

minimum wage

The federal minimum wage is governed by the Fair Labor Standards Act (FLSA). The Fair Labor Standards Act (FLSA), enacted in 1938, sets a wage floor or a level that wages are not allowed to fall below. To raise the federal minimum wage, or to adjust it for inflation, Congress must pass a bill and the President must sign it into law. In 2007, the federal minimum wage was increased for the first time in 10 years. The new federal minimum wage is \$7.25 or \$15,080 a year for a worker who works 40 hours a week, 52 weeks a year.

Many states also have minimum wage laws and currently fourteen states and the District of Columbia pay more than the federal minimum wage. Twenty-six states have laws that set the minimum wage at the federal level. Five states have lower minimum wage rates than the federal limit and five states (Alabama, Louisiana, Mississippi, South Carolina, and Tennessee) have no laws governing minimum wage. However, in cases where the state and federal minimum wage differ, the employee is entitled to the higher of the two minimum wages.

Advocates for raising the minimum wage argue that raising the minimum wage helps women, girls and their families better afford basic necessities including food, medicine, and clothing for their families or even expand housing, education, and child care options. Advocates also believe that no one who works for a living should be living in poverty, yet a working mother or father who earns the federal minimum wage of \$7.25 an hour will still not make enough to move their family out of poverty.

Opponents of raising the minimum wage argue businesses should set the level of wages not the government. Opponents also believe that increasing the minimum wage helps mostly teenagers, not adults or families, and results in businesses reducing hiring because of the higher costs in employee wages.

YWCA Position

The YWCA supports initiatives to increase the income of women, including policies that raise the minimum wage, protect overtime, strengthen equal pay, maintain the earned income tax credit, oppose the privatization of Social Security, and expand non-traditional training for women from all socioeconomic and racial backgrounds.

Candidate Questions

Do you support raising the minimum wage?

What is your position on indexing the minimum wage for inflation?

Do you support the creation of a living wage?

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equal pay

The Equal Pay Act was created over forty years ago and stronger legislation is needed to address wage discrimination. Today, women are still earning less than their male counterparts, wage discrimination laws are poorly enforced and wage discrimination cases are extremely difficult to prove and win. For example, in 2008, the year for most recent data, women earned only 78 cents for every dollar men received.

The Equal Pay Act of 1963 and Title VII of the Civil Rights Act protect workers against wage discrimination. The Equal Pay Act of 1963 prohibits unequal pay to men and women who perform the same job. Title VII of the Civil Rights Act of 1964 prohibits wage discrimination on the basis of race, color, sex, religion or national origin.

Advocates for equal pay argue that this is an important economic security issue for women and their families. They believe that with a greater percentage of women in the labor force since the 1970's and a greater share of the total household income earned by women, equal pay is directly linked to family wellbeing. Pay inequity leaves women with less income to pay for items their families need such as healthcare, housing, child care, groceries and tuition; and it also results in lower Social Security benefits for women when they retire.

Opponents of equal pay argue that the pay differential between men and women is not the result of discrimination against women, but a result of a number of factors that are in women's control. These factors include 1) women and men tend to pursue different educational and career opportunities which result in different earnings and 2) women choose to stay home and care for children, or work less hours while employed so they able to care for their families, both of which result in a loss of employment earnings and career advancement opportunities which can increase pay.

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Candidate Questions

What is your position on equal pay?

What will you do as an elected official to ensure that women have equal pay for equal work?

social security

Nearly two-thirds of retirees count on Social Security for most of their retirement income, and over 30% of Social Security recipients receive survivor or disability benefits. Nearly 60% of all Social Security recipients are women. Social Security serves as a critical safety net for women of all ages, from all income levels, and all racial-ethnic backgrounds. The current program provides women a guaranteed, inflation adjusted lifetime benefit and is a primary source of income for many women. Women are able to receive retirement income, disability benefits and survivors benefits from Social Security—all of which help pay for necessary food, clothing and shelter.

Created in 1935, Social Security is a program that provides cash benefits for retirees, survivors' benefits to family members of workers who have passed away, and benefits for disabled individuals and their families. The Social Security system is tied to the employment and earnings history of individuals. The Social Security system itself is funded by payroll taxes that are paid by both the employee and employer on the first \$106,080 an individual makes.

There has been much discussion about the Social Security system being in 'crisis' and if and how the Social Security system should be reformed. One response to the belief that Social Security is in crisis is to reform Social Security by creating private accounts. Private accounts are individual accounts that would allow people to invest their Social Security taxes in financial markets. When financial markets go up—investments would go up, and when financial markets experience a downturn, investments would lose money. Advocates of private accounts argue that individuals investing the stock market would receive more money through investing than from social security alone, and that individuals would be able to leave their accounts to family members upon their death. Those who support private accounts, however, do not believe that privatization will fix the long-term funding needs facing the system.

Advocates for maintaining the current Social Security system do not support privatization. They argue that privatization would negatively affect the well-being of women and families. Opponents of creating private accounts believe: 1) Private accounts would result in steep benefit cuts and cost trillions of dollars to create and maintain. 2) Individuals who choose to put their money into private accounts would have their Social Security benefits dictated by the changes in the market, thus losing the guaranteed, inflation adjusted, lifetime benefit of Social Security. 3) Because women earn less over the course of the lifespan compared to men—as a result of the wage gap, part-time employment, and leaving the workforce to take care of family members among other reasons—their contributions to their own account would be limited. 4) Unlike Social Security, which provides a guaranteed lifetime benefit, private accounts by their nature have only the amount the individuals contributed to them. Thus, individuals may outlive the amount in their account. 5) In addition to the risk of private accounts, these accounts may not protect individuals and their families in cases of disability or provide survivor benefits upon

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death. 6) Unlike current survivors and widows benefits, private accounts can be inheritable by anyone the individual chooses. Therefore if a husband or father does not leave his account to his spouse or daughter, women may lose their survivor and widows benefits.

YWCA Position

The YWCA opposes any plan that would replace Social Security benefits with privatized Social Security accounts which would result in steep benefit cuts and cost trillions of dollars to create and maintain. The YWCA supports strengthening Social Security to ensure that women, girls and their families will continue to have full, guaranteed, inflation adjusted Social Security benefits.

Candidate Questions

What is your proposal to ensure Social Security is there for future generations?

What is your position on raising the retirement/benefit age?

Right now Social Security payroll taxes are paid on a worker's first \$106,080 earnings; earnings above \$106,080 are not subject to Social Security payroll taxes. What is your position on taxing a worker's wages above \$106,080?

budgetary policy

Government budgets important document that impacts the lives of women and girls of all ages. Through their budgets, the federal government and state and local governments outline each year what their priorities are and how much money these priorities will receive. Budgets are important because they fund programs that invest in the lives, well-being, and future of women and girls. Budgets fund K-12 education and student loan programs to educate girls and young women, anti-violence programs including battered women's shelters and rape crisis programs, and affordable housing programs and nutrition assistance programs for elderly and disabled women.

On the federal level, the federal budget details what the federal government will spend its money on and how much it will spend. It is a statement both of the priorities of the President and Congress and a statement of what programs they wish to invest in for America's future.

Advocates for increased investment in programs point out the United States is competing in a global economy and it is important to invest in critical programs to ensure that the United States remains competitive; this means investing in critical priorities including education, workers, and energy resources. Advocates also point out that since 2001 programs that help improve the lives of individuals and families have suffered from lack of investment and in some cases, funding cuts.

Opponents of increasing funding on critical programs argue that the government already too big and spending too much of taxpayers' money. They also argue that there is a limited amount of money in state and federal budgets and therefore decisions must be made on prioritizing funding. Finally, some opponents believe that the defense and security of the United States is a proper function of government and government money, however, and funding for non-defense items should be decided on a case-by-case basis only.

YWCA Position

The YWCA believes that budgets are a statement of priorities. The YWCA supports investments in programs that help improve the lives of women and girls.

Candidate Questions

What programs do you support that improve the lives of women and girls?

What have you done throughout your life to ensure that these have been funded at levels that are sufficient to meet the needs of women and girls?

What will you do in office to continue your commitment to these programs and the women and girls who benefit from them?

tax policy

Tax policies are a statement of government priorities as they detail what individuals or business the government decides to provide tax relief for and how much relief. When governments cut taxes they make a statement that they prefer cutting taxes for individuals or businesses to making investments in programs such as housing, health care, and education. Federal tax policy outlines what individuals and/or businesses the President and Congress decide to provide tax relief for and how much relief.

There are two major arguments surrounding tax policy in the United States. On the one side of the debate are those that argue taxes play an important role in our nation. These advocates point out that the money people pay in taxes is not wasted money but funds critical programs on the federal, state and local level; programs such as education, healthcare, defense, and road construction. And because tax payers benefit from government programs tax payers receive a benefit from paying taxes.

In addition, some advocates also believe that tax policy should not be regressive or tilted in favor of wealthy individuals. These individuals argue tax policy should be fundamentally fair and that when state and federal officials pass tax cuts that primarily benefit the wealthy, in addition to taking money away from investments in national priorities such as Social Security and health care, they widen the gap between rich and poor. Advocates point out that that federal tax policy specifically over the past nine years has primarily benefited high income individuals, while less has been done for middle and low-income individuals and families. Finally, advocates argue that in times of economic difficulty, and high federal deficits and debt, the federal government should not spend scarce federal resources on tax cuts.

On the other side of the debate, there are those who argue individuals and businesses in the United States pay too much in taxes. These individuals argue that the government should not be in the role of spending people's money, even if it would fund national investments that benefit everyone such as investments in education and energy. Some of these individuals also believe that people should be allowed to keep their money-regardless of whether the money was gained through inheritance, passing it down within the family, stocks, workers pay checks- and that tax policy should not be used to redistribute money from the wealthy to middle-low income individuals and families. These advocates argue that the tax cuts passed since 2001 by Congress have primarily benefited the wealthy, because the wealthy are paying most of the taxes in the United States.

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Candidate Questions

What is your policy position on the Estate Tax?

Many of the tax cuts passed since 2001 benefit wealthy individuals. What is your position on these tax cuts?