

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. 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-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. FALCOMA, 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 2 of rule XIV, 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