

Keeping in Touch While Staying Home

All of our lives have been turned upside down in just a few weeks. Plans have been upended, and the daily news reports can seem grim. We had not planned to publish an issue of Highlights in April, because we would have gotten together at the state convention. However, in the light of this new world we are living in, we thought an update with some details and facts as they relate to AAUW issues might be helpful.

Who knew that Equal Pay Day 2020 on March 31 would be so different. Since the Pennsylvania legislature was not going to be in session that day, we had planned to meet with our legislators in their home offices. Of course, that also became impossible for many of us as the stay at home request from the governor came to more and more counties.

However, there are many ways to advocate. I decided to adapt the script for the in person visit to an email that I titled “Greetings on Equal Pay Day.” I thanked the legislators who were sponsors of the bills we would have discussed and asked them to support bills they had not sponsored.

When I discussed not doing a rally in the capital this year with Representative Sims’ aide (he is the prime sponsor of the pay equity bill HB 850), I promised to send her the material we would be using during our lobby visits. In preparing his email, I checked to see if he was a sponsor of the minimum wage bill and the Family Care Act. To my surprise, he had not signed onto the Family Care Act, so I made the case for him to do so. The next day I got an email from her thanking me for making her aware

of the Family Care Act bill and saying that Representative Sims would sign onto it. So, never doubt what even a simple email can do.

Think about what you can do the rest of the year. There are several more Equal Pay Days this year, when you may hopefully be able to meet with your legislators. They are:

June 4 – Moms

August 13 – Black Women

October 29 – Latinas

All the materials will still be valid for those days. If you want more specific data on these populations, email Barbara at aauwpapp1@aauwpa.org.

AAUW Statement on Equal Pay Day

Kim Churches, CEO of the American Association of University Women, issued this statement in advance of Equal Pay Day on March 31 in case you missed it.

“The COVID-19 pandemic is creating a seismic shift in our lives and in the U.S. economy. Our hearts go out to everyone impacted by this crisis — as does our promise to work even harder on their behalf. In these challenging times, we are doubling down on our efforts to fight for the economic security of American women and their families, as we have done for the past 140 years.

This is typically the time we mark the annual Equal Pay Day, when women symbolically catch up to men’s average earnings from the previous year. In addition to noting this date (March 31), this year we are taking a wider view to focus on how the pandemic is amplifying and exacerbating all of the nation’s economic inequities.

The issues we have long been fighting for are now alarmingly urgent: Low-wage workers — 54 percent of whom are women — are bearing the brunt of the coronavirus pandemic as they lose jobs by the millions. Those who've been working part time — again predominantly women — often don't have basic employee benefits, including health insurance coverage. The increasing numbers of gig workers also have no benefits.

The nation's lack of paid sick and family leave is endangering both the physical and economic wellbeing of countless American families. Retired women — who are twice as likely as men to be living at or below the poverty line — are more vulnerable than ever. And the burden of student debt — two-thirds of which is held by women — feels especially onerous for those who are unemployed.

We are confident that the severity of the crisis will eventually lessen, and as it does, society will turn its collective attention to rebuilding the economy. Throughout the coming weeks, months and years, AAUW will accelerate our efforts to address the persistent and underlying inequities that are crucial for a full recovery. Together we can ensure that we end up with a better, more economically secure world for women.

Health Insurance

You may have seen news items about calls to open enrollment in the Affordable Care Act (ACA). That was considered in the federal legislation that recently passed to address Covid-19. However, it did not make it into the final bill, and the President has indicated that he does not want to open enrollment in the ACA. However, the ACA law clearly states that anyone can apply at any time when there is a change in circumstance such as losing a job and there by losing health insurance.

If you or someone you know has lost your employment-based health insurance as a result of the COVID-19 pandemic, you do not need to wait for an open enrollment period to sign up for insurance through the ACA. Visit www.Insurance.PA.gov for more information. In fact, coverage through the ACA may be an affordable alternative to COBRA for many people who have lost employer-sponsored coverage, especially in the event that a consumer is eligible for tax subsidies, which can significantly lower the monthly cost of coverage.

Sick Leave and Paid Leave

This is another confusing area as to what is available as a result of the federal legislation that was passed. In a several conference calls this week with the Family Care Act Coalition and the Campaign for Women's Health that AAUW-PA works with, we were able to get some clarification. While it is good news that sick leave and paid leave were addressed in the federal legislation, it is only for the period of time dealing with Covid-19. Details of how this applies and to whom in very clear language has been provided by Marianne Bellesorte of Pathways PA, a former AAUW-PA Gateway to Equity Award winner. It is provided as a separate attachment.

Student Loan Relief is Available

This is another area of concern to AAUW. The CARES Act provides for the following:

- **Temporary relief for federal student loan borrowers:** Principal and interest payments are deferred without penalty on federal student loans through Sept. 30, 2020. No interest will accrue during this period and the borrower will be treated as if payments were made for purposes of loan forgiveness and loan rehabilitation programs. Collection activity on such loans also must cease during the period ending Sept. 30, 2020. Borrowers have the

option to continue to pay principal on their student loans during this period. Lenders are required to notify borrowers about the deferral period and details for resuming payments.

- **Expanded ability for certain employers to repay student loans:** The Act enables employers to provide a student loan repayment benefit to employees on a tax-free basis. An employer may contribute up to \$5,250 annually toward an employee's student loans, and such payment would be excluded from the employee's income.
- **Adjustments for teachers unable to complete their service obligation:** For teachers who could not finish their year of teaching service as a result of COVID-19, their partial year of service will be counted as a full year of service toward TEACH grant obligations or Teacher Loan Forgiveness. The CARES Act waives a requirement that teachers must serve consecutive years of teaching service for Teacher Loan Forgiveness eligibility, if a teacher's service is not consecutive as a result of COVID-19.

Keep in Touch

We had asked that you let us know By April 3 about your branch public policy activities and events involving coalition building, economic security, education, equal pay, GoTV, visiting legislators, letters to the editor, redistricting reform, Start Smart/Work Smart, STEM, or Title IX. Since the AAUW-PA Convention has been postponed until July, you now have extra time. Please send us your report using the form sent along with this issue of Highlights **by June 5.**

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and

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We have been doing all meetings by conference call or Zoom and national staff is working from home. As always, we are here to answer your questions and are only an email away. Hopefully this finds you all well and staying safe.