

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

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

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

PROTECTING SOCIAL SECURITY FOR THE WOMEN OF AMERICA

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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