

A Special Report from  
the Independent Women's Forum

# DEPENDENCY DIVAS

How the Feminist  
Big Government  
Agenda  
Betrays Women

CARRIE L. LUKAS



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# Introduction

*“The feminist agenda is inconsistent with independence for women. In short, it is an agenda that replaces dependence on men with dependence on government.”*

American women are prospering. They are thriving in schools and universities; they are entering the workforce in record numbers and excelling in industries that just a few decades ago were almost exclusively the domain of men. American women are more independent and successful than ever before.

Throughout much of the history of Western civilization—and still in many parts of the developing world—women have been viewed as the property of their fathers until they marry, at which time they become their husbands’ charge. Early feminists fought against the legal structures that codified this concept of treating women as property or lesser citizens. They argued that women deserved the same rights as men and the same opportunity to compete and participate in civil society.

Feminist organizations and women in general fought and won important battles for equality. Today, however, many feminist groups seem reluctant to acknowledge the great gains women have made and have turned their backs on their own one-time goal: equality under the law. Many feminist groups are instead asking the government once again to treat women as second-class citizens—this time, by adopting myriad regulations and social programs that allegedly protect women. But this effectively returns women to dependency status, substituting the government as patron instead of father or husband. In other words, mainstream feminists have abandoned the belief that women should be independent and self-sufficient. They instead advocate an ever large role for government in caring for women.

The political agenda of the National Organization for Women (NOW)—one of the most prominent feminist organizations in the country—offers a case in point. NOW’s “economic justice” demands include government provided healthcare, steeply progressive economic and tax poli-

cies, regulations to ensure “pay equity” for women, no private investment in Social Security, and mandatory family supports such as employer-provided childcare and paid family and medical leave.<sup>1</sup> NOW demands that government provide—or mandate that others provide—their long list of desired goods and services.

Each of NOW’s policy demands entails greater government involvement in women’s lives:

- NOW promotes tax policies to enable government to claim a greater share of the economy and redistribute wealth
- NOW would have the government responsible for the provision of all healthcare
- NOW thwarts Social Security reforms that would give workers greater control over their retirement savings
- NOW champions employer-provided benefits and pay equity mandates that would limit women’s ability to enter into contracts with employers by imposing a thicket of new regulations.

In each case, NOW argues for bigger government to provide more of women’s daily needs, suggesting that women are incapable of taking care of themselves.

NOW’s agenda is inconsistent with independence for women. In short, it is an agenda that replaces dependence on men with dependence on government.

Government efforts to improve on market outcomes often have serious unintended consequences that make women worse off. Workplace regulations make hiring more expensive, thereby decreasing the number of job opportunities available for women. Entitlement programs such as Medicare and Social Security crowd out private enterprise and initiative, and bloat the federal budget. The high taxation necessary to support lavish social spending slows economic growth, reducing the living standards of all Americans.

The paternalistic arguments used to justify these government programs also reinforce the harmful notion that women are incapable of surviving or prospering on their own. If stated directly, most women are properly insulted by the suggestion that they cannot succeed without the protection or economic support of men. Yet traditional feminist groups

are among the most vocal in arguing that women need and want a caretaker government. The following statement—in which former NOW President Patricia Ireland argues that women are better off when government takes a larger slice of their paychecks—illustrates this point:

*George W. Bush has failed women once again—and right in the midst of the Mother’s Day season. I can’t think of a better way that a new President could have honored mothers around the country than to increase funding to programs that benefit women and their families. Instead, the President is pushing a budget and tax cuts that will hurt women’s physical and economic health as well as the safety of women and families.*<sup>2</sup>

Ms. Ireland’s statement concludes by challenging the president to “show us the money.” Of course, government only *has* money insofar as it *takes* money, through taxation, from citizens. Asking the president to “show us the money” is a call for government to take from some and give to others. In this case, to take from men to benefit women—the “us” referred to in Ms. Ireland’s statement. Such demands are increasingly absurd as women comprise an ever-larger proportion of the workforce. The government gives with one hand as it takes liberally with the other.

Ms. Ireland’s statement implies that because women are less able to provide for themselves, they are better off when government controls more of individuals’ property and administers more of their lives. These self-appointed representatives of women are working to inject government into all corners of life. What follows is a brief survey of several policy areas—taxation, workplace regulations, healthcare, Social Security, and affirmative action—that illustrates how women are used to justify larger government. The likely consequences of this big government agenda are also discussed.

# Taxation

*“Traditional feminists’ core assumption is that women are better off if government has more and individuals have less.”*

Taxation is central to the debate over how much influence the government should have over people’s lives. The U.S. federal government was established to protect the fundamental rights that Americans already possess, such as the right to be free from physical harm and the right to own property; and also to provide essential goods, such as national defense, that could not be effectively produced by individuals, states, or local governments.

Today, however, the federal government regularly encroaches on primarily personal decisions. As taxes rise, the share of the economy commanded by government increases and the autonomy of income earners falls. The taxpayer’s personal choice as to how he or she spends income is increasingly usurped by the government. Choice is replaced by mandate. When it spends the tax revenue it collects, government initiates actions that ripple throughout our society and economy, altering individual incentives to work, innovate, and invest—and often crowding out private initiatives.

Consider how government action constrains the decisions made throughout an individual’s life—from the school that you attend as a child, to the regulated workplace environment you enter as an adult, to the healthcare and pension system you rely on as a senior citizen. Government’s role has morphed from guarantor of the right to life, liberty, and the pursuit of happiness to national nanny, telling Americans how to live and preventing “bad” choices. To pay for this supervision, the average working American surrenders 30 percent of his or her income each year.<sup>3</sup>

Traditional feminist groups argue against reductions in tax rates precisely because tax reductions reduce government’s intervention into our lives. Their core assumption is that women are better off if government has more and individuals have less. For example, the Feminist Majority Foundation wrote:

*President Bush's \$1.6 trillion tax cut plan endangers vitally-needed social programs including education, health care, and possibly Social Security and Medicare. The economic well-being of women in the United States is severely threatened by President Bush's tax cut proposal. As both tax payers and recipients of social services, women have little to gain and everything to lose from this plan.*<sup>4</sup>

The tax reductions referred to by the Feminist Majority Foundation were to occur over ten years in an economy with an annual gross domestic product of more than \$10 trillion dollars.<sup>5</sup> The statement suggests this modest reduction in the amount of money taken by the federal government will lead to near Armageddon for women. The statement implies that women—not just low-income women or disabled women, but *women generally*—depend on the federal government to provide for them, and that without the federal government's constant support, women would collapse. This propagates an image of female dependency that simply does not reflect modern American women.

In fact, women have much to gain from reductions in tax rates. Women are often second earners, which means that the first dollar they earn is taxed at their husband's marginal tax rate. This can serve as a disincentive for a married woman to enter the workforce, since she keeps less of what she earns. Discouraging a woman from entering the workforce with high taxes leaves that woman less prepared to make it on her own if she loses a spouse to death or divorce. At the same time, high taxes push many women who would prefer to stay home with children into the workforce in order to make ends meet. In both cases, lower taxes rates would give women more options.

Reducing the tax burden also encourages job creation, which is particularly important for women who move in and out of the workforce more often than men. In fact, two out of every three taxpayers in the highest tax bracket are actually small businesses, which create 75 percent of new jobs.<sup>6</sup> Reductions in the marginal tax rates that affect these employers mean they have more money to spend and a greater ability to hire additional employees. Although many factors affect the economy, most economists are concluding that the recent economic upturn is at least partially attributable to tax cuts.<sup>7</sup>

Traditional feminist groups' knee-jerk reactions to policies that would

return control of resources to earners reinforce an antiquated notion of women as wards of the state. Not only is this insulting to the millions of women who are making it on their own, it ignores the economic reality that women, like men, benefit from a vibrant, growing economy.

## Workplace Regulations

*“Instead of embracing policies that help the economy grow...feminist organizations continue to obsess over all perceived slights to women, and press for greater regulation of the relationship between employer and worker.”*

Forty years ago, leaders of the women’s movement struggled to change the prevailing view that women were ill-suited for work outside the home. Women today benefit greatly from those early political successes: More than 60 percent of adult women actively participate in the formal workforce<sup>8</sup> and an increasing number are succeeding in traditionally male-dominated professions.<sup>9</sup> The prominence of women in the workforce will almost certainly continue to rise, particularly because women are thriving in the U.S. education system, earning the majority of all associate’s, bachelor’s, and master’s degrees.<sup>10</sup>

Many feminist organizations fail to acknowledge that the growing credentials and accomplishments of women are bringing ever-greater equality. Instead of embracing policies that help the economy grow—and thus creating more opportunities for both men and women—feminist organizations continue to obsess over all perceived slights to women, and press for greater regulation of the relationship between employer and worker in an attempt to benefit women. Sadly, such measures often end up perpetuating the disparities they are meant to end.

For instance, feminist groups and sympathetic policymakers have long fixated on pay disparities between genders. In a press release that coincided with the introduction of the Fair Pay Act of 2001, which sought

to require businesses to submit reports to the Equal Employment Opportunity Commission on their processes for “establishing, adjusting, and determining” wage rates, Senator Patty Murray (D - WA) said:

*Women have made great strides in America. We have the right to vote. We have the ability to travel in space. We have the privilege of holding high elected office. But we still make only 76 cents for every dollar paid to men. As a mother and a grandmother, I want my children to live in a country where my daughter can earn just as much as my son.*<sup>11</sup>

Senator Murray is correct that the average working woman makes roughly three-quarters the salary of the average man. However, this disparity shrinks when variables such as education, occupation, age, and years of experience are taken into account.<sup>12</sup> What the senator misses is that people’s life choices have an impact on their earnings. Women may choose to work in industries and in positions that give them more flexibility over their schedule or that include more regular hours. Women on average take about a decade out of the workforce to care for children or elderly parents.<sup>13</sup> It is unreasonable to assume that there will be no difference in pay between a person who chooses to leave the formal workforce for over a decade and one who works continuously, gaining knowledge and experience. Just as unequal pay for equal work was untenable, so too is equal pay for unequal work. This isn’t sexism, it’s common sense.

Furthermore, Senator Murray’s final sentence—“I want my children to live in a country where my daughter can earn just as much as my son”—is typical sentimental nonsense. She fails to acknowledge that we live in such a country today where her daughter *can* earn as much as her son. Like most feminist organizations, she is loathe to concede victory, and instead perpetuates the image of female as victim to justify growing government power.

Feminists sometimes argue that women should be compensated for the time that they opt out of the formal workforce, since society expects women to serve as primary caregiver to both children and sick family members. Yet whether women elect to serve as primary caregivers or feel that responsibility is thrust upon them, they are ill-served by attempts to eradicate the consequences of the choices they make.

Government mandates that employers make special allowances for

women—by, for example, providing lengthy periods of leave—have the unintended consequence of limiting employment options and salaries for women. For example, according to Massachusetts Institute of Technology economist Jonathan Gruber, the real wages of married women in states that adopted laws mandating comprehensive coverage for maternity expenses fell, while wages rose for the same cohort in control states. His research suggests that the costs of new mandates are passed on to the intended beneficiaries.<sup>14</sup>

Gruber’s research provides evidence for what most people intuitively understand: Policies that force an employer to spend more on particular workers make those workers less attractive employees.

Not only do these mandates depress wages, but they can also limit the availability of employment. For example, government demands that businesses provide health insurance or leave packages to their employees create an incentive for businesses to hire fewer more productive workers. The consequences of the regulations are more pronounced for women who move in and out of the workforce and are more likely to seek part-time employment or other untraditional work relationships.

The lesson is clear: Women fare better under policies that encourage economic growth and allow businesses to negotiate freely with employees to achieve mutually satisfactory working conditions.

## “Free” Healthcare

*“The stifling of innovation and restrictions on choice of doctors typically associated with government provision of health services disproportionately threaten women.”*

**O**n average, women consume more healthcare than do men. According to a report issued by the Department of Health and Human Services, women are 33 percent more likely than men to visit a doctor, even excluding pregnancy-related visits.<sup>15</sup> The average female Medicare recipient’s out-of-pocket costs for medications are 9

percent higher than the expense incurred by her male counterpart.<sup>16</sup>

Women's greater use of healthcare services is often cited as a reason to expand the government's role in their provision. For example, in a press release entitled, "Lack of Medicare Benefit for Prescription Drugs Hits Women Especially Hard, New Study Finds," Senator Debbie Stabenow (D - MI) included the following:

*"Longer life spans, lower lifetime earnings, and a tendency to live with multiple chronic health conditions makes a strong Medicare program especially important for older women," U.S. Senator Stabenow said today.*

*"The figures are compiled, and they are dramatic," Stabenow said. "They show a high correlation of age, poverty, and multiple chronic afflictions among older women. This means they are more likely to spend more years of their lives trying to cover the higher medical costs—particularly the costs of prescription drugs—from incomes that are significantly smaller than their male counterparts."*

*The figures argue strongly in favor of a reliable and a universal prescription drug benefit under Medicare, Stabenow said, and they argue against privatization efforts that force seniors out of traditional Medicare and into private plans that may be unreliable, unavailable or more costly.<sup>17</sup>*

But the fact that women consume more healthcare than men does not mean that government provision of healthcare is in their best interest. Indeed, a more accurate way to frame the issue is to say that women have the *most to lose* from additional government interference in the healthcare system. The stifling of innovation and restrictions on choice of doctors typically associated with government provision of health services disproportionately threaten women.

American women today live longer and are healthier than at any time in the nation's history. A woman born in 1929 could expect to live to just 59; a woman born in 2000 can expect a full 20 extra years—living to nearly 80. This remarkable increase in longevity is largely attributable to the breakthroughs created within the U.S. healthcare system—a system that is by far the most innovative in the world. The primary driver of American innovation in this field is a market that, while distorted,

remains far freer than markets in Europe or Japan. U.S. pharmaceutical and biomedical companies lead the world not because U.S. researchers are inherently smarter, but because they have a profit-motive to develop and deliver new treatments and cures.

If the United States moves, as many feminist groups often advocate, toward a single-payer system in which Washington is the primary health-care provider for all Americans, incentives for the development of new procedures, treatments, and cures will be squeezed out and care will eventually be rationed. Consider the plight of women in Canada. Under its single-payer, government-run healthcare system, Canadians wait an average of 7.3 weeks to see a specialist after their family doctor makes a referral. Then they wait another 9.2 weeks between seeing the specialist and receiving treatment.<sup>18</sup> For women, the median wait between a referral by a general practitioner and an appointment with a specialist in gynecology was 7.4 weeks in 2001-2002.<sup>19</sup>

Advocates of increased government involvement in healthcare are selling bad medicine that will exacerbate, not cure, women's ills. As the celebrated humorist P.J. O'Rourke warned: "If you think healthcare is expensive now, wait until government gives it away for free."<sup>20</sup> Women are better served by a system in which doctors and patients—not bureaucrats—make decisions about treatment, and that provides incentives to develop the next generation of life-saving treatments.<sup>21</sup>

## Social Security

*“Market-based Social Security reform would give senior women greater independence, greater security, and more prosperous golden years.”*

As with healthcare, policymakers often justify increased Social Security benefits—or oppose any market-oriented reforms—based on women's disproportionate reliance on the existing system. Consider, for example, the following excerpt from former House Minority leader (and current presidential candidate) Representative Dick Gephardt's (D-IL) September 12, 2003, speech on Social Security:

*Some would argue that the defense of Social Security and Medicare often resorts to scare tactics. Well, I'll tell you this: America without Social Security and Medicare was, at times, a scary place.*

*Like most of my beliefs, my efforts to protect our seniors are rooted in my own life experiences. My mother passed away a few months ago at the age of 95. In her final years, I wrote the few checks she had to write each month and I got her checks coming in. She collected Social Security and a \$42 a month pension.*

*My mother was more fortunate than most. She lived a long life and we were grateful for every day. How would it reflect on my mother's 95 years if her son did not do all that he could to protect the lifeline that she relied upon? Those 95 years were the reason I've led the fight for nearly a decade against privatizing Social Security. We're better than that.<sup>22</sup>*

In short, Mr. Gephardt believes his mother should have had government as a “lifeline” instead of depending on her own savings or on the family she had raised—a family that happens to include a successful son who has served in congressional leadership for nearly two decades.

Obviously, not all seniors have the family resources that Mrs. Gephardt enjoyed. Nevertheless, the claim that senior women would be helpless without Social Security is false. First, it is important to remember that the people now receiving Social Security paid into the system for decades. It is reasonable to assume that they would have saved or invested at least a portion of that money—or made other provisions for their retirement—if the government had not compelled them to participate in Social Security.

Lobbying groups for the elderly have argued that entitlement programs free younger generations from having to support seniors. Yet the fact that the existing Social Security system is mandatory and administered by the government does not change the underlying reality of intergenerational dependency: Young workers are still paying for older retirees. In fact, younger generations are shouldering a greater and greater burden. In 1960, five workers were paying taxes to support each retiree. Today, just over three workers are paying for each retiree. By

2050, just two workers will be shouldering the cost of each retiree.<sup>23</sup>

Mr. Gephardt ignores the structural flaws that make Social Security a bad deal for workers and a financially unsustainable program. Demographic changes—principally, increasing life spans, lower birth rates, and the imminent retirement of the baby boom generation—mean that the payroll taxes collected will soon be insufficient to pay Social Security benefits, an imbalance that will grow worse over time. Unless the program is substantially reformed, taxes will rise drastically or benefits will be sharply cut. Neither option is attractive to women.

Yet leaving aside Social Security's impending financial disaster, the program is still fundamentally flawed. Social Security is not a savings plan. It uses the money paid by current workers to cover today's beneficiaries. This puts younger workers at a tremendous disadvantage, giving them an effective rate of return far below other safe alternatives, such as government or corporate bonds. Moreover, participants in Social Security have no legal right to their contributions. An employee might pay into the system all of her working life, but if she dies before 65, those contributions will be lost—she will have no inheritance to pass on to a loved one.

Some policymakers—from President George W. Bush to the late Senator Daniel Patrick Moynihan (D-NY)—have proposed addressing Social Security's defects by allowing workers to place a portion of their payroll taxes into a private retirement savings account. Like a 401(k), individuals would own their money and have the option of investing it in safe bond or stock funds, with a potentially greater rate of return and the ability to leave accumulated wealth to family or charity.

Opponents of personal accounts often point to the volatility in the stock market—such as the significant market losses between 2000 and 2002—as a reason to oppose any reforms that would give workers more control over their retirement assets. But opponents present a caricature of reform, ignoring how a system of personal accounts would actually be structured. Most plans under consideration limit workers' investments to broad mutual funds, bonds, or a combination of both. This reduces risk, and, importantly, gives individuals control over how much risk they assume—those who think stocks are too risky wouldn't buy them. Workers would also be investing throughout their lives, and thereby would benefit from the long-term market trend. Research has found that if workers had been investing their payroll taxes throughout their lives,

they would have received a rate of return superior to Social Security's, even if they had retired during the depths of the recent bear market.<sup>24</sup>

All workers would be better served by a Social Security system that gives them the opportunity to invest and own their retirement income. But women have a particularly important stake in this debate—ironically, for precisely the reasons that Mr. Gephardt cites. Women live longer and generally have less independent retirement income. During their working lives, women are less likely than men to be employed in positions that offer retirement plans. Of particular importance to women is that with a personal retirement account they would continue to benefit from the compound interest and returns generated from investing in bonds and mutual funds even when they are taking time out of the formal workforce. Pre-funding future benefits would also ease the payroll tax burden on future workers and employers, which would result in a more dynamic job market and greater economic growth.

Market-based Social Security reform would give seniors—and particularly senior women—greater independence, greater security, and more prosperous golden years.

## Affirmative Action

*“Affirmative action policies create the perception of undeserved reward, tarnishing the earned accomplishments of the policy’s intended beneficiaries.”*

**M**ost gender-based rhetoric used in policy debates merely *implies* that women are less capable than men and in need of special consideration. Proponents of affirmative action policies are far more explicit. Feminist groups argue that women should receive favored treatment in employment and in education to overcome the pervasive sexism that holds women back.

For instance, NOW's website has a section called “Talking About Affirmative Action.” It attempts to provide answers to common “myths”

about affirmative action policies and to explain why women should support them. One of NOW's "myths" is "Affirmative Action lowers standards in education and the workplace by letting unqualified people get ahead." NOW answers this charge with the following:

*Fact: Affirmative Action helps qualified candidates overcome racism and sexism. Affirmative Action is an investment in the future. By the time today's college students are at the height of their careers, one-third of the population will be comprised of African Americans and Latinos/Latinas.<sup>25</sup>*

This tidbit about current demographic trends may be interesting, but it is completely irrelevant to the "myth" supposedly being debunked—a "myth" that needs to be seriously addressed. Whether or not affirmative action policies actually lower standards and reward less qualified individuals, the policies certainly suggest that a lower standard is used for favored groups. At a minimum, this creates the perception of undeserved reward, tarnishing the earned accomplishments of the policy's intended beneficiaries. By imposing a group solution, it begets a group stigma.

There are times when it is useful to compensate for differences in ability or experience. For example, golf courses are designed to let women and men compete against each other more evenly. "Ladies' tees" take into account the biological fact that, in general, women have less physical strength than do men, and therefore are not going to be able to drive the ball as far down the course.

Ladies' tees make sense since it is generally accepted that biological differences give men an advantage in the game of golf. However, women should be concerned by policies that attempt to set up "ladies' tees" in other areas of life—like education and employment. Women are fully capable of competing on their own in these areas, and everyday, individual stories prove it. From Carly Fiorina, president and CEO of Hewlett-Packard Company, ranked #14 on the Fortune 500 and Meg Whitman, president and CEO of eBay Technologies, one of the internet's most popular sites, to Judith Rodin, the first female president of an Ivy League college, serving from 1994-2000 at the University of Pennsylvania, and Shirley Tilghman, Princeton University's president, women are becoming leaders in business, academia, and other fields.

Policies that favor women on criteria such as intellect and initiative

demean the accomplishments of successful women. Affirmative action creates an environment in which people wonder if these women truly earned their success or if they merely rose to the top of a rigged game.

Sexism does exist. Women will probably always face gender-related challenges—but they will have to clear those hurdles one at a time. Embracing affirmative action institutionalizes a far more damaging form of sexism: The codification and official recognition of an assumption of female inferiority. Feminist groups make a grievous error when they pursue government-mandated advantages; true feminism means trusting that women can compete and succeed on their own.

## Conclusion

**E**arly feminists fought to ensure that men and women were treated equally under the law, and they worked to change society's perception of women as "the weaker sex." The true story of feminism is that struggle for liberty—for each woman's right to choose her own course. The campaign by modern feminists to foster dependence on government—and to deny women the responsibility that comes with autonomy—betrays that proud heritage.

Organizations that argue for a greater role for government in the lives of women, as well as the politicians who play on the false perception of women's vulnerability as an excuse to expand government and their own power, disserve women and men alike. The Independent Women's Forum will work to expose this paternalism and foster a greater understanding of how women benefit from limited government and a society that maximizes individual freedom. Over the coming year, IWF will monitor the policies articulated by top candidates and policymakers and rank them on a numerical scale: The Women's Independence Index. The index will make it easier for voters to determine when an official or candidate is promoting dependence or true independence for women.

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## ABOUT IWF

The Independent Women's Forum, founded in 1992, is a nonprofit, nonpartisan, educational organization. IWF provides a voice for women who believe in individual freedom and personal responsibility, and who embrace common sense over divisive ideology.



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