About This Report

This report summarizes the policy research symposium convened by the Institute for Women’s Policy Research and the Wellesley Centers for Women, held in Washington, DC on April 2, 2009. The symposium highlighted four policy areas in which public policy can work to improve the status of women in the United States: women and economic recovery; retirement, social security and aging; quality early care and education; and women and health care reform. The symposium also featured a luncheon keynote address from Secretary of Labor Hilda Solis, as well as an opening keynote from Congresswoman Rosa DeLauro of Connecticut, a closing keynote from Deputy Assistant to the President of the United States and Executive Director of the White House Council on Women and Girls Tina Tchen, and a reception keynote from Congresswoman Carolyn Maloney of New York.

Symposium summaries provided by Elisabeth Crum, Ashley English, Aidan Evenski, Amy Hoffman, and Lakshmi Kannan.
Report designed by Donna Tambascio and Jennifer Clark.
Photography by Harry Chun

Acknowledgements

The Institute for Women’s Policy Research and the Wellesley Centers for Women thank the Henry J. Kaiser Family Foundation for hosting Achieving Equity for Women: Policy Alternatives for the New Administration.

The conveners also extend appreciation to the conference funders as well as to the funders of their organizations’ research and dissemination efforts, including:

Annie E. Casey Foundation
Ford Foundation
W.K. Kellogg Foundation
Russell Sage Foundation
American Federation of State, County and Municipal Employees (AFSCME)
American Federation of Teachers (AFT)
National Education Association (NEA)
United Mine Workers (UMW)
Cowles/Sulzberger Fund at the Wellesley Centers for Women

IWPR No. P09
ISBN: 978-1-933161-25-6

© Copyright 2009 by the Institute for Women’s Policy Research, Washington, DC, and the Wellesley Centers for Women, Wellesley, MA.

All rights reserved. Printed in the United States.
The Institute for Women’s Policy Research and the Wellesley Centers for Women brought the insights of policymakers and leading researchers to bear on critical issues confronting women in the United States at a policy-research symposium on April 2, 2009.

The advent of the new administration presents opportunities to craft policy that address the pressing economic, social, and health inequalities women face today. With dramatic shifts in the global economic landscape and changes in the demography of age and ethnicity on the horizon, it is crucial that women’s advocates think creatively about policy that can recast outdated structures perpetuating gender inequity. This symposium focused on priorities for the Executive Branch and the U.S. Congress in enhancing women’s security in four major areas: women in the economic recovery; retirement, Social Security, and aging; early care and education; and health care quality, cost, and access.
Congresswoman Rosa DeLauro explained that the United States is at a “pivotal moment” in the struggle to achieve economic equity for women.

The financial crisis, she said, is affecting women with “particular force and poignancy,” and offered these statistics:

- Incomes of woman-headed households are down by three percent since 2000.
- Unmarried women have average household incomes that are about $12,000 less than those of unmarried men.
- One-fifth of women have no health insurance.
- One-third of single mothers live in poverty.
- Elderly women are more likely to be poor than elderly men.
- Women are more likely than men to have subprime mortgages.

Women still earn only about 78 cents for every dollar earned by men in the same jobs. During the current crisis, women have lost jobs at a lower rate than men—possibly because many work in healthcare, which is the only field not to have lost jobs in the crisis. So, more and more households are dependent on women’s lower incomes for their economic well-being.

As women’s incomes become increasingly important to their families’ survival, said DeLauro, we must create new public policies that value women and their work. With the new administration in Washington, we can now make up for what she characterized as “eight years of lost ground.” “The government is no longer ‘missing in action,’” she said. “We are bound only by our imaginations—this is our chance! We’re no longer ‘positioning’ ourselves. We are governing.”

President Obama’s economic recovery proposals include many provisions that are important for women and children, such as increasing funding for childcare, aiding small businesses, and lowering the income threshold for the child tax credit. However, DeLauro emphasized, more remains to be done. For example, we need to do more to get women into construction and other nontraditional jobs being funded by the American Recovery and Reinvestment Act. DeLauro will introduce legislation to provide training to unemployed and underemployed women in the skills they need.

The passage of the Lily Ledbetter Fair Pay Act of 2009 will correct injustice and enable women to take steps to redress pay inequities. It is not only important for women in the United States, it has also inspired women as far away as Afghanistan. During DeLauro’s re-
cent visit to that country, women told her the act created a precedent that would help them win their own battles.

DeLauro noted that all members of Congress do the same job and therefore earn the same amount and receive the same benefits—a good model for employers everywhere. She would like to strengthen funding for the Department of Labor’s Women’s Bureau, which was established in 1920. The bureau’s mission is to collect information on women and to push women-friendly public policies through Congress. Women now have an ally in the department in the new Secretary of Labor, Hilda Solis. “We don’t know if we’ll ever get another moment like this: the window may be open for only a short time. Let’s take advantage of it,” DeLauro concluded. “With your help, change is within our reach!”

**Hilda Solis**

Secretary of Labor Hilda Solis emphasized her long-time commitment to women and noted her work in the U.S. House of Representatives on both the Violence against Women Act and on immigration. She was the first member of Congress to voice her concern about the killings of women in Ciudad Juarez, Mexico. “Wait a minute,” she told her colleagues. “We should be protecting women’s rights wherever they are. We share a culture and a language on that border.”

As Secretary of Labor, Solis said she will continue to highlight those sorts of injustices. At the 2008 G8 Summit, “It was the first time in a long time that a U.S. Labor Secretary talked about protecting workers,” she said. “I felt very good about presenting that message and the plans of the new administration.” She noted that she looks forward to helping the United States restore its leadership on that issue.

Although the country faces “hard economic times” and women are working more hours than ever before, Solis said, “Women know how to multitask, just as the President does, and when we’re faced with challenges that’s when our best product comes out.” The president’s stimulus plan provides money for training, she said, especially in the growing field of healthcare. If we encourage women to study math and science, they will be prepared for healthcare careers, not only as deliverers of services but also as administrators and executives.

“**We as women must stand up and support each other**”

Secretary of Labor Hilda Solis

Solis voiced particular concern for young women of color. “The drop-out rates are deplorable,” she said. “Teenage pregnancy is going up. We need to do more to incentivize these young women to stay in school.”

Youth unemployment is another problem that concerns Solis. Under her leadership the Department of Labor will direct funding toward creating opportunities for young people to work in green jobs, in community service, and in apprenticeship programs. If women are to enter nontraditional fields, they need training, support, and helpful networks. President Obama’s expansion of the Pell Grant scholarship program will help young people obtain the education they need to get good jobs.

“We as women must stand up and support each other, mentor each other,” Solis said. Solis not only encouraged mature women to mentor younger ones but also pointed out to young women that they can mentor each other. On a visit to the YouthBuild program in Los Angeles, one young woman told her that she had learned of the program from a friend. As a result, said Solis, she’s making very high wages, getting an education, gaining confidence, getting support and respect from family and friends because she’s a wage earner. If we don’t move youth along, Solis warned, “We fail ourselves.”
Tina Tchen

Deputy Assistant to the President of the United States Tina Tchen noted that her first political activity out of college was working on the campaign for ratification of the Equal Rights Amendment in Illinois. “I learned my politics at the feet of Ellie Smeal,” current president of the Feminist Majority Foundation, Tchen said. She later became a litigator, practicing law for 25 years. To serve as Deputy Assistant to the President, she moved from Chicago to Washington. “It’s been an incredible ride,” she said.

The White House Council on Women and Girls is a new entity, created by President Obama by Executive Order. It comprises all heads of departments and government agencies, and it is chaired by Valerie Jarrett, Senior Advisor to President Obama. It is structured to emphasize that “every office and every department must take women into account,” said Tchen, pointing out that all policies, whether they’re agricultural, scientific, or about the National Aeronautics and Space Administration, affect women and girls.

“Every office and every department must take women into account”
Deputy Assistant to the President of the United States Tina Tchen

Looking at policies through this lens, Tchen said, “is not the responsibility of just a few people but of everyone in the federal government.” The executive order calls for the council to present a plan to the president within 150 days that does the following:
- Itemizes, agency by agency, program assets for women and girls.
- Suggests areas for expansion or consolidation.
- Proposes interagency efforts on overarching issues such as health and violence.

Tchen says the Administration will be pushing “to move legislation [through Congress] in a bipartisan way,” and to this end, has already met with Majority Leader Nancy Pelosi and will be meeting with women senators.

For those who wish to stay abreast of the council’s activities, Tchen provided an e-mail address—public@who.eop.gov—and promised that a “robust” website would be up in the near future that would enable people to check on the Council’s progress. “We’re not organizers—but you are,” she said, encouraging those on the outside to push for their issues while remembering that, “you have friends inside the White House.”

Carolyn Maloney

“We cracked the concrete ceiling,” Congresswoman Carolyn Maloney reported during the conference closing reception. She was referring to 1997, when a statue honoring suffragists Susan B. Anthony, Elizabeth Cady Stanton, and Lucretia Mott was rededicated in the U.S. Capitol’s Rotunda, having been removed years earlier and confined to the basement.

“It took 72 years for women to get the vote and 76 years to get the statue moved,” she noted. “They said the statue was too ugly to stand in the Rotunda. Have you looked at Abraham Lincoln lately? He wasn’t placed in the Rotunda because of his good looks and neither were these women. They are here because of their accomplishments.”

“This is a victory for all American women who believe it is important to honor our American female heroes in the same way we honor our American male heroes,” Maloney said. “It’s one small move for the statue and one giant leap for womankind.”
Achieving Equity for Women: Policy Alternatives for the New Administration

Senior National Correspondent Linda Wertheimer set the stage for the presentation on one of the most forefront issues facing women and families in the country—the economy. She acknowledged that Dr. Bernstein would be leaving the podium before the end of the set time. “It’s hard to be mad at a man who has to attend a meeting in the White House to solve our problems,” she noted. “It is our hope that the White House Middle Class Task Force will have a significant impact on policy in the coming years.”

Chief Economist Jared Bernstein addressed the fundamental market failures that characterize our current economy, as well as the measures adopted by the new administration to handle this crisis.

Critique of efficient market theory

Bernstein began the talk with a criticism of the neoclassical model of efficient markets with an invisible hand.

“One of the best ways we can solve the pension inequity problem is making sure that women in the labor force are making what they should. And that takes us right to equal pay, to fair pay.”

Chief Economist Jared Bernstein

He enumerated several ways in which markets are dysfunctional.

- Massive and widespread contraction of aggregate demand. This contraction in demand, spread across the globe from large economies such as the United States to smaller ones that are intricately linked to the larger ones in a globalized world, is the largest we have witnessed since the Great Depression.

- Regulatory failure, especially in the financial markets. Nobel Prize winning mathematical models that are rooted in the belief that markets are self-correcting have driven much of our economy in the past.

- Incorrect price signaling. In particular, risk was underpriced, which led to borrowing with worthless collateral and very little oversight. An atmosphere of perceived low risk, led to irrational decisions, which in the long run undermined the system.

- Distributive justice—the failure of the market to deliver shared prosperity to all individuals. The fact that the growth rate of productivity has increased steadily by 2.5 percent from 2000 to 2007 while the median income of working age households during the same period fell by $2000 in real terms is a fundamental market failure. While it may not be a classical market failure in standard theory, it is a social and political failure of the system at large.
“It is a political, economic, and social failure that middle class families can’t get ahead.”

Chief Economist Jared Bernstein

Task Force on Middle Class

- Bernstein also noted that while government agencies are working on the first three failures, the last issue of failure to deliver to all strata of the population is also being seen as a vital issue by President Obama and his administration. The White House Task Force on Middle Class Working Families, under the leadership of Vice President Biden, meets once a month and discusses such topics as green jobs, the Recovery Act, work-family balance, and retirement savings, all of which are central to middle class living standards.

Unified theory of the market

- Macroeconomics, microeconomics, women, African Americans, labor markets—all of these entities don’t exist in separate vacuums unconnected with each other. And neither are the contraction of demand, improper pricing of risk, and the failure of regulatory networks technical issues that can be solved easily.

- They are connected to the lives of middle class and low income individuals who work to move this economy. The U.S. government has failed to do its part to create the architecture and the system for this growth in the past. The new administration is committed to do precisely that—create and sustain a system that rightfully rewards the individuals who contribute to the economy and ensure successful and healthy market system for the country as a whole.

Rebecca Blank

Under Secretary Rebecca Blank outlined the current position of women in the economy. She first discussed unemployment and the fact that women’s unemployment is less cyclical than men’s. Men’s unemployment is much higher than women’s unemployment currently and this is because of where men are in the labor force. Manufacturing and construction, for example, are two areas hit the hardest by the economy, and they are disproportionately male.

Labor force participation

- Women have had a long increase in labor force participation. Their participation varies by ethnicity. For example, Hispanic women work at a
The gender wage gap

- The gender wage gap in low-skill jobs is narrowing because wages have been falling for men. In high-skilled jobs, the wage gap is closing because women’s wages are rising faster than men’s (which are also rising, but more slowly). This is closing the gender wage gap.

- Although progress has stalled, women are doing better than they have done historically.

Short-run policy issues

- In the short run, Blank argued that the administration’s plan is doing just about what it should be doing. A large lump sum aggregate stimulus is the only thing to do in this recession.

- The stimulus package addresses the mortgage crisis, provides more benefits to those in need, and stimulates consumer spending.

Long-run policy issues

- Unemployment insurance is not provided broadly enough, due to restrictions on access and eligibility set by the states.

- Expanding preschool options is an important policy recommendation because preschool is beneficial for children when it is high quality care and also good for working women.

- Expanding the Earned Income Tax Credit further will help support families with children. This will help low-income men with jobs where wages are not growing.

- The anti-discrimination front still causes problems for women. This issue must remain on the agenda for the new administration to fix. In addition, age discrimination as well as gender discrimination needs to be addressed.

“Only 40 percent of the unemployed receive unemployment benefits and women are disproportionately outside the unemployment insurance program when they lose their jobs. If your childcare falls through and you can’t get to work, that’s usually considered losing your job for cause and you can’t collect unemployment insurance.”

Under Secretary Rebecca Blank

much lower rate than other women and Hispanic men work at a much higher rate than other men. Labor force participation declines among men are happening at all levels regardless of skill sets, while women’s rates are increasing.
Barbara Kennelly, President & CEO, National Committee to Preserve Medicare and Social Security and former U.S. Representative, Connecticut, 3rd District

PANELISTS:

Heidi Hartmann, Ph.D., President, Institute for Women’s Policy Research

Teresa Ghilarducci, Ph.D., Irene and Bernard L. Schwartz Professor of Economic Policy Analysis, New School University

Maya Rockeymoore, Ph.D., President and CEO, Global Policy Solutions

Kathryn Olson, Staff Director, Subcommittee on Social Security, House Ways and Means Committee

“Social Security is the rock of retirement security for people in the United States today,” noted Former Member of Congress Barbara Kennelly at the opening of the presentation where she acknowledged the panelists’ expertise and attendees’ enthusiasm.

“I thank you today for bringing this group together—for letting us know that as sisters, we are together for the importance of retirement security.”

Heidi Hartmann

IWPR President Heidi Hartmann spoke on women’s earnings, care-giving, and retirement security. Because women are typically the primary family caregivers, they are not in the work force as much as men. While the gender wage gap has shrunk over the years, she noted that there is still a substantial gap. Hartmann’s ‘law of convergence’ posited that some day men’s and women’s earnings and labor force participation will meet in the middle, but right now their disparate participation and earnings in the labor market create inequality in retirement.

Women receive fewer Social Security benefits on average than men, due to the gender wage gap and women’s care work.

- Social Security has many features that benefit women: lifelong payments, full cost-of-living adjustments each year, more generous benefits for lower earners, and access to benefits based on a husband’s earnings.

- On the negative side, Social Security is based on a full 35 years of earnings and no credit is given for unpaid care-giving work.

- On balance, despite the remaining inequities in Social Security, poverty for older women has decreased tremendously as Social Security has expanded and adjusted over the years to changing family forms.
Achieving Equity for Women: Policy Alternatives for the New Administration

Most retired women today are or were married, and draw benefits based on their husbands’ earnings records.

More women baby boomers are going to be entering retirement without being married or having had a 10 year marriage. This lack of marriage will likely cause poverty among older women to increase.

Non-marriage is especially high for black women who tend to marry less and experience high rates of divorce.

Care-giving credits

Hartmann proposed consideration of a care-giving credit for Social Security.

- The proposed credit would add an earnings credit to the earnings records of parents when they have children under 6. She illustrated a credit up to $15,000 per year with a gradual phase out according to the parents’ earnings—those who worked would receive a smaller credit but would still see their earnings record increased, ultimately increasing their Social Security benefits when they retire.

- A care-giving credit would especially help single mothers, many of whom never married and have no husbands to rely on in retirement.

Teresa Ghilarducci

Professor Teresa Ghilarducci proposed a “New Deal” for pensions. The Department of Commerce’s gross domestic product report made it official recently that the only rival to this recession is the Great Depression of the 1930s. That depression wiped out pensions and savings and brought about the U.S. Social Security system. Most of the income for the middle class elderly comes from Social Security. Most retirees lack significant retirement income from other sources.

Non-Social Security benefits are shrinking

- Only 20 percent of the top earners in retirement get substantial income from pensions, savings, and Social Security. Earnings as a source of “retirement” income are growing, as a consequence of the fact that pensions have been eroding.

- Ghilarducci rejected the 3-legged stool model of retirement income, replacing it with a pyramid—with savings on top, pensions in the middle, and Social Security on the bottom as the base.

- The middle portion has eroded and crumbled because we have had a 35-year experiment with contribution-based pension programs, which were originally intended to provide a place for managers and other top-earners to shelter retirement savings. This experiment has eroded pensions for half of pension beneficiaries.

401Ks are not a good substitute for pensions

- In the 401K Nation the bottom 80 percent receives little retirement income and from sources that are more insecure.

- 401K’s are causing income distribution among the elderly to become more unequal. Financial investment risks cannot be avoided by individuals.
401K’s have opposite effects from Social Security—they destabilize the economy, shrinking when the economy shrinks.

The elderly and retired workers jump back into the market, just when we want them to leave. This makes the job market tougher to enter for new and young workers.

In a recession, Social Security keeps on providing a reliable income stream and helps older people remain in retirement.

Guaranteed Retirement Accounts

Ghilarducci proposed a Guaranteed Retirement Account, or GRA, a mandatory pre-funded supplement to Social Security. She proposed requiring that 5 percent of earnings be contributed to retirement and giving everyone a $600 tax credit (which would offset the cost for low income workers). This account would be portable, so workers will be able to accumulate assets across jobs. Workers’ assets would be protected and managed by the government to provide them with a defined benefit plan.

- There is growing support for government to “do something” about pensions. American workers have a deep conviction that they need to be personally responsible for saving for retirement, but Ghilarducci believes they need some genuine help.

- GRAs would expand pension coverage to 35 million people who are working, but do not currently have pensions.

Maya Rockeymoore

Maya Rockeymoore, CEO of Global Policy Solutions, discussed the importance of retirement security among women, particularly women of color, by opening with a story about her grandmother who was divorced twice, had seven children, and was in and out of the labor force in low-income jobs for years. Social Security was her only means of retirement security.

Wealth and the Asset House

- There is not enough discussion about the concept of women and wealth. Across the board women and people of color have less and whites have more. For example, whites have more access to pensions in retirement than do people of color.

- Rockeymoore presented the concept of an asset house; a multi-stage effort that is about building wealth.

- The base is the foundation where communal assets like Social Security, Medicare, and other social insurance benefits are located.

- Going up in the house, the next level is policies that support individual and group asset accumulation. Moving up to the attic you find community and kinship networks and other institutions.
Achieving Equity for Women: Policy Alternatives for the New Administration

Women need to be building on all of these levels.

**Healthcare**

- Rockeymoore argued that we need to fix the healthcare system along with strengthening Social Security. She suggested lowering the age of Social Security recipients based on expected longevity for their demographic group. Workers who have shorter lives are often low-income.

- President Roosevelt tried to promote a national health care system after Social Security was created. He failed, but he came up with the idea of including a child and adult wellness system. Rockeymoore suggested we revisit this idea. If we do not do anything about primary prevention, then we are still going to have a high-cost system where people present with large chronic health issues.

**Kathryn Olson**

Staff Director Kathryn Olson responded to the other panelists’ proposals with her concerns about Social Security reform moving forward. The looming shortfall in the Social Security Trust Fund means many policymakers are considering cutting Social Security benefits. They have proposed eliminating half of this shortfall by raising revenues and the other half by reducing benefits.

Social Security is still under threat:

- The increasing excitement over plans to improve pensions by creating programs such as universal 401K’s, auto-IRA’s, and other defined contribution (DC)-type plans may leave little funding for Social Security benefits.

- Creating private savings or pension accounts for all Americans could undermine Social Security. If more people have alternative sources of retirement income, then reducing Social Security benefits could be seen as a viable method of eliminating the shortfall in the Social Security Trust Fund.

**Reframing the debate**

Social Security is important and growing in importance. It is the largest source of income for 38 percent of middle class families and it will become increasingly important as other sources of retirement income continue to shrink:

- Social Security is an affordable program. It accounts for only 4.5 percent of the US GDP and it is expected to rise by only 1.5 percent of GDP over the next 75 years.

- Social Security benefits are modest; the average benefit is only $1,100 per month. Benefits are also expected to fall, because the increase in the retirement age means that many people will see their lifetime Social Security benefits reduced.

- Progressives should not allow improved Social Security benefits for some vulnerable groups to justify reduced benefits for others.

“Social Security remains important. We should be strengthening Social Security not thinking about which benefit cuts we can live with.”
Charles Kolb

President Charles Kolb noted that the Committee for Economic Development has approached this issue from the prospective of the business community and in terms of an investment, trying to quantify the returns of early care and education in dollars. He stated that making early childhood education a priority will help the country reorient itself from focusing on short-term goals to longer-term strategic investments.

Nancy Marshall

Senior Research Scientist Nancy Marshall of the Wellesley Centers for Women provided an overview of recent research on the importance of early childcare and education (ECE) to children and families. She focused on four areas: 1) ECE is a common experience to children—infants, toddlers and preschoolers, 2) quality ECE is important to school readiness, 3) access to quality is limited, and 4) ECE is a work/family support. She showed a table of the primary ECE settings for children whose mothers are employed. These children are cared for by their parents, by relatives or in informal care, or in center-based settings.

Benefits of quality ECE

- Physical development and social and emotional development also matter for school readiness. Recent research shows that ECE does not harm children’s health and may be helpful. ECE may help children develop social and emotional skills.
- Quality ECEs are distinguished by three key factors: their facilities, materials, and staff. ECE facilities should be clean, well maintained, and welcoming, and a variety of equipment and materials should be available.

Professional development

- A National Research Council review of the research has shown that both formal education levels and recent training in child development are associated with high-quality interactions and de-
Achieving Equity for Women: Policy Alternatives for the New Administration

Access and work/family benefits

- Quality ECE is too often out of reach of most parents. A multi-state study showed that more than half of infants and toddlers were in ECE settings which did not meet quality standards.

- Children from low-income families and language-minority families would benefit the most from quality ECE, but are less likely to have access to it.

- ECE is also a work/family support. Families, ECE settings, and the workplace are interrelated. Without affordable ECE, parents have trouble finding and maintaining employment. Working families need ECE to be available during their work hours, which are often irregular. Several studies have indicated that quality ECE leads to higher-quality parenting.

“In sum, the research evidence is clear: the majority of children experience some type of ECE before they enter formal schooling. When these ECE settings are high quality, children are more likely to enter school ready to learn. Quality ECE settings are those with facilities in good repair and appropriate to young children, with a variety of educational materials, and with a workforce that is prepared, adequately compensated, and supported by small student/teacher ratios and small group sizes. However, much of the ECE in the United States is mediocre at best. Our most vulnerable children—infants and toddlers, low-income children, English-language learners—are least likely to have access to quality ECE. Quality ECE that is affordable and fits parents’ work hours also helps families to maintain employment and to be the parents they want to be for their children.”

Mildred Warner

Professor Mildred Warner asked the audience to consider the importance of child care to the economy from three perspectives: 1) the child’s, 2) the parents’, and 3) the region’s.

Perspectives of the child

- The benefits of quality early childhood education for children are clear in the long term. Economists have started to focus on child care as an investment rather than just an expenditure. However, it is hard to use long-term results to advocate for change in the short-term.

- A more comprehensive view of child care is needed—one that looks at care support in the home as well as in the market, and at parents as both earners and caregivers. Workplace policy must also be examined.

Perspectives of the parents and professionals

- For parents and professionals, ECE is beneficial in the more medium term. Quality ECE can promote labor force mobilization of parents. ECE programs improve worker productivity, reduce turnover, and improve employee retention. Employers understand this and many are ahead of U.S. government policy in this area. Business may support policy changes that make ECE more
Perspectives for the region/community

- At the regional level, the economic impact of early childhood education is apparent in the short term. Early childhood education is social infrastructure for economic development. Studies have shown that, at the state level, for every dollar in direct funding for child care, there is an additional dollar in economic impact at the state level and two dollars at the national level. Every additional job in child care means an additional half a job in related industries—without counting the effect on parents. These multipliers are higher than for other industries, which is part of the reason that the stimulus bill includes funding for child care.

- With the recession, the supply of quality early childhood education is in danger.

- Public policy addresses only formal child care, which is only one of the settings in which early childhood education takes place. To address parental care or informal care, communities must address workplace policy and tax policy.

- Additional economic development investments in formal child care could help stop a reduction in supply. The focus should be on incentives, not regulation. Measures which should be taken include: institutional support, a publicly funded infrastructure for professional development, program monitoring, consumer education, quality rating systems, increasing effective demand with tax credits and subsidies, workplace policies such as paid parental leave and flexible schedules, and data gathering. We need better economic data on children and child care. Currently the Federal government collects more economic data on cows than on children.

Danielle Ewen

Program Director Danielle Ewan of CLASP noted that quality child care is integral to the lives of women, workplaces, families, the economy, and the K-12 educational system. Despite the evidence and the possible solutions presented by the other panelists, quality early childhood education can be very hard to find. Why is this a dysfunctional market, and what additional policy solutions can we use?

High cost for families

- Poor families pay 30 percent of income for child care. The cost of child care has been rising at a rate available without costing them money, such as increasing the dependant care tax credit and the amount allowed in flexible child care spending accounts.
Achieving Equity for Women: Policy Alternatives for the New Administration

Quality settings and professionals

• Child care providers have a turnover rate of 30 percent, mainly due to poor wages. Communities do not invest in higher education programs to create a trained workforce for early childhood care. Currently in child care higher education training programs, there are slots for about half of the workers needed to provide quality care for the children currently in care. The message is that this is not a professional or important field.

• Child care is the place to address a range of problems facing children, such as obesity.

Rethinking child care

• At the state and local level, more sustainable financing strategies which drive money toward quality care are needed. Vermont’s tax credit program, which gives a higher credit if the child is in quality care, is an example.

• Discretionary dollars should be used for early childhood education in the federal stimulus bill to drive money toward quality care. Federal licensing requirements are needed. Currently only 10 states require a family child care provider to be licensed when she cares for even one child; in the other 40 states, there is no oversight for family child care providers caring for one child. Licensing is controversial because it would raise costs, and because early childhood education is not considered a public good.

• Advocates of early childhood education need to continue to reach out to the K-12 education system to facilitate understanding, transitions for children, coordinate professional development opportunities, and create a continuum of care for children from birth to eight and beyond.

“We need better economic data on children and child care. Currently the Federal government collects more economic data on cows than on children.”

Mildred Warner

“Quality ECE that is affordable and fits parents’ work hours also helps families to maintain employment and to be the parents they want to be for their children.”

Nancy Marshall
Dr. Vivian Pinn, National Institutes of Health, noted that health is central to accomplishing all the issues we want to deal with and “for moving forward in focusing on issues that affect the lives of women and their families.” Her office’s community motto is: “Women as the portal to family and community health,” and she is deeply concerned with health disparities in research and access to quality care.

Alina Salganicoff, Vice President of the Kaiser Family Foundation, offered a formal “welcome” on behalf of the Kaiser Family Foundation. She noted that the theme of health spans across many of the areas discussed at this conference and that although men face many similar challenges, women have much at stake in the current debate on health reform as a result of their different experience with the health care system.

Challenges in health care coverage

- Women are as likely as men to report fair or poor health, but more likely to have chronic illnesses and to take prescription drugs on a regular basis. Women are more likely than men to say that in the last year the costs of care caused them to put off or postpone needed care, cut pills or skip doses of medication, not fill a prescription, or have problems getting mental health care. Though women and men are covered by job-based insurance at similar rates (about 62 percent), women are more likely to be covered as dependants, which can make them more vulnerable to losing coverage. In some states, gender rating causes women to be charged more than men for individual coverage. Women are slightly less likely than men to be uninsured because they are more likely to qualify for Medicaid.

- In the current system, employer coverage poses a series of challenges for many women including lack of affordability (premiums, deductibles, and co-pays) and limited scope of coverage. In the individual market, issues for women include exclusions based on preexisting conditions, limited scope of coverage, and gender-rating. For women with Medicaid, challenges include narrow

---

**Slide 5**

**Improving Reach of Coverage: Covering the Uninsured**

<table>
<thead>
<tr>
<th>Group</th>
<th>Uninsured, 2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor Below 100% FPL</td>
<td>41%</td>
</tr>
<tr>
<td>Near-Poverty</td>
<td>31%</td>
</tr>
<tr>
<td>Single Mother</td>
<td>20%</td>
</tr>
<tr>
<td>Less than High School</td>
<td>37%</td>
</tr>
<tr>
<td>19-24 years</td>
<td>28%</td>
</tr>
<tr>
<td>Latina</td>
<td>37%</td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
<td>31%</td>
</tr>
</tbody>
</table>

*Note: The Federal poverty level (FPL) was $11,712 in 2007 for a family of four.

---

**Slide by Alina Salganicoff**
Achieving Equity for Women: Policy Alternatives for the New Administration

Over 17 million women are uninsured. Women who are young, poor, and minority are the most likely to be uninsured. Although two-thirds of uninsured women live in households with at least one full-time worker, many working women lack coverage because they are part-time or low-wage workers. The uninsured have worse access to care and poorer health outcomes than the insured.

Challenges affecting women’s access to care

Coverage is not the only barrier to healthcare for women. Salganicoff noted that additional challenges include difficulty taking time off work and finding childcare or transportation when they need care.

Although many women have chronic conditions that can be managed with primary care, there is a shortage of primary care and other health professionals. In the U.S., 43 percent of women live in a county with a shortage of primary care professionals, nearly half of counties lack an OB/GYN who provides patient care; and 87 percent of counties lack an abortion provider.

Reproductive health is a major issue for women. Major concerns include the high unintended pregnancy rate (50 percent) and rising teen birth rate along with the growing rate of cesarean-section deliveries, which has exceeded one third of births. In addition, STI rates are high, especially for young women.

- The availability of contraceptives is a central concern for women of reproductive age. In the employer insurance market, important strides have been made; 27 states mandate contraceptive coverage. However, in the individual market, contraceptive coverage remains very limited. Public funding for family planning under Title X has not kept up with inflation. Medicaid accounts for two-thirds of all federally financed family planning services.

- Long-term care receives inadequate attention as a women’s health issue. Compared to men, women live longer on average and are more likely to have functional and cognitive limitations. They also comprise the over two-thirds of home healthcare users and nursing home residents. Long-term care and long-term care insurance are both very expensive.

The availability of contraceptives is a central concern for women of reproductive age. In the employer insurance market, important strides have been made; 27 states mandate contraceptive coverage. However, in the individual market, contraceptive coverage remains very limited. Public funding for family planning under Title X has not kept up with inflation. Medicaid accounts for two-thirds of all federally financed family planning services.

- Long-term care receives inadequate attention as a women’s health issue. Compared to men, women live longer on average and are more likely to have functional and cognitive limitations. They also comprise the over two-thirds of home healthcare users and nursing home residents. Long-term care and long-term care insurance are both very expensive.

- The availability of contraceptives is a central concern for women of reproductive age. In the employer insurance market, important strides have been made; 27 states mandate contraceptive coverage. However, in the individual market, contraceptive coverage remains very limited. Public funding for family planning under Title X has not kept up with inflation. Medicaid accounts for two-thirds of all federally financed family planning services.

- Long-term care receives inadequate attention as a women’s health issue. Compared to men, women live longer on average and are more likely to have functional and cognitive limitations. They also comprise the over two-thirds of home healthcare users and nursing home residents. Long-term care and long-term care insurance are both very expensive.

- The availability of contraceptives is a central concern for women of reproductive age. In the employer insurance market, important strides have been made; 27 states mandate contraceptive coverage. However, in the individual market, contraceptive coverage remains very limited. Public funding for family planning under Title X has not kept up with inflation. Medicaid accounts for two-thirds of all federally financed family planning services.

- Long-term care receives inadequate attention as a women’s health issue. Compared to men, women live longer on average and are more likely to have functional and cognitive limitations. They also comprise the over two-thirds of home healthcare users and nursing home residents. Long-term care and long-term care insurance are both very expensive.

- The availability of contraceptives is a central concern for women of reproductive age. In the employer insurance market, important strides have been made; 27 states mandate contraceptive coverage. However, in the individual market, contraceptive coverage remains very limited. Public funding for family planning under Title X has not kept up with inflation. Medicaid accounts for two-thirds of all federally financed family planning services.

- Long-term care receives inadequate attention as a women’s health issue. Compared to men, women live longer on average and are more likely to have functional and cognitive limitations. They also comprise the over two-thirds of home healthcare users and nursing home residents. Long-term care and long-term care insurance are both very expensive.
Cathy Schoen

Senior Vice President of the Commonwealth Fund

Cathy Schoen posed a central question about the future of healthcare—whether it was affordable to not do anything about rising costs and declining coverage. She noted that there is great variability in healthcare cost and quality in the U.S. and that her discussion draws on the Commission on a High Performance Health System Report “The Path to a High Performance U.S. Health System: A 2020 Vision and the Policies to Pave the Way.”

- Healthcare reform must have a triple aim: insurance for all, better health outcomes, and controlling costs.

- An integrated, comprehensive set of policies is needed.

- The U.S. spends two times more than other high-income industrialized countries—one in six dollars goes to health care. Others countries have insured the whole population and often have better health outcomes and are improving healthcare outcomes faster.

- Numbers of the uninsured are rising—one in three is uninsured for part of the year; 25 million are underinsured. While premiums are going up, benefits are going down. The underinsured can face medical debt and bankruptcies and may not realize they are at risk.

Recommended reforms

- Schoen recommended reforms that would require everyone to have coverage. There should be an “insurance exchange” as is in Massachusetts, in which people can choose between private and new public insurance. The market should be reformed so that no one can be denied access to insurance. Payment supports should keep prices low to the uninsured. There should be a definition of “insurance” so that any product available for purchase would provide reasonable coverage. The incentives need to be changed, too: doctors and hospitals need to be compensated for preventing health problems.

- Schoen contended that prices for medication should be lowered through group bargaining and that better information systems be in place so that data on the most efficient treatments is available and accessible. She notes that having a public plan that offered smaller premiums would set a benchmark for private insurance and lower prices on the general market.

- The Path Report shows this plan could insure 99 percent of Americans in two years. This plan could reduce the growth in healthcare costs by $4 trillion by 2020: “bend the cost curve.”

- A public plan could transform the market. It could be less expensive because administrative costs would be less and group bargaining would reduce medication costs. A public plan would create a counterbalance in the market by expanding choice. Currently there are only a few large insurance carriers, which do not face much competition.
A public plan open to everyone would save the most money, but a public plan open to only individuals and small businesses and the reforms without a public plan would both still save money. Savings would spread across all income groups and could offset public spending.

Schoen noted that this is an old debate, but there is an opportunity for change, “Our health and economic security are at risk ... We need to invest now to have a more secure future.”

Dora L. Hughes

Dr. Dora L. Hughes noted that there is hard work ahead, but with the President and leaders in Congress very serious about healthcare reform, there is reason to be optimistic. President Obama held a White House Forum on Healthcare Reform with industry representatives, patient advocates, physician groups, and policy experts, and told the forum that we aren’t asking whether every American should have health insurance, but how.

Steps toward health care reform

- During his campaign, President Obama offered a comprehensive healthcare reform plan and promised to act and to act quickly. During the transition, the administration encouraged health care community discussions at the grassroots level; 30,000 people participated and about 3000 reports were submitted. The results: respondents wanted affordable, high quality coverage.

- The Administration has already taken concrete steps: President Obama has signed the Children’s Health Insurance Program Reauthorization Act and the American Reinvestment and Recovery Act. About 20 percent of funding under ARRA is for healthcare. Highlights include $87 billion to prevent states from having to cut Medicaid or CHIP eligibility, increases in Medicaid payments to hospitals which treat a disproportionate number of low-income people, reversing Medicaid cuts to teaching hospitals; and a 6 percent tax credit toward COBRA benefits for those who have lost their jobs. ARRA provides funding for health IT, comparative effectiveness research, prevention and public health, community health center programs, and mitigating the shortage of primary care providers.

- The administration has also not lost sight of health reform; President Obama released a budget blueprint in February which established a reserve fund for healthcare reform. While many people think the country cannot afford to do this now, the dire economic situation underscores the need for reform.

- The President has endorsed eight principles: protect family’s financial health; provide every American with quality and affordable health care coverage; ensure portability of coverage; guarantee choice of providers; invest in prevention and wellness; improve quality and increase efficiencies; end barriers to coverage for people who have preexisting conditions; and reduce costs for businesses and the government.

Hughes noted that the administration is approaching healthcare reform collaboratively with a strong team. “This will be the year when the promise of meaningful health reform will become a reality.”

“Our health and economic security are at risk ... We need to invest now to have a more secure future.”

Cathy Schoen
Symposium Agenda
Thursday, April 2, 2009

Welcome and Opening Keynote
Susan Bailey, Ph.D.
Executive Director, Wellesley Centers for Women

Martha Darling
Board Chair, Institute for Women’s Policy Research

Keynote Address:
Rosa DeLauro
U.S. Representative, Connecticut 3rd District

Women in the Economic Recovery
Moderator:
Linda Wertheimer
Senior National Correspondent, National Public Radio

Panelists:
Jared Bernstein, Ph.D.
Chief Economist, Office of the Vice President of the United States

Rebecca Blank, Ph.D.
Robert S. Kerr Senior Fellow, Brookings Institution

Retirement, Social Security, and Aging
Moderator:
Barbara Kennelly
President and CEO, National Committee to Preserve Medicare and Social Security
Former U.S. Representative, Connecticut 3rd District

Panelists:
Heidi Hartmann, Ph.D.
President, Institute for Women’s Policy Research

Maya Rockeymoore, Ph.D.
President and CEO, Global Policy Solutions

Teresa Ghilarducci, Ph.D.
Irene and Bernard L. Schwartz Professor of Economic Policy Analysis, New School University

Kathy Olson
Staff Director, Subcommittee on Social Security, House Ways and Means Committee

Expanding Quality Early Care and Education
Moderator:
Charles Kolb, J.D.
President, Committee for Economic Development

Panelists:
Nancy Marshall, Ed.D.
Senior Research Scientist and Associate Director, Wellesley Centers for Women

Mildred Warner, Ph.D.
Professor, Department of City and Regional Planning, Cornell University

Danielle Ewen
Director, Child Care and Early Education Policy, Center for Law and Social Policy

Women and Health Care Reform: Quality, Affordability, and Access
Moderator:
Vivian Pinn, M.D.
Director, Office of Research on Women’s Health, National Institutes of Health

Panelists:
Alina Salganicoff, Ph.D.
Vice President and Director of Women’s Health Policy, Henry J. Kaiser Family Foundation

Cathy Schoen, Ph.D.
Senior Vice President, Research and Evaluation, The Commonwealth Fund

Dora L. Hughes, M.D., M.P.H., FAACP
Counselor for Public Health and Science, Office of the Secretary, U.S. Department of Health and Human Services

Closing
Keynote Address:
Tina Tchen
Deputy Assistant to the President of the United States, Executive Director, White House Council on Women and Girls

Reception
Keynote Address:
Carolyn Maloney
U.S. Representative, New York 14th District

Panelists:
Susan Scanlan
Chair, National Council of Women’s Organizations, President, Women’s Research & Education Institute

Joan Entmacher, J.D.
Vice President for Family Economic Security, National Women’s Law Center

Kim Gandy, J.D.
President, National Organization for Women
Achieving Equity for Women: Policy Alternatives for the New Administration

A policy-research symposium convened by the Institute for Women’s Policy Research and Wellesley Centers for Women

Institute for Women’s Policy Research

The Institute for Women’s Policy Research (IWPR) conducts rigorous research and disseminates its findings to address the needs of women, promote public dialogue, and strengthen families, communities, and societies. IWPR focuses on issues of poverty and welfare, employment and earnings, work and family, health and safety, and women’s civic and political participation.

IWPR’s work is supported by foundation grants, government grants and contracts, donations from individuals, and contributions from businesses and organizations. Members and affiliates of IWPR’s Information Network receive reports and information on a regular basis. IWPR is a 501(c)(3) tax-exempt organization that also works in affiliation with the women’s studies and public policy programs at The George Washington University.

www.iwpr.org

Wellesley Centers for Women

Work at the Wellesley Centers for Women at Wellesley College addresses three major areas: the social and economic status of women and girls and the advancement of their human rights both in the United States and around the globe; the education, care, and development of children and youth; and the emotional well-being of families and individuals. Issues of diversity and equity are central across all the work as are the experiences and perspectives of women from a variety of backgrounds and cultures. Celebrating 35 years of research and action, the Wellesley Centers for Women’s priority areas for its 35th Anniversary Fund are:

- Achieving Equity in Education
- Advancing Women’s Economic Status
- Promoting Human Rights and Women’s Leadership Around the World

www.wcwonline.org
Achieving Equity for Women:
Policy Alternatives for the New Administration
A policy research symposium co-sponsored by the Institute for Women’s Policy Research and Wellesley Centers for Women

1707 L St. NW, Suite 750
Washington, DC 20036
202/785-5100
www.iwpr.org
www.wcwonline.org

Video recordings of the preceedings are available online:

www.iwpr.org/Conferences/symposiumspeakers
or www.wcwonline.org/videoarchive