

HOPE AGENDA

Remember Forgotten Women

Boosting Security for Women Over 50

[Women](#) of all ages face challenges in today's economy. But women who are approaching retirement age often find themselves in particularly precarious financial situations.

New polling from Independent Women's Forum identified that **89%** of women worry they can't afford to retire and won't be able to find comparable work if they lose their current jobs.

To support women in this age group and bolster their financial security, lawmakers can commit to:

- Greater financial options and income security
- Transparent, upfront healthcare prices
- Affordable housing costs
- Elder care and caregiving peace of mind
- Boost retirement security

GREATER FINANCIAL OPTIONS AND INCOME SECURITY

- **Protect independent contracting.** Many women value the flexibility that comes from independent and freelance work.
- **Make it easier** to start and run one's own business.
- **Reduce occupational licensing burdens.** Many women (particularly trailing spouses such as military spouses) miss out on career opportunities when interstate moves impose new occupational licensure requirements.

TRANSPARENT, UPFRONT HEALTHCARE PRICES

- **Require hospitals** and healthcare providers to share all pricing information publicly, so that patients can shop around or at least plan for healthcare expenses. Women make most healthcare decisions and use more health care than men.
- **Make health insurance plans portable** from job to job. Ultimately, this means dissolving the link between employment and insurance and strengthening the insurance market.

AFFORDABLE HOUSING COSTS

- **Avoid policies that attempt to control rent.** These benefit a small group of renters, often those with higher incomes, and only serve to reduce housing supply for everyone else.
- **Support local grant programs** for near-retirement people who own their homes to convert space for use as rental units.

ELDER CARE AND CAREGIVING PEACE OF MIND

- **Encourage and strengthen long-term care** insurance plans. Many women take on the lion's share of elder care and care-related decision making in their families.
- **Expand the au pair program** (which is today focused on child care) to help older adults age in their homes, help with errands, driving, light housework etc.

BOOST RETIREMENT SECURITY

- **Allow anyone who takes time out** of the workforce for caregiving to make "catch up" contributions to their retirement accounts when she returns to the workforce.
- **Bar states from investing pensioners' money** in politically-dominated "ESG" funds. States should be good fiduciaries and focus on maximum return on investment.

To learn more about the Hope Agenda, visit iwv.org.