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Not only did we arrive at a viable framework around which the Congress and the Duma can facilitate an end to the violence in the Balkans, we learned much from our Russian colleagues. Our Duma counterparts represented the full spectrum of ideology and Russian politics. Together we reached agreement on three important components of peace and a possible road to implementation.

More than ever, I am convinced that the road to peace is through Moscow. Without movement towards peace, I see escalating costs, increasingly convoluted options, and unacceptable casualties just over the horizon.

Undermining the Administration's objectives was certainly not our desire, and I wish to reiterate that the delegation was not on a mission to negotiate peace. Instead, we were on a mission to reach out to our Russian counterparts. Because of her unique historic and cultural ties to Serbia, Russia has the credentials to act as an intermediary in achieving a negotiated peace in the Balkans.

Mr. Speaker, I submit this letter for the RECORD.

The letter referred to is as follows:

HOUSE OF REPRESENTATIVES,
Washington, DC, May 4, 1999.

Hon. IKE SKELTON,
Rayburn House Office Building,
Washington, DC.

DEAR REPRESENTATIVE SKELTON: As you are aware, I recently returned from a trip to Vienna as the senior Democrat on a Congressional delegation that met with leadership of the Russian Duma. My earlier trip to the region prompted me to lead a group comprised of Corine Brown, Maurice Hinchey, and Dennis Kucinich. Since you are the ranking Member of the Committee on Armed Services, I wanted you to have a copy of the report of the meetings to review.

Not only did we arrive at a viable framework around which the Congress and the Duma can facilitate an end to the violence in the Balkans, we learned much from our Russian colleagues. Our Duma counterparts represented the full spectrum of ideology and Russian politics. Together we reached agreement on three important components of peace and a possible road to implementation. More than ever, I am convinced that the road to peace is through Moscow. Without movement toward peace, I see escalating costs, increasingly convoluted options, and unacceptable casualties just over the horizon.

Undermining the administration's objectives was certainly not our desire, and I wish to reiterate that the delegation was not on a mission to negotiate peace. Instead, we were on a mission to reach out to our Russian counterparts. Because of her unique historic and cultural ties with Serbia, Russia has the credentials to act as an intermediary in achieving a negotiated peace in the Balkans.

The bipartisan delegation prepared a resolution expressing the sense of Congress in supporting the recommendations of the Vienna meeting to bring about a fair, equitable and peaceful settlement in Yugoslavia. That draft resolution is attached. Additionally, I have attached a letter I sent to minority Leader Gephardt. I ask that you also support a bipartisan caucus so that the delegation can brief all members of Congress. Absent a bipartisan caucus, I ask your support for the delegation to brief the Armed Services Committee.

This meeting with members of the Duma represents a singularly important step toward a negotiated solution. I seek your counsel and recommendations on how to best proceed.

Sincerely,

NEIL ABERCROMBIE,
Member of Congress.

Mr. Speaker, I wish to conclude my remarks by merely saying that the road to the resolution of this crisis is not in Belgrade and is not in Brussels, but is in fact in Moscow.

□ 2045

The 11 of us, the bipartisan delegation which went to Vienna, had as its sole purpose the reaching out to the Members of the Russian Duma in an attempt to bring resolution to this crisis and bring it to a resolution at the earliest possible moment.

Mr. Speaker, thank you for the time and I thank my colleagues for their generosity in providing it.

MOTHER'S DAY: A TIME TO REFLECT ON THE IMPACT OF SOCIAL SECURITY AND MEDICARE ON AMERICAN WOMEN

The SPEAKER pro tempore (Mr. SWEENEY). Under the Speaker's announced policy of January 6, 1999, the gentlewoman from California (Ms. MILLENDER-MCDONALD) is recognized for 60 minutes as the designee of the minority leader.

Ms. MILLENDER-MCDONALD. Mr. Speaker, as we embark upon Mother's Day this coming Sunday, distinguished women of the House thought it was really fitting to come and talk again on women and Social Security and Medicare and how these two critical issues will impact women leading into the 21st century. I have gathered with me tonight a distinguished core of women of the House to speak on these critical issues.

As the Co-Vice Chair of the Women's Caucus, I think it is vitally important that we ensure retirement security for women as we work to strengthen Social Security and Medicare.

Mr. Speaker, I would be remiss if I did not acknowledge the two women who have been in the forefront on these issues, the gentlewoman from Connecticut (Ms. DELAURO) and the gentlewoman from Florida (Ms. THURMAN). Each will speak to these issues as we progress tonight.

Social Security has played a very vital role in ensuring financial security for most elderly women; however, there are still far too many elderly women living in poverty. In our work here in the House to establish a better and more secure retirement system, we must not exacerbate this situation but rather do all we can to resolve the discrepancy now and for all future generations.

Mr. Speaker, tonight is the night for women to speak to the two issues and

to voice their concerns from their constituents in their respective states. So I will call on them tonight as they come to speak to this issue as we embark upon Mother's Day this coming Sunday.

I have tonight the great gentlewoman from the State of Florida (Mrs. MEEK), who will speak to this issue as she relates to it in the State of Florida.

Mrs. MEEK of Florida. Mr. Speaker, I thank very much the gentlewoman from California (Ms. MILLENDER-MCDONALD) my colleague, friend, and sister who is the Co-Vice Chairman of the Women's Caucus for yielding me this time, and acknowledge my associates in the Women's Caucus.

Mr. Speaker, I am very pleased to be a member of the Women's Caucus. It gives me a special chance to come before this body and talk about not only the contributions of women, but the issues and concerns of all women. Therefore, being a Member of Congress gives us a special platform where we can say to the Nation that as women we do have special concerns and special problems that this Congress should address.

Mr. Speaker, our government has a Social Security system. It is affecting women and it affects them in terms of their security and their retirement. But the truth is Social Security provides benefits on a gender-neutral basis. Benefits are based on an individual's earning record, employment history, and family composition.

Mr. Speaker, I am an older woman so I do know the benefits of Social Security and the benefits of retirement. I am not so sure the younger women who are in here tonight will be able to benefit from the Social Security system as I have. Hopefully, they shall. If it is up to this Women's Caucus, the women will get a chance to benefit.

Thus, while women tend to collect benefits over a longer period than men do because we live longer, our life expectancy is longer, women on an average have lower monthly Social Security benefits since they have lower earnings, more frequent breaks in employment because of our childbearing years, and we are more likely to be widowed or unmarried in retirement.

This occurs despite Social Security's inclusion of certain safety net provisions that generally narrow the gap in benefits between men and women. Some of the Social Security reform options currently being contemplated will change or eliminate the social adequacy components of the program, thus disproportionately affecting women relative to men.

It is important to note that women are generally paid less than men and women are more likely than men to leave the workforce. Our government must do everything possible to preserve Social Security. That is why the Women's Caucus is focusing on this.

And it is very fitting. It is near Mother's Day. It is our day coming up.

We know that Social Security is perhaps the most important and the most successful antipoverty program ever adopted. Without Social Security, over 50 percent of the elderly would be in poverty. Social Security is a major source of income for 65 percent of beneficiaries over age 65.

Mr. Speaker, it is sort of important that we stress the many good benefits of Social Security. We are not saying that the Social Security system is the best in the world and it is the only thing and it cannot be improved on. The Women's Caucus is not saying that. They are saying to take a look at it to be sure that it does what it purports to do and it continues to keep women out of poverty.

The problem many times in Social Security is worse for minority women because of our earnings over the years, and we are much poorer than white women, particularly white women age 65 years of age or older. As a Member of the Women's Caucus, particularly one over the years that has stressed older women, I ask my dear colleagues to consider the unique issues of women: Lower earnings, longer life spans, shorter work histories, greater dependency on spouses, divorce, and outliving their spouse. The current Social Security system contains provisions that mitigate but do not eliminate these concerns.

Mr. Speaker, I want to thank the women in the caucus and I want to thank our cochair, the gentlewoman from California (Ms. MILLENDER-MCDONALD) for putting together this special order so they we could come tonight near Mother's Day in this fitting time and say that we want to help America understand that the unique issues of women should be carefully studied because women are extremely important to this country.

Ms. MILLENDER-MCDONALD. Mr. Speaker, I thank the gentlewoman from Florida (Mrs. MEEK) for her comments. Now we will hear from the gentlewoman from New York (Mrs. MALONEY) and our cochair.

Mrs. MALONEY of New York. Mr. Speaker, I thank my dear friend and colleague, the gentlewoman from California, for organizing this special order and calling attention to the plight of older women as we approach Mother's Day this weekend. I also thank the gentlewoman from Connecticut (Ms. DELAURO) for working on putting this special order together.

Social Security is tremendously important to all Americans, but particularly to women. Many women come to rely heavily on the Social Security system when they retire for a number of reasons. First of all, women earn less than men. For every dollar men earn, women earn 74 cents, which translates into lower Social Security benefits. I

remember when I began working, it was 52 cents to the dollar. We got a raise. We are now at 74 cents to the dollar, but it is still terribly unfair and our Social Security benefits in our elderly years reflect this unfairness.

In fact, women earn an average of \$250,000 less per lifetime than men. Considerably less to save or invest for retirement. Therefore, they rely more on Social Security.

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 fully employed full-time compared to 49 percent of women in that same age group. Women spend more time out of the paid workforce than do men in order to raise their families and to take care of their aging parents.

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 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 "feminization" of poverty is another reason why Social Security must be there for our senior citizens, particularly women in their elderly years.

The financial outlook for elderly women is pretty grim. The poverty rate among elderly woman 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 52.3 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 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 wives' earning records. These benefits offset the wage disparity between men and women.

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.

Mr. Speaker, I would like to put into the RECORD a story, a story about the life of one of my constituents. Her many years of work, the many things that she did in her life, and how much she now depends on Social Security for a safety net in her own life.

Mr. Speaker, I join my colleagues in calling upon Congress on both sides of the aisle to be very cautious in the reforms in Social Security to make sure that this safety net for men and women continues.

I am glad to be here tonight to remind my colleagues that it is critical that we take the different circumstances of women into account as the 106th Congress considers proposals to reform the current Social Security system.

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.

Ms. MILLENDER-MCDONALD. Mr. Speaker, I would like to thank the gentlewoman from New York (Mrs. MALONEY) the distinguished cochair of the Women's Caucus, for her comments tonight.

Mr. Speaker, indeed America's older women do depend upon Social Security

and Medicare for their security and their well-being. We have now another distinguished Member of the House who we will hear from as she voices her concerns for the women of North Carolina, the gentlewoman from North Carolina (Mrs. CLAYTON).

Mrs. CLAYTON. Mr. Speaker, I rise to commend my colleagues, the gentlewoman from California (Ms. MILLENDER-MCDONALD) and the gentlewoman from Connecticut (Ms. DELAURO) for having this special order, and the leadership of the gentlewoman from New York (Mrs. MALONEY) as the President of the Women's Caucus. Indeed they will bring the awareness to an issue that should be given and be a major concern to all women, because it is of economic value to us.

Mr. Speaker, Social Security provides an important base for the economic security of American women. Women represent 60 percent of all Social Security recipients. Today, the Committee on the Budget in their task force hearing shared with us that women actually receive 53 percent of all the benefits because, in fact, we live longer and how the Social Security progressivity is structured so that women who earn lower wages actually get a greater benefit because it is designed to be that kind of bridge.

□ 2100

However, because women live longer on average than men, they represent 70 percent of Social Security recipients after the age of 85. Unmarried women, including widows aged 65 and older, receive just about half of their total income from Social Security. So, indeed, Social Security is very, very important, but it is also the survivor's safety net for a large number of women who are on Social Security.

Women also have a different work pattern. Many of them work part-time. Some of them, indeed, do not work at all for a period of time. Nearly three-fourths of 4 million older poor persons in this Nation are women, and older women are twice as likely as older men to be poor.

In 1996, older Caucasian women had a median personal income of \$9,990, while older black women's median income was \$7,110, and older Hispanic women's median income was \$6,372. One-fifth of older black women received less than \$5,000, and nearly three-fourths had an annual personal income under \$10,000 in that same year.

Women are also more likely to work part time and take out time from the work force. Therefore, they do not build up as much investment in Social Security. In fact, women are more likely to be out of the work force an average of 11.5 years to raise their children or to attend to ailing relatives.

Social Security has been a tremendous success in reducing the number of women in poverty since 1940. Now, this

is not to say Social Security does not have problems, but it is to recognize that Social Security has been a safety net for women. And as we reform Social Security, we certainly need to make sure that the structure that aids in securing women, and particularly those women who are disadvantaged by receiving less money and disadvantaged by not being in the work force, are, indeed, protected.

Again, as I referred to the hearing in the Committee on the Budget today, there are several proposals out there, some looking to the private sector, some providing some transitional costs, talking about consumer taxes, and we need to make sure that those transitional costs are taken into account both for women with disabilities as well as those who are indeed at the end of the lower economic ladder.

Again, as we have this special order we want to bring to everyone's attention the value Social Security has been to women; and as we reform Social Security we want to urge those individuals looking at the various options to certainly understand that we should not have any less protection for women who have depended on this safety net being there. And, indeed, Social Security has been the one program that has worked for all Americans but particularly for women.

I want to commend, Mr. Speaker, again the Women's Caucus for bringing this issue and allowing us to bring to the Nation's attention how important Social Security is to the economic vitality of all women in this country.

Ms. MILLENDER-MCDONALD. Mr. Speaker, I thank the gentlewoman.

A woman who has kept the focus on women as it relates to Social Security is a former co-chair herself. I would like to now yield to the gentlewoman from the District of Columbia (Ms. ELLEANOR HOLMES NORTON).

Ms. NORTON. Mr. Speaker, I thank the gentlewoman from California for her leadership; and I commend her and the gentlewoman from Connecticut for their work in organizing this special order to draw attention to the various special needs of women in Social Security.

We are told that there may well be no Social Security reform this year. I would regret that, though I want to go on record to say that it is certainly not true that Social Security is going bankrupt. We really do have more than a quarter of a century before that. Nevertheless, it certainly would be better if we could get a bipartisan consensus this session.

Let me say that I would rather see nothing, however, than see a new model based on some of the ideas that have come from the majority on Social Security. We do not need a new model for Social Security. We need a revitalized model.

The reason we do not need a new model is because the present model is a

feminized model. It is literally organized around the needs of women, around longer lives, around those with lesser earnings, and, if I may say so, around housewives. In particular, the notions for personal savings accounts do not take into account this feminized model.

Most of the time when we talk about Social Security reform, we have reference to the elderly. I want to talk for my few minutes not about the elderly but about women whose Social Security is most endangered, because we are talking about Social Security in 2030, not Social Security in the year 2000.

Older women have been grandfathered in. Neither the Republican majority or anybody else in his right mind would dare touch Social Security today. They would not dare recommend personal savings accounts for Social Security today, not when 53 percent of those receiving Social Security would be at the poverty line without it; not when it is a major source for two-thirds of today's beneficiaries.

I want to focus on the baby boomers and the younger women whose earnings today translate into pensions or Social Security tomorrow. Those are the women who are not secure.

The last time women Members came to the floor to talk about Social Security, I spoke from my past work as chair of the Equal Employment Opportunity Commission, because it is from that work that I learned to focus on women's earnings. It is by focusing on women's earnings today that we have any idea of their pensions or their Social Security tomorrow. Only by looking at younger women in particular can we evaluate the notion of personal savings accounts.

I want to be clear that we should all be saving, and we should be doing more in this Congress to encourage more saving: 401(k)s, IRAs, IRAs for homemakers. There is ever so much more we must do to encourage savings. And, indeed, savings in the United States is going down, and that is itself very serious. But the focus on earnings now is how we figure what workers will have tomorrow.

Let us look at women. Women today earn \$24,000, the average woman, year-round worker, \$24,973. For a man, it is almost \$10,000 more, \$33,674. What does a woman who earns less than \$25,000 have to put into a personal savings account? Something, I hope, but I guarantee it is too little. Social Security, as we know it, needs to be there for that woman. She cannot afford to put all of her eggs in a personal savings account basket.

No matter how we look at earnings, we draw the same conclusion. The progressive Social Security model now in place must be there especially for women.

First, for the large number of women with no earnings, what are they supposed to do with a personal savings account? Look at who they are. There are only 7 percent of men who spend time out of the work force; 21 percent of women spend time out of the work force. Look at part time. Seventy-four percent of men work full time; only 49 percent of women work full time. What are they going to put in personal savings accounts? What will their Social Security look like, for that matter?

That is why it has to be progressive, because they will have too little earnings in even to get out enough of Social Security unless we have the present system which benefits low earners.

Look at the labor force participation: 73 percent of men in the labor force, 63 percent of women. This translates into no pensions or pensions that are too small, and it certainly leaves very little for personal savings accounts.

Personal savings accounts are not progressive. They go with the market, not with need. I am with the market. I am in the market. I want more women to be in the market. But I would not want my future, if I earned under \$25,000 a year, to lie with the market.

By all means, go into mutual savings. But women cannot afford to leave Social Security as we know it today behind.

The Republican majority would attribute the difference in wages between men and women to the fact that women are out of the work force more than men, and they tell us that all the time when we complain about women's wages. That is true, but not entirely. And there is a debate between us as to what accounts for that gap.

But let us assume for the moment that they are indeed correct, for purposes of argument, that the difference is because women spend more time out of the work force; and may I ask them to please carry that thinking over to the needs of women into old age. If they spend less time in the work force, they should be subject to less risk when it comes time for old age.

What will housewives contribute to personal savings accounts? What will part-time workers contribute to personal savings accounts? What will mothers who go into the work force later, who took time out, contribute to personal savings accounts? Where are the family values when it comes to security for today's young mothers?

I am not talking about my mother. Her Social Security is intact, and I think mine will be. But what about my daughters? That is who we must concentrate on now. What about the young mothers who are staying at home? And there are more of them because of the absence of a child care system, and many more are going back home rather than go where they would like to go, to work.

Retirement becomes and is a burden in the thoughts of these women, and we

must make it less of a burden by encouraging them to save but also by assuring them that Social Security will be there in the progressive way that their mothers and grandmothers have known it.

Young women are most at risk. They are most in doubt. We cannot restore confidence in the Social Security System by dismembering it. We must look far more closely at the President's plan, where 62 percent of the surplus goes to Social Security and 15 percent to Medicare. Then, of course, we have a balanced notion of means tested personal savings accounts. We encourage savings and help people to save and encourage them to save.

If my colleagues do not like the President's plan, they should draw their own plan, but plan it around women who are the Americans who will most need the security our country has guaranteed for their mothers, for their grandmothers and for their great grandmothers.

Mr. Speaker, I thank the gentlewoman from California and the gentlewoman from Connecticut for their important work in drawing these issues to our continuing attention.

Ms. MILLENDER-MCDONALD. Mr. Speaker, I thank the gentlewoman from the District of Columbia.

Mr. Speaker, Medicare and Social Security, as we know, will be two very important issues here in 1999. I cannot think of a more deserving person to come before us now to talk about these issues as discussion intensifies about the ways to strengthen Social Security and Medicare for the future for women. She has been in the forefront on these issues.

Certainly we recognize now that Medicare is required to cover screenings for osteoporosis and breast cancer. She has been in the forefront to make sure that this took place. We have with us now one of the leaders of the House, the gentlewoman from Connecticut (Ms. ROSA DELAURO), who will come and speak to us on these two very critical issues as we broach Mother's Day.

Ms. DELAURO. Mr. Speaker, I truly am honored to stand here tonight with my colleague from California (Ms. JUANITA MILLENDER-MCDONALD), who has taken a leadership role in our Women's Caucus, along with the Congresswoman from New York (Mrs. MALONEY), who spoke as well this evening, in trying to forge a unified coalition on two of the most important issues that face this Nation, and that is Medicare and Social Security.

□ 2115

Quite frankly, we cannot talk about one without the other because of their importance in terms of what they have done in lifting older Americans out of poverty in this country, what they have done to change the face of health

care for older Americans. They have come to be two programs that working families rely on in retirement security. They have become, if you will, the twin pillars of retirement security.

As my other colleagues who have joined on the floor tonight, they too understand the effect that the Social Security system and Medicare have had on all Americans, and most particularly for tonight's discussion, for the stability and the financial well-being of women in their later years.

They also understand the need to protect these programs, to strengthen these programs, to view them as successful programs upon which we need to build, and to expand so that not only people today who are eligible and women today who are eligible for these programs, but those in my generation and the generation of my children and their children can utilize for their retirement security. That is what is at stake.

I might just say, with regard to Medicare, that what we need to continue in that effort is to make sure that, in fact, there are defined benefits that people know they can avail themselves of in Medicare and that primarily we can build on the Medicare system so that, in fact, we can offer some opportunity for some relief on prescription drugs.

I think all of us today who are talking with seniors with regard to Medicare and their health benefits would tell us that the single biggest difficulty that they have and where they put their health and their safety at risk is because they cannot afford prescription drugs today, and if we are going to strengthen and protect Medicare, that we must not turn it into a voucher program where people are told, "Here is a sum of money, you go out and find it on your own, ferret out a program, you are on your own, my friend," when what we ought to be doing is making sure that this program allows for the benefits to be there that they need and for them to be able to purchase and get some kind of relief for the costs of prescription drugs.

Let me turn, if I can for a moment, to Social Security. Because, as I have said, it is really our country's success story. More than half of the elderly population would live in poverty today in this country were it not for Social Security.

Now, I have an 85-year-old mother and she said to me, "Rosa, these are supposed to be the golden years, but in many instances they turn out to be the lead years." And what she is doing is expressing the frustration, she gives a voice to that frustration that so many elderly women feel that in their older years. They face all kinds of obstacles to stability and to security, and without Social Security these obstacles would be even greater.

My colleagues have focused tonight on talking about the plight of women

and how, in fact, Social Security does work for women today. And it is because they live longer, they are in and out of the work force, they make less money, they are often dependents, they rely on a cost-of-living increase, they rely on a month-to-month lump sum of money which they receive.

Much of that goes away if we follow a program which people are talking about today, and that is to get us to privatize the Social Security system. Those pieces of cost-of-living increases, benefits if you are a spouse, getting a month-to-month lump sum, consideration of less money earned by women, consideration of their being in and out of the work force, all of that is taken into consideration in the Social Security program today. That all goes away if we privatize Social Security.

I will speak for just a moment on my State of Connecticut. Social Security has lowered the poverty rate among elderly women from 46 percent to 8 percent. That means over 100,000 women are lifted out of poverty by Social Security in my State of Connecticut.

I want to mention one proposal that is on the table now that has been offered by the majority party, by the Republican leadership, and that is the Archer-Shaw plan which was promoted last week. I just want to say a few words about this plan, and I want to caution people to look at it very, very carefully.

This plan may be cloaked in the rhetoric of reform, but if we take a closer look at it, it is a risky scheme that will end Social Security and put millions of elderly women and men in jeopardy. We cannot let this happen. This is a delayed execution of the Social Security plan.

Let me just say that that is the goal. But even if the true goal of my colleagues or some of my colleagues on the other side of the aisle was to improve retirement security, this plan does not get it done. It is flawed from a policy perspective. It claims to use the budget surplus to create individual retirement accounts. These accounts are personal in name only.

The CATO Institute, which is a very conservative organization, has talked about this proposal, and Michael Tanner of the Institute told the Washington Post last week, and I quote, that "The individual accounts are phoney accounts. They are made up of a tax credit equal to 2 percent of each person's Social Security taxable wages. It would flip Social Security on its head by allocating, if you will, more money and resources to the wealthiest in our society."

It hurts women particularly. The claim is that the plan would extend Social Security further than the President's plan to protect the program. They hold up a Social Security actuary report that estimates that their plan would keep Social Security solvent for 75 years.

But, my friends, the devil is in the details. They do not talk about the specifics of the program. They hide the fact that ultimately this plan eliminates all the surpluses, it forces the Federal Government to have to increase taxes, cut spending in necessary programs, such as domestic programs that benefit women elsewhere in the budget. They evade the fact that if the rate of return on these individual accounts drops by just one percentage point, that the whole plan goes up in smoke and Social Security will fall short by about 10 percent.

The long and the short of it, one needs to look at it very carefully and very closely. What it attempts to do is deal with, as I talked about earlier, privatizing Social Security in the long run, which in fact is a detriment to the Social Security program, in my view, in general and in particular with regard to women.

One of the purposes of why we are here tonight is to talk about it, is public education. We need to let people know what is at stake and that, in fact, when we take a look at some of the schemes that are on the table, they are meant to turn Social Security on its head, to change the focus and the nature of this program that has meant so much in the lives of families today, and our specific topic, for women's lives today.

Again, we cannot afford to let it happen. I know that my colleagues are committed not only to speaking on the floor of this House but taking this message to the country to start to talk about women and Social Security, what it means, what it has meant in the past, what it means for the present, and what it means in the future, and that we are not going to allow this program, which has meant so much to the safeguard of women and the independence of women in their later lives, be jeopardized in any way.

The American public needs to know what is at stake. The American women need to know what is at stake. And I am proud to join with my colleagues tonight as we begin that program of public education.

I cannot thank my colleagues enough for letting me participate in this effort tonight.

Ms. MILLENDER-McDONALD. Mr. Speaker, I cannot thank my colleague enough for the leadership that she has provided for us in this House to ensure that we have Medicare and Social Security as the top issues for women in 1999 and leading into the millennium.

I would like to echo what she said, because public education is important. We must make sure those who are today's citizens in this country, more of them are women and the elderly, do not get hooked and locked on this privatization of Social Security and Medicare, especially Social Security. We must ensure their well-being, their

safety, their security by not having privatizing and not privatizing with these private accounts that is being discussed as we move into the discussion of Social Security and Medicare.

Mr. Speaker, I would like to now yield to a person who has been on point, who is one of the senior Members of the House, and she has just done a yeoman's job in talking about the unique effects that this proposal, Social Security and Medicare, will have on women. The distinguished gentlewoman from the State of Ohio (Ms. KAPTUR) will now speak to us on Social Security and Medicare.

Ms. KAPTUR. Mr. Speaker, I want to thank the gentlewoman from California (Ms. JUANITA MILLENDER-McDONALD) for championing this effort this evening and so many of the other initiatives that she has taken as a sparkling Member of this House, certainly the cause of women in this case, in her role as co-Vice Chair of the Democratic Women's Caucus to bring us all to the floor this evening to talk about Social Security, Medicare, and women in America.

I also want to acknowledge the gentlewoman from Connecticut (Ms. ROSA DELAURO), the assistant Vice Chair of our caucus, and so many of the other women that have joined us this evening, our good friend the gentlewoman from Florida (Mrs. CARRIE MEEK), the gentlewoman from Florida (Mrs. KAREN THURMAN), the gentlewoman from North Carolina (Mrs. EVA CLAYTON), the gentlewoman from New York (Mrs. CAROLYN MALONEY), and it literally goes from coast to coast.

Without question, Social Security is the lifeboat for a majority of seniors in our country and certainly for women. And even with Social Security, the poorest people in America today are women over the age of 80. So even the current program, as critical as it is to families and to citizens across our Nation, could be made stronger.

Certainly for women, we know that in the way that the formulas were written in past years they do not always receive as much as men because, when they did work, their pay was less. Others this evening have talked about women spending more time out of the work force raising their children, caring for their families, often caring for sick relatives. Women often work in jobs that have no pensions.

I was amazed to go into a little cookie shop in an airport in Chicago a couple years ago and I approached someone who worked there and I said, "How much do you pay?" And they said, "Minimum wage." And I said, "What are my health benefits?" They said, "You would not get any of those or retirement. Only management gets that." I said, "I guess I would not want to work here."

But often one of the young women I was talking to did not know the answers to those questions. She had to go

back and ask the manager back behind the swinging doors. So many women who are working do not ask the important question, "What are my pension benefits?"

We know that most women who have lost their jobs as a result of ill-fated trade agreements, like NAFTA, lose their pensions as a result and, in fact, most of those who have lost their jobs under trade agreements like this, because they are minimum wage jobs and entry level jobs, are mainly minority women across this country.

We also know that most women do not begin saving for their retirement and they think it will not matter to create a savings account that would be a supplementary account to Social Security. And if they do have a little savings account or an investment account, they do not hold it long enough so that it would grow in a little bit of a larger nest egg. I want to say something about that this evening.

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We also know that women who do manage to have a little bit of cash, if they have any at all, often do not look at other investments that they might make during their working years, for example, in buying a home.

Today, with interest rates the way they are, many, many people, if they check it out, this is not just women but people working across this country and paying rent, you would be surprised if you really looked at all the available programs, through your city, through your county, through your locality. You would find you could buy a home today cheaper probably than you could rent it. You ought to check that out. Because a home can become a very important source of equity. You own it. It does not belong to someone else.

It is very important this evening that all of us participate in this session to help educate the American people, and certainly women, about retirement planning. It is important if you are applying for a job to find out if that employer has a pension plan. Is it just Social Security? Or Social Security plus something else, like a 401(k) or an individual retirement account. If they do have a retirement account, what kind of plan is it? And are you, in fact, participating in that plan? Were you asked about it? Did you ask about it?

You really also, if you are married, need to know what your spouse's plan is. I cannot tell you how many women have come to me after the death of their husband and they say, "He didn't check the little box." That means that my retirement pay from the company, putting Social Security aside for the moment, is less. And they, of course, do receive lower payments from Social Security on the death of a spouse.

So it is very important to know what your benefits are. You need to know which Social Security benefits you are

entitled to. And the Social Security Administration will tell you that if you fill out the little card, they will be able to tell you how many quarters you have in, what your potential benefits might be, and you can get ready for that moment ahead of time. One of the biggest mistakes women make is not asking and not finding out soon enough.

Another issue women have to be concerned about, and the American Association of Retired Persons recommends these tips for women in addition to Social Security, think of your retirement security as a necessary expense, and no matter how small your check, take a few pennies or dollars out of that every month and put that in a pension program that is separate from Social Security, that can augment Social Security, which should be your base plan.

Think about setting up an Individual Retirement Account. Your banker, your credit union preferably, your employer can help you do this. But make sure that you control that money and that the employer does not control that money. Make sure you have a voice in that.

Also, figure out ways to try to control your spending. Create a budget with savings in mind, cut unnecessary expenses and pay credit card balances. If you can, think about resoling your shoes rather than buying new shoes or moving up or down the hem in your skirt rather than buying a new one. There are lots of ways to put a little bit of money aside for the future.

Really, it is a good idea to have a budget. Then you will come close to it or perhaps meet it, and you will begin to set up this little extra nest egg.

Whatever you do, invest with inflation in mind. When women tend to invest, they do so in very low-yielding assets. They find out that the income from those assets in later years really does not cover inflation and taxes.

So I think this evening is very important in helping women to think a little bit about planning for retirement. I know when I hold sessions in my own district on women and money, it is the most popular session that we have. Actually, more people attend that than the sessions we do on health. That is because women, though they have tremendous financial responsibilities in our schools, we do not always teach how to manage personal finances anymore. They used to have courses called home economics. Those are sort of outdated now, but we really need to have financial planning for all of our citizens, including women. I know every woman in this country has the ability to do that.

So I think my message tonight as a part of this excellent session that the gentlewoman from California (Ms. MILLENDER-McDONALD) has organized along with the gentlewoman from Connecticut (Ms. DELAURO) is that Social

Security is your base plan, and those of us here will make sure that Social Security remains sound as a promise between generations. It is an insurance program, a program of promise to the Nation.

If there are seniors listening this evening, do not get high blood pressure, do not worry about Social Security. You do not have to contribute to any of those groups that make you pay money to say they will lobby for you here in Washington. We are your best lobbyists. Use us. You pay us through your tax dollars to do your work for you. Save those dollars that you are paying all those lobbying groups. Put it in an investment account for yourself to augment your Social Security.

The most important thing you can do to preserve Social Security and Medicare is to elect the right people to Congress. You know who they are, because they are right at home where you live. You do not have to come here to Washington to meet them.

Then if you have the ability, especially if you are younger or even if you are not that young, to set a little bit of extra money aside in a special savings account that earns interest, get a little bit of advice on that. Talk to some of your friends. Have some sessions where you live, in your neighborhood, in your church, in your senior retirement building. Start little clubs where you talk about investing money and take some of those bingo chips and take some of those little earnings that you have from bridge, even if it is a few dollars, and think about putting those dollars away and seeing what they will earn. Maybe you can do it as a group working with some of your credit union advisers, let us say, in your area.

It is important for you to learn about money. As you learn more, your children will learn, your grandchildren will learn, and the best teachers in America are our mothers and grandmothers. So they can do a lot to help those who are younger than they are to plan for their own retirements.

I really believe you can start saving at a very early age and you can start thinking about your future years, whether it is saving for education or saving for your retirement.

I want to compliment the gentlewoman from California (Ms. MILLENDER-McDONALD) for holding this special order this evening. She is doing a big favor to all the women and families of our country.

Ms. MILLENDER-McDONALD. I thank the gentlewoman from Ohio (Ms. KAPTUR) for the outstanding contribution she has made tonight and the ongoing leadership and support that she gives to these critical issues.

GENERAL LEAVE

Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on the subject of this special order today.

The SPEAKER pro tempore (Mr. SWEENEY). Is there objection to the request of the gentlewoman from California?

There was no objection.

Ms. MILLENDER-MCDONALD. Mr. Speaker, as we continue to talk about both Social Security and Medicare, we know that the faces of Medicare are really the faces of women you know. They are your mom, your grandma, your wife, your sisters. They might even be the person whom you see in the mirror.

Medicare, being an important issue, is very timely that we speak about it today and we talk about this critical issue as it relates to women age 65 and older. Women are 58 percent of the people who receive Medicare. At the age of 85, that number will rise to 71 percent. At age 85, women outnumber men in the Medicare program two to one. Women's average life expectancy is 6 years longer than men. At every age, women are at greater risk of poverty than men.

There are many gaps in the Medicare program, Mr. Speaker, and there are a number of gaps in this program, most notably the absence of coverage for prescription drugs and long-term care. Also, in Social Security, we know that, on average, women are in the workforce fewer years than men and earn less than men, yet women tend to live longer. Meanwhile, women's pension benefits are based on such factors as years in the workforce and lifetime earnings relative to those of their husband.

Mr. Speaker, we must remember that just 33 percent of women retirees 65 and older versus 53 percent of retired men at that age receive a private pension annuity fund. In fact, in 1994 those were the numbers. Women simply cannot rely on other forms of retirement savings to the extent to which men can. Women must continue to have a strong, secure Social Security and Medicare system that recognizes the need of widows and divorced women to receive their spouse's benefits.

Lastly, any effort to strengthen our retirement system must resolve this vast economic chasm that exists between women and men in America.

SECURITY, PROTECTION, SAFETY NET

Mr. Speaker, tonight Congresswoman DELAURO and I have gathered our colleagues to address two critical issues concerning women. As Co-Vice Chair of the Women's Caucus, I think it is vitally important that we ensure retirement security for women as we work to strengthen Social Security and Medicare. Social Security has played a pivotal role in ensuring financial security for most elderly women, however there are still far too many elderly women living in poverty. In our work to establish a better and more secure retirement system, we must not exacerbate this situation but rather, do all that we can to resolve the discrepancy now and for all future generations.

Mr. Speaker, the Social Security rules provide critical income security for women. The progressive benefit formula provides proportionately higher benefits for low earners than for high earners, which is important for women who continually earn less incomes than men. In 1997, the median annual earnings year-round for full-time workers was approximately \$33,000 for men and \$24,000 for women, which means women are earning 74.1% of the wages men earn.

For working women in their fifties, who should be earning close to their peak salaries, the income differential is equally disturbing. These women earned just 63 percent of what men of the same age earned in 1996. The entire group of older women have less than three-fifths the personal income of older men. In 1996, older women had a median personal income of approximately \$10,000.

Providing higher benefits for women through the current Social Security system helps compensate for the countless paychecks that are at most 73 percent of their male counterparts. Social Security also places the necessary emphasis on the value of raising children by helping homemakers establish retirement security. For these women, Social Security provides a retirement benefit equal to 50 percent of their spouses' benefits. For the homemaker who becomes divorced after at least 10 years of marriage, Social Security provides a retirement benefit based on her former spouse's benefits. In addition, Social Security provides widow's benefits equal to 100 percent of her husband's benefits for the older woman whose husband dies. Social Security survivor's benefits are even provided for younger widows whose children receive survivor's benefits while the widow is caring for them and not working.

For all of these reasons: the pay gap, the fact that women live longer than men, and the current Social Security benefit rules, is why a significant proportion of older unmarried women are solely dependent on Social Security. In 1994, 40 percent of unmarried women 65 and older who received Social Security depended on it for at least 90 percent of their income—and more than one-fifth had no other income. Even more alarming, half of older unmarried women of color relied on Social Security for 90 percent of their incomes, and for more than one-third of these women, Social Security was their only source of income. In real terms, this means that most elderly women are living on just \$10,000 to \$12,000 per year. Social Security clearly serves as a vital safety net for women who are divorced or become widows.

As strong as this system is, however, too many women fall through the cracks. Nearly three-fourths of the nation's four million who are elderly poor are women. Older women are twice as likely as older men to be poor. In addition to the consistently lower income women earn per year as compared to men, the disparity in other retirement options contributes to the feminization of poverty among our elderly women.

In the Nation's pension system, men benefit significantly more than women since most mothers do not have a consistent work history due to the time off for raising children. Just 33 percent of women retirees 65 and older versus

53 percent of retired men that age received a private pension annuity in 1994.

Women simply cannot rely on other forms of retirement savings to the extent to which men can. Women must continue to have a strong, secure Social Security system that recognizes the need for widows and divorced women to receive their spouses' benefits. Any effort to strengthen our retirement system must resolve this vast economic chasm that exists between women and men in America.

I would like to thank the women and men of the House who are joining us tonight to address women's retirement security.

Mrs. JONES of Ohio. Mr. Speaker, the subject, Social Security, is on the minds of our constituents. Citizens want to know if there will be a system when they need it, and they want to know how the system impacts them as individuals, as family members, and as tax payers. They're asking good questions that require good answers.

It is especially encouraging to see the emphasis being given to the concerns of women. Comparing women to men, statistics demonstrate that women live longer, are paid less, and are more likely to depend on Social Security for retirement benefits. All women, whether or not they have been in the workforce, need to know how the system works.

I am pleased to join in supporting you on Tuesday May 4th as you discuss "Women and Social Security/Retirement". I know that there will be information disseminated that I will be able to share at the 11th District Forum, "Social Security & You", which I will host in Cleveland on May 22nd.

Mr. CUMMINGS. Mr. Speaker, recently, leaders of the National Council of Women's Organizations came to Washington. Foremost on their agenda was the impact of Social Security reform proposals on women.

These women said "Don't forget about us."

Our nation's social security system has had a successful tradition of providing "assistance" to our seniors and disabled. However, changes in our society's economic and social conditions warrant structural revisions.

Although there is no immediate danger to the system, the threat of insolvency has moved us to take action to preserve Social Security for the "baby boom" generation. As such, this debate is not about whether reform is necessary, but what structural revisions would best suit our seniors.

Mr. Speaker, I submit to you today that as we evaluate these revisions, I will not forget that Social Security benefits are essential to the women of America.

I will not forget that without Social Security, more than 50% of all women over age 65 would be living in poverty today.

I will not forget that during their most employable years, women earn only about 74% of what men are paid.

And, I will not forget that women are less likely to work full-time and more likely to spend time outside the paid labor force while raising children. As a result, only 26% of women over age 65 received a pension of annuity payment in 1995.

Our current Social Security benefits structure protects workers with lower lifetime earnings—including most women and minority workers. Social Security provides an inflation-

protected benefit that lasts as long as the beneficiary lives. Since women tend to live longer than men, they are in greater danger of outliving their other sources of retirement income; but it is impossible to outlive one's Social Security benefit.

The current system also provides extra benefits to spouses with low lifetime earnings which helps many women, even if they did not work at all outside the home.

Further, Social Security provides benefits to spouses of any age who care for children under 16 if the worker (other spouse) is retired, becomes disabled, or dies. Women represent 98 percent of recipients receiving benefits as spouses with a child in their care.

In the future, Social Security will continue to be important for women. As the labor force participation rates of women rise, women will reach retirement with much more substantial earnings histories than in the past. Therefore the percentage of women receiving benefits based solely on their own earnings history is expected to rise from 37 percent today to 60 percent in 2060. However, this means that 40 percent of women will continue to receive benefits based on their husband's earnings.

These aforementioned provisions allow us to claim that our current retirement system is equitable and just. Significantly, both financial necessity and social justice demand that to maintain this claim, a new system must retain minimum, guaranteed benefits and critical protections so that women are not penalized for inequity in pay and for taking care of the rest of us.

As Franklin Roosevelt stated: “* * * [this] law will take care of human needs.” Let's not forget women's needs.

I urge my colleagues to remember women and support social security reform that would bring their real life needs and circumstances into account.

Mr. PAYNE. Mr. Speaker, I would like to thank Congresswoman MILLENDER-MCDONALD and Congressman DELAURO for arranging this special order tonight. We must bring attention to the exceptional circumstances of women as we examine the Social Security issue. As other Members of Congress have mentioned tonight, there are a few simple facts that show why women are effected by changes made to Social Security more than their male counterparts. First of all, most women earn a lower salary than men and therefore put a smaller amount into the Social Security Trust Fund with every paycheck. They are also more likely to spend a portion of their lives out of the workforce than men and women are half as likely as men to receive a pension which means they depend on their Social Security check as their sole source of income. Finally, women live longer than men and depend on Social Security for a longer period of time.

Therefore, changes made to the Cost of Living Adjustment and the idea of converting Social Security funds in private accounts will have a drastic effect on the way that retired women live. These factors must be taken into consideration when we decide how to resolve the issue of the potential insolvency of the Social Security Trust Fund. While limiting COLA's may cut costs, it will lower the standard of living for retired women because they rely heavily on Social Security as their only means of

income and they live longer and need these adjustments to stay out of poverty. Private accounts may also have a negative effect on the retirement income of women because they may outlive their accumulated funds. Private accounts may put many women in a position where they live the later half of their retired years in poverty.

While Social Security is the economic mainstay for many women, we must also make a better effort to educate working women today about the benefits of investing in a pension plan. We must give them an opportunity to invest so they do not have to live out their golden years on an annual Social Security income that amounts to less than the minimum wage for most recipients. This coupled with making changes to the Social Security system that helps not harms women will improve the lives of all women in their retirement years.

Ms. MILLENDER-MCDONALD. Again, Mr. Speaker, I would like to thank all of the women who were here tonight. We did not cover this as extensively as I would have wanted to. We will be back, because as we embark upon Mother's Day we must remember the elderly women in this country and their need for Medicare and Social Security.

REGARDING SUPPLEMENTAL APPROPRIATIONS BILL

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 1999, the gentleman from Indiana (Mr. BUYER) is recognized for 60 minutes as the designee of the majority leader.

Mr. BUYER. Mr. Speaker, I serve here in Congress as the chairman of the Subcommittee on Military, a subcommittee of the Committee on Armed Services. Before I move into remarks regarding the supplemental appropriation that will deal not only with the funding shortfalls in Kosovo and the funding shortfalls to fund our national military strategy, along with disaster assistance and humanitarian aid, I would like to comment on some remarks made by one of my own Republican colleagues here tonight during the 5 minutes. He put up a chart and on the chart he had lists that in World War II, with a 13 million force, we had 31 four-star generals and with our force of today, we have 33 generals, and that even though we have reduced our force, we still have all of these general officers.

Being responsible for the force structure decisions of the United States military, I would like to advise America that I have held the line on the increase, the demand for the increase out of the Pentagon on general officer strength. The force that fought World War II, that military force, is completely different from the military force of today. We also have encouraged jointness, greater cooperation and interoperability between all the services. When you do that, yes, you end up

creating some bureaucracies and an increase in need for general officer strength. But more importantly we are going to maintain the sort of rank-heavy military for a very important reason. Kosovo really is that third scenario, “third scenario” meaning we have a national military strategy to fight and win two nearly simultaneous major regional conflicts. So you take a circumstance in Korea, you can take a circumstance in Iraq, and now we have the third circumstance with regard to Kosovo. If, in fact, the United States found itself on a three-front war and we had the necessity to have to build a force rapidly, we could do that when we maintain officer strength in the general officer corps along with senior noncommissioned officers. That is the reason we are going to hold the line on those strengths. So the chart that was used tonight is somewhat misleading, and I wanted to correct the record.

Over the next 1 hour, the gentleman from the 52nd District of California (Mr. HUNTER) chairman of the Subcommittee on Military Procurement and myself will discuss why all of the Members, and to inform America why we should support the emergency supplemental appropriation that we will be voting on here later this week.

Let me be very clear that there are some Members that point to this bill as though it were some form of a referendum on the President's actions in Kosovo, or that if we add additional funding to this supplemental appropriation that somehow we are forward funding the Clinton-Gore war. There is a lot of rhetoric, political rhetoric that is being used around here. So what the gentleman from California and I would like to clarify for everyone is what is the purpose of this emergency supplemental funding and why we have an increase in military funding in this bill that is over and above the President's request.

I believe that this bill is mislabeled. It should not be emergency funding with regard to Kosovo. This bill is necessary to fund the national security strategy of this country. The President has the singular responsibility to lay out the national security interest of this Nation. He then turns to the military planners and said, “What is the national military strategy to carry that out?” That is what makes us uncomfortable today.

Let me pose to you this question. Can anyone name this country, a country whereby 709,000 active service personnel, eight standing Army divisions, 20 Air Force and Navy air wings with 2,000 combat aircraft, 232 strategic bombers, 13 strategic missile submarines, with 232 missiles, 500 ICBMs, intercontinental ballistic missile systems, with 1,950 warheads, four aircraft carriers, 121 surface combat ships and submarines. Can anyone name this country with that type of force structure?