

AAUW-NE Fall Conference
“Economic Security for Women”
October 2018

Round Table Discussions
OUTPUT

Facilitator: Marilyn Bombac, PhD

TOPIC: Employment Negotiation

1. What is going well for us in this area?

- More information is available and accessible, internet groups create contacts and provide resources and tools
- More knowledge about how to negotiate employment is being modeled by some women-owned companies
- Females are more educated and assertive
- Pay equity in some sectors has improved
- Access to more sectors grows

2. What are some of our challenges?

- -agism
- People of different sex/gender are not treated fairly on a case by case, to guarantee fair treatment culture and politics must be consistent
- Literacy on negotiating is low; financial literacy is low
- Gender expectations and how we communicate can negatively affect our success because how women are viewed when they promote themselves is often negative based on gender stereotypes and expectations

3. What are some possibilities to consider?

- Educate ourselves on how to bring parity issues
- Understanding how employment fields vary in contract and employment expectations
- Free mentoring programs for young women/modeling
- Teach budgeting and financial literacy in high school, but not as a Home Economics class; as an independent adult training course

TOPIC: Student Loans

1. What is going well for us in this area?

- Loan availability, loan forgiveness, and loan repayment programs
- Media attention/advocacy about higher education costs

2. What are some of our challenges?

- LRPs – individuals join organizations, but don't have the passion for it
- Not being able to find available grants and scholarships for schools
- Not being able to find well-paying jobs to afford repayment
- College degree less valuable
- Looking down on jobs that don't require a four-year degree
- Not promoting trade school jobs
- Work study not readily available

3. What are some possibilities to consider?

- Non-profit organizations will gain higher qualified employees
- Learning about other socioeconomic groups
- In-state vs out-of-state tuition
- Work-study programs
- Joining military
- Gap year after high school
- Volunteer – to try different job opportunities

TOPIC: Retirement

1. What is going well for us in this area?

- Social Security is still well
- Interest groups for variety of interests
- Women returning to school for better employment
- Women speaking up to employers on issues
- Women live longer
- Women are resourceful in survival
- AAUW is advocating for Social Security staying government, not private
- Pensions are paying well

2. What are some of our challenges?

- Inflation
- Social Security needs restructuring (Congress)
- Driving at night to interest groups...ride share? (lunch meals, D.I.N.E.)
- Student debt precludes looking at retirement
- Women paid less than men (pay gap)
- Women working longer to pay for medical expenses, etc.
- Extreme costs for life saving efforts
- Divorce
- Women don't always support each other
- Sexism
- Under-funded pension – cost of living
- True fixed-income pensions (private)

3. What are some possibilities to consider?

- High School Financial Literacy classes (required)
- Fund retirement (planning)
- Lower cost education leads to more savings early on (less debt)
- Health care restructuring/compete across states
- Encourage savings (wants vs needs)
- Partnerships of women for living arrangements
- Esteem older women
- Affinity partnerships