



COLUMNS

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Marks Dicks: Advance pioneer mothers' work

By Helen Marks Dicks

Like millions of Americans, I spend Mother 's Day thinking of my mother and my grandmother, even though they are no longer with my family and me.

They, like generations of women who have gone before us, have shaped who we are today and what our opportunities are as women.

The pioneers and trailblazers that are over 65 today, however, are living lives that reflect the sustained undervaluing of women 's work.

Poverty in old age is still a problem, more so for women than men. In Wisconsin, women between the ages of 64 and 74 have a 6.9 percent poverty rate as compared to men 's 5.1 percent.

As we age it gets worse. For women 75 and older, the poverty rate is 13.3 percent. For men in the same age group it is 6.5 percent.

Perhaps that sounds like a relatively low number -- until you learn that, for a household with one person, the poverty line is set at only \$10,400 and for a household of two, it 's \$14,000.

Clearly there are significant numbers of "near poor " among the elderly who are excluded from these statistics, because the federal poverty line is based on an arcane and inadequate way of measuring poverty.

The Wisconsin Women 's Network has embarked on an ambitious project to quantify the actual costs of basic expenses for older adults in Wisconsin with a wide-ranging coalition of groups concerned with aging.

In cooperation with Wider Opportunities for Women in Washington, D.C., and the University of Massachusetts Institute for Gerontology, the "Elder Index " tool will measure how much income a senior requires to meet adequately his or her basic needs, without public or private assistance.

That is a good, and necessary, first step.

Aging is a woman 's issue. We live longer and our lifetime of economic disadvantages catches up with us. Our Social Security and pensions are based on the monies we earned, often much reduced from the wages of men doing the same or equivalent jobs.

Recent reports show that today 's working women still face the pay inequities that led to this outcome.

Often women who are more economically comfortable in post-retirement age are benefiting from marriage where they may make claim on a spouse 's retirement account or on his Social Security.

Many believe that Social Security eliminated poverty in old age. It did not, nor was it ever meant to. It was supposed to be one leg of the three-legged stool, the other two legs being private pension plans and personal savings.

Private pension plans are disappearing, and the rate of saving is down for all Americans. Many of the so-called "reforms to Social Security " actually cut benefits, so that the situation for the elderly is likely to get worse rather than better.

It is easy to blame a lack of planning and forethought for the economic problems of women in their later years, but this would be grossly unfair. Because they made less money, they were less able to save and plan, and they came into the job market when defined benefit pension plans were disappearing.

Much of the poverty of old age is exacerbated by our health care system. Medicare is not a full funding insurance, as many people believe. It has co-pays, deductibles and major coverage gaps. And it does not cover long-term care either at home or in a nursing home.

So what can we do if we care about our older women? Let 's be realistic about government programs.

Let 's figure out how much money a person really needs to cover her basic costs and ensure that the elderly have this amount available.

Let 's figure out the health care piece for all generations, and the long-term care cost for all. Let 's pay our working women equal wages so they are as prepared for old age as are their male counterparts.

And while we 're waiting around for these big changes, let 's do some little things that make a difference.

Share your economic stimulus money with an elderly person either directly or through some of the programs for the elderly.

Drive older neighbors to church, civil events or the grocery store so they save gas. Give time and real help in everyday life where you can.

Have them over to dinner. And get over the assumption that Social Security and Medicare take care of the elderly so we don 't have to worry about them economically.

Share Mother 's Day not just with the current young mothers, but also with mothers of all ages.

Marks Dicks is a board member of the Wisconsin Women 's Network.