



Wider Opportunities for Women

Elder Economic Security Initiative Weekly Update – February 1, 2008

ON THE HILL ...The House of Representatives on an overwhelming, bipartisan vote of 385-35 on Tuesday voted overwhelmingly to approve a \$145.9 billion economic stimulus package that enjoys the backing of the Bush Administration. Highlights of the House-approved plan include: (1) workers who earned at least \$3,000 in 2007, but paid little or no income tax, would qualify for checks of \$300 for individuals and \$600 for married couples; (2) workers and others who paid taxes last year, whether on wages or investment income, would get checks of up to \$600 for individuals (\$1,200 for married couples). Payments would phase out for individuals with more than \$75,000 in adjusted gross income (\$150,000 for married couples); (3) anyone qualifying for either type of benefit also would receive an additional amount equal to \$300 per dependent child, up to age 17; (4) business tax breaks for new investment expenditures and small businesses; and (5) housing-related relief in the form of raising the FHA loan limit and Fannie Mae and Freddie Mac loan limits.

The Senate, however, refused to go along with the House negotiated bipartisan agreement that enjoyed the support of President Bush. Instead, the Senate Finance Committee insisted on putting its own stamp on the stimulus package and on Wednesday reported its proposal out of committee on a 14-7 vote. That legislation, scheduled to be voted on next week, includes the following elements: (1) every American with \$3,000 in qualifying income who files a 2007 tax return will receive a \$500 stimulus check (doubled to \$1,000 for married couples filing jointly); (2) \$300 to qualified families for each child under age 17; (3) **as opposed to the House bill, the definition of qualifying income will include Social Security benefits and net self-employment income as well as wages;** doubles the upper limit on who qualifies for the rebate to \$150,000 single filers and \$300,000 for married couples; (4) specific recognition that disabled veterans who receive at least \$3,000 in non-taxable disability compensation; (5) safeguards to ensure that illegal immigrants will not obtain rebates; (6) extension of expiring renewable energy and energy efficiency tax cuts; and (6) modifications to criteria for high-unemployment states eligible for a second 13-week extension of unemployment insurance benefits.

Now the dilemma for Senate Democratic leadership is a strategy for moving the bill to the floor. Debate on the measure started today but a vote will not occur until next week. Today, Senate Democrats outlined a plan for consideration that will require Republicans to choose between a bipartisan House-passed bill and a more generous version that would send rebate checks to low-income senior citizens and disabled veterans. But, without cooperation from Senate Minority Leader Mitch McConnell (R, KY), or a sizeable number of crossover votes from rank-and-file Republicans, they may be hard-pressed to execute the plan. Under the plan, the Senate first will consider the Senate Finance version of the stimulus package. If that version fails, the Democrats then would offer three separate amendments to the House bill. The first would include extended unemployment benefits, mortgage revenue bonds, food stamps and other measures. Next would come a vote on expanded low-income heating assistance. And, finally the Senate would vote on adding rebate checks for low-income seniors and disabled veterans who don't qualify under the

House bill because they did have \$3,000 in wage income in 2007 or enough taxable income. In the end, the Senate would vote on the House bill, with amendments, if any are adopted, or as is. Depending on the outcome, the bill either will go directly to the President for his signature or the two chambers will have to work out their differences.

IN THE ADMINISTRATION ...In his final State of the Union address on Monday, President Bush addressed a range of fiscal issues and signaled that he would ratchet up efforts to curtail spending – particularly on earmarks – and vowed to veto any bills that would increase taxes. He said that the 2009 budget that he will present on Monday, February 4th, will propose \$18 billion in cuts to “bloated” programs, and he warned Congress not to “load up” the stimulus package.

RESOURCES

AARP Tax Aid Program

The AARP Tax-Aide program was created to meet this need and to help low- and middle-income taxpayers prepare and file their income tax returns with the IRS, free of charge. Every year, from February 1st through April 15th, trained and certified volunteers will prepare your federal tax return, and each year, more locations are equipped to file your return electronically, allowing you to receive your refund much faster.” For more information please visit the program’s website: <http://www.aarp.org/money/taxaide/taxpreparation/a2004-01-22-gethelp2003.html>

The Senior Employment Center

The center provides community-based services to train, motivate and empower mature job-seekers while maintaining an active partnership with employers leading to increased opportunities for mature workers. For more visit the Senior Employment Services Website: <http://www.matureservices.org/employment.html>

IN THE NEWS

Herman Trend Alert: Older Workers in Greater Demand January 30, 2008

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According to the Robert Wood Johnson study titled "Wisdom at Work", one million people turn 60 years old each month. Life expectancy is now 77. Between now and 2010, the number of United States workers ages 55 to 64 will grow by over 50 percent. People are living longer in better health. Many will want to (and/or have to) keep working.

Recently, the American Association of Retired Persons (AARP) added three U.S. government agencies and six corporations to its list of employers looking to hire people 50 and older for a range of full-time, part-time, and seasonal jobs. In all, thirty-eight of the nation's employers have expressed an interest in hiring seniors.

The Internal Revenue Service, the Peace Corps, and the U.S. Small Business Administration's Office of Disaster Relief, are the first federal employers to join AARP's National Employer Team, the name given to the association's three-year-old partnership.

Of the two million people who work for the federal government, more than 25 percent are expected to leave over the next five years. In the next two years alone, The Partnership for Public Service estimates over 193,000 mission-critical positions will need filling.

More employers are becoming aware of the benefits of hiring older workers. "They recognize the fact that mature workers bring good experience and skills to the workplace", said Deborah Russell, AARP's director of workforce issues. "More importantly, some recognize this is a labor pool they will have to pull from", added Russell. These jobs are simply not appealing to younger workers.

Many employers, in both the private and the public sectors, have enjoyed lower turnover rates among their more mature workers. Further motivating these employers, about 69 percent of Baby Boomers (born 1946 to 1964) plan to work past the traditional retirement age of 65---mostly due to the high cost of healthcare and insufficient savings.

This trend is representative of what we expected to see among employers in 2008---employers' increasing interest in older workers for their stability and experience. Unable to find younger workers to handle the less-exciting jobs, we anticipate even more employers turning to older workers.

Seniors squeezed in housing

Those on fixed incomes struggle to pay rent

By Bethania Palma, Staff Writer

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Rudolph Meza waited inside the Azusa Senior Center last week to speak with case worker Doris Brochu. The 82-year-old lost his wife, Margaret, in November, and when that happened, he also lost half his income.

Now, Meza said, he's faced with a \$1,105 rent and a monthly income that exceeds that by less than \$200.

Meza, like many other area seniors, is finding that market-rate rents are nearly 100 percent of his social security checks, and there are long waiting lists for appropriate, affordable living arrangements.

"I'm 82 and even if I wanted to work, I can't even walk," he said. "If they don't help me here, I don't know what I'm going to do."

As housing costs have skyrocketed, government benefits have not kept up and the building of affordable housing has lagged, all while the population over 80 grows faster than any other age group, experts said.

Accepted guidelines for determining if housing is affordable stipulate that no more than 30 percent of household income be spent on housing costs.

"There's very little affordable housing being built and there's an increasing number of older people that live off SSI or Social Security," said Jon Pynoos, UPS Foundation professor of gerontology and planning at USC.

California Supplemental Security Income benefits, received by more than 200,000 Los Angeles County seniors, cap at just over \$875, skirting the federal poverty line by about \$200. The average monthly rent for a two-bedroom in the county is now hovering at \$1,200.

"The critical problem is, the free market on its own will not build enough affordable housing without a subsidy," said Bill Higgins, senior staff attorney for the League of California Cities. But, "there's not enough subsidy dollars to go around."

He said some cities, such as Santa Monica and Berkeley, have implemented rent control measures to keep people from being priced out of their apartments.

"Local governments take different approaches. Some want to develop an environment that emphasizes incentive and supply," he said. "Others find housing that gets built is never affordable, so they want to make sure the people that are living in their communities can continue living in their communities."

But a 1995 law limits cities' authority over rent prices, and apartment owners strongly oppose such ordinances.

"It's not the sole job of the apartment owner to subsidize people who are older," said Dan Faller, founder and president of the Apartment Owners Association of California. "If they should be subsidized, society as a whole should subsidize them, not a small group."

At the local level, Jeff Collier, Whittier director of community development, said state law mandates cities create affordable housing for a full spectrum of residents, including low-income seniors.

But high property values make it expensive for cities to fill the gap between affordability for low-income residents and the market rate.

He said the city had to invest \$3.7 million to create 19 moderate-income units in one condominium project.

"That's how much it takes to subsidize just to get to the moderate income level," he said. "To get to the very low income level, that's a very big number."

And while the federal government's department of Housing and Urban Development once built about 20,000 units of subsidized, low-income senior housing a year, Pynoos said, the pace has slowed to a trickle of about 5,000 nationwide.

There are 6,576 units of government-subsidized senior housing in the county, and it can take almost 10 years on a waiting list to get one of these or a subsidized housing voucher, experts said.

Exacerbating the situation, Pynoos said, the affordability covenant on HUD projects expires after a certain period of time. Many now are going to market rate.

"We're losing affordable housing faster than we're building it," he said. "There's very little new being added."

Glendora Gardens, a 104-unit federal HUD housing complex for low-income seniors, is an example.

"The affordability is about to expire in the next five or six years," said Joann Patton, housing programs coordinator for Glendora. "We'd really like to see an affordable housing developer take it over."

Sylvia Ruiz, housing manager for Pasadena, said the city has 1,323 affordable housing units dedicated to low-income seniors through HUD and city assistance.

"The city is very proactive and supportive of affordable housing," she said.

Ruiz said she was unsure how many new units would be added in the near future, but added several projects have been placed on the table.

Lelia Garner, manager for Concord Apartments, a HUD-subsidized complex in Pasadena, said the waiting list is at least five years long.

"We're always at 99 to 100 percent occupancy," she said. "We haven't had any vacancies in over a year. Last year, we had only three (vacancies) for the whole year."

Marvin Schachter, board member for Menorah Housing Foundation, a nonprofit developer that builds affordable senior housing, said waiting lists for such buildings can be in the thousands.

"There are literally thousands of people who apply, get put on waiting lists and simply wait," he said. "Essentially they wait until someone dies."

Amy Graley, senior services program director for Monrovia-based Santa Anita Family Services, said she sees dozens of seniors every month at the end of their ropes. As rents have gone up, so have the number of clients seeking help, she said.

"Usually when they come to us they've done their work," she said. "We're more of a last resort."

She said the organization keeps an updated list of low-cost and subsidized housing, but things don't always work out.

"Honestly, it is what it is," she said. "We do our best, but a lot of times there's just not a lot we can do. Sometimes that's when we give shelter references."

Homeless advocates say the senior housing problem has translated to more seniors out on the streets.

"We used to have one poor little old lady on the street; now you see about 50 people doing that," said Kitty Galt, an outreach worker for Pasadena-based Pacific Clinics.

"It's really common that we'll run into someone that's 60 years old and they're too young to get social security but too old to get work," Galt's partner, Ruben Gallegos, added.

But the team said it's seen an increasing number of people in their 70s and even 80s.

Chris Westlake, deputy director for the California Department of Housing and Community Development's division of financial assistance, said voter-approved Proposition 1C funds, a portion of which are for affordable housing projects, became available Jan. 1.

Retired US worker becomes champion of women's fair pay

WASHINGTON (AFP) — Ten years ago, someone slipped an anonymous note into Lilly Ledbetter's locker and the tire factory worker learned that she was being paid less than her male counterparts who were doing the same work.

Ledbetter took her case all the way to the US Supreme Court, but never received compensation. Today, she is leading the charge to change the laws that allow men to be paid more than women who do the same work.

In 1979, Ledbetter was hired as a shift supervisor in a Goodyear tire factory in Gadsen, Alabama. She worked the night shift for nearly 20 years. Her strong work ethic gained her the respect of her subordinates.

"There was nothing I wouldn't do, no matter how dirty or hard," she told AFP. "I never expected anybody to make it easier for me."

But, she recalled, her male peers often gave her a hard time.

"They were afraid that if I did well, I would get the promotion before them."

In 1998 she found an unsigned note along with her paycheck of 3,727 dollars per month before taxes.

It showed that three other night foremen, all males who did the same work as Ledbetter but none of whom had more seniority, were being paid between 4,286 and 5,236 dollars per month.

She immediately contacted the federal government's Equal Employment Opportunity Commission, which advised her to file a lawsuit.

But after an early retirement, a series of false hopes and nine years of roller coaster court battles, she got nothing.

In May, the Supreme Court effectively sealed her fate and that of countless other underpaid workers when it ruled by a narrow majority that a 1991 law limiting a company's liability in such cases must stand.

Thereby, any employer found to have engaged in discriminatory pay practices would only be liable for damages within a time period of six months, not for the entire length of time that it was underpaying the employee.

The 5-4 decision illustrated the conservative slant the nation's highest court has taken since two new justices arrived, nominated in 2005 by President George W. Bush.

But some of the harshest criticism of the decision came from inside the high court, from its only female justice.

"Pay disparities often occur, as they did in Ledbetter's case, in small increments; cause to suspect that discrimination is at work develops only over time. Comparative pay information, moreover, is often hidden from the employee's view," said liberal Justice Ruth Bader Ginsberg in her dissent.

"The problem of concealed pay discrimination is particularly acute where the disparity arises not because the female employee is flatly denied a raise but because male counterparts are given larger raises."

According to the National Organization for Women, the court decided that "the 180 day filing limit had begun way back when the very first paycheck showed lesser pay. Eighteen years of continuing wage discrimination against Ledbetter by Goodyear held no sway."

With that decision, Ledbetter lost any chance of recovering the hundreds of thousands of dollars she had been awarded by a lower court.

At trial, a jury awarded her 3.8 million dollars, but the judge capped it to 300,000 dollars, and the court of appeals invalidated it.

"I didn't get anything, I'll never get anything. The Supreme Court said it didn't count it as discrimination, but it sure feels like discrimination," Ledbetter said.

"According to the Supreme Court, if you don't figure things out right away, the company can treat you like a second-class citizen for the rest of your career, and that's not right," she added.

The whole matter could have ended there. Ledbetter, 69, went to her home in the southern state of Alabama and devoted her time to her husband who is battling cancer and to her grandchildren whose weekend football games take up lots of family time.

But inspired by her battle, Democratic lawmakers are now trying to change the laws on the books.

In July, the House of Representatives passed the "Lilly Ledbetter Fair Pay Act," and a similar draft bill came before the Senate in January.

Even though the Supreme Court based its decision more on legal technicalities than the merits of her complaint, it seems that US lawmakers cannot get enough of hearing the woman sometimes known as "Miss Lilly" recount her story.

Ledbetter has already testified before two House committees in the now Democratic-controlled Congress. She has given speeches across the southeast of America, and is invited this spring to give talks in New York and at Harvard University.

And her crusade does not only concern women: At Goodyear, African-American shift supervisors were paid even less than she was.

Balancing burden of elder care

Adult day-care facilities, medical leave policies and empathy are helping stressed-out workers be caregivers, too

By Dana Knight
January 28, 2008

Each morning, Jean Denton gets ready for work. Then she gets her husband ready for day care. As a full-time employee, Denton struggles with the stresses of a daily job as well as the worries that her husband -- diagnosed seven years ago with Alzheimer's disease -- is cared for during the day.

Denton found Joy's House, an adult day-care service in Broad Ripple that keeps 63-year-old Tom Barnes safe and sound so she can be their provider.

"I could not have kept a regular job, could not have had a professional life, without Joy's House," said Denton, 61, a priest at St. Paul's Episcopal Church. "And if I could not work, I don't know what I would have done for health insurance." Denton is one of 44 million Americans caring for an aging loved one. Sometimes, it's a child caring for a parent or a grandchild for a grandparent. Sometimes, the caregiver is a spouse. But the majority of those who care for an elderly family member are also full-time employees -- about 25 percent of the U.S. work force. The total estimated annual cost to employers of full-time workers with intense care-giving responsibilities is \$33.6 billion, according to a MetLife Care-giving Cost Study. The average cost per employee

is \$2,441 -- because of lost productivity. Fifty-three percent of working caregivers say their job performance is negatively affected. Some of the reasons: Phone calls with medical providers. Having to leave work early or arrive late. Taking full days off to deal with an aging loved one.

Joy's House tries to ease the worries of caregivers and in turn help their work lives.

"When you are wondering: 'Is mom safe?' (and) making calls to the pharmacy, making doctor's appointments . . . that affects productivity," said Tina McIntosh, founder, president and chief executive of Joy's House. Her facility, open from 7:30 a.m. to 5:30 p.m., allows a caregiver to drop off a loved one while he or she works, knowing that person will be cared for.

An issue for companies

Retaining employees who are also caregivers is a major workplace issue. An estimated 9 percent of caregivers who were employed left their jobs last year as a result of their responsibilities.

Many employers try to ease employees' care-giving burden by offering programs that can help. For example, at Roche Diagnostics, the medical leave program covers elder care.

"We recognize that occasionally our employees will miss work due to (a family member)," said Doyia Turner, Roche spokeswoman. "(We want to) help ease employees' concerns during this already difficult time."

Nationwide, employers are responding to the elder-care issue because so many employees face it. One reason: Workers are staying on the job longer, making them more apt to deal with an aging loved one. According to the U.S. Census Bureau, the percentage of workers 62 and older has risen more than 10 percent in the past decade. The number of those ages 55 to 64 will grow by 11 million through 2025, while the number of workers 25 to 54 will grow by just 5 million.

Employer flexibility

Companies have had to adjust their policies to attract and keep older employees. Some employers offer workers paid sick time, while others have flexible schedules to care for a loved one. IBM offers a resource and referral service that helps employees find nursing homes and health care. Local companies such as Barnes & Thornburg, Ice Miller, Publicis and Clarian have partnered with Indianapolis-based My Health Care Manager, which helps employees assess the loved one's care-giving needs and create a plan. "People used to take care of parents in their homes," said Alan Stanford, president and chief executive of My Health Care Manager. "But with our work force and the way families are spread out, caring for them in the home becomes less of an option for career-oriented people." His company focuses on the 3 percent of caregivers who are in critical situations at work. "It gets critical to an employer when the employees miss work, their mind is somewhere else and they've used up all their vacation and family leave," he said.

Firsthand experience

Terry Smith knows what it's like to get to that point. He used to spend his days as a computer programmer dealing with work issues, while stressing out about his 81-year-old father, Roger, who lived with him in Indianapolis. "I was trying to be everything to everyone, and it wasn't working," he said. He talked with his boss, who wasn't too understanding. Smith had to keep his job, so he put his father in a nursing home. "It wasn't my first choice, but if a company isn't going to be on your side in this issue, you can't win," he said. "I believe this is the top issue facing companies, and they better adjust."

Proposed Partnership Would Aid Older Workers

By RON SELAK JR. Tribune Chronicle

POSTED: January 30, 2008

WARREN — Trumbull County is considering a partnership with a work force development company to get older workers on the fast track back to employment.

The Senior Employment Center provides training for people 55 and older who are looking to re-enter the work force. The center teams with local governments and nonprofit organizations, including Forum Health and, soon, Trumbull County.

“Our goal is to get them back into the community, get them the skills they need,” said Janice Gathers, project director in the center’s Warren office.

County commissioners are expected to approve a measure today to become one of the center’s clients, opening the door for workers to begin training in Trumbull County offices.

“This has been a historically good program, and I’m glad commissioners are looking into it,” said Tom Mahoney, director of Trumbull County Job and Family Service.

The program tailors training to fill the needs of local business and industry by teaming with the sites that can provide that training.

It’s not a job placement service, Gathers said, but a training opportunity for someone wanting to get back to work. Also, it helps workers with resume building and job interview skills and participants will earn a wage for being in the program.

“We look out for that hidden job market, but also hope to develop training to meet the needs of that market,” Gathers said.

“We’ve been doing a lot with health care, security, customer service,” Gathers said. “Those are some of the ones we really get a lot of, but there’s clerical, office positions, you name it.”

Workers earn \$7 an hour and can work up to 20 hours a week. It’s paid through the Ohio Department of Aging and the U.S. Department of Labor.

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*Wider Opportunities for Women
Celebrating Over 40 Years of Building Pathways to Economic Independence for America's
Women and Girls
1964-2008*