



**ACTION ALERT: Urge Your Representative to Co-Sponsor the Social Security Caregiver Credit Act, A NOW Priority**

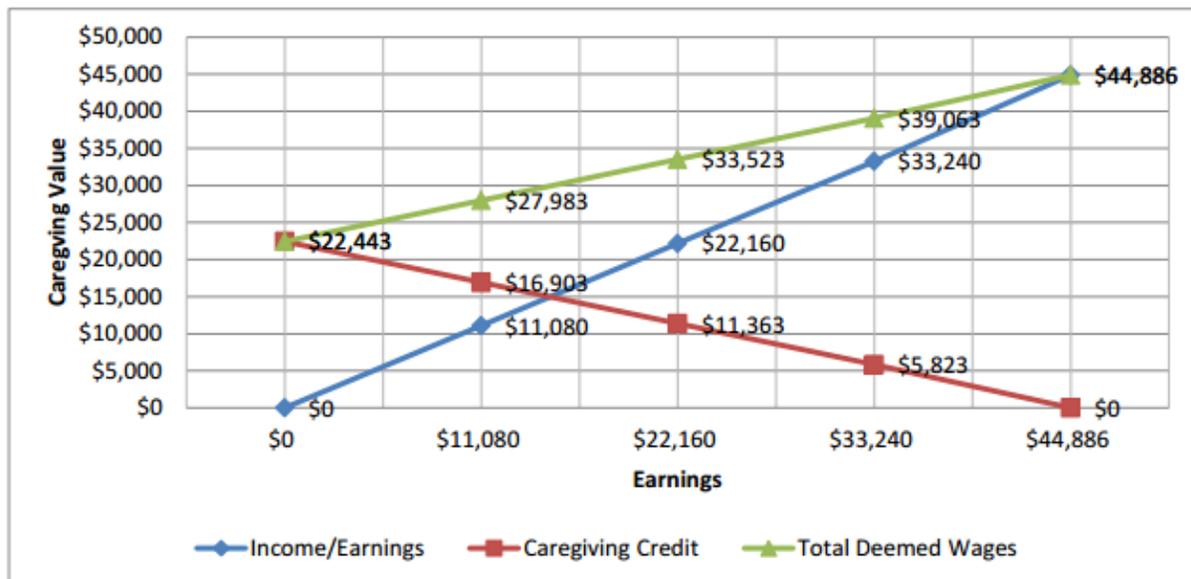
**August 19, 2015**

**TAKE ACTION:** We are celebrating Social Security’s 80<sup>th</sup> birthday anniversary this month and want to note that this earned-benefit program has kept millions of older women and families with a deceased or disabled working parent out of dire poverty since its adoption in the mid-1930’s. Very nearly since the beginning of NOW’s 50-year history, we have advocated for the strengthening of the program, especially to benefit women and their families.

For too long, women have been left behind economically because of years taken out of the paid workforce to provide valuable yet unpaid caregiving services. The average retired woman receives \$13,000 less to live on (income from all sources) each year than her male counterpart. This gender disparity is largely due to the fact that caregiving currently has no income value to be considered for future Social Security benefits. We know that very elderly women – widows, divorced or never-married – often spend their declining years primarily dependent upon their Social Security check.

Legislation has been proposed to credit caregivers of either sex for the time they take out of the paid workforce in the calculation of their Social Security retirement benefits. The proposed caregiver credit would increase women’s economic security in retirement by recognizing their caregiving work in calculating their Social Security benefits. NOW has set adoption of caregiver credit legislation as a top priority in our larger effort to improve benefits and assure long-term financial solvency for Social Security. We hope you will contact your U.S. Representative and urge her/him to co-sponsor and work for passage of this legislation.

**Caregiver Credits Increase Financial Security - The Social Security Caregiver Credit Act of 2015** (Rep. Nita Lowey, N.Y. - H.R.3377) would create a progressive Social Security credit which would be correlated with an income-based sliding scale providing lower-income workers with a proportionately larger credit, as shown in the chart below. This credit would be available



to anyone caregiving for at least 80 hours per month for up to 60 months and would be crucial to the economic security of caregivers who spend on average 4.6 years out of the labor force receiving no income, according to the Center for Community Change. No longer should these women be penalized for years spent caring for a dependent and foregoing paid full-time or part-time work.

**Millions of Women Affected** – To read more about how this legislation, if passed into law, would benefit working women and their families, see the report **Expanding Social Security Benefits for Financially Vulnerable Populations**, by the Institute for Women’s Policy Research (IWPR), the Older Women’s Economic Security Task Force of the National Council of Women’s Organizations (co-chaired by NOW and IWPR), and the Center for Community Change, <http://www.iwpr.org/publications/pubs/expanding-social-security-benefits-for-financially-vulnerable-populations>

**Call, e-mail, or schedule a meeting with your representative and ask them to co-sponsor, support, and vote for the Social Security Caregiver Credit Act, H.R. 3377, sponsored by Rep. Nita Lowey. The main number for Congress is (202) 225-3131 and a directory of House member’s office numbers is available at <http://www.house.gov/representatives/>**

## **YOUR MESSAGE:**

### **Dear Representative:**

The Social Security Caregiver Credit Act (Rep. Nita Lowey – H.R. 3377) would benefit all caregivers, especially low-income caregivers, who struggle to make ends meet in retirement despite having worked hard throughout their lives. In particular, it will help women who take on the major share of child-rearing and caring for ill relatives – often giving up time in the paid workforce. The credit would be available to women and men who spend time caregiving for at least 80 hours per month for up to 60 months. Credits would be progressively structured to provide a larger benefit for lower-income workers.

The **Social Security Caregiver Credit Act** would:

- Prevent hardworking caregivers from receiving less Social Security benefits due to years taken out of the paid workforce.
- Reduce the current sex-based income disparity in which one partner takes time off to care for a child or aging family member but loses out on credits used to calculate Social Security retirement benefits.
- Increase women’s economic security in retirement.

In order to truly allow men and women to be seen as equals in our society, we must not devalue the precious work of caregivers. Please sign on as a co-sponsor – if you are not already of this important legislation which has been referred to the House Ways and Means Committee and take a leadership role in getting this bill passed by the House.

Thank you for your consideration.

Sincerely,