

Towards a Full Share in Abundance

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As director of the Women's Bureau of the Department of Labor, I am pleased to have the opportunity to appear before this important Senate Special Committee on Aging. In the Women's Bureau we receive numerous letters every year from middle-aged and older women seeking help to enter or reenter the labor force. Many are in dire economic circumstances – some recently widowed, others finding the monthly social security payment totally inadequate to meet bare necessities at a time of spiraling costs for food, shelter, transportation, and medical care. Many unfortunately have already been victimized by fraudulent advertisements inviting them to earn money by addressing envelopes at home. They do not know where to turn to supplement their meager incomes.

We have read with great interest the working papers prepared for this committee. We note, however, that the data presented is largely related to males only. For that reason, we especially welcome the opportunity afforded by your invitation to supplement the record with respect to women.

We will also avail ourselves of your offer to submit more extensive information within the month, before the record is closed. This statement will, therefore, be briefer than the scope of the problem warrants and will be purely factual.

One reason the concerns of this committee are especially important for women is that the life expectancy of women is increasing more than that of men. The life expectancy of men in 1920 was 53.6 years and for women 54.6 years – only one year difference. However, by 1976, whereas the life expectancy of men had increased by 13 years, that of women had increased by 20 years, a difference of 7 years.

Another important difference between men and women in relation to their relative capacity to attain "a full share of abundance is the earnings gap in our economy between men and women workers. The median earnings of full-time, year-round women workers in 1968 were \$4,457 compared with \$7,664 for men. Women earned only 58 percent as much as men. This earnings gap is, in fact, widening. Back in 1955, women earned 64 percent as much as men.

This disparity between the earnings of women and men results in lower social security benefits for women. When this fact is coined with a longer post-retirement life for women, we understand why so many women face a long period of life with economic resources inadequate, in many cases, to provide a livelihood above the poverty level.

In 1967 the average retired male worker received \$92.50 per month in social security benefits, but for women workers the average allotment was only \$71.90. More than half of all retirees with benefit payments of less than \$70 per month in 1967 were women. The average retirement benefit for women workers was 76 percent of the average for men.

I want to call attention also to the special problems of widows in our society. I have already indicated the greater longevity of women, which inevitably means a steadily increasing number of widows. Of course, not all widows are superannuated, although we do have approximately 2,800 Civil War widows receiving veteran's pensions, and as we know, there are no Civil War veterans.

However, the number of widows aged 55-64 in March 1969 was almost 2 million (1,994,000). There were over 6 million (6,078,000) aged 65 and over – altogether just over 8 million (8,072,900) women

aged 55 and over, who were widows in 1969. If you add to that figure the number of older single women, plus women who are divorced or separated, the total of what we call "women on their own" who are and divorced or separated, the total of what we call "women their own" who are aged 55 or older comes to 10.5 million (10,501,000) persons – no insignificant number.

The average benefit payment in 1967 under social security for widows labeled "aged" was \$75.20. It is no wonder that the Women's Bureau receives so many requests for help in finding jobs, requests from mature women who "can no longer hold body and soul together," as several correspondents have put it.

The Women's Bureau noted with great interest the conclusions of your task force report concerning needed changes in the social security system. We are not in a position at this time to comment on these recommendations. However, I would like to call your attention to the report of the Task Force on Social Insurance and Taxes adopted by the Citizens' Advisory Council on the Status of Women, a council appointed by the President. I submit it for the record.

Unlike men, many of the women aged 45 and over who are seeking to improve their economic status by securing a job have little or no recent work experience. They need training and retraining for today's labor market. They also need special projects designed to utilize their special skills in community service occupations at regular part-time or full-time work.

The Labor Department, through its operation mainstream, manpower development and training programs, and other such projects, has been striving to provide job training and employment opportunities for all our people. The name of women aged 45 and over who are benefitting from these programs is, however, small. In response to the expressed need of middle-aged and over women seeking to return to the labor force without adequate "know-how," the Women's Bureau published a pamphlet, "Jobfinding Techniques for Mature Women, in February 1970. In 1969 we prepared a publication entitled, "How You can Help Reduce Barriers to the Employment of Mature Women." The response to both these publications has exceeded expectations. Copies are presented herewith for the committee's use, but are not being presented as part of the official record.

We trust the above data will be helpful to the committee in its overall study of "Economics of Aging: Toward a Full Share in Abundance."