



Wider Opportunities for Women

SUGGESTED POLICY OBJECTIVES FOR WHITE HOUSE TASK FORCE ON WORKING FAMILIES

WOW supports the new administration's Task Force of Working Families. Such an interagency taskforce holds the promise to measure the impact of policies and programs designed to improve the quality of life for all working families. Development of a 'yardstick' of income adequacy for middle class families can make a profound difference in both the administration of public programming and in the lives of the people they touch.

That the administration has produced a vision for a task force which is in line with WOW's recommendation for a Task Force on Economic Security demonstrates a shared commitment to working families and to listening to the advocates who exist to serve those working families.

WOW's vision included a task force composed of representatives of all relevant departments and agencies, to be charged with supporting the work as defined by the NEC under the first proposal. Its scope would be clear and would reflect an internal commitment to seeking the leadership of knowledgeable and capable appointees within the administration in much the same as you have selected external leaders to serve on the Economic Advisory Board.

The President-elect has set the following goals for the task force¹:

- Expanding education and lifelong training opportunities
- Improving work and family balance
- Restoring labor standards, including workplace safety
- Helping to protect middle-class and working-family incomes
- Protecting retirement security

WOW proposes the following policies leading to economic security for all through a variety of strategies combined with a common goal and measure.

Help Protect Middle-class and Working-family Incomes:

EXECUTIVE ACTION

- **Require better enforcement of minimum wage, overtime and off-the-clock laws** by the Employment Standards Administration at DOL.
- **Require that federal contracts and procurements be linked to quality jobs** with living wages and basic benefits.
- **Develop a regulation to extend Fair Labor Standards Act to home health care workers**—a step made necessary by a 2007 Supreme Court ruling that these workers are not currently covered.
- **Rescind the SBA rules which severely limit the scope of the Women's Procurement Program** and promulgate new rules which broaden opportunities for women-owned companies to

¹ http://change.gov/newsroom/entry/obama_transition_team_announces_white_house_taks_force_on_working_families

compete for federal contracts – contracts which grow businesses and create jobs. Ensure that women’s small businesses have equal priority in the OMB Office of Federal Procurement Policy and the Offices of Small and Disadvantaged Business Utilization (OSDBU) in each federal agency and at OMB.

- **Direct the Labor Department to conduct a pay equity analysis of all federal jobs** department by department, to identify areas where women or people of color are paid less for jobs that require similar education, training, skill and experience.
- **Direct the Department of Labor to vigorously enforce our nation’s workplace standards** through existing powers to investigate high-violation industries, consult with community and worker groups, hold subcontracting employers responsible for workplace violations, seek remedies and keep detailed data on complaints documented this year by two Government Accountability Office reports- returning the DOL to its mission of safeguarding workplace standards.
- **Require that the Department of Labor statistics be reported by age, race and sex** so that the beginning of the wage gender gap – over 22 percent - can be identified and trends can be tracked.
- **Make gender parity in employment and earnings outcomes a goal of national investments** in federally funded job programs (including sector-based initiatives) and in workforce policies that generate employment in high-paying, high-demand occupations.
- **Direct the EEOC to address systemic patterns of pay discrimination** in occupational categories occupied primarily by women or people of color.
- **Reinstate the DOL Equal Opportunity Survey** This tool, designed to enable federal contractors to evaluate their pay scales, should also be enhanced to require all employers subject to anti-discrimination laws to evaluate and report their wage categories by gender and race. This will add to the capacity of anti-discrimination enforcement efforts across the board.
- **Restore the Equal Pay Matters Initiative**, an effort launched in 1999 that provided additional funds to several agencies to improve enforcement of laws against pay discrimination and educate employers on the importance of equal pay for equal work and restore information on DOL website regarding activities on narrowing the pay gap.

LEGISLATIVE ACTION

- **Enact the Paycheck Fairness Act** to strengthen the 1963 Equal Pay Act along lines similar to subsequent civil rights laws, to allow meaningful penalties for pay discrimination, require that allowable gender pay differences result from a genuine business necessity. and permit the sharing of salary information between employees.
- **Increase the Minimum Wage** by pegging to 50 percent of the average, hourly non-supervisory wage and then indexing to inflation. Of those getting an increase, half would be women.
- **Establish new career ladders in traditionally “women’s” occupations that lead to self-sufficiency** wages along the lines set out in the Workplace Balancing Act.

Expanding Education and Lifelong Training Opportunities:

EXECUTIVE ACTION

- **Mandate the Office of Civil Rights to fully enforce Title IX** as it applies to federally funded education programs and proactively support gender equity in all aspects of education.
- **Foster interagency collaboration on issues concerning equity in education** and workforce development through sharing data and leveraging federal resources.

- **Rebuild federal support programs** and provide a clearinghouse of the national knowledge on research-based strategies for building the capacity of local education and workforce development agencies and community based organizations to create programs that increase the participation of women and girls in high skill/high wage careers.
- **Provide national leadership to reinvent career and technical education** and aggressively address the issue of sex segregation through accountability, technical assistance, program and policy implementation, and research

LEGISLATIVE ACTION

- **Increase investment in skill development and education programs** with wrap-around family support services in order to prepare men and women of all ages for jobs enabling them to advance along career pathways toward economic self-sufficiency.
- **Reauthorize the Workforce Investment Act** emphasizing pathways to self-sufficiency and sector partnerships in high-growth, high-demand industries and occupations with career paths within and across industries. Ensure that WIA addresses the specific needs of older workers and those who have been out of the workforce due to family responsibilities.
- **Enact legislation to prepare women and girls for jobs in nontraditional occupations** and connect them to place them in apprenticeships and career paths leading to self-sufficiency level earnings.
- **Ensure that all federal programs and policies that impact workforce development promote gender equity** through funds for training, support services, and employer hiring incentives and include these goals in the reauthorization of the Workforce Investment Act.
- **Fully fund and implement innovative programs in the 2008 Higher Education Opportunity Act** that support gender equity and increase support services, including financial aid, to women participating in higher education full or part-time.
- **Assist low-income individuals reach their jobs** by doubling funding for the federal Jobs Access and Reverse Commute program that helps low-income individuals access their jobs and child care services.

Protecting Retirement Security

EXECUTIVE ACTION

- **Defend and expand the bedrock of retirement:** Erosion of the progress that has been made on behalf of elder economic security must be reversed by supporting and strengthening Social Security and Medicare, expanding (or providing) employer-sponsored worker savings opportunities such as defined contribution and benefits plans, and supporting innovative approaches to engaging low-wage workers in private savings programs.

LEGISLATIVE ACTION

- **Facilitate secure and stable private savings:** As the proverbial third leg of the three-legged stool – private savings - becomes a virtually impossible exercise in the current economy, we must think creatively about low cost and easily accessible opportunities for low-wage workers to save such as matched savings accounts.
- **Enact Health Care and Training for Older Workers Act** which extends COBRA coverage for up to 36 months for workers between the age 62 and 65 who typically would lose employer-based health coverage when phasing down their work to part-time status.

- Enact the **Older Worker Opportunity Act**, which would create a tax credit for employers of workers age 62+ in flexible work programs. The bill defines a flexible work program as one where the employee works no more than 20 hours per week (and 1000 hours per year). The credit equals 25 percent of the older worker’s wages, and would only be available to employers that provide both a qualified pension plan and health insurance coverage, and pay at least 60 percent of the health insurance premiums.
- **Encourage employers to establish flexible work programs**, long sought by mothers of young children, but increasingly important to the 35 percent of individuals with significant elder care responsibilities. In addition, many older Americans having to work longer to meet basic needs may not be able to sustain a full work week or day. For example, there could be a 25 percent tax credit equal to wages for employers who provide full, qualified pension and health insurance plans for full- and part-time workers age 62 and over in a “flexible work program.”
- **Enact the Social Security Caregiver Credit Act** to give Social Security credit to an individual who provides more than 80 hours per month of care to a relative without compensation for five years. Wages credited are determined by a formula for each month.
- **Enact the Community Living Assistance Services and Supports (CLASS) Act**, sponsored by Senator Kennedy and cosponsored by then Senator Obama, which would promote choice and independence, provide for voluntary participation in a broad risk pool, be fiscally responsible and reduce Medicaid spending, retain a role for private insurance, and promote personal responsibility.
- **Enact the Empowered at Home Act**, which would address the Medicaid institutional bias by improving access to cost effective home and community services in a variety of important ways.
- **Adjust unreasonably low income and asset limits** among public support programs including SSI. Average Social Security incomes and average retirement incomes often exceed eligibility limits, but leave single elders well short of the income needs indicated by their local Elder Economic Security Standard Index.
- Certain changes in **Supplemental Security Income (SSI)** could improve the income of older individuals with very low incomes without affecting the long-term financial outlook of Social Security, since SSI is financed with funds from the non-Social Security budget. The three program changes found below would make a considerable difference in the lives of many low-income seniors.
 - 1) Adjust the General Income Exclusion:** The \$20 general income exclusion was established when the original SSI law was enacted in the early 1970s. Raising the general income exclusion would reduce the amount of Social Security income counted in determining SSI eligibility and benefits. As a result, SSI benefits for poor Social Security beneficiaries would rise. If the general income exclusion were adjusted to account for inflation since its launch, the updated amount would be over \$80.
 - 2) Raise the Asset Limit:** The asset limits for SSI have eroded since the program's inception because they have not kept pace with inflation. An adjustment could be made in one of two ways. The resource limit could be increased by a flat amount, as was done in the past. Or, the asset limit could be increased each year based on the change in the consumer price index (CPI). This would be consistent with the treatment of SSI benefits, which are updated using the CPI.
 - 3) Exclude Defined Contribution Plans from Asset Test:** Forcing low-income workers and retirees to deplete their long-term savings before they can draw upon means-tested benefits runs counter to efforts to encourage workers to save for retirement. Federal policy should encourage workers to build retirement savings. It should encourage low-income

retirees to withdraw funds from their retirement accounts gradually over their remaining years (rather than in a lump sum) so that sufficient funds remain to avert severe poverty.