that point the last thing on my mind was my future income security.

But as my son's condition improved, the financial consequences of my husband's death became more and more real. I had worked for many years as a nurse, but took time off to raise my only child. I thought to myself, will I have enough money to pay my son's hospital bills? How will I get by once Kevin is back on his feet? How will I pay my mortgage, buy groceries and make car payments?

These are thoughts that thousands of women have each year when their spouse dies young, be it from violence or sickness. Think of the two widows of the Capitol police officers tragically killed here last summer. If it weren't for the fund established by our Capitol Hill community, would they have the means to provide for their children and pay their bills? Scores of women everywhere ask themselves this same question every day.

As we debate the future of Social Security, it is critical that we take the different circumstances of women into account. Women are more than half of the population. They are also a significant majority of those 62 and over. And when it comes to Social Security, we are often left behind and at a disadvantage. Many women take lower paying or part-time jobs that do not provide pensions. Women earn less than men. Women do not spend as much time in the workforce as men. Women live longer than men by an average of seven years. And the list goes on.

The unique challenges faced by all women are even worse for young widows. For example, many women take time off to raise children and work at lower paying jobs or part-time jobs. They expect their husbands to work enough time to establish their retirement. It's part of being in a partnership.

This is not a Democratic or Republican issue. We should not let politics get in the way of doing what is right. Millions of women—those on Social Security right now and those who will depend on it in the future—are depending upon us to keep this program strong and accessible. We must address their needs.

Ms. DELAURO. Mr. Speaker, I thank the gentlewoman for her comments and for her passion with regard to what is happening to veterans in our country.

Mr. Speaker, with my remaining time, let me just say that we will continue to focus our time and effort on talking about issues that we believe are relevant to the people in this country and focus our time and attention on Social Security and its effects on women.

SOCIAL SECURITY AND ITS IMPORTANT BENEFITS TO WOMEN

The SPEAKER pro tempore (Mr. OSE). Under a previous order of the House, the gentlewoman from New York (Mrs. MALONEY) is recognized for 5 minutes.

Mrs. MALONEY of New York. Mr. Speaker, Social Security is this Nation's foremost family protection plan. As the 106th Congress considers proposals to reform the current Social Security system, it is critical that we take the different circumstances of women into account.

I have several examples of women that have faced problems in their elder years and have relied heavily on Social Security. I am just going to put them in the RECORD. But I would like to point out that women earn less than men. For every dollar men earn, women earn 74 cents, which translates into lower Social Security benefits. In fact, women earn an average of $250,000 less per lifetime than men, considerably less to save or invest in retirement.

Women are half as likely than men to receive a pension. Twenty percent of women versus 47 percent of men over age 65 receive pensions. Further, the average pension income for older women is $2,682 annually compared to $5,731 for men.

Women do not spend as much time in the workforce as men. In 1996, 74 percent of men between the ages of 25 and 44 were employed full time, compared to 49 percent of women in that age group.

Women spend more time out of the paid workforce than men do in order to raise families and take care of aging parents, and this is reflected in their Social Security payments. Women live longer than men by an average of 7 years. Social Security benefits are the only source of income for many elderly women. Twenty-five percent of unmarried women, widowed, divorced, separated or never married, rely totally on Social Security benefits as their only source of income.

Not only will these women find themselves widowed, they are likely to be poor. A recent report by the General Accounting Office showed that 80 percent of women living in poverty were not poor before their husbands died. The financial outlook for elderly women is pretty grim. The poverty rate among elderly women would be much higher if they did not have Social Security benefits.

In 1997, the poverty rate among elderly women was 13.1 percent. Without Social Security benefits, it would have been 52.2 percent. For elderly men the poverty rate is much lower at 7 percent. If men did not have Social Security benefits, the poverty level among them would increase to 40.7 percent.

Social Security's family protection provisions help women the most. Social Security provides guaranteed inflation protection, lifetime benefits for widows, divorced women, and the lives of retired workers. Mr. Speaker, 63 percent of female Social Security beneficiaries aged 65 and over receive benefits based on their husband's earning records, while only 1.2 percent of male beneficiaries receive benefits based on their wive's earning records. These benefits offset the wage disparity between women and men.

Mr. Speaker, as we move forward with reform of our Nation's Social Security system, we must remember that women face special challenges. It is my hope that many of the contributing economic factors, such as pay inequity, will soon be eliminated. In the meantime, Congress must take the economic well-being and security of women into account when discussing reform.

Women are clearly at a disadvantage when facing retirement, and poor, elderly women have the most at stake in the Social Security debate. Any reform that is enacted must keep the safety net intact. Our mothers, our daughters and our granddaughters are counting on us.

Mr. Speaker, I have additional documents that I will submit for the RECORD at this time.

Social Security is this nation's foremost family protection plan. As the 106th Congress considers proposals to reform the current Social Security system, it is critical that we take the different circumstances of women into account.

Lucy Thomas' story illustrates many of the key issues.

Mrs. Thomas is 83 years old. She worked for 35 years as a waitress, earning less than minimum wage. At the same time, she reared two daughters, and cared for both her father as he became increasingly disabled with rheumatoid arthritis, and for her grandmother, a farm woman who had virtually no income. She now depends solely on Social Security—$650 a month. At age 71, she moved in with her daughter, Marilyn, because she could no longer work outside the home to supplement her Social Security income.

As a waitress and a bartender, Thomas and her husband barely made enough money to pay for their daily living expenses. Mrs. Thomas does not have a pension, nor does she have income-generating savings. Her current income consists of about $8,000 a year from Social Security. She is one of the nation's elderly poor. Of that amount, $1,600 is used for secondary health coverage. Last year she paid an additional $1,000 in medical costs and another $1,400 for a hearing aid. In the fall, a bout with stomach ulcers forced her to pay over $200 for prescription drugs. Her daughter purchased most of her clothing and paid for her room and board for the past 12 years. Social Security is a real factor in her ability to survive with some dignity in her old age.

Mrs. Thomas' story is not unique. Many women come to rely heavily on the Social Security System when they retire, for a number of reasons:

Women earn less than men. For every dollar men earn, women earn 74 cents, which translates into lower Social Security benefits. In fact, women earn an average of $250,000 less per lifetime than men—considerably less to save or invest in retirement.

Women are half as likely than men to receive a pension. Twenty percent of women versus 47 percent of men over age 65 receive pensions. Further, the average pension income for older women is $2,682 annually, compared to $5,731 for men.

Women do not spend as much time in the workforce as men. In 1996, 74 percent of men between the ages of 25 and

44 were employed full-time, compared to 49 percent of women in that age group. Women spend more time out of the paid work force than do men in order to raise families and take care of aging parents.

Women live longer than men by an average of seven years. Social Security benefits are the only source of income for many elderly women. Twenty five percent of unmarried women (widowed, divorced, separated, or never married) rely on Social Security benefits as their only source of income. Not only will these women find themselves widowed, they are likely to be poor. A recent report by the General Accounting Office (GAO) showed that 80 percent of women living in poverty were not poor before their husbands died.

The financial outlook for elderly women is pretty grim. They poverty rate among elderly women would be much higher if they did not have Social Security benefits. In 1997, the poverty rate among elderly women was 13.1 percent. Without Social Security benefits it would have been 52.2 percent. For elderly men, the poverty rate is much lower, at 7 percent. If men did not have Social Security benefits, the poverty level among them would increase to 40.7 percent.

Social Security's family protection provisions help women the most. Social Security provides guaranteed, inflation-protected, lifetime benefits for widows, divorced women, and the wives of retired workers. Sixty three percent of female Social Security beneficiaries age 65 and over receive benefits based on their husbands earning records, while only 1.2 percent of male beneficiaries receive benefits based on their wives' earning records. These benefits offset the wage disparity between women and men.

As we move forward with reform of our nation's Social Security system, we must remember that women face special challenges. It is my hope that many of the contributing economic factors—particularly pay inequity—will soon be eliminated. In the meantime, Congress must take the economic well-being and security of women into account when discussing reform.

Women clearly are at a disadvantage when facing retirement. And poor, elderly women have the most at stake in the Social Security debate. Any reform that is enacted must keep the safety net intact. Our mothers, our daughters, and our granddaughters are counting on us.

INTRODUCTION OF H.R. 1129

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from Hawaii, Mrs. MINK, is recognized for 5 minutes.

Mrs. MINK of Hawaii. Mr. Speaker, I rise today to introduce a bill important to all students—H.R. 1129. Last Congress we passed legislation that allows students to deduct interest paid on student loans. The reason we did so was to make it easier for all Americans to bear the enormous costs of a higher education, and I supported this effort wholeheartedly.

My bill improves this law by removing the current 60-month limitation period for deducting student loan interest. Currently, you can deduct interest on a student loan only if it is within 60 months of when the loan first came due. Simply put, this limitation means that if the student loan is older than five years, you cannot take a tax deduction.

This limitation needs to be removed. Higher education has become increasingly expensive and is creating a financial burden on graduates well beyond the first five years of graduation. In just the last 10 years, total costs at public colleges has increased by 23% and at private colleges by 36%. According to the General Accounting Office, this means that over the last 15 years, tuition at a public 4-year college or university has nearly doubled as a percentage of median household income. Thus, it is becoming harder and harder for students to graduate from college or graduate school without the help of student loans.

Students that graduate with student loan debt start out a few steps behind those without it. It is harder for them to save for emergencies or to invest money for their future. And it is harder for them to meet day-to-day expenses. This tax deduction will help.

We, in the Congress, can send the message that we value higher education and recognize the financial responsibility students have made by allowing the student loan interest deduction for the life of the loan.

This will do two things: It will encourage individuals to go to college or graduate school, and it will reduce the cost of an education. I believe very strongly, Mr. Speaker, that the way to achieve the American dream is through education and that everyone should have this opportunity.

It is absolutely essential that we continue to invest in our most important asset—our children. I urge my colleagues to support my bill, H.R. 1129.

LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Mr. PITTS (at the request of Mr. ARMEY) for today, on account of illness.

Mrs. MYRICK (at the request of Mr. ARMEY) for today, on account of illness.

SPECIAL ORDERS GRANTED

By unanimous consent, permission to address the House, following the legislative program and any special orders heretofore entered, was granted to:

(The following Members (at the request of Mr. MCNULTY) to revise and extend their remarks and include extraneous material:)

Ms. NORTON, for 5 minutes, today.

Ms. CARSON, for 5 minutes, today.

Mr. HINOJOSA, for 5 minutes, today.

Mr. FALEOMAVAEGA, for 5 minutes, today.

Mr. WISE, for 5 minutes, today.

Mr. STENHOLM, for 5 minutes, today.

Mr. ENGEL, for 5 minutes, today.

Mr. POMEROY, for 5 minutes, today.

(The following Members (at the request of Mr. DIAZ-BALART) to revise and extend their remarks and include extraneous material:)

Mr. HAYWORTH, for 5 minutes, today.

Mr. CALVERT, for 5 minutes, on March 18.

Mr. JONES of North Carolina, for 5 minutes, today.

Mr. MORAN of Kansas, for 5 minutes, today.

Mr. GOSS, for 5 minutes, on March 18.

Mr. FOSSELLA, for 5 minutes, today.

Mr. GARY MILLER of California, for 5 minutes, today.

Mr. MILLER of Florida, for 5 minutes, today.

(The following Members (at their own request) to revise and extend their remarks and include extraneous material:)

Mrs. MINK of Hawaii, for 5 minutes, today.

Ms. BROWN of Florida, for 5 minutes, today.

ENROLLED BILL SIGNED

Mr. THOMAS, from the Committee on House Administration, reported that that committee had examined and found truly enrolled a bill of the House of the following title, which was thereupon signed by the Speaker:

H.R. 540 (S. 494).—*To amend title XIX of the Social Security Act to prohibit transfers or discharges of residents of nursing facilities as a result of a voluntary withdrawal from participation in the Medicaid Program.*

ADJOURNMENT

Mrs. MALONEY of New York. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 6 o'clock and 44 minutes p.m.), under its previous order, the House adjourned until tomorrow, Thursday, March 18, 1999, at noon.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 8 of rule XII, executive communications were taken from the Speaker's table and referred as follows:

1082. A letter from the Assistant Secretary, Office of Postsecondary Education, Department of Education, transmitting the Department's final rule—Child Care Access Means Parents in School Program Notice of final priority and invitation for application for new awards for fiscal year (FY) 1999—received March 10, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Education and the Workforce.

1083. A letter from the Director, Office of Regulatory Management and Information, Environmental Protection Agency, transmitting the Agency's final rule—Determination That Pre-existing National Ambient Air Quality Standards for PM–10 No Longer Apply to Ada County/Boise State of Idaho [ID23–7003; FRL–6237–9] received March 2, 1999, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Commerce.

1084. A letter from the Director, Office of Regulatory Management and Information, Environmental Protection Agency, transmitting the Agency's final rule—Approval and