younger.

This certainly, is not the way the public thinks about older women's poverty, when it thinks about it at all.

I'd always imagined that my work- and income-history would put me in a place far different than where my mother found herself in her final years. A quarter of a century ago I was fortunate to have a best seller, but fortune can be misleading. Royalties don't last forever. After The Cinderella Complex the money I received on subsequent books was only enough to get me through until the next proposal. Like most writers I lived from book proposal to book proposal. I'm proud of the eight books I've written but the work hasn't provided me with long-term security. So here I am now, in my seventies, with the hounds of heaven at my heels.

Smith College, like Trinity, has a long history of supporting women. It was a tremendous opportunity I was given when Smith accepted this older woman into its graduate program and gave me a scholarship. Without that support I would not have had the chance to create a better life for myself during my erstwhile "retirement years". But still, it is late. Sometimes, in the middle of the night, I wake and wonder how long can I sustain the tremendous amount of energy it takes to keep going. I have to face the fact that when I'm in my eighties, my financial situation may not be so different than my mother's after all.

After my father died, my mother, at 82, was barely able to make it on Social Security and my father's small teacher's annuity. She had to spend her late life without enough money to be sure it was going to last longer than she did. I can remember her in the lamplight, with her scarlet robe and short white hair, going over her bills. Toward the end, knowing she'd reached a point where she couldn't stay out of poverty much longer—there were the constant co-pays on doctors' bills, and her savings were gone—she was having dreams of finding herself in a bad part of town and not being able to get back home. She was 86 when she died, in the nick of time, her resources depleted. It saddens me that even with assurances of protection from my brother and me she had to endure such anxiety at the end.

Studies have shown that concern about ending up a bag lady is women's worst fear, greater than that of getting cancer, greater than that of dying of a heart attack. And why shouldn't they be afraid?

To try to protect her old age, my mother had even taken on the machinations of investing. I was still young when I learned that she'd been putting her piano teacher savings—"pin money", people called such women's earnings, then—into Certificates of Deposit. That was in the 70s, when CDs were hot. Eventually her slender earnings grew to \$40,000. I was inspired by my mother's cleverness in finding a way to support her old age, but alas, my father needed private nursing for a few months before he died and overnight, my mother's pin money disappeared.

Women have been conditioned to believe that in the long run it's all going to work out. I'm reminded of the many who've worked part time, forgoing pensions, health insurance and other benefits, because they couldn't afford child care. Women are used to putting others first. As for their later years, they think, How could I end up behind the eight-ball when I've spent my life trying to do what's right? But as they head into their sixties and seventies, behind the eight-ball is exactly where women find themselves. Most that I know, writers, therapists, owners of small businesses, expect to be working "forever" because otherwise they won't have enough money to get by. Rallying themselves for a long, late-life phase of work, they push to stay ahead of the curve. For some, for the fortunate, it's a kind of hip old age. We like to think of ourselves as being "out there". But there's an ominous feeling that permeates the thinning air past sixty. Women worry about how they're going to survive as the years roll on—and on. They lack a financial cushion for their really old age and believe that no matter what, they must stay healthy enough to keep on working. It's a desperate and shame-inducing situation they find themselves in, and no one's talking about it. That's why it's important for us—the first generation of women to be affected by the women's movement and the first to have a remarkable and unexpected very long productive life ahead of us—to begin speaking up. We must insist that the voices of older women be heard, because no

one is going to pick this up for us until we start shouting. We can take some strength—and reduce shame—from the recognition that our numbers are astounding. I believe that if a presidential candidate were to take this on, the ball game would be over. That's how strong we are, if we choose to be. The more of us who speak up, just as we did in the seventies, the greater the chances that attention will be paid. Let the secret out. We owe it to our daughters and granddaughters. We owe it to ourselves. Maybe it isn't too late, even for us.

HONORING GARFIELD HOOD ON HIS RETIREMENT AS CHIEF JUDGE OF MICHIGAN'S 12TH CIRCUIT COURT

HON. BART STUPAK

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Monday, September 29, 2008

Mr. STUPAK. Madam Speaker, I rise to recognize the Honorable Garfield W. Hood on his 35 years of service. Judge Hood retires this year as Chief Judge of Michigan's 12th Circuit Court, serving Houghton, Keweenaw and Baraga Counties in Michigan's Upper Peninsula. I ask that you, Madam Speaker, and the entire U.S. House of Representatives, join me in honoring and thanking Judge Hood for service to the people of Houghton, Baraga and Keweenaw Counties.

Garfield Hood, or Gar to most, moved to Baraga County after law school to take the position of tribal attorney for the Keweenaw Bay Indian Community. He was appointed Baraga County Probate Judge in 1972, the youngest person in the State of Michigan to hold the job, and continued to serve as a tribal attorney and worked private practice in the Western Upper Peninsula. Since 1990, Judge Hood has been Circuit Court Judge for Michigan's 12th Circuit. Judge Hood and his wife, Sue, reside in Baraga County. Together they have raised three wonderful daughters.

Judge Hood came to the bench by appointment in 1972. Then-Governor William Milliken needed someone to fill the Baraga County Probate judgeship and Hood was the only attorney in town. A few years later, he was hooked and in 1990 ran for election to the 12th Circuit Court.

Judge Hood has enjoyed the variety of his work as judge and his interactions with the people he serves. On average, Judge Hood ruled on 9,200 cases a year—7,000 civil and more than 2,000 criminal matters. The attorneys, judges and staff who have spent the majority of their careers arguing cases in front of Judge Hood or working for him, say the courtroom won't be the same without him.

Madam Speaker, Judge Hood has been an intrinsic part of Michigan's judicial system as a member of the 12th Circuit Court. I ask that you and the entire U.S. House of Representatives join with me in thanking Garfield Hood for his 35 years of service and in wishing him well as he embarks on his retirement.

TRIBUTE TO RETIRING MEMBERS

HON. JOHN J. DUNCAN, JR.

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Monday, September 29, 2008

Mr. DUNCAN. Madam Speaker, I want to pay tribute today to three men with whom I have had the privilege of serving in the House and all of whom unfortunately are ending their service in Congress this year.

TERRY EVERETT, RON LEWIS, and JIM WALSH, listed in alphabetical order, have all become very close friends of mine. They are unquestionably three of the finest men I have ever known, and this Nation is a better place because of their work in the U.S. House of Representatives.

TERRY has been a leader on three very important committees: Armed Services, Intelligence, and Agriculture. Not only have we enjoyed many meals together, but he has been kind to me even when I voted against some of the bills about which he cared the most.

RON became very influential on the powerful House Ways and Means Committee and also enjoyed his service on the Oversight and Government Reform Committee.

We not only enjoyed meals together, but also often sat on the floor and discussed many, many votes. RON is one of the kindest men I have ever met and has a humility that is rare in high-level Washington political circles.

JIM became one of the senior and most respected members of the House Appropriations Committee. In that position, he not only did amazing things for his own district, but he helped people all over the Nation including me several times. JIM was a really effective member, but much more importantly, a really good man.

I have humorous stories about each of these men (but certainly nothing scandalous), and I will save those for other times. I realize it is popular to bash down on politicians. But these three men exemplify all that is good about this country.

I am sad that they are leaving the House, but I am sure that each of them will have many years and much great service ahead in whatever they end up doing.

RECOGNIZING THE 25TH ANNIVERSARY OF THE MAUREEN AND MIKE MANSFIELD FOUNDATION

HON. DENNIS R. REHBERG

OF MONTANA

IN THE HOUSE OF REPRESENTATIVES

Monday, September 29, 2008

Mr. REHBERG. Madam Speaker, I rise today to recognize the 25th Anniversary of the Maureen and Mike Mansfield Foundation.

Nearly 25 years ago Congress passed legislation authorizing funds for a foundation that would advance the lifelong efforts of Maureen and Mike Mansfield to promote understanding and cooperation between the nations and peoples of Asia and the United States.

Mike Mansfield is one of Montana's most distinguished citizens, a remarkable public servant and accomplished statesman who helped guide the United States through important transitions in the domestic arena and in its relationship with Asia.