Women and Unemployment:
Better Check Your Insurance Coverage

by Vicky Lovell

If you lost your job, or had to quit, would you receive unemployment insurance (UI) benefits while looking for another job? Most workers probably think they would. But many people are disqualified from UI because they don’t meet all the requirements their state imposes on UI recipients.

There is a pattern to these disqualifications. Consider the following situations:

- A woman loses a job she’s held for 10 years because she takes her elderly father to too many doctors’ appointments.
- A man laid off from his part-time job looks for another part-time one, so he can take care of his kids after school.
- A single mother who left welfare and has worked part-time for three months can’t get to work because her car broke down.
- An electrical engineer was laid off after 15 years from a job that paid $73,000 a year.

Which of these workers are covered? Here’s a hint: The unemployment insurance system was designed in 1935 to provide temporary income support for then-typical workers—men working full-time at moderate or high wages whose wives cared for their families—and has yet to adjust to the changing workforce, which is now 46 percent female and 18 percent part-time. In most states, people who don’t work full-time and/or who quit work because of family responsibilities cannot receive UI. These exclusions contribute to very low rates of UI receipt and to a significant gender disparity among UI recipients: 35 percent of unemployed men, but only 23 percent of unemployed women, get UI.

Who defines unemployment? The federal government sets some broad parameters for state UI programs, but individual states define eligibility criteria and determine benefit levels. UI is funded by payroll taxes paid by employers on a certain portion of each worker’s earnings. Only three states also collect from employees. Each employer’s tax rate reflects its history of past layoffs and benefit receipt, with higher rates paid by the most unstable employers (because one goal of UI is to discourage employers from laying workers off).

Are you really working? Each state establishes eligibility criteria based on whether claimants had a “substantial” labor force attachment. In 49 states, the criterion is a worker’s earnings during a four-quarter period. (Washington requires 680 hours of work.)

See Unemployment, page 3
Whether or not the year 2000 actually begins the new millennium, it is a presidential election year in the United States. We hope IWPR’s research on unemployment insurance, paid family leave, child care, pay equity, the training and educational needs of low income women leaving welfare, and the potential effects of privatizing Social Security on women will inform the campaign and the public debate. These are some of the priority issues we hope will be resolved in women’s favor early in the new millennium. Make your voice heard in the upcoming elections!

The year 2000 does begin a new era at IWPR. As an institution, we have moved well beyond our start-up phase and even our adolescence. Perhaps we are like the recently tenured assistant professor. We’ve worked very hard to get to the point where our work is being recognized and used, and we’re looking forward to many years of strong productivity which will extend our influence further. We’re taking our place among the ranks of the established professors. We can’t take this analogy too far since IWPR as an institution isn’t tenured and has no endowment, but it does feel as though we are becoming more solidly established with each passing year, thanks not only to the hard work of our staff but also to our many supporters.

The new newsletter format reflects our coming of age. With its new design and photos, the newsletter presents our work in a more attractive, engaging, and readable format. The redesign is part of a major effort we are making to extend the reach and impact of IWPR’s work. Under the guidance of Olivia Parry, IWPR’s Membership Coordinator and Newsletter Editor for the past year, the newsletter has

become an effective way for IWPR to acquaint people with our work and attract new members.

Please share the newsletter with your colleagues, and, if you are attending meetings at which you would like to hand out multiple copies, please contact Olivia to send you the number you need. Also, remember to send Olivia items you would like to have mentioned or included, so that the newsletter can serve you as a communications vehicle.

Another new chapter for IWPR is our move to new quarters. After 12 years at 1400 20th Street, NW, in the heart of the Dupont Circle area, we have outgrown our space and are moving closer to the K Street business district, to 1707 L Street, NW. While we’ll miss being in Dupont Circle, we’re excited about having roomier, more professional space a little more centrally located. Come visit and meet our new staff, including Lucille Clay, Associate Director for Administration, and Nasserie Carew, Associate Director for Communications, who are handling our move with aplomb.

Also in the year 2000, IWPR will participate in the various millennial women’s events, including Beijing +5 meetings and events, the AFL-CIO’s Working Women’s Conference in Chicago, March 11-12, and the Feminist Majority Foundation’s Expo 2000 to be held in Baltimore March 31-April 2. In part because of these exciting events, we are deferring IWPR’s next women’s policy research conference until 2001. I look forward to seeing you this spring.

Herdi Hartmann

Part-Time Opportunities for Professionals and Managers: Not as Good as They Look

A new report, Part-Time Opportunities for Professionals and Managers, Where Are They, Who Uses Them and Why, explores the inequity in salaries and benefits received by part-time professionals and managers, a group disproportionately comprised of women. While part-time managers and professionals constitute only 12 percent of all professionals and managers, 72 percent of part-time professionals and managers are women, typically married and with young children. Professionals and managers opting to work part-time earn 74 percent of full-time hourly wages within the same career location. Only 31 percent have employer-provided health benefits and only 23 percent participate in employer-sponsored pension plans.

Although many married part-time professionals and managers can afford to work part-time because of their husbands’ earnings and benefits, their own lower earnings may limit their pensions when they retire, resulting in lower retirement incomes, especially if they are widowed or divorced. Part-time professionals and managers who are widowed, divorced or separated are more likely to become impoverished at retirement because they lack a pension.

The best-paying part-time positions are held by registered nurses in the public and private sectors, scientists in large private corporations, and special education teachers, whose hourly wages range from $15 to $22 per hour. While these positions are highly adaptable to part-time work, and workers in these areas earn 95 to 105 percent of their full-time counterparts’ wages, they comprise only 13 percent of available part-time professional and managerial jobs. Part-time management and professional jobs at the lower end of the spectrum pay only $5.78 to $7.95 per hour, barely providing a living wage.
Child Care: Raising the Standards for American Families

IWPR launches new research project — Access to quality child care is an increasingly important policy issue that affects all families at all income levels. The persistent lack of good child care not only hurts working parents with young children, but directly affects the health of our nation’s economy. Quality child care improves developmental outcomes and affects the productivity of the current and future work force. Good childcare also helps adult members of families go to work and work steadily. Many low-income women work in the child care industry, but child care worker wages remain perilously low and few if any receive employer-provided benefits.

The lack of affordable, quality child care is particularly detrimental to low-income families. While more federal child care dollars have recently become available, state and national welfare reform efforts are not providing adequate child care. States are operating on incomplete data for determining child care needs and advocates need hard data to fight for better child care policies and greater funding allocations.

With a generous grant from the John D. and Catherine T. MacArthur Foundation, IWPR has begun a new project to help advocates address the child care shortage. Under the direction of Stacie Golin, Ph.D., the Institute will conduct research to assist state child care advocates. In June, 2000, IWPR will host a forum on child care that brings together child care advocates, researchers, providers, and IWPR state partners to establish research goals and a plan for a pilot project in a selected state. For more information concerning this project, please contact Dr. Golin at (202) 785-5100.

Unemployment, cont.

In Hawaii, the minimum is only $130, but in Florida it’s $3,400. (The national average is $1,665.) Earnings requirements are biased in favor of high-paid workers, since someone earning the minimum wage must work four times as many hours as a worker paid $20.60 to make the same amount of money.

Can workers have families too? With the new demographics of the workforce and other social changes, workers are now more likely to balance work and family. For some, this means that only part-time work is feasible. For others, it means that work is occasionally interrupted so that infants, ill spouses or elderly parents can be cared for. In other cases, an abusive partner interferes with work.

These weren’t big issues when UI was created, but they often cause disqualification for UI benefits today. Only eight states and the District of Columbia offer UI to individuals looking for part-time work. Twenty-two states sometimes provide UI to people who quit work because of personal or family circumstances, and seven include domestic violence as a legitimate reason for leaving work.

Are women insured? Because women are more likely than men to have low earnings, to work part-time and to interrupt or curtail their employment because of family obligations, women are less likely than men to receive UI benefits, even though their employers had paid in premiums on their earnings. But women need UI now more than ever, because they bring home a larger portion of family income and because they can’t rely on welfare for support when they are between jobs.

What can you do? Advocates in many states are working to change their UI systems so that more women can receive benefits. Local groups in your area such as the state Commission on Women, women’s, welfare and children’s advocacy organizations, or your AFL-CIO council may be active on UI reform. Legislators also need to be educated on why this is an important issue. To find out more about UI, see the enclosed Fact Sheet, Women and Unemployment Insurance. Look for our full report on the September 1999 UI Strategy Forum early this year. The National Employment Law Project’s website also has UI-related documents (www.nelp.org).

Women contribute more and more to the booming American economy. It’s time to upgrade their insurance coverage!
IWPR Refutes Cato Institute on Social Security


The Cato Institute, which has been at the vanguard of the campaign to privatize Social Security, contends that replacing the existing program with a system of individual accounts invested in the stock market could simultaneously raise benefits and solve the system’s long-term financial problems. IWPR’s report refutes this argument, drawing attention to three central mistakes.

First, the Cato Institute fails to account for the costs associated with the transition from the current “pay as you go” system to a pre-funded program. Currently, about 90 percent of current payroll taxes are used to pay current retirees, disabled workers, and survivors. If all of these funds are diverted into individual accounts, money to pay current Social Security beneficiaries must be raised through additional taxes or by cutting other programs. In essence, the generation(s) living through the transition must pay for two systems at once, both their parents’ and grandparents’ retirement, and their own.

Second, the Cato Institute assumes that high rates of return on stocks will continue steadily for the foreseeable future—a risky assumption. Given the slower rate of future economic growth predicted by many experts, and the high current valuation of many stocks, it is likely that the rate of return on stocks will slow in the future.

Third, IWPR argues that the Cato Institute does not realistically assess the costs of purchasing disability and life insurance. Currently, Social Security provides insurance to all workers regardless of age, occupation, or pre-existing health conditions. To replace this insurance in the private market would be costly for many workers and impossible for others.

Finally, the IWPR report describes why individual accounts would be particularly negative for women. For example, women tend to live longer and would have to pay more for annuities (guaranteed monthly income) in a privatized system. Because many women earn less than men, they benefit from the current system because it provides proportionately higher benefits for lower earners. This feature would be lost in a privatized system, leaving millions of women facing poverty. As women tend to have smaller accounts, it is likely that the yield on their accounts would be below average, as women (appropriately) avoid risk. In sum, privatizing Social Security isn’t a good idea for anyone and is a particularly bad deal for women.

Status of Women in the States Reports 2000

The 2000 Status of Women in the States project is well underway for reports on Arizona, Arkansas, Colorado, Delaware, Hawaii, Iowa, Minnesota, New Hampshire, and Tennessee, as well as a national report. The 2000 reports will include state-level data on political participation, employment and earnings, economic autonomy, reproductive rights, health and demographics.

The reports are scheduled for a December release and there are several exciting new additions for this edition. Each report will include a Women’s Rights Checklist, expanding on reproductive rights, violence against women, and welfare policies, and adding a lesbian rights section.

The advisory committees participating in this year’s release will contribute data to the state level reports. In addition, the Women’s Foundation of Colorado will release The Status of Girls in Colorado simultaneously with the nine Status of Women in the States reports. All 50 states will be ranked and will receive letter grades based on key indicators.

Individuals and organizations are encouraged to become involved in their state’s report release. You can also become a co-sponsor for your state’s report! If you are interested in finding out more about how you or your organization can participate in the release of the States reports, please contact IWPR’s States Issues Coordinator, Suzanne McFadden, at (202) 785-5100. Don’t miss this incredible opportunity to participate in your state.


On February 25, 2000, IWPR will be presenting findings from the response to The Cato Institute at the National Press Club in Washington, DC. Call us for details.
On the Hill

On September 28, Heidi Hartmann appeared at a press conference on the minimum wage, led by First Lady Hillary Rodham Clinton, Secretary of Labor Alexis Herman, and Senator Edward Kennedy. . . . October 7, Dr. Hartmann testified before the full House Committee on Education and the Workforce. She spoke on behalf of increasing the minimum wage.

In the News

Heidi Hartmann and Vicky Lovell gave interviews to the San Angelo Standard Times on pay equity. The article, “Women Closing in on the Gender Gap, But Stereotypes, Misconceptions and Prejudices Still Present in Workplace,” was published in October. Press clip enclosed.

Appearances

Barbara Gault participated in an Economic Policy Institute project meeting on October 16, to discuss family self-sufficiency budgets in connection with IWPR’s project on Social Indicators of Women’s Status. . . . Heidi Hartmann, Vicky Lovell, Cynthia Negrey, and Catherine Hill were speakers at the Wider Opportunities for Women “Paths out of Poverty” Conference in October. Hartmann spoke to the opening plenary session on IWPR’s research on welfare reform and its effects on the workforce, in particular on poor women. Lovell gave a presentation on income security for older women workers. Negrey presented an overview of IWPR’s Job Training in Seven States research project. Catherine Hill addressed the subject, “Raising the Age of Retirement: Implications for Women Workers.” . . . October 12, Dr. Hartmann served as a panelist at the Women of Washington Luncheon, to discuss “The Balancing Beam: Work and Family in the 21st Century.” . . . November 9, Heidi Hartmann appeared on a panel on pay equity at the Women Work! Conference.

New Releases

Part-Time Opportunities for Professionals and Managers: Where Are They, Who Uses Them and Why. This 92-page study by Heidi Hartmann, Young Hee Yoon and Diana Zuckerman provides new information about an important and large group of employees—managers and professionals, who together constitute 29 percent of the labor force. Price $15.00. See enclosed order form.

Visit our new website

IWPR’s new web page has many new and exciting features, including a secure server. The server will soon allow you to give a gift, become a member, make a CFC donation, or renew your membership and save all the paperwork! Both Membership and Publications sections will have easy-to-use, on-line order forms. We also have a calendar of events and links for fellowships at IWPR. The resources page, redesigned for easier navigation, now includes speaking engagements and appearances by IWPR staff and news on current IWPR projects. Visit us at www.iwpr.org.

We Are Moving...

The Institute is very excited to announce that we will be moving! After 12 years of hard work and many exciting changes, we have outgrown our offices. Our new home, located at 1707 L Street, NW, Suite 750, will provide room to accommodate staff—now numbering over 22 employees. This move is a big step for us and one we are all looking forward to. We will be in place on Feb. 7, 2000. Phone and fax numbers will remain the same.
February

2-3 - Leadership Redefined: Leveraging the Talent of Women in Your Business, presented by the Conference Board in association with Catalyst, the Plaza Hotel, New York City, NY. Is your organization making the most of its investment in women in management? As homogenous, male-only leadership fades, are you doing the right things to leverage the talents, experiences, and aspirations of the women in your management team?

3 - The NCWO Economic Security Task Force will hold a congressional staff briefing on education, coordinated by Lisa Levine of AAUW and Jan Erickson of NOW. For more information, contact Amy Young at (202) 785-5100.

March

6-7 - To Promote the General Welfare: Ending Women’s Poverty Conference, Washington, DC, sponsored by the NOW Legal Defense and Education Fund. The conference will address issues of women’s poverty by focusing on non-traditional job training and fair wages for women; affordable and quality child care; guaranteed reproductive rights; and how to end violence against women. It will also cover policy alternatives, organizing, the media, legislative and other strategies. IWPR’s research on job training for welfare recipients in seven states will be highlighted. For more info, call Amy Lowenstein, NOW LDEF at (212) 925-6635.

8 - Women in Ireland have called a Global Women’s Strike to protest women’s yearly unwaged contribution to the market, estimated to be at least $11 trillion. “Women and girls do 2/3 of the world’s work for 5 percent of the income, so when women stop, everything stops.” For more information, see womensglobalstrike.homepage.com/english.htm.

11 - The Women’s Center of Virginia is holding its 15th Annual Leadership Conference at the McLean Hilton in Virginia. Speakers will include Eleanor Clift of Newsweek, Karen Jurgenson of USA Today, Jim Lehrer of The News Hour with Jim Lehrer, Diane Rehm of NPR, Debbie Dingell of the General Motors Foundation and Karen Kate of Pfizer. For more information, call (703) 281-4928, x 331.

11-12 AFL-CIO - Working Women's Conference 2000 – Chicago, Ill. Thousands of working women from across the nation will come together to build strategies to change workplaces, mobilize around key issues, and send a message to political candidates that working women will not be taken for granted. Join them for this historic gathering. For information about the Working Women Conference 2000, call (888) 971-9797.

17 - The NCWO Economic Security Task Force will hold a congressional staff briefing on global issues, including trade, Beijing +5, sex trafficking, and International Women’s Day. For more information, contact Amy Young at (202) 785-5100.

March 31-April 2 - Feminist Majority hosts the Feminist EXPO! Baltimore Convention Center, Baltimore, Maryland. Come for a great weekend of sharing ideas for the future with leading feminists from around the world AND a celebration of our achievements of the last century. Call (703) 522-2214 or e-mail femmaj@feminist.org. Don’t miss it!

June

5-9 - The 5-year review of the Fourth World Conference on Women (“Beijing +5”) will be held at UN Headquarters in NYC. Beijing +5 will be a Special Session of the General Assembly entitled “Women 2000: Gender Equality, Development and Peace for the 21st Century.” The Special Session will review progress achieved in the implementation of the Nairobi Forward-looking Strategies for the Advancement of Women, and the Beijing Platform for Action adopted in Beijing. For more info, e-mail womenwatch@un.org or call (212) 692-0725.
Would you like to be part of an IWPR delegation to the Feminist EXPO 2000 or, alternatively, organize your own delegation from your city, state, university or organization? Delegations receive one free registration for every 20 delegates, preferred seating at the plenaries, and acknowledgment in the program book. The Feminist Majority Foundation expects EXPO 2000 to be “the largest-ever, multi-issue, multi-organizational convention independently sponsored by the feminist movement.” It is universal in character, international in scope! To get more information, please call the Feminist Majority at (703) 522-2214. To participate in an IWPR delegation, call (202) 785-5100.

Join the Women in Public Policy Delegation to China June 16-30, 2000. The discussions, organized by People to People Ambassador Programs, will focus on public policy concerning women, women’s educational and employment opportunities, health care for women, and women’s social roles. For information, call Audrey Schroeder at (877) 787-2000, ext. 507 or e-mail audrey@ambassadors.com.

The George Washington University Women’s Studies Program has a new option in graduate study: the Graduate Certificate in Women’s Studies, which provides students with an opportunity to think and learn about gender in a systematic and integrated manner from a variety of methodological approaches. For info, contact the Women’s Studies Program at (202) 994-6942 or e-mail wstudies@gwu.edu. See enclosed flyer.

The National Organization for Women has launched a new media campaign that aims to put more women in control of the media and increase the variety of women portrayed. NOW is also working with the Federal Communications Commission to further this initiative and find new ways of increasing women’s ownership of broadcasting stations. For more information, contact NOW at (202) 628-8669.

IWPR General and Project Support

We are grateful to AARP, the AFL-CIO, the American Federation of State, County, and Municipal Employees (AFSCME), the Open Society Institute, and the Rockefeller Family Fund for general and institutional support. We’re also pleased to acknowledge the Avon Products Foundation, the Applied Research Center, the Charles Stewart Mott Foundation, the Brico Fund and an anonymous donor for new grants in this area.

For project funding, we’d like to thank the Annie E. Casey Foundation for support of IWPR’s work on Unemployment Insurance reform; the Ford Foundation for support of the Status of Women in the States report series, research on work and welfare, and the Working Group on Social Indicators of Women’s Status; the NOW Legal Defense and Education Fund, another anonymous donor, and the U.S. Department of Labor for support of the Institute’s work on job training and welfare reform; the Ladder Project, the United Food and Commercial Workers International Union, and AFSCME for supporting several smaller, targeted research projects; and the National Council of Women’s Organizations, the Open Society Institute, and the Retirement Research Foundation for supporting work on women and Social Security. In addition, the John D. and Catherine T. MacArthur Foundation has just committed support for new research on improving funding for child care and raising child care workers’ wages.
Join the Institute for Women’s Policy Research and help make a difference in the lives of women and families!

Yes, I want to become a member of IWPR:

<table>
<thead>
<tr>
<th>Membership Type</th>
<th>Introductory Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Sustaining Member</td>
<td>$150</td>
</tr>
<tr>
<td>Individual Supporting Member</td>
<td>$50</td>
</tr>
<tr>
<td>Individual Member</td>
<td>$40</td>
</tr>
<tr>
<td>Graduate Student Member (w/ ID)</td>
<td>$30</td>
</tr>
<tr>
<td>Organizational Affiliate</td>
<td>$245</td>
</tr>
<tr>
<td>Organizational Member</td>
<td>$115</td>
</tr>
<tr>
<td>Corporate Affiliate</td>
<td>$345</td>
</tr>
<tr>
<td>Here is my gift of $</td>
<td></td>
</tr>
</tbody>
</table>

Member Benefits vary according to membership level

- **Quarterly Newsletter** all members
  (Including new IWPR briefing papers and facts sheets, plus special offers and announcements, for all members except Individual Members.)

- **Research News Reporter (RNR)**
  A monthly compilation of research in the news that is relevant to women and families, providing ordering information for each study. Arranged according to topic and includes a binder.

- **Biennial Conference** June 2001
  Brings the latest policy research to advocates and policy makers. Discounts for all members.

- **Publication Discounts**
  All research materials produced by IWPR available at a 20% discount for all members.

**Network Benefits**
Members are invited to include announcements, notices or flyers for special events, publications and other relevant activities in the quarterly newsletter.

Contributions are tax deductible to the extent allowable by law.

Visit our website at www.iwpr.org