

News from Senator

BOB DOLE



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AT SENATE HEARING,
DOLE QUESTIONS TREATMENT OF WOMEN UNDER SOCIAL SECURITY

WASHINGTON -- Senate Finance Committee Chairman Bob Dole (R.-Kan.) today said at a Social Security Subcommittee hearing on women's equity legislation, that because of the increased importance of women in America's workforce, "there is broad support for critically reexamining the impact of the social security system on women, whether as homemakers or as full-time employees, and for taking legislative action where necessary to remedy inequities."

"Some legislative headway, albeit limited, was made in the recently enacted financing bill, the Social Security Amendments of 1983. In that bill, benefit adequacy was improved for widows, divorced wives and disabled widows," said Dole. "The public pension offset enacted in 1977 was liberalized in recognition of its potentially severe impact on lower income women who entered the work force or returned to work late in life. In addition, a Senate amendment, which was included in the bill, calls for a study by the Department of Health and Human Services on the feasibility of implementing proposals for earnings sharing. It is my hope that this study can serve as the basis for more comprehensive hearings on social security and the treatment of women next Spring," said Dole.

"There is no denying that cost will be a concern whenever reform of social security is mentioned. A well financed system is absolutely essential for all of our nation's elderly. But where there is a will, there is a way. Additional financing can either be provided or else program changes can be made effective after 1990, when the real financing crunch in the retirement system is expected to have passed. Modifications designed to update the system to reflect the role of women in today's society can and should be considered," said Dole.

"Increasingly, the treatment of women under social security is becoming a focus of public attention. And no wonder! The basic structure of the system, whereby benefits are paid to workers upon retirement and to their wives and widows as presumed dependents, was established nearly a half a century ago. The system was consistent with a pattern of family relationships that was prevalent at the time--families in which marriages lasted for a lifetime, women were mothers and homemakers, and men were the source of economic support," said Dole.

Dole listed the following statistics to illustrate changes during the past twenty to thirty years:

Women in the Work Force

- In 1960, 23 million women were in the labor force or about 38 percent of their ranks. Today, the number of women in the labor force is more than twice that, amounting to 53 percent of adult women.
- In the decade 1968-1978, the number of "traditional" families, in which only the husband worked, actually declined (by 4.1 million), while the number of dual-earner families rose by 4.5 million or about 25 percent.

...MORE ON BACK

- Today, both the husband and wife work in 51 percent of all marriages, as compared to 1920, when 9 percent of marriages could be characterized in that way.

Women as Working Mothers

- 8-1/2 million children under six, or about 44 percent of all such children, have mothers in the labor force.

Marriage and Divorce

- The marriages of one in three women age 26-40 are expected to end in divorce.
- Whereas in 1940, 6 marriages occurred for each divorce, there were just 2 marriages for each divorce by 1975.
- Between 1970 and 1981, the divorce rate more than doubled, climbing from 47 per 1,000 married couples to 109.

Women as Heads of Households

- The number of women maintaining families on their own has more than doubled in the past two decades, from 4.5 million in 1960 to 9.7 million in 1982.
- Today, 1 out of 6 of the Nation's families are headed by a woman.
- 19.7 million children, 20 percent in all, live with one parent; in 90 percent of these cases, that parent is the mother.

Women as Senior Citizens

- Whereas half of the elderly population was female in 1940, women account for about 61 percent of the elderly population today. Most elderly women are widows.
- The gap between male and female life expectancy at age 65, only 1-1/2 years in 1940, has increased to 4-1/2 years today, and is projected to continue rising in the decades ahead.