

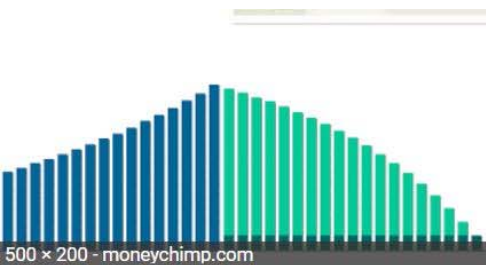
Women and Economic Insecurity: Advocacy and Policy Solutions

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Your initial investment

\$

* \$25,000 minimum required



Your timeframe

years

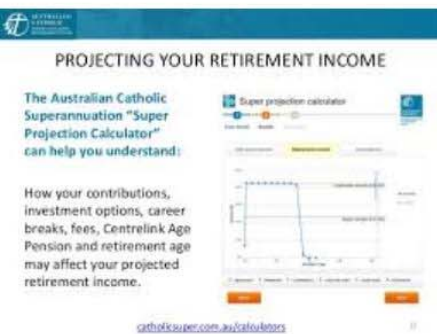
OR

Your desired current year monthly payment

\$

RESULTS

	A	B	C	D	E	F	G	H
	your retirement account shows \$112,000.00 on the day that you retire and you plan to live to be 100 (you are 70 now), how much can you withdraw each month? If you can invest in a 30 year bond fund that yields 5.00% compounded monthly							
1								
2	PV =		\$112,000.00					
3	n =	APR =	5.00%		Annual Interest Rate = Discount Rate			
4			12					
5	Age when you retire =		70					
6	Age when you get PMT any more =		100					
7	FV =		0					
8	PMT =							
9	FVMT =		0					
10	Words:							
11								
12	Excel Finance Class 33: Full Life Retirement Plan PV Annuity & FV Annuity PV & PMT Functions							

[illegible]

The screenshot shows the Prudential Retirement Income Calculator interface. At the top, the Prudential logo and "Retirement Income Calculator" are visible. The main heading is "Estimated Retirement Income in future dollars". Below this, a green box displays "Income Surplus \$500". To the right, a blue box shows "Monthly Goal \$3,500 (if required)". At the bottom left, a blue box indicates "Breakeven Point \$4,000 (if retirement)". The word "Excellent" is displayed on the right. Below the calculator, there is a disclaimer: "According to your inputs and the assumptions used by this calculator we don't expect you to have an income gap during retirement. Since this is only a projection, there are a few things you should keep in mind." followed by three bullet points: "Keep your momentum", "This market is unpredictable", and "Your life and retirement needs may change".

[illegible]

Prudential Retirement Income Calculator

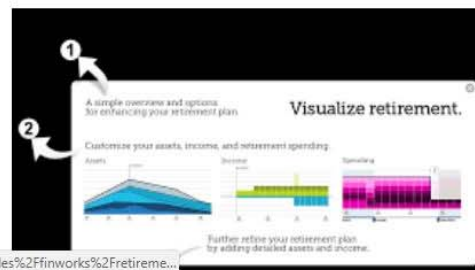
Estimated Retirement Income in future dollars

Category	Amount
Monthly Income of Retirement	\$12,779
Income Surplus	\$7,594
Monthly Gap of Retirement	\$5,185
Monthly Income of Retirement	\$12,779

Excellent!

According to your inputs and the assumptions used by this calculator, we don't expect you to have an income gap during retirement. Since this is only an estimation, there are a few things that you should keep in mind:

- Keep your momentum
- The Market is unpredictable
- Your life- and retirement needs - may change



economic security



women's economic life course

1. Discrimination
2. Child bearing
3. Unpaid care work



women's economic life course



public institutions





pay equity

Creative commons photos from SDOT Photos (L), Beverly Yuen Thompson (R)



paid leave

Creative commons photos from Seattle Municipal Archives (L) Stock photo (R)





affordability



life course



life course



thank you