

MEDICINE

Providing care to pregnant women

By Cindy Sunday Powell,
Mona Parish and Mary Cortez

Access to adequate health care during pregnancy is about more than just prenatal vitamins and regular check-ups. Education also plays a pivotal role in the choices people make for themselves and their children.

Nonprofit pregnancy medical clinics across Texas believe that access to education about pregnancy and sexual health is vitally important. Trained professional and peer counselors partner with women and men daily who are facing unplanned pregnancies to offer hope and help. Our communities are stronger and healthier when women and men have access to the support they need before, during and after pregnancy. These centers provide many invaluable services free of charge, available during every stage of pregnancy and even after the baby is born. For example:

►Thousands of women in the Houston area take advantage each year of the free pregnancy testing offered by PACN (Pregnancy Assistance Center North) and other pregnancy resource clinics like it. Medically accurate information about pregnancy options — parenting, adoption and abortion — is available for women who are often anxious about being pregnant and think they have nowhere else to turn for help. Many centers offer referrals for physicians and even for adoption agencies at the client's request, and they also have information about shelters and maternity homes for girls and women in need.

►Ultrasounds, one of the free medical services, allow a woman to hear the heartbeat and see the baby while a nurse walks her through the stages of fetal development. Additionally, ultrasounds indicate the viability of a pregnancy, and the fetal age, which is critical information for a woman who is contemplating her options. PACN statistics indicate that 72 percent of clients seriously considering abortion choose life for their children after an ultrasound.

►Relationship classes help teach couples about how to deal effectively and safely with anger and use healthy communication skills. For men and women who are victims of past physical or mental abuse, these courses can provide the foundation for functional, healthy relationships and decrease the likelihood of family violence. A report issued by the Texas Council of Family Violence found that in 2009, 196,713 family violence incidents occurred, and 111 women were killed. More than 70 percent of Texans say they have been a victim of domestic violence, or have a family member or friend who has been abused.

►Childbirth and infant care classes help moms and dads know what to expect during the labor and delivery process — and how to care for themselves and their babies afterward. And many centers offer self-paced education programs where clients can learn about parenting techniques, child and adult health, child safety and the warning signs of postpartum depression. Some centers can assist each month with diapers, formula and baby food — and even with baby furniture items.

More than 4,300 pregnancy resource centers across the United States offer compassionate, client-centered care and provide information about pregnancy and sexual health that is medically accurate, relevant and unbiased. Because of centers like these, women and men don't have to face unplanned pregnancies alone.

Powell is the executive director of Pregnancy Assistance Center North, Parish is the executive director of Care Net Pregnancy Center of Northwest Houston and Cortez is the executive director of Tomball Pregnancy Center.

ENERGY

U.S. can weather a sharp jump in price of oil

Government can take steps to help consumers reduce their need for petroleum

By Joe Barnes and James Coan

Gasoline prices may be high, but they can still get a lot higher. Instability is sweeping much of the Middle East and North Africa, home to some of the world's largest oil exporters. Tension between Iran and the West is at its highest point in years, heightening the risk of military conflict. Other imponderables — ranging from another major oil spill in the Gulf of Mexico to political conflict in Nigeria — add further uncertainty into an already cloudy supply picture. How well is the United States prepared for an oil-price shock?

The answer is not very — at least in the short run. A sharp uptick in price might prompt the federal government to release supplies from the Strategic Petroleum Reserve in an effort to boost supply and calm markets. But that is about it. Most of the adjustment will be left to the market, as higher prices lead to lower consumption. And this adjustment will not happen overnight.

One reason: In the short-term, households will be constrained in their ability to cut back on necessary driving. More than one-third of driving done by individuals, for instance, is work-related. Families will also be slow to acquire newer, more fuel-efficient — but still expensive — vehicles.

In the meanwhile, households will have less disposable income and face the increased uncertainty associated with sharply higher fuel prices.

Is there anything the government can do to help remedy this state of affairs? Absolutely. A variety of measures that help consumers reduce their demand for oil could "provide large reductions in oil use quickly and cheaply, while helping preserve mobility options," according to the detailed report *Saving Oil in a Hurry*, published by the International Energy Agency (IEA). The IEA notes that countries must be well-prepared before an emergency and shows that the U.S.'s plans and preparation lag behind most of the other 27 IEA nations.

One of the easiest options is a media campaign that focuses on steps drivers can take to reduce their oil use, such as properly inflating their tires and combining trips. The U.S. government has a great website with the information at fueleconomy.gov, but consumers have to find it themselves.

But even these tips can only go so far. A well-thought-out plan focusing on the commute to work can yield some of the largest drops in gasoline demand. The three main options are quite straightforward: working from home, sharing rides and working fewer but longer days. These alternatives — known as telecommuting, ridesharing and compressed work schedules, respectively — appeal to different segments of the working population. The IEA looked at each option and found each could reduce transportation oil use by at least 3 percent in the U.S. and Canada.

To help workers use these options during a crisis, the first step is to open a dialogue with employers. They may agree to allow their employees to use one or more options without penalty, sign up workers beforehand or make sure their businesses are organi-

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OUTLOOK

EDUCATION

Our students need longer school day to be competitive

By Robert Sanborn

Economics and education are hopelessly tangled. Grinding poverty hinders many students from succeeding in school. But strengthening our economy and lifting these kids out of poverty demands a well-educated work force. This toxic combination of low socioeconomic status and low educational attainment plays out like a vicious cycle.

We need to get serious about lifting young people out of poverty. This means that we must get serious about education reform.

The stakes are high, and we cannot afford to waste time with a reform agenda that is not evidence-based. Our community's resources and energies must be focused on cost-effective strategies that work.

So what works? Extended learning time, in the form of a longer school day and/or a longer school year.

The average length of the American school year is significantly shorter than those of nations where students excel on international tests. Public school students in the U.S. spend about 180 days of the year in school, compared to around 225 in Korea and 221 in China.

It is important that we give students ample time to learn. However, in order for it to work well, extended learning time must be implemented thoughtfully. Well-executed extended learning time equates to more time on task. It cannot just be an extra hour of study hall; additional instructional time is the key.

A number of stand-out schools in the Houston area have utilized extended learning time to great success. When Children at Risk looks at the schools that best serve high-poverty kids, the most effective of them have longer school days and/or longer school years. These model schools include high-performing magnets, like DeBakey High School for Health Professions and the High School for the Performing and Visual Arts, as well as outstanding charter networks such as KIPP and YES Prep.

In an age of tight

budgets and cost-cutting, the idea of adding more learning time can seem like the height of delusion.

Steep cuts to state education budgets have led some states and districts to call for an even shorter school year as a cost-saving measure. However, there are a number of examples of schools increasing instructional time without significantly increasing their costs.

Generation Schools, a charter school network operating in New York and Colorado, is a prime example of efficient and effective extended learning time.

With some creative scheduling, including staggering teacher vacations, Generation Schools offers their students 30 percent more learning time, all without increasing the length of a teacher's work year.

To cap it all off, this transformation occurred without a significant increase in per-pupil funding levels.

If we want to do what is necessary to lift our students out of poverty and give credence to the promise of opportunity that education represents, we must create a new norm. We need to wean ourselves off a three-month summer break and embrace what has been working in some of our most innovative and successful schools.

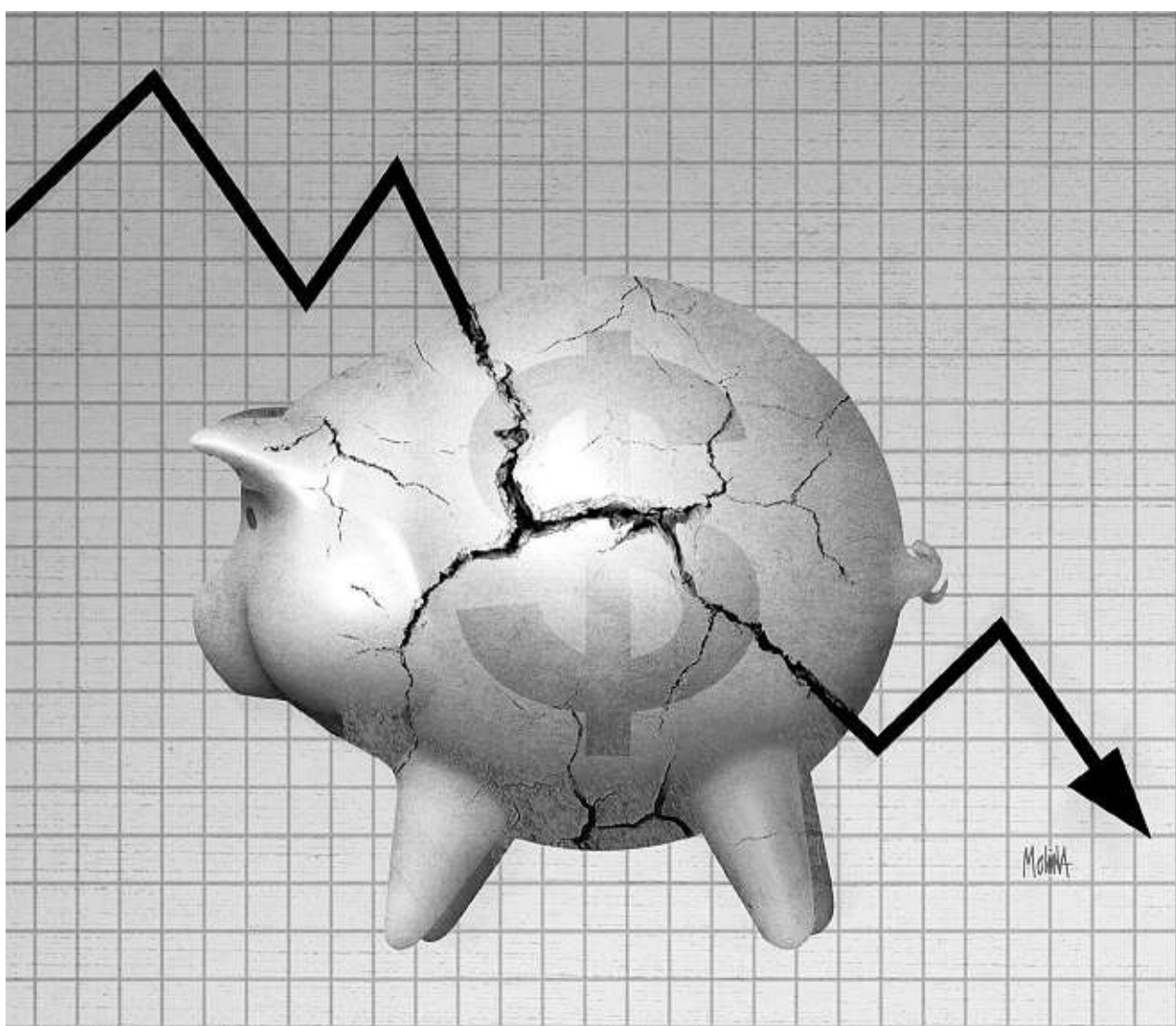
Extended learning time is a proven method for boosting educational outcomes, especially for low income students. It may be controversial, but we know that it works.

In light of the recent state budget cuts, schools are forced to be evermore creative in meeting the needs of their students.

Children at Risk urges policymakers and school leaders not to dismiss extended learning time as an expensive and unworkable impossibility. Examples across the nation, as well as in our own backyard, prove that more time in class can be achieved without further squeezing the budget.

Sanborn is the president and CEO of Children at Risk, an advocacy and research non-profit dedicated to speaking out and driving change for all children.

FINANCE



Pedro Molina

Texas' public pensions have the time to recover

By F. Scott McCown and Chandra Villanueva

Texans believe in opportunity. We believe in hard work for a fair wage that gives us a chance to be part of the middle class. And after a lifetime of work, Texans believe we should be able to retire and live a self-sufficient, middle-class life. The way we make sure our public servants have this opportunity is by providing a pension as part of their compensation.

Houston Chronicle columnist Bill King, who recently announced his resignation in these pages from a group calling itself Texans for Public Pension Reform ("Public pensions are facing a crisis," Page B10, Feb. 5), suggests that public servants are not well served by our state's public pension plans, specifically naming the Texas Teacher Retirement System (TRS).

In reality, thanks to generations of conservative stewardship, our state's two largest pension plans, TRS for teachers and the Employee Retirement System (ERS) for state workers, are national models, providing school teachers and state workers an opportunity to earn a middle-class retirement.

Here is how they work. TRS and ERS are what are called defined-benefit plans. During an employee's working years, both the employee and the state contribute each month. The plan then invests those contributions. After an employee retires, the plan pays the employee a set monthly benefit. The plan pays the employee out of the accumulated contributions plus the return on the plan's investments. The average annual state employee benefit is \$17,526, and the average annual

teacher benefit is \$22,764, slightly higher to account for the fact that most teachers do not get to participate in Social Security.

Defined-benefit plans are different from defined-contribution plans such as a 401(k) where an employee, and maybe the employer, set aside a certain amount in an individual retirement account. In a defined-contribution plan, when the employee retires, the employee can draw only what the return on their individual investment allows as of that date. If employees are caught in a market downturn, they may be left with little on which to live.

Defined-benefit plans produce more security and stability for retirees than defined-contribution plans. Pooled investments, professionally managed, generate better returns for investors, and the longevity of pooled investments protect individuals from market downturns. Employees don't need to worry about moving their investments to more conservative funds as they near retirement. And if there is a market downturn after an employee retires, the employee is not left to deal with the consequences alone.

An individual employee can't afford the amount of savings required to ensure the same security and stability through a defined-contribution plan. In fact, the National Institute for Retirement Security reports that costs to generate the same benefits are 46 percent lower in a defined-benefit plan compared to a defined-contribution plan.

TRS and ERS are well funded and well managed. Each system does currently have a temporary unfunded liability (the amount the state would have to put into the

plans to pay all earned benefits, if the state had to pay all earned benefits today). But the nation did just come through the Great Recession. Fortunately there is never a day when all earned benefits come due at once, and both systems have time to make up their losses.

As of Aug. 31, 2011, TRS and ERS had more than 82 percent of all the money they would ever need to pay benefits. Pension experts agree that any plan above 80 percent is well-funded, leaving adequate time for investment returns to improve. ERS was funded at or above 100 percent consistently through 2002; TRS was funded at or above 90 percent from at least 1992 to 2001. They will recover.

Of course, both public employees and the state must continue to make their full contributions to the plans. Employee contributions come straight out of their paychecks, so nothing to worry about there.

And Texas, unlike some states, almost always contributes enough to cover the "normal cost" of the plan (the amount necessary to pre-fund all pension benefits assuming a reasonable rate of return over time of 8 percent).

As long as both public employees and the state continue to do their share, the plans will remain sound. Together as Texans, we can be proud that through conservative stewardship, our state's two pension plans are national models, and that we provide our public servants the opportunity to be part of the middle class.

McCown is executive director and Villanueva is a policy analyst at Center for Public Policy Priorities in Austin.

U.S. can get prepared for an oil shock

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zationally prepared for changes in commuting habits. Telecommuting, for instance, has clear advantages for businesses, including lower overhead costs and higher worker satisfaction, but unprepared companies could have problems with their information technology readiness and security. To get companies started, a broader rollout of programs such as Virginia's Telework VA, which provides a tax credit of \$1,200 per employee for teleworking expenses, should be considered.

The government can also encourage Americans to buy more fuel-efficient automobiles. During an oil crisis, consumers tend to acquire fewer new vehicles, which damages the auto industry and the economy at large. The leading expert on the negative

macroeconomic impacts of oil shocks, economist Jim Hamilton, argues that if it weren't for reduced auto purchases, it is unlikely there would have been recessions in 1980 or 1990-91. He says even the most recent recession would have started months later if consumers had not cut back on new vehicle purchases. Implementing another cash for clunkers program that provides rebates for owners of inefficient vehicles who purchase new, more efficient vehicles would help stimulate the auto industry and provide additional gasoline savings.

Will these measures fully offset the individual and collective impact

of a major oil shock? No. They are clearly no substitutes for longer-

term policies aimed at increasing energy security. The latter include fostering greater stability of world supply through diversification and reducing longer-term demand through policies such as higher fuel-efficiency standards for vehicles.

But the initiatives we've discussed will, on the margin, help American households mitigate the financial effects of a sharp uptick in price and help reduce the oil price itself. Not least, they will help give American families a greater sense of control over their daily lives.

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