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Policies the Work for Working Folks

By Terry Neese

Between 1950 and 2000, the labor force participation rate of women between 25 and 55 years of age more than doubled. Today, more than 75 percent of these women are in the labor market. Less than 12 percent of mothers with children under age 6 were in the labor force in 1950. Today, more than 60 percent work outside the home.

Public policy and major institutions never kept pace. Tax law, labor law and other institutions are still designed from top-to-bottom for an "Ozzie and Harriet" lifestyle. I don't say this to marginalize the lives our grandparents lived. It's merely the truth: The labor market does not provide most women with the flexibility they need in the 21st century.

Women are not asking for new government entitlements. We just don't want to be penalized. Women want to be free, under law and in the economy. Why leave laws or policies in place that impede economic choices?

Why can't we have a fairer tax system for two-earner couples? Both spouses should be

able to file separate tax returns, if that benefits them. Why can't we have a flexible employee benefits system that makes it easier for dual-earner couples?

Why can't we make labor laws flexible, making it easier for parents with young children and caregivers for elderly parents to choose alternatives to the traditional 40-hour work week? Why can't we have a level playing field, under tax laws, for people who save for retirement, purchase health insurance, long-term insurance and/or day care? People who save for retirement, purchase health insurance, long-term insurance and/or day care should receive as much tax relief as those who obtain these benefits at work.

Why can't we have portable health and retirement benefits so people are not penalized when they switch jobs? Why can't we have a new approach to taxation of Social Security benefits so marginal tax rates don't rise for the ambitious and hard-working? Why can't everyone protect assets by buying long-term care insurance, reserving Medicaid for catastrophic costs?

Why can't small businesses have better access to affordable health insurance?

Corporate America and Labor Unions can purchase health insurance across state lines in economy of scale and lower costs. Small business owners can't.

Shrill voices in the media talk about discrimination against women. They never seem to talk about how women have been left behind by outdated labor laws. There's talk about new government programs to "help" women.

Why can't we let women help themselves? Instead of growing government, why can't we empower women and working families to live their lives according to their needs and preferences?

American women and men need tax fairness, flexible benefits, portable benefits, flexible workplaces and health care for small business. We don't want to replace outmoded patriarchal assumptions with equally outmoded models or assumptions that big government approaches will make life better for American women.

America needs policies that work for people who work. American women - and all American workers - need flexibility, portability, and security. They deserve no less. Let's change their world. Why can't we?

Terry Neese is a distinguished fellow at the National Center for Policy Analysis, with offices in Dallas and Washington, D.C. This article was adapted from her comments at a recent congressional briefing.