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001. memo	Carrie Wofford to Melanne Verveer and Nicole Rabner re: Women from Roundtables [partial] (1 page)	07/24/1996	b(6)
002. bios	re: personal (7 pages)	n.d.	b(6)

COLLECTION:

Clinton Presidential Records
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FOLDER TITLE:

Women - Women's Domestic Issues [1]

2013-0534-S

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RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

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- b(1) National security classified information [(b)(1) of the FOIA]
- b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
- b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
- b(4) Release would disclose trade secrets or confidential or financial information [(b)(4) of the FOIA]
- b(6) Release would constitute a clearly unwarranted invasion of personal privacy [(b)(6) of the FOIA]
- b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
- b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

WOMEN

Women's Domestic Issues

PHOTOCOPY
PRESERVATION

Best Cancer Bills Need Undivided Attention

■ Here's a lot we don't know about breast cancer, but there is one thing we know for sure: It attacks Republican and Democratic women with savage impartiality.

I'd think, then, that the Republicans, the party of the Old Gender Gap, would be as anxious as Democrats to modify the insurance industry's policies so that it provides more humane coverage of breast cancer patients.

But you'd be wrong.

The Republican leadership of the House has so far refused to even schedule hearings on two bills that would do that. The Senate has not scheduled hearings on companion bills, either.

The Breast Cancer Patient Protection Act, sponsored by Rep. Rosa L. DeLauro (D-Conn.), would require insurance companies to pay for at least 48 hours of hospital stay for women undergoing mastectomies and 24 hours for women undergoing lymph node removal, to determine if cancer has spread.

Rep. Anna G. Eshoo (D-Calif.) has sponsored a bill that would require insurance companies that pay for mastectomies to also pay for reconstructive surgery. She has 115 co-sponsors, including 15 Republicans.

DeLauro's bill has 183 co-sponsors, including all of our area representatives, except Northern Virginia Republicans Thomas M. Davis III and Frank R. Wolf. The chief co-sponsor is Marge Roukema (R-N.J.), who recently wrote her Republican colleagues to urge them to support the bill. "For many women," she wrote, "coping with the ordeal of surgery will be made more difficult when, against the advice of their doctors, they are forced to leave the hospital while still in pain, groggy with anesthesia, and with drainage tubes still in place."

In March, Roukema had urged Speaker Newt Gingrich to put the bill on a fast track. "To my astonishment, that hasn't been possible," she says.

"Whether you are talking about the need for health insurance reforms and women's health or the gender gap that's out there for Republicans, on the substance and the politics, we have to attend to this. . . . These are issues that count within the American family."

The insurance industry, she said, is "probably having an enormous influence. The fact they are so resistant to even hearings, it must mean there is tremendous pressure on the other side."

Both bills have been referred to the Commerce Committee and to the panel on education and the

work force. Just one indication of the insurance industry's clout is this: Rep. Thomas J. Bliley Jr. (R-Va.), who is chairman of the Commerce Committee, has received \$1.1 million in campaign donations from political action committees in the first half of this year, according to the nonpartisan Center for Responsive Politics. Of that, \$20,000 has come from the health insurance industry and \$152,500 has come from the insurance industry in general, many of whose companies are diversified into health insurance.

"Managed care and their accounting departments have no role in the very complex process of making breast cancer treatment decisions," says Amy Langer, executive director of the National Alliance of Breast Cancer Organizations. "Hearings can flush out of the bushes people who've had very negative experiences but haven't talked about it. . . . We know of women who've been literally told, 'Sorry, you have to put your clothes on and leave.'"

DeLauro and Eshoo are scheduled to launch an Internet petition drive to get hearings scheduled on their bills at a news conference this afternoon. The Sapient Health Network has set up a site (<http://breastcare.shn.com>) where people can not only sign the petition but also recount their own experiences. The drive will go through October, Breast Cancer Awareness Month. Numerous other women's health and breast cancer organizations are providing links.

Despite national publicity about the forced march of mastectomy patients out of hospitals, the situation continues. This summer, the Connecticut Office of Health Care Access released a study that showed a 700 percent increase in mastectomy patients discharged after one day. From 1991 through 1993, most patients were discharged after three days. By 1996, the majority were being discharged after only one day.

The Internet petition drive can yield a mountain of stories that will give a real picture of what is happening to breast cancer patients under managed care. It can also give the Republican leadership a good idea of how foolish it is being to stand in the way of humane treatment of the increasing number of women who are getting this disease.

Marge Roukema put it best: "You can't talk about family values and have any credibility unless you deal with real life problems families have to face. And this is one of those problems."

The Washington Post

WEDNESDAY, SEPTEMBER 10, 1997

PHOTOCOPY
PRESERVATION

What's News—

Business and Finance

COLUMBIA/HCA WARNED that third-quarter earnings will fall well short of a year ago, acknowledging that a huge federal Medicare fraud probe is taking a financial toll on the hospital giant. In reaction, the firm's stock price plunged 9.4%. Columbia blamed a drop in patient admissions for some of the projected shortfall.

(Article on Page A3)

Union Pacific's safety procedures are expected to be sharply criticized in a report by federal railroad regulators. The report is expected to urge broad operational changes and comes after a series of deadly crashes.

(Article on Page A3)

Barrick Gold plans to close five higher-cost gold mines in the U.S. and Chile, take a \$385 million third-quarter charge and sharply increase production at its lower-cost mines.

(Article on Page A3)

The dollar's market share in foreign-exchange reserves of world governments is on the rise, according to International Monetary Fund data.

(Article on Page A2)

U.S. workers were more productive than originally thought in the second quarter, helping to explain why the economy expanded at a healthy pace without sparking inflation.

(Article on Page A2)

General Motors has launched a new cost-cutting study in a bid to save hundreds of millions of dollars more a year, after overhauling its North American and European auto operations in the past few years.

(Article on Page A4)

Procter & Gamble and nine other leading consumer-product companies consented to pay \$4.2 million to settle state antitrust charges that they acted in unison to deprive shoppers of cents-off coupons in western New York.

(Article on Page A4)

Boeing is considering spending \$1 billion on developing expanded versions of the 747 jumbo jet.

(Article on Page A6)

Four lawyers who helped force the tobacco industry into an \$11.3 billion settlement with Florida are trying to hold up the cigarette makers' payments unless they get more money.

(Article on Page B5)

Campbell Soup plans to spin off seven "nonstrategic" business lines in order to focus on its more-profitable soup, sauce and biscuit lines.

(Article on Page B6)

The biggest domestic spending bill of the year has run aground in Congress as Republicans fight among themselves over the party's direction on budget and social issues.

(Article on Page A8)

Lucent Technologies plans to unveil two digital phones that could help broaden the presence of the maker of cellular infrastructure equipment in the fast-growing wireless industry.

(Article on Page B9)

Xerox agreed to sell its Resolution Group insurance unit for \$150 million in cash and securities valued at \$462 million to an investment group.

(Article on Page B4)

Markets—

Stocks: Volume 502,101,260 shares. Dow Jones industrials 7851.91, up 16.73; transportation 3011.10, off 14.95; utilities 237.49, up 1.15.

Bonds: Lehman Brothers Treasury index 6995.93, off 5.38.

Commodities: Oil \$19.43 a barrel, off five cents. Dow Jones futures index 149.78, off 0.61; spot index 148.45, off 0.42.

Dollar: 118.94 yen, off 2.14; 1.8145 marks, up 0.0070.

World-Wide

CAMPAIGN HEARINGS FOCUSED on a top Democrat's dealings with a big donor.

Donald Fowler, former party chairman, told the Senate fund-raising panel he didn't remember making calls to the CIA on behalf of Roger Tamraz, who was promoting a Caspian Sea oil-pipeline project. Republicans produced two 1995 CIA memos describing Fowler calls on behalf of Tamraz, but Democrats pointed out a CIA official's deposition saying Fowler may not have known he was talking to an employee of the agency.

Two Democratic fund-raisers, Gene and Nora Lum, were sentenced to 10 months of confinement for arranging \$50,000 in illegal 1994-95 contributions.

Secretary of State Albright traveled to Israel at the start of her first Mideast mission, saying en route that she will insist that Prime Minister Netanyahu fulfill Oslo commitments for withdrawals from areas of the West Bank. Israel issued a list of 10 security commitments it wants her to secure during her meeting with Arafat tomorrow.

Clinton laid out his fall agenda in a speech at American University, calling for campaign-finance reform, new trade accords and a Medicare-reform commission. He also urged confirmation of Weld as Mexico ambassador. Sen. Helms will hold a Foreign Relations panel meeting to explain his refusal to schedule a Weld hearing.

Rescue workers in Haiti attempted to pull a sunken ferry ashore at Montrouis as conflicting estimates continued to be issued on the death toll from Monday's sinking. U.N. divers from Canada said they have taken about 100 bodies from the water and saw another 100 to 115 still on the vessel.

The IRA's political wing signed a declaration renouncing violence, a move that formally opens the way for it to join Northern Ireland peace talks. Protestant parties stayed away from the proceedings, and the biggest is to decide soon whether to take part in the working sessions that begin Monday.

NATO troops in Bosnia escorted a aide to indicted war criminal Karadzic and dozens of his security men from Banja Luka after supporters of a rival Bosnian Serb faction surrounded them in their hotel. Meanwhile, a Croat nationalist party said it will boycott weekend elections in Bosnia.

The top U.N. refugee official suspended operations in the Congo after the government's forced repatriation of Hutu refugees to Rwanda and Burundi. Meanwhile, President Kabila paid his first state visit to Rwanda, which many believe engineered early stages of his war for former Zaire.

U.S. teenagers are influenced more by parents on health matters than is widely thought, a major survey of 12,000 students in grades seven through 12 says. It found teens were less likely to engage in risky behavior if they remained close to parents, teachers and classmates. (Article on Page B8)

The Air Force secretary is quitting the post Oct. 31 to return to teaching at MIT. Sheila Widnall said in letters to Clinton and Defense Secretary Cohen. Widnall is the first woman to have served in the post.

The leader of Mexico's ruling party quit following July election setbacks to the PRI that ended its 68 years of control over the lower house of Congress. The departure is likely to intensify debate on party reform.

Colombia's president reiterated the government's willingness to enter peace talks with leftist rebels, but neither of the two biggest groups have agreed. Violence continued ahead of local elections next month.

China's Communist Party expelled the former Beijing party boss and will prosecute him for corruption. With a party congress opening Friday, the move is seen as bolstering the antigraft image of President Jiang.

Former President F.W. de Klerk gave a farewell speech to South Africa's Parliament after his National Party chose his successor. The new party leader is Marthinus van Schalkwyk, 37, who was executive director.

Paula Jones's lawyers were granted permission by the judge in her sexual-harassment suit to withdraw from the case. The judge said the move won't change the schedule for the trial, due to begin on May 27.

Virginia Military Institute suspended a female freshman for a year for striking a male upperclassman. Four of the 30 women who enrolled after the Supreme Court ended the school's men-only policy have now left.

THE WALL STREET JOURNAL WEDNESDAY, SEPTEMBER 10

file women's
issues

THE LIFETIME SUMMIT PARTICIPANTS

After extensive research and outreach, LIFETIME invited 120 women leaders, activists and creative thinkers representing diverse ages, geographic and socio-economic backgrounds, educational accomplishments, occupations and professional and personal interests.

LIFETIME Summit participants came from the arts, business, journalism, education, sports, health care, communications, technology, politics, public service, military service, community activism, and the entertainment industry.

Many participants are nationally renowned in their fields of interest – other emerging leaders are making a difference in their own communities. The Summit was graced by women who ranged from public school teachers to CEOs; from poets to scientists; from emerging young leaders to seasoned thinkers.

In her welcoming remarks at the Summit, Linda Ellerbee, award winning journalist and LIFETIME “Take a Minute” anchor, was

“...overwhelmed as I look out at you and I feel the power of our gender. It's really an amazing group of people here. We have women who have broken barriers for other women in the fields of business, economics, politics, entertainment, architecture, even construction and sports. It's extraordinary. We have other women who are a lot younger than I am, who are going to break new barriers. The one thing that unites all of us is a tremendous interest in the future. I just can't tell you how much I believe in the collective power of women to make a difference.”

... all of us usually go about our days ... bringing a sense of who we are to each occasion. Today we're asking you to bring the whole person. Your experiences, your brains, your spirit, your work life, your home life, your community life, your spiritual life, your heart. This is why we've made today very different from your business-as-usual conference meeting.

Linda Ellerbee

THE LIFETIME APPROACH

LIFETIME was determined to avoid the standard conference forum of "experts addressing experts." During the day-long meeting, there would be no attempt to "solve the health care crisis," "to create a strategy to bring more women into upper management," "no laundry list of "101 ways to eliminate home and workplace stress," but rather to bring a fresh approach that would stimulate real dialogue and achieve real insights.

The Summit featured sessions – with ABC News Special Correspondent Cokie Roberts, Celinda Lake of Lake Research, a leading political strategist and pollster on women's issues, LIFETIME President and CEO Douglas McCormick, Geraldine Laybourne, and Linda Ellerbee – to help provoke conversations and help participants articulate areas of common thought emerging from the day. But there were no "leaders" to guide the discussion groups themselves. Gathered in small groups of 10 to 15 women, the Summit participants relied on their own experiences to pose and answer questions such as: How would women like their lives to be different in the 21st Century? What obstacles keep them from doing this? What can be done to make concrete and critical differences in the 21st Century? How do they find words – a common language – to better describe the issues and experiences that are important to them individually and collectively, as women?

THE SUMMIT CONCLUSIONS: WHAT WOMEN WANT ON THE VERGE OF THE 21ST CENTURY

The Summit process allowed for every woman to speak, to challenge, to seek common ground, and to collaborate for the future. As one young woman said after the breakout sessions, we "were excited, we had fun, we were a very diverse group of women who got together and we jammed."

Some common conclusions emerging from the Summit discussions. Looking toward the 21st Century:

- Women sorely need more balance in their lives, and pay equity and career advancement for their toil. They long for an environment where human development and productivity are as important as economic growth, a society where children are a priority, and boys and girls are encouraged equally to reach their full potential. Women want more respect for their wisdom, contributions and accomplishments from society at large.
- Women want politicians to be responsive to their needs and they are willing to vote to elect women and men who support legislation that will make life better for women and children. Women want to bring their values to the workplace and want businesses to demonstrate corporate responsibility to the community at large and to all their workers, regardless of gender or ethnicity.
- Women want acceptance and respect for their life choices, whether it is to be full-time professionals, full-time homemakers, or a blend of both. They want increased financial security, now and in their retirement years.
- Women need to seek more effective language that describes, rather than stereotypes, their contemporary lives. It is time to replace old words and terms with new ones. Some examples: "Working mother" becomes "working parent"; "school" becomes "learning laboratory"; "women's rights" becomes "women's equality"; and "colorblind society" becomes "racially equal society."

- Women are ready to continue taking action that impacts their lives and the lives of others around them. They are ready to take more responsibility for their own lives, more care with their own health and that of their families. They are ready to challenge the system in a variety of positive ways; and to act on behalf of voiceless women who need to be heard. They agreed not only to seek mentors, but to be mentors, especially for the young.
- The significance of the Summit participants' goals were that they were forward-looking and optimistic, not negative and pessimistic. The goals were sweeping yet practical, taking seriously the battle cry to "Think globally and act locally." And, importantly, they believe they have the political power to achieve these ideals and goals.

BENCHMARK RESEARCH AND SUMMIT FINDINGS

At the Summit's conclusion, analyst and pollster Celinda Lake, drawing from her observations of the small breakout sessions and reinforced by her own benchmark research on trends in public opinion among women, shared her observations about the primary issues of concern to women:

- **Economic and quality-of-life security** – Ensuring economic security for themselves and for their families is at the top of women's agenda. For women, economic security in the 21st Century mainly means three things: quality education, adequate retirement, and comprehensive health care:
 - **Education** – Women see education as critical to their ability (a) to succeed in a competitive and changing economy, and (b) to achieve independence and respect.
 - **Retirement** – As the baby boomers age, retirement issues take on increasing urgency among women. A majority of women under 60 believe that their retirement is likely to be financially insecure. An increasing number of women (one in five nationally) are already responsible for caring for an aging parents – more than half believe they will have this responsibility in the future.
 - **Health care** – Health care bills continue to represent one of the biggest threats to American families' financial security. A majority of women worry "all the time" about having affordable health insurance for themselves and their families.
- **Equal Pay and Benefits** – Women worry about making ends meet for their families, particularly when they make 70 cents for every dollar men make. "Equal pay for equal work" continues to be a rallying cry for women across the board. This issue is, above all, an economic, not a political one: women's paychecks are often the only thing standing between their families and economic disaster. Virtually all women think those paychecks should be a fair reflection of their time.

- **Family, Community, and National Values** – A majority of women agree that government should do all it can to promote traditional values. At the same time, while the traditional family unit may be ideal, the reality of life in the 90's is that there must be a broader definition of "family." Women – usually the center of every family – acknowledge the need to recognize non-traditional families and to tackle the issues related to this societal sea change.
- **Children** – As part of their return to an emphasis on values, women are prioritizing family and children. Whether they have children or not, women increasingly feel that public policy and spending should make children's welfare the nation's top priority. Women, more than men, filter their priorities and their political policy preferences through a focus on children. A key issue, at home and the political arena, is child care – making it universal, affordable, safe and a positive, growing experience for children.
- **Crime and Violence** – For women, their concern about values is closely connected to their concerns about crime and violence. Women across class, age and racial lines worry a great deal about violence affecting themselves and, especially, the nation's children.
- **Time** – At the end of the 20th Century, paid work is nearly universal for women; 99% of all American women will spend some time in the paid workforce. Women believe the way they spend their time does not reflect "balance" – they are engaged in a constant battle to keep all the balls in the air. This "scarcity of time" has real and serious implications for the kinds of public policies that are important to them, as well as for the demands they are willing to place on employers. Flexible work hours and family leave are an extremely high priority for women voters. As a result, this has become a major public policy issue.

SOLUTIONS SOUGHT BY WOMEN

According to Celinda Lake's research, and reinforced by the Summit discussions, although women worry about their economic future and about the future of the nation's children, their worries are balanced by a strong sense of resiliency and independence. Women therefore tend to describe themselves as independent, self-reliant, and adaptable. But far more than men, they believe in group solutions and collaborative actions and "partnerships":

- **Government** – Women generally agree with the idea that "government *can* help people, and needs to be made to work for average working families."
- **Business** – Women are also willing to demand more from business and want better partnerships with their employers. They also want more child care benefits and better pension plans for women as a whole.
- **Community** – For women the concept of "community" is a powerful one, with women looking for ways to empower and rebuild community. For women, "community" can apply to their city, their neighborhood, as well as to their workplace, PTA, even their carpool.

Whether they are looking to government, to businesses, or to themselves, women's approach to problem-solving is above all rooted in a demand for better "partnerships." Women believe that government, business and families must share burdens together, and must work to create the kind of country they want in the 21st Century.

"We fully expect the insights and ideas that emerge from the Summit will provide a beacon for us as we strive to provide quality programming to our viewers through our documentaries, original movies, ongoing series and public affairs campaign."

Doug McCormick, President and CEO, LIFETIME Television

"Focusing women on what they could do – and want to do – helps LIFETIME focus on what we can do to help them."

Jane Tollinger, Executive Vice President, LIFETIME Television

THE NEXT STEPS: LIFETIME'S CALL TO ACTION
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For LIFETIME, the Summit did indeed provide invaluable opportunities for the network to connect with a representative group of diverse women offering a wealth of information on what was important to their lives and the lives of their communities. LIFETIME now plans to use its communications muscle as the network for women.

- **An Annual "LIFETIME in the 21st Century" Summit** – LIFETIME Television will sponsor a 1998 "LIFETIME in the 21st Century" Summit in order to continue the dialogue, track the trends, and facilitate the connections emerging from this 1997 Summit. LIFETIME will be seeking ideas from current Summit participants, as well as other representative women constituencies on how the 1998 Summit can best meet these goals.
- **"LIFETIME in the 21st Century: Role Models/ Model Solutions"** – Women need an opportunity to seek, evaluate, and act upon the Summit's most valuable insights and outcomes... Throughout America, women of all ages and backgrounds are engaged in innovative, entrepreneurial, and collaborative activities benefiting the quality of their own lives and as well as those of their families, their co-workers, and their communities as a whole. These individuals and initiatives can and should serve as "models" for American women seeking strategies and solutions on the verge of the 21st Century.

LIFETIME Television for Women wants to hear about, encourage, nurture and respond to these solution-oriented models. Moreover, it's vitally important that geography not be a barrier to women sharing information, helpful tips, pitfalls to avoid, resources to tap into.

Utilizing its public affairs vignette series "Take a Minute" – hosted by Linda Ellerbee - and its website, LIFETIME is initiating a "LIFETIME in the 21st Century: Role Models/Model Solutions" public information project that will profile outstanding activities and initiatives within the six key issues areas emerging from the 1997 Summit, the Summit's participant discussions and benchmark research: women in the workplace, time and financial management, child care, health care, communications, and community outreach.

To raise the profile of these women, their programs and the changes they are creating, LIFETIME will regularly profile them on "Take a Minute."

In addition, women throughout America will be encouraged to utilize the LIFETIME'S web page bulletin board (www.lifetimetv.com) to post and access information on what programs and activities are **working** in schools, offices, hospitals, clubs, and communities across the United States.

WHAT'S WORKING: "ROLE MODELS / WORKING SOLUTIONS"

LIFETIME has selected a range of programs run by Summit participants which can be valuable resources for women across the country.

- **Women in the Workplace** – Corporate, small business, and work-at-home ideas and solutions, focusing on such areas as equal pay for equal work, flexible hours, risk-taking, women professional mentoring, and family leave time.
 - **Martha Baker/Non-Traditional Employment for Women (NEW)** – Martha Baker is the executive director of NEW, which educates, trains, and advocates for hundreds of thousands of women in construction and other blue-collar, traditionally male-oriented jobs.
 - **Laura Groppe/Girls Game, Inc.** – In 1994, Laura Groppe left a high-level Hollywood entertainment job, and lucrative career track, to start her own company – Girl Games – a multimedia company dedicated to providing young women with products that encourage them to explore cutting-edge technology and prepare them for the demands of technologically-advanced careers.
 - **Melissa Moss/Women's Consumer Network** – Melissa Moss runs this start-up affinity marketing company, a for-profit, national membership organization which provides discounted goods and services to women by leveraging their collective purchasing power in the marketplace.
- **Women Jugglers – Time, Stress, and Financial Management** – Professional and personal ideas and solutions for single women and women with partners, spouses, families, and elder care responsibilities.
 - **Rosalind Barnett, Ph.D., Women's Studies Program/Brandeis University** – Dr. Rosalind Barnett is a research psychologist working in the areas of gender, work/family, and stress. Her nationwide research, lecturing, and subsequent "how to" publications focus on the lives of full-time employed, dual-earner couples.

- **Terry Ajir/Registered Nurse and Resident “Soccer Mom”** – Terry Ajir formerly worked as a specialist in gerontology and rehabilitation. Since the birth of her daughter she “works at home” – active in child rearing and “time managing” a wide range of volunteer activities in her community with a focus on child care and health care.
- **Women and Health Care** – Personal, community, and public policy health care ideas and solutions for women, children, families, and the elderly.
 - **Susan Hadley/WomenKind** – Susan Hadley founded WomanKind – an innovative hospital-wide domestic abuse program designed to detect abuse early and provide battered women with aggressive health care intervention, advocacy services and resource referrals. This outstanding program has grown from one hospital in Minneapolis to seven, and is now being replicated as a model intervention initiative nationwide.
 - **Lori Arviso Alvord, MD/Department of Surgery, Gallup Indian Medical Center** – Lori Arviso Alvord is the Navajo Nation’s first woman surgeon. Through her practice, she is working to integrate Navajo cultural beliefs and western medicine, and is developing a prototype for such collaborations nationwide.
 - **Nancy Brinker/The Susan G. Komen Breast Cancer Foundation and “The Race for the Cure”** – Nancy Brinker initiated this foundation dedicated solely to breast cancer detection and cure. “Race for the Cure” is projected to be in 75 American cities this year, a record number.
- **Women for Children: Their Nurturing and Protection** – Home, community, and public policy ideas and solutions regarding child care and specifically addressing health, education, and safety.
 - **Barbara Reisman/Child Care Action Campaign** – Barbara Reisman, its former executive director, ran this national organization which developed policies and programs to increase the availability of quality, affordable child care. Reisman works with businesses, education leaders and policy makers to encourage public/private sector partnerships, financial investments and links with education systems.

- **Linda Lantieri/ Resolving Conflict Creatively** – Linda Lantieri's "Resolving Conflict Creatively" program, the largest school-based project of its kind in the country, is dedicated to educating young people about intercultural understanding and nonviolent approaches to conflict. It currently operates as a model program in 325 schools throughout the country, reaching over 150,000 young people.
- **Women as Communicators** – Developing and sharing common language and messages that benefit contemporary women and help them achieve their personal, professional and family objectives.
 - **Kathy Bonk/The Communications Consortium Media Center** – Kathy Bonk develops communications strategies for policy change in the areas of children, families, child welfare, and women's equal rights.
 - **Caryn Mandabach/The Carsey-Werner Company** – Caryn Mandabach is an executive producer whose Carsey-Werner projects include such breakthrough productions featuring female roles and family scenarios as "Roseanne" and "Cybill."
 - **Aliza Sherman/Cybergirl, Inc.** – Aliza Sherman consults corporations and non-profit organizations about reaching female audiences on-line. Her Cybergirl Web sites include some of the most comprehensive resources for women and girls on the Web.
- **Women and Their Communities** – Outreach and activism including volunteerism and community service with an emphasis on women helping women.
 - **Anna Maria Nives-Bryant/"Do Something, Inc."** – Anna Maria Nives-Bryant works with "Do Something, Inc." – a nationwide non-profit organization founded by actor Andrew Shue. "Do Something" initiates community service projects by and for young people – particularly working in the areas of teenage mentoring and tutoring.
 - **Ruby Anderson Fitzpatrick/"Learn and Serve America"** – Ruby Anderson is a consultant to education and youth-serving organizations in the areas of national and community service. She helped initiate the Corporation for National Service's Learn and Serve program that promotes community service learning opportunities and activities for primary school-aged children nationwide.

**LIFETIME "ROLE MODELS / WORKING SOLUTIONS":
YOUR CONTRIBUTION**

You can help us identify powerful role models and effective working solutions in your community. What individual or group, what organization or community has made an effort or succeeded in addressing issues that are of the greatest importance to women? Has someone in your community solved a nagging child care issue? Has a block association tackled crimes against women? Who has been a role model for children and young women over the years?

We need your input and ideas. The material developed from your contributions will become part of the LIFETIME Summit for Women data base and utilized on LIFETIME's web site (www.lifetime.com) and the nightly "Take a Minute" series. Fill in the form below and send it along to us. Thank you.

Your name: _____

Daytime phone: _____

Recommended role model or working solution:

Address:

City, State, Zip:

Phone:

Contact:

Description of activity(ies):

Please attach (if possible) any materials (brochures, press clips, testimonials) that would help us know more about your recommended role model or working solution.

Send to:

Meredith Wagner
LIFETIME Television for Women
Worldwide Plaza
309 West 49th Street
New York, NY 10019

Fax: 212/957-4264

THE LIFETIME SUMMIT RECOMMENDED READING

- ***The Futures of Women: Scenarios for the 21st Century***
Pamela McCorduck and Nancy Ramsey (Addison Wesley, 1996)
- ***Megatrends for Women: Knowledge for the Future***
Patricia Aburdene (Fawcett, 1993)
- ***She Works/He Works***
Dr. Rosalind Barnett and Caryl Rivers (Harper and Collins, 1996)
- ***The Feminist Dollar: The Wise Woman's Buying Guide***
Dr. Phyllis Katz (Random House, 1997)
- ***Waging Peace in Our Schools***
Linda Lantieri and Janet Patti (Beacon Press, 1996)
- ***9 to 5: A Working Woman's Guide to Office Survival***
Karen Nussbaum and Ellen Cassedy (Penguin Books, 1983)
- ***Child Care: The Bottom Line, Not Too Small To Care***
Barbara Reisman
- ***Investing in the Future: Financing Strategies for Child Care***
Barbara Reisman
- ***A Woman's Place is Everywhere***
Lindsey Johnson Suddarth and Jackie Joyner-Kersey (Master Media Ltd., 1994)
- ***Mother Daughter Revolution: From Good Girls to Great Women***
Marie Wilson (Bantam Books, 1994)
- ***And So It Goes: Adventures in Television***
Linda Ellerbee (Berkley Publishers, 1987)

ABOUT LIFETIME TELEVISION FOR WOMEN

LIFETIME Television is dedicated to providing contemporary and informative programming for women. LIFETIME features intelligent, insightful and original programming addressing issues of critical importance to women and their families – breast cancer, women in the workplace, marriage, divorce and widowhood, AIDS, crime and violence, including rape and spousal abuse, childbirth, adoption and child rearing. For the young girl who finds a role model among the women profiled on "Intimate Portraits," or the woman who makes an early detection of a cancerous lump in her breast because of LIFETIME's breast cancer awareness programs, LIFETIME is a lifeline.

LIFETIME plays a major role in National Breast Cancer Awareness. In 1995, LIFETIME undertook a year-long, \$5-million breast cancer awareness campaign, which concluded with the award-winning two-hour call-to-action primetime special, "LIFETIME Applauds: The Fight Against Breast Cancer." Last year, LIFETIME committed 50 hours of on-air programming to this crusade, including a series of public service announcements called "Perspectives on LIFETIME."

Earlier this year, Linda Ellerbee's on-air commentary on "drive through" mastectomies resulted in 17,000 people signing an online petition protesting these mastectomies. This petition was presented to Congress and recognized in a White House Ceremony by First Lady Hillary Rodham Clinton. This spring, LIFETIME produced a "Take a Minute" vignette calling for Federal legislation requiring insurance companies to cover breast reconstruction surgery following a mastectomy.

Upcoming programming for the 1997 season will include a 90-minute documentary entitled "Tales of Triumph: The Fight Against Breast Cancer," produced and directed by award-winning director Lee Grant; a one-hour documentary entitled "Voices of Hope," hosted by Jaclyn Smith, focusing on the recent breakthroughs in genetic and cell science leading to advances in treatment of prevention; and "Intimate Portraits" of former First Lady Betty Ford and breast surgeon Dr. Susan Love.

LIFETIME's commitment to breast cancer awareness runs deep – it has been a national sponsor of the "Race for the Cure" and played a key role in securing long-delayed FDA approval for the "Sensor Pad" which helps women in their self-examinations for this disease. In the past three years, LIFETIME's campaign has been supported by more than 1,100 cable systems across the country, representing 45 million subscribers.

LIFETIME also presented exclusive election year coverage – "Go Vote '96" hosted by Linda Ellerbee – geared specifically to addressing public policy issues of importance to women.

This year, LIFETIME Television received four Gracie Allen Awards from American Women in Radio and Television, for "Perspective on LIFETIME - Black History Month," "Go Vote: '96 Campaign," "Intimate Portrait: Maya Angelou," and "Color Me Perfect." LIFETIME also earned two Daytime Emmy nominations.

In 1996, LIFETIME won several awards, including the Golden CableACE Award for "LIFETIME Applauds: The Fight Against Breast Cancer" campaign, and The Forerunner Accolates Award given by Women in Cable and Telecommunications among others. LIFETIME also earned three prime time Emmy nominations for the 1996 season.

LIFETIME is available on more than 8,300 cable systems nationwide, serving over 67.7 million households. LIFETIME also maintains the LIFETIME Online web site at <http://www.lifetime.com>.

Lifetime

*Melanie
Fry*

*Lifetime in the
21st Century*

The Lifetime Women's Summit

March 5, 1997

Washington, DC

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BENCHMARK RESEARCH AND SUMMIT FINDINGS

At the Summit's conclusion, analyst and pollster Celinda Lake, drawing from her observations of the small breakout sessions and reinforced by her own benchmark research on trends in public opinion among women, shared her observations about the primary issues of concern to women:

- **Economic and quality-of-life security** – Ensuring economic security for themselves and for their families is at the top of women's agenda. For women, economic security in the 21st Century mainly means three things: quality education, adequate retirement, and comprehensive health care:
 - **Education** – Women see education as critical to their ability (a) to succeed in a competitive and changing economy, and (b) to achieve independence and respect.
 - **Retirement** – As the baby boomers age, retirement issues take on increasing urgency among women. A majority of women under 60 believe that their retirement is likely to be financially insecure. An increasing number of women (one in five nationally) are already responsible for caring for an aging parents – more than half believe they will have this responsibility in the future.
 - **Health care** – Health care bills continue to represent one of the biggest threats to American families' financial security. A majority of women worry "all the time" about having affordable health insurance for themselves and their families.
- **Equal Pay and Benefits** – Women worry about making ends meet for their families, particularly when they make 70 cents for every dollar men make. "Equal pay for equal work" continues to be a rallying cry for women across the board. This issue is, above all, an economic, not a political one: women's paychecks are often the only thing standing between their families and economic disaster. Virtually all women think those paychecks should be a fair reflection of their time.

- **Family, Community, and National Values** – A majority of women agree that government should do all it can to promote traditional values. At the same time, while the traditional family unit may be ideal, the reality of life in the 90's is that there must be a broader definition of "family." Women – usually the center of every family – acknowledge the need to recognize non-traditional families and to tackle the issues related to this societal sea change.
- **Children** – As part of their return to an emphasis on values, women are prioritizing family and children. Whether they have children or not, women increasingly feel that public policy and spending should make children's welfare the nation's top priority. Women, more than men, filter their priorities and their political policy preferences through a focus on children. A key issue, at home and the political arena, is child care – making it universal, affordable, safe and a positive, growing experience for children.
- **Crime and Violence** – For women, their concern about values is closely connected to their concerns about crime and violence. Women across class, age and racial lines worry a great deal about violence affecting themselves and, especially, the nation's children.
- **Time** – At the end of the 20th Century, paid work is nearly universal for women; 99% of all American women will spend some time in the paid workforce. Women believe the way they spend their time does not reflect "balance" – they are engaged in a constant battle to keep all the balls in the air. This "scarcity of time" has real and serious implications for the kinds of public policies that are important to them, as well as for the demands they are willing to place on employers. Flexible work hours and family leave are an extremely high priority for women voters. As a result, this has become a major public policy issue.

SOLUTIONS SOUGHT BY WOMEN

According to Celinda Lake's research, and reinforced by the Summit discussions, although women worry about their economic future and about the future of the nation's children, their worries are balanced by a strong sense of resiliency and independence. Women therefore tend to describe themselves as independent, self-reliant, and adaptable. But far more than men, they believe in group solutions and collaborative actions and "partnerships":

- **Government** – Women generally agree with the idea that "government *can* help people, and needs to be made to work for average working families."
- **Business** – Women are also willing to demand more from business and want better partnerships with their employers. They also want more child care benefits and better pension plans for women as a whole.
- **Community** – For women the concept of "community" is a powerful one, with women looking for ways to empower and rebuild community. For women, "community" can apply to their city, their neighborhood, as well as to their workplace, PTA, even their carpool.

Whether they are looking to government, to businesses, or to themselves, women's approach to problem-solving is above all rooted in a demand for better "partnerships." Women believe that government, business and families must share burdens together, and must work to create the kind of country they want in the 21st Century.

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CENTER FOR WOMEN'S GLOBAL LEADERSHIP

Beijing '95: A Global Referendum on the Human Rights of Women
by Charlotte Bunch, Mallika Dutt, and Susana Fried

One of the more striking aspects of the IV World Conference on Women in Beijing was the way in which it focused world attention on the human rights of women. Women's human rights permeated debates at both the official UN intergovernmental conference and at the parallel NGO (non-governmental organizations) Forum held 40 miles away in Huairou: in the speeches given by many heads of delegations, including Hillary Rodham Clinton's adoption of the theme "women's rights are human rights;" in the vehement opposition on the part of some governments to what they called the "creation of new rights" in the *Platform for Action*; in the many workshops and demonstrations at the NGO Forum and in the efforts of the Chinese security to contain that event.

"The global focus on women's human rights was accompanied by an insistence that all issues are women's issues and that women's equality, development and peace cannot be discussed in isolation from the global economic, political, and cultural forces rapidly re-shaping the world. Thus, as a "post-Cold War" conference, major divisions that had marked earlier women's conferences, such as divisions between Northern and Southern women over what were women's issues or over Israel and Palestine, were replaced by political differences over issues like the global economy or the role of religion. And these debates crossed geographical and cultural boundaries.

The challenge for women's movements in Beijing was to forge a coherent approach that would both accommodate a range of diverse views and provide enough unity to face down those who sought to utilize the event as a way to counter feminism and the growing influence of women in global debates. The idea that this conference was about defending and promoting the human rights of women provided just such a cohesive umbrella for many. That women succeeded not only in holding the line on gains from previous world conferences but also in advancing on some issues and in creating new networks and strategies in the process is a testament to the fortitude of women. It is also a sign of hope for the future. That we succeeded in the face of well-financed opposition from major religious forces, indifference and lack of adequate funding on the part of the UN, a host country uncomfortable with non-governmental organizations, frequent competition among NGOs, and some governments that were either antagonistic or seeking to coopt women is almost a miracle.

But this miracle did not come out of nowhere. In the ten years between the World Conference on Women in Nairobi in 1985 and Beijing, the global women's movement has become a force to contend with. At the Nairobi conference, women from third world countries demonstrated that they were creating vibrant local feminist movements offering new perspectives on many issues which also provided the basis for solid global networks to develop. This networking has forcefully emerged in the cross-cultural alliances formed to influence recent UN world conferences.

In 1992 at the Rio Earth Summit, women won acknowledgment of their critical role in sustaining the environment. In Vienna in 1993, at the World Conference on Human Rights, women gained recognition of women's rights as human rights and of violence against women as a human rights issue. At the Cairo International Conference on Population and Development in 1994, women confronted abusive population policies and lobbied for a Declaration that recognized the centrality of women's empowerment in population and development policy. At the 1995 World Summit on Social Development in Copenhagen, women forced governments to acknowledge the devastating impact of economic policies on women and to commit to involving them in efforts to eradicate poverty.

Participation in these international arenas has enabled women from diverse regions to define common agendas and to formulate coordinated strategies for lobbying governments. Corresponding dialogue at the NGO Forums has intersected with

lobbying strategies and allowed women to air differences, to elaborate new ideas, and to deepen links with one another. Women have also strengthened networks through electronic mail, newsletters, telephones, faxes, meetings and other events - all of which have been used to expand alliances, negotiate differences, mobilize coordinated actions, and confront governments and international institutions.

The connections made among women from 1985 to 1995 were reflected in women's actions even before they arrived in Beijing. For over two years, women organized at the local, national, regional, and international level to influence this conference. In unprecedented numbers, they participated in regional preparatory meetings, held numerous NGO events, and formed coalitions to give voice to diverse concerns. At the two UN international preparatory meetings held in New York, caucuses formed on topics ranging from human rights to peace and economic justice as well as around constituencies like lesbians and older women. Many of these caucuses included networks with experience at previous world conferences. They converged in the Linkage Caucus, a sort of caucus of caucuses, which sought to develop agreed upon NGO proposals for the Platform.

The world learned about the strength of women's global connections when the Chinese government moved the NGO Forum out of Beijing and sought to isolate it in Huairou. UN Secretary-General Boutros Boutros-Ghali's office was flooded with calls, faxes, petitions, and letters from around the world. Women engaged in a global conversation about strategies to ensure an adequate site while simultaneously debating whether to boycott the Forum. The alacrity with which women responded to calls for action and the numbers who entered the debate reflected how seriously women took this event. Understanding the need for global solidarity, women decided to show the strength of the movement by attending, in spite of the obstacles posed by the site. Over 38,000 people registered for, and at least 30,000 attended the Forum, making this the largest UN gathering in history.

NGO FORUM

Women's determination to do their work was reflected in the dialogue and networking that took place in Huairou despite logistical problems created by rain, the forum's disorganization, harassment by Chinese and other government agents, and the overwhelming size of the event. The story that too often did not make it into the press was how, despite difficult conditions, women succeeded in holding their events, learning from each other, and building their movements.

The Forum included a plethora of some 3,000 events that served to educate, involve and inspire at many levels. Women's rights as human rights was a palpable presence throughout. Banners and posters demanding recognition of women's human rights were visible at every turn, and the program listed hundreds of workshops related to the topic. Panels encompassed the human rights dimensions of everything from structural adjustment programs to education, health, sexuality, and violence against women. Migrant women highlighted human rights violations by countries of the North; comfort women demanded increased accountability from the Japanese government for World War II human rights abuses; lesbians insisted on recognition of the human right to control one's sexuality; and women from East Timor, Tibet, Rwanda and the former Yugoslavia utilized human rights concepts to describe violations of women in conflict situations. Sessions also addressed international legal instruments and UN agencies and mechanisms, examining their utility in advancing women's human rights.

Among the multitude of issues discussed, certain themes resonated across regions. The prevention of violence against women in all its forms was clearly of great urgency as was advancing women's health and reproductive rights. Other priorities included reversing the negative impact of international economic policies, countering the rise of religious and secular conservatism, and giving women a greater voice in policy making.

The global dialogue about violence against women ranged from discussions of private acts of incest and domestic abuse to state violence in conflict situations and military prostitution. Women's determination to end all forms of violence is reflected in the transformation of this issue from Nairobi to Beijing. Ten years ago, governments had only begun to acknowledge domestic violence and rape as social

The Cost Of Living



In this election year, the economy is the biggest issue for women across the country, according to Ladies' Home Journal's recent survey. From fear of being downsized to the everyday reality of trying to make ends meet, from higher taxes to the budget deficit, women are worried about their own—and the country's—economic security.

Just how bad is the financial state of our union? This special report will give you the information you need to know. Pull it out and keep it handy; debate and analyze the facts and figures with your family and friends. And, most important, as the presidential campaign continues, use this guide as a reference—to keep track of the candidates' statements, to see if they change their positions or their promises—and to help you decide how to vote.

—Katie Couric

Special election
correspondent
Katie Couric



Where those with the highest—and lowest—incomes reside

Blue: \$26,994 to \$32,274

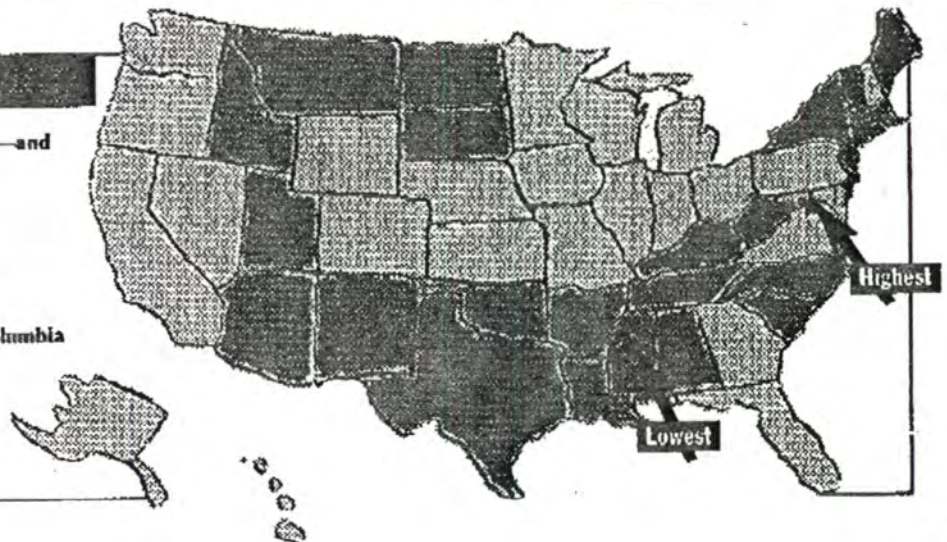
Yellow: \$21,012 to \$25,927

Red: \$16,531 to \$20,927

Highest income: District of Columbia

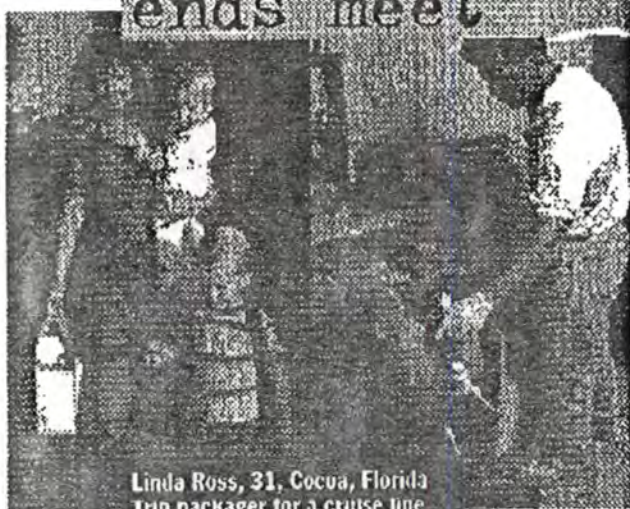
Lowest income: Mississippi

PERSONAL INCOME PER CAPITA IN CURRENT
DOLLARS, BY STATE, PRELIMINARY 1995
NUMBERS. SOURCE: U.S. BUREAU OF
ECONOMIC ANALYSIS.



ELECTION '96

"Three jobs—and we still can't make ends meet"



Linda Ross, 31, Cocoa, Florida
Trip packager for a cruise line
Husband: Larry, 30, a safety
monitor for a defense contractor
Children: Jerel, 4, Logan, 1

often wish we could go back in time," says Linda as she looks through the bills piled up on her kitchen table. "I don't know what went wrong."

Even though she and Larry work full time, the Rosses' combined income of \$43,000 doesn't support their family of four. In fact, for the past six months, Larry, a college graduate—has resorted to a second job cleaning medical offices.

The family's monthly expenses are a testimony to how tight things are—a \$700 house payment; \$480 for child care; \$450 for food; a \$250 car payment; plus taxes, student loans and credit-card, medical and utility bills.

Recently, the Rosses were so far behind on their bills that they went to an office of the Consumer Credit Counseling Service for advice. "But when we showed them our budget, they didn't have any suggestions for us," says Linda. "There was nothing left to cut." Already gone are family vacations, new clothes and dinners

out. Occasionally the family does splurge, as they did last spring when they took Jerel to Disney World for a day. "You get to the point where you feel like if we don't have an extra dime to enjoy, what are we doing it for?" says Linda.

That's why Larry decided to get a second job. But the additional dollars he earns come at a high price. "For the first four months, Larry worked five nights a week. He only saw the baby on weekends," Linda recalls sadly. "Jerel would ask, 'Is Daddy going to be home tonight?' By the middle of the week he was crying, 'Daddy's never coming home!'"

In March, Larry decided that for Jerel's sake, he needed to spend more time with his family. He cut back to three nights a week, which brings in an additional \$500 a month—barely enough to balance the household budget. "If anything out of the ordinary happens, like the car breaking down, we're in trouble," says Linda. "And something always happens."

Still, Linda insists that she and Larry don't feel sorry for themselves. "I try not to get upset when someone calls asking why our car payment is late again," she says. "After all, I'm probably just one name on a list being called."

Can government change the economic malaise she and so many others are caught in? "The bottom line is, there are so many qualified people looking for work, there's always somebody willing to do the job for less money," says Linda. "Can the government change that? I don't know. But if it can't, then who can?" —Kathryn M. Casey

A look at our economy today vs. the last two decades

UNEMPLOYMENT

1995: 5.6 percent
1994: 6.1 percent
1993: 6.9 percent
1992: 7.5 percent
1982: 9.7 percent
1976: 7.7 percent

SOURCE: BUREAU OF LABOR STATISTICS,
U.S. DEPARTMENT OF LABOR

THE NUMBER OF NEW JOBS CREATED

1993 to 1996: 8.4 million (Clinton administration)
1989 to 1992: 1.9 million (Bush administration)
1985 to 1988: 10.1 million (Reagan administration)

THE MEDIAN FAMILY INCOME

1994: \$38,782
1993: \$37,905
1992: \$38,632
1982: \$36,326
1976: \$37,319

SOURCE: U.S. BUREAU OF THE CENSUS

HOW MUCH THINGS COST

Before the last presidential election and today

ITEM	1992	1996
Half gallon of milk	\$1.40	\$1.46
Loaf of bread	\$1.75	\$1.86
Toothpaste	\$2.01	\$2.39
Diapers	\$9.39 (for 40)	\$6.94 (for 32)
Lipstick (sold in drug store)	\$4.00	\$4.19
Pantyhose (sold in dept. store)	\$4.95	\$5.50

IF THE ECONOMY IS UP, WHY ARE WE SO DOWN?

Are we worrying more than we should?

Although the most recent recession ended in 1991, many Americans feel like it's still going on. But experts agree that the economy is actually faring well. "Unemployment has been fairly low, despite the downsizing," says Phillip Braun, Ph.D., assistant professor of finance at the Kellogg Graduate School of Management, Northwestern University, in Evanston, Illinois. "Inflation and interest rates are low. The stock market, which is very high, means investors expect the economy to stay strong."

So why aren't more Americans sharing in this economic comfort zone? The following reasons all play a part:

- The median family income has not grown (see chart at left). And in general, real wages (salary after inflation) have not increased since 1980.

- Downsizing is now an

acceptable practice, says Dean Baker, Ph.D., an economist at the Economic Policy Institute, in Washington, D.C. "In the past there was an implicit understanding that an employee who did his or her job well could expect to be in a secure position." Now, he says, if a firm isn't doing as well as it should be, Wall Street wants to see "layoffs, to show that the company is serious about profitability."

- Consumers have changed. "People are much more

price-conscious than they used to be," says Saranna Thornton, Ph.D., assistant professor of economics at Colby College, in Waterville, Maine. The bottom line: Shoppers want sales; paying full price is a thing of the past.

- Sky-high expectations. For years, Americans have believed that they would do better than their parents did; baby boomers, says Thornton, "expected to do a whole lot better." That's because they grew

up in a period of unusually rapid growth after World War II, when anything seemed economically possible. But when growth slowed to a normal rate in the seventies, their expectations didn't.

- Technology "is having a major impact on our society," says Thornton. "There's now a growing dichotomy between people who have technical skills and those who don't. The best insurance a woman can buy herself is to upgrade those skills."

GOOD THINGS ABOUT THE ECONOMY

1) More jobs down the road. Downsizing has improved the efficiency of U.S. companies competing in the global economy. Ironically, in the long term, that will result in more jobs for U.S. workers.

2) Stocks are soaring. Between 1991 and 1995, the market gave a total return of 115.35 percent—great news for those invested in stocks through a 401(k) plan at work. 3) The budget deficit is shrinking—which means lower interest rates and cheaper consumer loans.

BAD THINGS ABOUT THE ECONOMY

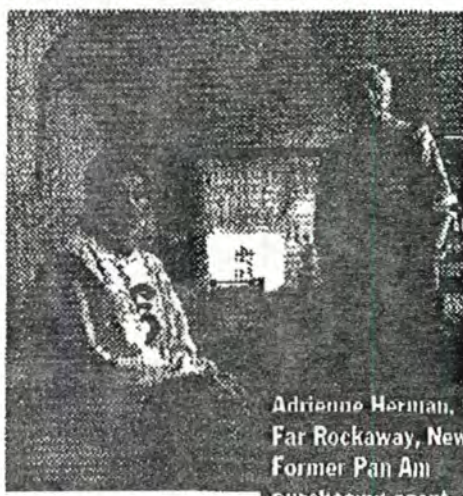
1) The wage gap between the CEO and the average worker is widening. While CEO pay has risen 19 percent, worker pay has decreased 2.1 percent.

2) Only the rich are getting richer. Since 1973, the income of the wealthy has increased almost 20 percent; middle-class income has risen 5 percent and those at the bottom have actually lost money. 3) Companies are paying fewer health-care benefits; workers are paying for more of their own care—a trend experts say will only get worse as the baby boomers grow older.

"I lost my pension"

don't know when—or if—I'll ever be able to retire," laments Adrienne as she shuffles through her bank statements. "I can honestly envision myself working at seventy, but now that's not out of the question."

While financial experts chastise Americans for switching jobs too often and socking away too little for retirement years, Adrienne did everything "right." For thirty-two years she worked for a major U.S. corporation with a company-funded pension plan—Pan American Airlines.



Adrienne Herman, 58
Far Rockaway, New York
Former Pan Am
purchasing agent
Single, lives with father

Then in December 1991, after more than a decade of financial strife, Pan Am closed its doors.

"We walked into the office at seven-thirty, and at nine-thirty, we were told to pack up," Adrienne recalls bitterly. "They gave us half an hour to get out of the building."

At first, Adrienne had the immediate concerns of finding a new job—not an easy task for a woman who was almost fifty-four. It took a year and a half to land her present position as an (continued)

ELECTION '96

(continued). office manager of a mental-health facility. Still, her annual salary is now \$8,000 less than the \$33,000 she made at Pan Am. She sold her car when she couldn't afford the insurance, and her savings dwindled as she struggled to pay \$3,600 for health insurance during the year and a half she was unemployed. To save money, she moved in with her father. "If I hadn't been able to live here, I'd be homeless," she says.

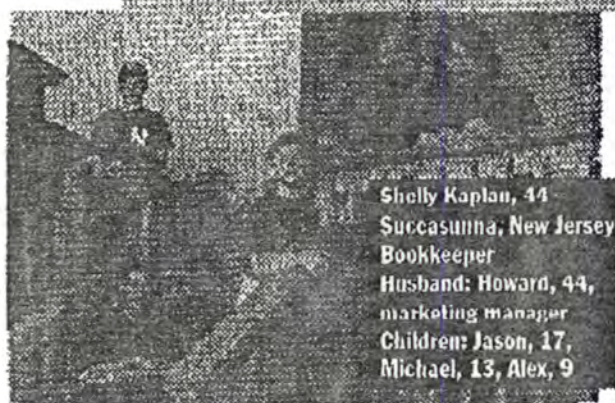
Thirteen of Adrienne's male co-workers were unable to make the adjustment; they committed suicide. "I think with both the financial and mental stress, they couldn't cope," she says sadly.

She, too, had some tough times.

Since she was more than a year short of Pan Am's minimum retirement age of 55 at the time of the shutdown, her benefits were nearly 60 percent less than she'd thought they'd be. Instead of the \$900 she'd anticipated, her pension was only \$338 a month. "At first I thought it had to be a mistake, says Adrienne. "Then I felt betrayed."

Though her own retirement is uncertain, the lesson that Adrienne has learned the hard way is one that she wants to pass along to others. "I never was much of a saver," she says. "I'd tell young people starting out today to buy their own IRAs. They are their only security, because nothing is guaranteed anymore." —K.M.C.

"We were downsized"



Shelly Kaplan, 44
Succasunna, New Jersey
Bookkeeper
Husband: Howard, 44,
marketing manager
Children: Jason, 17,
Michael, 13, Alex, 9

never believed something like this could happen to us," says Shelly. "We're both college educated. We were both employed. But then everything came apart."

The unraveling began in 1990 when the Kaplans relocated from New Jersey to Orange County, California, where Howard took a job with a plastics company. They left behind not only family, but the financial security they'd amassed during Howard's thirteen years with an East Coast manufacturer.

Excited about the new job, which offered a 15 percent increase in wages, the Kaplans invested most of their savings in a \$300,000 California contemporary home. Their large house payment made

things tight, so Shelly found a full-time bookkeeping job.

Then the nightmare began. In January 1993, Howard was laid off. He pursued other jobs, but nothing panned out. With Shelly's salary alone to support them, the Kaplans felt the financial strain. "By May we were very nervous," she says.

"Our credit cards were maxed. I was thankful we'd made the mortgage payment."

Finally, in August, Howard found consulting work—ironically, for his former employer in New Jersey. A month later they offered him a job, albeit at a 20 percent cut in pay. The family moved back across the country and now live in a rental house in New Jersey.

Today, the Kaplans still haven't recovered from the months of unemployment. The biggest problem: They've been unable to sell the house in California. "Before we moved, we were able to meet our expenses, pay our bills," Shelly says. "Now I feel like we're just a paycheck away from disaster." —K.M.C.

THE AVERAGE WEEKLY GROCERY BILL

1995: \$83.25

1992: \$78.98

PRICE CHECK

Overall, the prices of consumer goods (food and fuel) rose 12.9 percent from 1992 to mid-1995, versus a rise of 19.5 percent from 1988 to 1991. And health-care costs went up 24.1 percent from 1992 to mid-1995, compared to an increase of 37.2 percent from 1988-1991.

INFLATION

1995: 2.8 percent

1994: 2.6 percent

1993: 3 percent

1992: 3 percent

1982: 6.2 percent

1972: 3.2 percent

SOURCE: BUREAU OF LABOR STATISTICS,
U.S. DEPARTMENT OF LABOR

TAXING MATTERS

The median two-paycheck family with an income of \$52,000 paid less federal income tax last year than they did in 1985—9.5 percent versus 11.5 percent. However, they did pay more in payroll and state/local taxes, according to the Tax Foundation, a public-policy research group in Washington, D.C. In 1995, the payroll tax was 7.3 percent. In 1985, it was 6.8 percent. State and local taxes took a 12.5 percent bite of income last year, compared to 11.9 percent in 1985.

HOME OWNERSHIP

The percentage of families who own their homes:

1994: 64 percent

1993: 64 percent

1988: 63.8 percent

1982: 64.8 percent

SOURCE: U.S. BUREAU OF THE CENSUS

THE NATIONAL DEBT

(in millions of dollars)

1994: 4,643,711

1993: 4,351,416

1992: 4,002,139

1982: 1,137,345

1975: 551,925

ELECTION '96

Dole vs. Clinton

What the candidates would do to strengthen the economy

HEALTH CARE: Both parties support the health-care reform initiative proposed by Senators Nancy Kassebaum [R-Kansas] and Ted Kennedy [D-Mass.], which would let employees keep their health insurance even if they lose or change jobs. It also prevents insurance companies from dropping people for pre-existing conditions.

TRADE: Dole and Clinton favor free trade and opening new markets for American goods through the North American Free Trade Agreement (NAFTA) and General Agreement on Tariffs and Trade (GATT).

THE MINIMUM WAGE: The Democrats proposed raising it from \$4.25 to \$5.15 an hour; some Republicans support the raise, others don't. At press time, the bill was still pending.

TAXES: In 1993, the Democrats increased rates for married couples with taxable incomes over \$140,000 and single people with taxable incomes over \$115,000, bumping them into a higher tax bracket. They also expanded the earned-income tax credit, which cut taxes for 21 million working families earning less than \$28,500 per year to include those without children. They continue to support that tax credit and have proposed tax cuts for the middle class.

The Republicans would like to limit the earned-income tax credit to low-income families with

children and to prevent illegal immigrants from qualifying for it. Dole would like to cut the tax rate on capital gains (profits on the sale of assets), lower the estate tax on family businesses and scale back the 1993 tax increases. He also endorses a \$500 per child tax credit for families who earn less than \$200,000 a year.

GOVERNMENT SPENDING: The Republicans want a constitutional amendment to balance the budget. They'd also like to transfer control of programs such as welfare from the federal government to the states, and reform other entitlement programs.

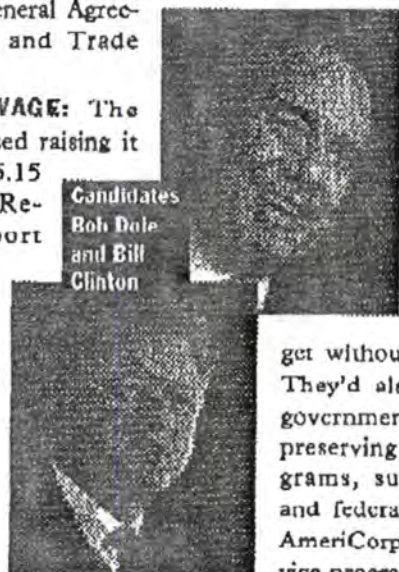
The Democrats want to balance the budget without an amendment. They'd also like to control government spending while preserving entitlement programs, such as Medicaid, and federal services such as AmeriCorps, a national service program.

NEW BUSINESSES: Clinton established tax breaks to help small companies, and simplified the Small Business Administration's loan applications.

Dole believes "big government" is restricting business growth. He would require government agencies and departments to conduct cost-benefit analyses before imposing major new federal regulations on businesses.

SOURCES: THE DEMOCRATIC NATIONAL COMMITTEE, THE REPUBLICAN NATIONAL COMMITTEE, BOB DOLE'S OFFICE, BILL CLINTON'S OFFICE.

Edited by Pamela Guthrie O'Brien. Reported by Katherine Lee, Clint Willis, Catherine Fredman and Anna Roufus.



Candidates
Bob Dole
and Bill
Clinton

☒ Evaluate each candidate's stance on economic issues. Do they seem realistic? Do his economic priorities agree with yours?

☒ Compare the candidates' records (you can get this information from each candidate's office) to their current promises. If they're pledging to reduce the deficit now, did they vote for this legislation before the campaign?

☒ Keep track of what candidates say about the economy in the coming months. Do their positions change as they get closer to the election? Do they promise different things (say, business leaders vs. workers) different things?

☒ Look into campaign contributions the candidates received. All contributions must be reported to the Federal Election Commission (call 800-424-9530 for information). How might these contributions affect the candidates' conduct in office?

☒ Initiate a discussion about the candidates with friends, family and others whose opinions you respect. Analyze and debate how well each politician will be able to fulfill his promises about the economy.

☒ Finally, make your voice heard. Write to the candidates and tell them about the economic issues that matter most to you. Explain what you'd like them to do once they're in office.

Visit our World Wide Web site for voter-registration information (<http://www.lhj-hw.com>), or call the LHA/League of Women Voters toll-free voter-registration number, sponsored by the Chrysler and Plymouth Division, at 800-249-VOTE.

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**LADIES' HOME JOURNAL
WOMEN AND VOTING
NATIONAL SURVEY**

FEBRUARY 29, 1996

Prepared for

The Ladies' Home Journal

by

American Viewpoint, Inc.
Linda A. DiVall, President

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MEMORANDUM

TO: LADIES' HOME JOURNAL

FROM: LINDA DIVALL & SHANNON PETRUZZELLO

RE: NATIONAL SURVEY FINDINGS

DATE: 2/29/96

A national survey of 1,000 women was conducted January 24 through 29, 1996, by Lake Research in conjunction with American Viewpoint. This research was conducted at the 95% confidence level, yielding a margin of error of ± 3.2 percent. This study was undertaken for *The Ladies' Home Journal* to establish women's attitudes toward the electoral process, their motivations for voting or not voting, and what the key issues to them are in making their decision about which candidates to support. This memo provides a brief executive summary of significant research findings.

The objective of this study is to assess women's attitudes toward politics, their beliefs, their priorities in the political arena, and their motivations for voting or not voting. Former studies have shown that women tend to vote less frequently than men, feel disassociated from the political process, are hesitant to get involved, and may feel that their vote does not matter. This study attempts to go beyond those symptomatic conditions to attempt to discover some of the differences between those women who are registered to vote and those who are unregistered.

OVERVIEW OF ALL WOMEN

GENERAL VOTING BEHAVIOR

1. Of the respondents interviewed, all were women, 69% were registered voters, 31% were not registered to vote.
2. A clear majority of those registered women interviewed have every intention of voting in the November 1996 elections. 77% say they are certain they will vote, while another 15% say it is very likely, yielding a 92% group who intend to voting. Of the unregistered women, 58% say that it is likely they will register to vote by the 1996 elections, 13% say there is a half and half chance, and 17% say they will probably not register.
3. Over half of the registered women in the study say they vote in all elections (52%), and another 26% say they vote in most elections. This shows a solid majority of over three-quarters of registered women consistently voting in most elections.
4. Of the political split in the survey, 38% of the women consider themselves to be Democrats, while 28% consider themselves to be Republican, with another 25% who said they are Independents. This trend is somewhat reversed in political ideology, where 26% consider themselves liberal, 35% consider themselves conservative, and 31% said they are moderate.

The women who are registered to vote are 40% Democrat, 26% Independent, and 30% Republican, with 5% who do not know. Ideologically, the registered women identify themselves as 26% liberal, 31% moderate, and 38% conservative, and 5% do not know.

The women who are unregistered to vote are 37% Democrat, 25% Independent, and 27% Republican, with 10% who do not know to which party they would belong. Ideologically the unregistered women are almost identical to their registered counterparts with the exception of slightly more conservatives and those who do not know: 26% liberal, 31% moderate, and 34% conservative, and 10% do not know.

ATTITUDES TOWARD POLITICS

1. Women are clearly and thoroughly cynical about politics in general. When asked to choose from a list which adjective best described their feelings about politics, 17% chose "Frustrated." 16% chose the stronger word "Disgusted," and "Disillusioned" was chosen by 14% of the respondents.

2. In a comparison of positive and negative adjectives, the overwhelming majority feel negatively about politics and elections in this country: 68% chose a negative word, while only 26% chose a positive word. The significance of this finding is of major importance because the apathy level among women evidenced here is extremely high.
3. There are two main reasons women may not get involved in the political process, with the more pessimistic reasons having a slight edge over the other less pessimistic view. 33% said they feel it is hard to find the time to get involved, while 40% said they either do not feel their vote makes a difference, or that they are so angry at the politicians they do not want to get involved. While it is clear that women are pressed for time with the demands of career, family, etc., more are choosing not to get involved in the political process for cynical reasons.

NATIONAL CONCERNS

1. The respondents are not hopeful for the country as a whole, and mirror findings nationwide: 68% said things have gotten seriously off on the wrong track, with only 17% saying the country is headed in the right direction. Only a small number have more hope for the country in the next five years. 69% said they are worried and concerned about the country's future, while 24% said they are hopeful and confident.
2. Although a majority of the sample is still cynical, the women are a little more optimistic when it comes to their own future: 39% said they are hopeful and confident about the next five years in their own lives while 54% said they are worried and concerned.
3. When the categories of Economy/Budget/Jobs/Taxes are collapsed, it creates an aggregate 33% of respondents in agreement that those fiscal issues are the main problem facing the country. By comparison, Education/Crime/Drugs/Violence weigh in at 23%.
4. Women are very concerned about health care, both for their families and for senior citizens. 17% of our sample thought that health care and issues facing senior citizens, including Medicare, Medicaid, and Social Security, are the main problems facing the country.

POPULISM

1. A majority of the women we surveyed appear to be Populists. 49% responded that government should do more to solve national problems, rather than leaving the problems to individuals, and 51% said government should be doing more to promote traditional values.

2. Big government is not as much of a threat to women; 52% of the women answered that "government can help people and needs to be made to work for average families" contrasted with 32% agreeing that "government is the problem, not the solution to our problems." It seems that a majority of women would prefer a government that is efficient with its social programs, rather than less government. This is a contributing factor to the gender gap - women tend to look for an activist government.

PERSONAL CONCERNS FOR WOMEN

1. The biggest personal concern for the women we surveyed was financial concerns and 'making ends meet'. A solid majority, 56% of our sample, said they worry "all the time" about making ends meet. This worry was followed closely by the concerns of "Having affordable health insurance for your family" at a 56% in it's half sample.

Financial concerns with the government were also an area respondents worried about "all the time" as the response "Taxes eating up too much of our family's income" had a 54% agreement, and the similar response "Government wasting too much of your money" had 53% who say they worry about it all the time.

2. Women also worry about crime "all of the time" with 54% giving that response to "Rising juvenile crime and crime rates." 54% of respondents also said they worry all the time about "Guns in schools threatening our children." The other response mentioning violence "Too much sex and violence in the media" had a very high 51% response.
3. Financial concerns and aging concerns, when combined, give the women in our survey a great deal to worry about. The largest majority of those who say they worry "all the time" went to the statement "Social Security and Medicare being there when you retire" with 57%. Another 28% said they worry about that "sometimes." And the response "Having a secure retirement" had 52% agreement.

GOALS FOR THE COUNTRY

1. When asked to choose between two goals for several specific issues, the highest majority of women said the most important economic goal for the country should be creating more jobs, at 69%. As for economic growth, more women said "increasing jobs, wages, and benefits" (51%) should be the top goal as opposed to those who said "creating an environment where businesses can thrive" at 42%.
2. There was a large majority of women on one side of the balanced budget question as well. When asked what the more important goal of a balanced budget should be, 61% chose the response "getting the budget balanced gradually so that we don't hurt people or the

economy by cutting programs too quickly" rather than the response only 28% chose, "getting the budget balanced as quickly as possible so that our children are not burdened with debt and to help the economy." This is an important finding that explains President Clinton's deft handling of the budget situation.

IMPORTANT VOTING ISSUES

1. Women in the survey were asked, "Thinking about elections for the U.S. Congress, if you had to choose which candidate to support based only on one issue, what issue would you use?" The top three responses were tied at an unimpressive 7% each. Those responses were budget/reduce deficit, crime, and education/schools. When other issues were collapsed to form larger subject categories, "Economy and Jobs" was the most important issue upon which to vote, at 18%. "Budget and Taxes" followed at 15%, and "Health Care and Seniors" was third with 13%.
2. When asked to rate what qualities are important in a candidate, a striking majority of the respondents said, "The candidate's commitment to economic security for American families." 36% of the women said those qualities were one of the most important things to consider, far above the percentage agreeing to any other statement, and 43% said it was very important, for a combined 79% saying commitment to economic security for families is important. (The scale for this battery of questions went: one of the most important things to consider, very important, somewhat important, or not very important). No other statement comes close to the popularity of this one except, "How tough the candidate will be on crime" with 32% rating it one of the most important qualities, 45% saying it is very important, for a total of 77% importance.
3. The women in our study display an interesting paradox: they think it is important to elect more women to political office, but when it comes to voting, the female candidate's political party affiliation is the deciding factor as to whether to support her, not her gender. 52% said it is important to elect more women to public office, compared to 38% who said it is not important. When asked which factor is more important - that the candidate is a woman or her political party affiliation - a 46% majority said her party affiliation, compared with only 16% who said the fact that the candidate is a woman.

Democrat women are slightly more likely to say the candidate's political party than are Republican women, at 58% to 53%. Only 25% of Independents say political party is the more important factor. Further, Democrats under the age of 45 are the most adamant on party affiliation: 64% said party is more important than the candidate's being female.
4. On the issue of abortion, women in this study are divided. 26% believe "Abortions should be legal and generally available," another 26% believe "Regulation of abortion is necessary, although it should remain legal in many circumstances," and a slim majority at

32% believe "Abortion should only be legal in the most extreme cases, such as to save the life of the mother or rape or incest." Only 10% think abortion should be made illegal in all cases. When the categories are collapsed, 52% are pro-choice and 42% are pro-life.

5. Women are pessimistic about the possibility of a woman holding the office of President of the United States in the next twelve years. 40% do not think it is likely that a woman will become President and 28% think it is somewhat likely. They are more optimistic about the possibility of a woman becoming Vice President: 35% think it is somewhat likely in the next twelve years, and 32% think it is very likely or almost a certainty.
6. A small majority of the women in the study, 33%, think an African American or member of another ethnic minority will become President within the next twelve years, 29% think it is only somewhat likely, and 29% think it is unlikely. A minority member becoming Vice President is perceived as more likely at 40%, and another 33% say it is somewhat likely.

VOLUNTEERISM AND PARTICIPATION

1. When community activities, participation, and volunteerism are discussed, there is a shocking discrepancy between women's participation in political activities and all in all other activities. The respondents had high participation levels in religious organizations (47%), PIA (34%), volunteerism (41%), or making financial contributions to community organizations (48%) within the last five years, and those levels were even greater when participation five or longer years ago is counted. However, only 10% had volunteered for a political campaign or party in the last five years. In addition, only 12% had written a letter to the editor of a local newspaper, an activity that can be loosely defined as political involvement. And finally, only 15% had made financial contributions to a political campaign. Extending the time period back longer than five years to probe for involvement made no significant increase in these lagging figures; to each was added only 7% when over five years is included.
2. Almost nine out of ten women interviewed would not consider running for elected office or local office. 10% said it was something they would consider, while 87% said they would not consider it.

A SUMMARY ANALYSIS OF REGISTERED & UNREGISTERED WOMEN

WHO WILL VOTE IN THE 1996 ELECTIONS

1. Seventy percent of the unregistered women in our survey indicate that they have been registered to vote in the past, while 29% have not been registered before.
2. Of the women who are registered to vote, 77% said they are "almost certain" they will vote in the 1996 elections, and another 15% said they will "probably" vote.
3. Of those currently unregistered, 36% say that they are "almost certain: they will register to vote for the 1996 Presidential elections. Another 22% said they will "probably" register, giving a possible 58% of them registered to vote by the November 1996 elections. 13% say there is a 50-50 chance they will register, and 17% said they will probably not register.
4. Those who said they are only 'somewhat likely' or 'less likely' to vote in the 1996 elections tend to be in the low end of the education scale: 39% have no college education and 31% have a high school diploma or less education. This is contrasted with 82% of college graduate women who said it is 'very likely' that they will vote in the 1996 elections.

Moreover, those who say they will probably not register to vote are under age 30 (20%), have a high school or less than high school education (22%), rate in the most pessimistic third on the "mood" questions (19%), and a significant amount of them (29%) said that they pay little or no attention to politics.

APATHY ABOUT POLITICS

1. Those unregistered women who are less likely to vote and get involved in the political process can be seen in what we call the "Apathy Index" of question 6, "Which of the statements best describes your feelings about voting and politics." The Apathy Index is the combined frequency of these two most negative responses: a.) Voting doesn't make a difference and usually I just don't bother, and b.) I am so angry at the politicians and at what is going on that I don't want to get involved. The less negative response is those women who are simply not using their right to vote and answered, "I have so much to do and so little time, it's hard to get involved."

The Apathy index at 40% is higher than the less severe response "I have so little time and so much to do that it's hard to find the time to get involved," which gained agreement from 33% of the unregistered women. This shows an overall apathy and negative feeling among those women who are not registered to vote. Please see the chart below:

FEELINGS ABOUT POLITICS & VOTING: UNREGISTERED WOMEN	
It's hard to find the time to get involved. (Less severe)	33%
*Voting doesn't usually make a difference; I usually don't bother. (More severe)	23%
*I am so angry at politicians I don't want to get involved. (Most severe)	17%
* Combined Apathy Index (-)	40%

4. Young homemakers, all homemakers, and those women in the \$25,000 to \$35,000 income range are very high on the apathy index. The homemakers feel particularly apathetic, frequently giving the response that their vote does not make a difference: 29% of the young homemakers gave that response, and 30% of all homemakers gave that response.
5. Our data found that women who are unregistered to vote were only slightly more "pessimistic" on a combination of questions that those who are registered to vote. The 'mood' questions consisted of whether the country is on the right or wrong track, whether they are 'hopeful and confident' or 'worried and concerned' for the country over the next five years, and their personal prospects over the next five years. Using that typology, the most "pessimistic" combination of answers was 53% among registered women; it was 56% among unregistered women.

NEGATIVE IMPRESSIONS OF POLITICS

1. In question 48, respondents were asked which word from a list best described their feelings about politics and elections in general. A 17% plurality of the women chose the word "frustrated" and 16% chose "disgusted." When adjectives were collapsed into categories of positive and negative, a 68% majority agreed with the negative expressions while only 26% agreed with the positive expressions about politics.
2. For a further understanding of women's negative impressions of politics, we must look at subgroups. The groups who had the highest percentages of negative responses were those who identify their political party affiliation as Independent (71%), Independents under age 45 (75%), and those who say they are 'almost certain' they would support a third political party (78%).
3. 77% of those who gave a negative response on their feelings about politics were Liberal to Moderate Republicans, say their ideological movement over the past few years has been more conservative (72%), voted for Perot in the 1992 Presidential elections (76%), tend

to be young and unmarried (71%), or tend to have a traditional family status (78%). 74% who responded negatively were non-working moms, and 74% were white with a high school or less education.

4. The unregistered group of women followed the above figures for all women very closely, with 68% negative and 26% positive. The young with some post-high school education group was 76% negative, the homemaker group was 77% negative, the Independents and the Independents under age 45 were equally strong as in point 2 above, and 75% would also 'almost certainly' support a third political party. 72% of the unregistered women who responded negatively are single, and 76% of them say they attend church services several times a year or hardly ever.

ATTENTION TO POLITICS

Women who are unregistered to vote tend to pay slightly less attention to what is happening in politics and government than women who are registered to vote. Please see the following chart:

ATTENTION TO POLITICS		
RESPONSE	REGISTERED	UNREGISTERED
A great deal	44%	36%
Some	42%	41%
A little	10%	12%
Not very much	5%	10%

ROLE OF GOVERNMENT

- In general, the women who believe that government should do more to solve national problems, can work to help average families, and believe that "government should do more to promote traditional values" can be defined as Populists. The Populists responses make up a solid majority among those who are registered to vote and an almost as strong majority among those who are not registered to vote.
- There is an exception to this trend: 41% of women who have a child over 18 years of age feel that the government is doing too much, compared to 35% of all the other women who gave that response. Also, ^{47%} 73% of women with a child of any age believe that the

government is doing too much.

NATIONAL ISSUES OF CONCERN

1. There are virtually no significant statistical differences between registered and unregistered women concerning the issue they see as the main problem facing the country. In other words, women appear to place about the same importance on issues whether they are registered to vote or not.
2. The economy and jobs are the most important national issues they would like to see addressed by the President (18%). Of those who gave that response, 23% were women who said they are politically Independent, 22% were women who work full time, 21% were young unmarried women, and 25% live in the northeastern region of the country.
3. At 15%, the budget and taxes was the next biggest area of concern for women. These women tended to be Republican, especially younger Republicans at 25%, and women who fell into the mid-level income range of \$35,000 to \$50,000 per year at 26%. Women with a college or higher education were also very concerned about the budget and taxes, with 22% of them giving that response.
4. Health care and seniors' issues was the next most prevalent concern, with 13% of the sample giving that response. Naturally, these women tended to fall into the older age groups and were often retired (29% of retired women gave that response). Women over age 50 said health care and seniors issue were their biggest concerns at 26%, while widows were at 30%. The Democrat women who were older also showed concern on these issues at 27%

PERSONAL ISSUES OF CONCERN

1. When asked how often they worry about a number of personal issues, frequency varied by whether or not the respondents were registered to vote. Among those issues that they said they worry "all the time" about, 57% of the unregistered women said "Making ends meet" while 61% of the registered women said "Finding affordable health insurance."
2. Those who responded that they worry "all the time" about "Making ends meet" tended to be the younger respondents, in the 30 and under age group. Of the unregistered women, 69% of the young respondents gave that answer, while with those registered to vote, 67% of the youngest women gave that answer.
3. "Social Security and Medicare being there at my retirement" was an equally frequent response among those women not registered to vote, at 57% who say they worry about it

all the time. "Juvenile crime" was a slightly more frequent response among those registered to vote, at 58% who say they worry about it all the time.

FACTORS IN VOTING DECISIONS

1. A candidate's specific position on the issues was about equally important to women whether or not they were registered to vote; of the unregistered, 28% gave that response, and of the registered, 31% gave that response. Character/integrity was equally important to both groups: 28% among the registered and 27% among the unregistered.
2. Overwhelmingly, the most important issue women consider in deciding who to support in an election is "The candidate's commitment to economic security for American families." That response garnered 61% total support among the unregistered women and a 67% total support among the registered women. See the chart below for a comparison of other responses:

IMPORTANT FACTORS IN VOTING DECISIONS		
FACTOR	REGISTERED	UNREGISTERED
Commitment to family economic security	67%	61%
Toughness on crime	62%	57%
Tax and spending issues	51%	47%
Financial/personal scandal	28%	26%
Negative campaigning	27%	19%
Abortion position	11%	2%
Political party	-27%	-28%
Candidate's gender	-75%	-70%

Some of the above numbers are negative; that is to say that a majority of the respondents ranked it "not important." As you can see, the gender of the candidate has no tangible bearing on the voting decision, even among an all woman sample. Likewise, women said that the political party of a candidate is not important in their voting decision. The registered women were significantly more concerned about negative campaigning than the unregistered women, as well as the candidate's stand on abortion.

3. Democrat women in the 45+ age group lead the others in saying it is 'very important' to elect more women to political office at 27%. Democrats in the under 45 age group follow closely at 26%, and those of liberal ideology agree at 25%. In the ideology/party breakdown, 67% of liberal Democrats say it is important to elect more women to political office. Those who support electing more women to office are also statistically likely to be young and unmarried (61%), have no children (59%), live in a large city (60%), voted for Bill Clinton in 1992 (61%), live in the Pacific region of the country (57%), hold a career job (58%), and be Catholic (60%).

MARITAL STATUS EFFECTS

Both registered and unregistered women said that their spouse has at least some influence upon their voting decisions. Of the registered women, 52% said it has some effect, with 21% who said it matters a great deal; of the unregistered 51% said it has some effect, with 20% saying it matters a great deal. 46% of the registered women and 45% of the unregistered women said their spouse has 'not much' to 'no influence' over their voting decision.

PARTICIPATION IN POLITICS AND ELECTIONS

In arguably the most interesting and important finding of this survey, women are approximately three times as likely to have volunteered for a community, church, or school organization as for a political candidate. For registered women, 18% had volunteered for a party or candidate at some time in their lives, compared to 65% who had volunteered for a church, 64% who had volunteered for a community organization, and 58% who had volunteered for a school or PTA. For unregistered women, 17% had volunteered for a candidate or party at some time in their lives, compared to 62% who had volunteered for a church, 61% who had volunteered for a community organization, and 55% who had volunteered for a school or PTA. Unregistered women show slightly less participation in the community as a whole than do registered women; however, the significant finding in this data is that even women who participate tend not to get involved in politics. Please refer to the chart below for comparative lifetime participation levels between registered and unregistered women.

LIFETIME PARTICIPATION LEVELS		
ACTION	REGISTERED	UNREGISTERED
Given \$ to community organization	68%	64%
Volunteered for church/religious	65%	62%
Volunteered community organization	64%	61%
Gave \$ to campaign	25%	22%
Volunteered for candidate/party	18%	17%

NOTES ON THE DEMOGRAPHICS OF UNREGISTERED WOMEN

1. The unregistered women had slightly lower incomes on average than those who were registered to vote. More of them fell into the \$20,000 to \$25,000 household income per year than of the registered women, whose percentages were slightly higher along the upper ranges of the income scale.
2. The majorities of unregistered women were on both ends of the age scale. 17% fell into the over 64 category, while 12% were in the 18-24 year old group. When age categories are collapsed, the majority of unregistered women fall into the under 30 year old category, with 21%.
3. The majority of unregistered women indicate that they live in small cities or small towns (46%), with large cities following closely at 22%. Most (35%) said that they live in the South, 23% said they live in the Midwest, and the remainder are evenly split at 21% each between the Northeast and West. 31% responded that they have resided in their present community for over 20 years.
4. 55% of the unregistered women are Protestant; 24% are Catholic; and they are most likely to attend religious services every week (39%). These numbers do not vary significantly from those of registered women.
5. Registered women and unregistered women tend to view their careers or jobs the same. 57% consider their occupations "a career position" and 42% consider it "just a job" among the registered; 56%: 43% among the unregistered. However, women who are unregistered to vote are less likely to be working than women who are registered. Please see the table below:

WORK STATUS BY REGISTRATION		
WORK STATUS	REGISTERED	UNREGISTERED
Homemaker	15%	19%
Employed full/part time	53%	49%
Employed full time	41%	38%
Employed part time	12%	11%
Unemployed	4%	4%

SUMMARY INTERPRETATION

This survey has found that while the majority of women do exercise their right to vote, most feel disconnected from the political process. While they have been active in their roles in the community, career, motherhood, and religiosity, they are hesitant to take an active role in politics and elections. This trend is exacerbated among those women who are unregistered to vote. All women show a high degree of pessimism in regard to politicians and the political process. However, the most dangerous combination of sentiments are those who are pessimistic and apathetic: they are the women who are less likely to register to vote. They differ from the registered women in that they indicate they are less interested in current events in politics and government, and they have slightly lower income and education levels than their voting counterparts. They appear to be quite apathetic about playing a role in the political decision making process, however, they believe that "government can and should do more to help average families." While voting is perceived as the necessary extent of involvement for most women, a significantly high number of women feel disenfranchised from the political process, apathetic about the current political environment, and pessimistic about the future.

Lake Research

THE LADIES' HOME JOURNAL

National Survey of 1,002 Women
February 1996

Summary of Findings

Research Design

- A national random-sample survey of 1,002 American women was conducted between January 24 and 29, 1996. This sample was divided into a subset of women who are registered to vote (614) and women who are not currently registered to vote (388), and in the sample of all women, the data was systematically weighted to reflect the actual proportion American women who are registered to vote. A more detailed description of the methodology is appended.

Summary

- Community integration and knowledge matter most in determining women's political participation. There is a strong relationship between age, education, length of residency, and income with registration.
- Women are cynical and pessimistic, but still want the government to play a more active role in helping families. A number of women who are not registered have chosen not to participate because of their anger at the system.
- Economic issues and crime and violence matter most to women. On a personal level women worry most about money -- particularly making ends meet, affordable health insurance, and a secure retirement. Women with children are especially concerned with violence, including juvenile crime and sexual violence on television.

- Education is also a strong concern, particularly for women with children, and it is seen as key part of the solution to the economic and moral crises their children face.
- Women are independent in their voting behavior, and they take their economic and values concerns to the polls when choosing candidates.

Political Participation

- On average, since 1980, women have registered to vote at higher rates than men. According to the U.S. Census, 69% of adult women are currently registered to vote. In general, voter registration rates are highest among college graduates and older women. Registration rates are lowest among full-time homemakers, women under 30, among those who have not been in their communities for many years, and -- to a lesser degree -- among less affluent women:

Highest registration rates		Lowest registration rates	
College graduates	76%	No college education	65%
Over age 50	75%	Under age 30	63%
Older with college	81%	Younger without college	59%
Professionals & managers	78%	Full time homemakers	59%
Older working women	79%	Younger homemakers	54%
In community > 10 yrs.	81%	In community < 2 yrs.	46%
Over \$50,000/year	83%	Less than \$20,000/year	72%

- Among currently registered women, three in four say they are almost certain to vote in next year's presidential election (77%). In the 1992 Presidential election, turnout was 89.9% of registered women turning out to vote. However, in 1994, turnout was much lower. In that year, turnout was just 71% among women.
- The women least likely to be certain they will vote in 1996 are disproportionately women without a college education -- just one in four (26%) of these women say they are "almost certain" to vote. Indeed, women without a college education are among the least reliable voters generally, and, in 1994, women without a college education made up nearly half of those voters who voted in 1992, but failed to vote in 1994.¹ This is particularly true

¹ CNN/Gallup Survey.

among younger non-college women. Indeed, in this study only 73% said they were certain to vote.

- Most women who are not now registered to vote tell us that they have been registered to vote in the past (77%). These who have been registered before are primarily college-educated (86% of college-educated women say they have been registered before) and older (93% of women over age 65 say they have been registered before).

The Correlates of Non-Participation -- Age, Education and Politics

- Perhaps the most striking and consistent finding is how disengaged non-registered voters are. Only 38% of non-registered women say they are "almost certain" to vote, and just 22% say they will probably vote. Considering that 77% of registered women plan to vote in 1996, this is extremely low. Younger non-registered voters are among the least likely to claim they will register before the next election (only 49% will probably register or are almost certain to register, compared to 58% overall) and they pay very little attention to politics (37% pay a little or not very much attention to politics (27% pay a great deal of attention to politics, compared to 36% overall). They also tend to have lower levels of information. It will take more than vans and phonebanks to get these women to vote.
- Age and education make a significant difference in how likely women are to register and vote. Among women who do not now register, younger women are significantly less likely to register than older women. Similarly, there is a strong correlation between education and registration -- only 26% of less educated women are almost certain to register, while 48% of college graduates plan on registering.

Registration likelihood among non-registered women			
Age		Education	
Under 30	28%	H.S. Less	26%
30-39	37%	Post H.S.	42%
40-49	35%	College Grad	48%
50-64	49%		
65 & over	44%		

- Younger and less educated non-registered voters are also less likely to pay a great deal of attention to politics than older non-registered voters. Not surprisingly, those who consider themselves independents (29% pay a great deal of attention to politics) pay less attention to politics than either Democrats (42% pay a great deal of attention to politics) or Republicans (41% pay a great deal of attention to politics).
- Have women who are not registered to vote chosen not to register? Or, have these women simply never had the time or inclination to register? For four in ten, the failure to register is at least partly intentional: 23% say that they do not bother to register because voting doesn't make a difference, and another 17% say that they are so angry at politicians that they do not want to get involved. In real population terms, this means that more than five million American women are so angry at politicians that they prefer not to vote, and another seven million do not vote because they don't think it makes any difference.

The angry white male is therefore not alone. This intentional withdrawal from the political process is strongest among women without a college education (50% say that voting does not make a difference or that they are angry at the process), and half of these (23%) say they have disengaged out of anger.

Political Engagement and Community Integration

- Women who are registered to vote tend to be more engaged with the political process as well as more likely to participate in their own communities than women who are not registered. Overall, among registered women, four in ten say they pay a "great deal" of attention to politics (44%), compared to just 25% of women who are not registered. Similarly, women who are registered to vote are more likely than those who are not registered to be active in a variety of ways -- from volunteering for a community organization to helping the PTA. The gap is greatest when we look at the most immediate participation in the last 5 years -- being integrated into the community increases participation and helps explain why length of residency makes a difference.

In their own lives, women are most likely to participate in civic life by contributing to or volunteering for a community organization or church. Just under half have done each of these things in the past five years, and more than 60% have done these things at some point in their lives. Nearly as many have volunteered at some time in a school or for a PTA (55%). Women are somewhat less likely to have contacted an elected official (38%), joined a neighborhood watch (29%), contributed to a political campaign (22%), written a letter to the editor (19%), or volunteered for a political campaign (17%).

	Have you in the past five years...		Have you ever...	
	Reg'd	Not reg'd	Reg'd	Not reg'd
Made a financial contribution to a community organization.	54%	35%	68%	57%
Volunteered for a church or religious organization.	50%	39%	65%	58%
Volunteered for a community organization.	44%	35%	64%	55%
Volunteered in a school or PTA.	37%	28%	58%	50%
Written a letter or called an elected official to talk about an issue.	33%	23%	40%	32%
Joined a neighborhood crime watch.	23%	17%	30%	28%
Made a financial contribution to a political campaign.	18%	10%	25%	17%
Written a letter to the editor of a local newspaper.	12%	13%	18%	21%
Volunteered for a political candidate or a political party.	10%	10%	18%	17%

- The women most likely to participate in civic life tend to be somewhat more educated and more affluent. Indeed, education has a substantial impact on participation of all kinds. The women who participate the most also tend to be between the ages of 40 and 65. In fact, in a number of areas, participation by senior citizens is lower than participation by those under 30. Women with children are generally more active than women without children, and women with children between the ages of 6 and 18 are most active of all.
- Among women who are not registered to vote, it is the youngest cohort who are the least involved in civic life in anyway. On average, there is a 10-point gap in participation between the youngest age cohort and women generally, and there is a 20-point participation gap between the youngest age cohort and the oldest age cohort. For example, 70% of middle-aged non-registered women have given money to a community organization, compared to only 53% of younger voters have given money to a community organization.
- When younger non-registered women do participate in civic life, they are most likely to have given money to a community organization (53% have given), volunteered for a church or religious organization (50%) or volunteered for a community organization

(51%). Only 10% have volunteered for a political party of candidate and only 15% have written a letter to the editor.

	Selected types of civic participation in the last 5 years			
	Church volunteer	Community volunteer	Letter/call to official	Political contrib.
Under 30	45%	40%	22%	8%
30-39 years old	49%	52%	32%	14%
40-49 years old	58%	54%	41%	20%
50-64 years old	61%	54%	37%	23%
65 and older	41%	44%	27%	19%
Under \$20k	40%	35%	29%	13%
\$20-35,000	54%	42%	31%	13%
\$35-50,000	44%	49%	40%	20%
Over \$50,000	55%	50%	49%	25%
H.S. or less	58%	51%	29%	19%
Some college	61%	62%	39%	18%
College graduate	71%	77%	49%	31%
Children under 6	50%	45%	27%	8%
Children 6-10	51%	52%	31%	11%
Children 11-18	56%	50%	40%	14%
Children over 18	54%	41%	34%	21%
No children	37%	36%	33%	15%

Mood of the Country

- Women in the United States are discouraged and anxious about the economy and about their future. Two in three say the country is moving in the wrong direction (68%), and the same proportion say they are "worried and concerned" about what the next five years will be like (69%). Although women express slightly more hope about their personal futures than about the country's future, a majority are nonetheless pessimistic (54%). Strikingly, in the end, a majority (55%) respond negatively to every question about their general outlook, and only one in ten (11%) are optimistic in all cases.
- Not surprisingly, there is some connection between women's economic anxiety and their disaffection from politics. Women who are not registered to vote are somewhat more pessimistic than women who are registered: 60% of those who are not registered believe the country is on the wrong track and also worry about both the country's next five years and their own five years, compared to 53% of women who are registered. Consistent with this, those who are most pessimistic tend to be less educated and less affluent. They are also more likely to be full-time homemakers or African-American, and they are much more likely to be Protestant than Catholic. The effect, however, of pessimism on participation is not as dramatic as we might have assumed.
- The alienation of the disaffected is often expressed less in their participation than in their choice of alternatives. Those who are most anxious and pessimistic are among the most likely to seek a third-party alternative: 54% of the most pessimistic group are at least somewhat likely to support a third party, compared to just 36% of the most optimistic group:

	Most optimistic*	Somewhat optimistic	Somewhat pessimistic	Most pessimistic
Likely to support third party candidate	36%	50%	61%	54%
Not likely to support third party candidate	51%	37%	31%	27%
* "Most optimistic" are those who believe the country is heading in the right direction, and feel hopeful and confident both about the country's situation and their personal situation during the next five years. "Most pessimistic" believe the country is heading in the wrong direction, and feel worried and concerned both about the country's situation and their personal situation during the next five years.				

We should note that politics is alienating to women across the board. Women, both registered and non-registered, are quite negative about elections and politics, with two in three choosing negative words to describe their feelings (68%), and only one in four positive (26%). Most of all, women are frustrated (17%), disgusted (16%), and disillusioned (14%).

Issues and Concerns – Money and Violence

"Women's issues" are America's issues. Women's agenda for the next president centers on three sets of issues: women want the next President to address economic issues (17%), budget and tax issues (16%), and crime and violence (14%). Concern with health care and seniors (10%) ranks next, and is a very strong concern for older women. Younger working women worry about jobs, urban women worry about crime, Republican and professional women worry about budget and the deficit; and older women worry about health care.

Jobs and the economy are the highest priority for...

Younger women with no college education	21%
Women with full time jobs	22%
Women in service and retail jobs	21%
Independent women	23%
Younger unmarried women	21%
Women in small towns	21%
Women in the northeast	25%

The budget and taxes are the highest priority for...

College graduates	22%
Women in professional & management jobs	21%
Younger Republican women	25%
Women in smaller cities	24%
Women in the western states	23%
Women who are new to their communities	27%
Women in middle income ranges (\$35-\$50,000)	26%

Crime and violence are the highest priority for...	
Women who work part time	26%
Women who work in clerical jobs	23%
Women who live in large cities	22%
Young African-American women	21%
Health care and seniors' issues are the highest priority for...	
Older women without a college education	33%
Women over age 50	26%
Retired women	29%
Older Democratic women	27%
Widows	30%
Middle-class women (\$20-35,000)	23%

Women's personal concerns center above all on money. Within this general economic anxiety, however, women's worries fall into three distinct clusters, each generating the strongest concerns among slightly different types of women²:

Time & Money: "Being able to make ends meet" is a central concern for all but the most affluent women, but it is particularly acute for the most economically marginal women. Not surprisingly, lower-income women express particularly intense worry about simply making ends meet -- three in four of those earning less than \$20,000 a year (75%) say they worry all the time about this. Statistically, worrying about making ends meet is closely connected to worrying about such things as affording college, having enough time with one's family, losing a job, and finding affordable child care:

Being able to make ends meet	56%
Being able to afford a college education...	45%
Having a job that pays well and that has good benefits	45%
Being able to spend enough time with your family	42%
Someone in your family losing their job	34%
Affirmative action costing...a job/not getting a job or promotion because of discrimination	24%
Finding affordable child care you can trust	23%

² This analysis is based on a multivariate statistical technique called "factor analysis," which identifies groups of questions that are correlated with one another.

Note that although, only 23% of women overall worry a lot about finding affordable day care, 43% of those with children under 6 worry about this a great deal.

In general, women are more concerned about how much jobs pay than with the simple fact of having a job. For example, fewer worry about someone in their family losing their job (34% say they worry all the time) than about having a job that pays enough (45%), and no more than one in four or five is worried about job loss as a consequence of affirmative action (between 21% and 26%). At the same time, women's preferences for the country as a whole are clearly focused more on creating more jobs (69%) than on improving the quality of the jobs now existing (24%), confirming that personal circumstances do not always translate directly into policy preferences.

Retirement & Health Care: Concerns about retirement issues and about health care are closely connected, and they are strongest for women between the ages of 40 and 64. Among women in this age group, roughly 60% worry all the time about each of the three issues listed below, compared less than 50% among seniors and among women in their thirties. Young women separate the issues somewhat: they are less likely to worry about their own retirement, but 61% worry about health care and 59% worry about Social Security and Medicare surviving for their generation.

Social Security & Medicare being there when you retire	57%
Having affordable health insurance for your family/ having secure health insurance for your family...	54%
Having a secure retirement	52%

Taxes and Government Waste: Women worry about money both personally and in the aggregate. They worry almost as much about what government wastes (53%) as making ends meet (56%). In an era of stagnating wages and higher cost of living, taxes and government spending become a real hinderance to prosperity.

Taxes eating up too much of your family's income	54%
Government wasting too much of your money	53%
Government spending too much abroad and not enough at home	43%

Women's economic anxiety often takes expression in resentment of money spent on any who are perceived to get help and benefits without deserving it — welfare recipients, immigrants, and foreign countries especially. Other research we have done also shows that women, particularly older and non-college women, are more parochial in their concerns than men. They believe that a significant portion of the budget is spent abroad, and they would like to have that money spent at home to

deal with problems here. Indeed, 55% of older non-college women worry about spending too much abroad.

Republican and conservative women are most likely to translate their anxiety over money into concerns over taxes and government waste, as well as spending too much money abroad. For example, two thirds of Republican women (64%) worry all the time about taxes, compared to about half of Democratic and independent women, and concerns about taxes and government waste rank near the top for these women. Interestingly, women who voted for Perot worry about what the government wastes more than other issues (61%).

In addition to these three distinct sets of economic issues, women in America have profound concerns about violence and values. These issues are closely intertwined for women, and the twine that links them is their children. Women worry deeply about the impact of violence on their children, and about the difficulty of instilling strong values in children who are growing up in a society without morals or moral standards:

Rising juvenile crime and crime rates	54%
Guns in schools threatening our children	54%
Too much sex and violence in the media	51%
Declining family values and moral standards	48%

This close connection between the issues of violence and values is a fairly recent phenomenon. In the early 1980s, when concern with crime first began to build among women, fears were personal: women worried about crime because they feared being a victim. Today, women's fears have much more to do with their children than with themselves. Thus, while more than half (54%) of women say they worry all the time about juvenile crime and guns in the schools, many fewer (39%) worry about themselves being a victim of violence.

The women who are most acutely concerned with this set of issues tend to be somewhat older and somewhat more Republican, although majorities of Democratic women also worry about juvenile crime, guns in schools, and sex and violence in the media. Not surprisingly, mothers worry the most about juvenile crime and violence, and interestingly working mothers worry more than women who are at home with their children. Working mothers also worry a great deal about sex and violence in the media (55%) and declining values (56%) which they see as related issues.

		Percent who worry "all the time"			
		Juvenile crime	Guns in schools	Media sex & violence	Declining values
Democrats	Younger	49%	56%	44%	43%
	Older	63%	61%	61%	52%
Independents	Younger	44%	44%	43%	37%
	Older	44%	47%	51%	40%
Republicans	Younger	62%	62%	56%	62%
	Older	66%	56%	63%	65%
Women with no children		49%	50%	40%	39%
Working mothers		58%	57%	55%	56%
Non-working mothers		41%	48%	44%	35%
Children over age 18		58%	63%	59%	56%

Education is also an extremely powerful concern, and it is nearly as strong as women's concerns about money and their concerns about violence. Other research we have done shows that women in part worry about education because they perceive it as a major part of the solution to both the economic and moral crises their children face. About half say they worry all the time about "children being able to get a quality education" (48%) and about "being able to afford a college education for yourself or your children" (45%). The quality of children's education is a particularly strong concern for mothers (52% worry all the time), and especially for mothers of young children (58%). On this issue, again, working moms express higher levels of concern (59%) than non-working moms (48%). However, when it comes to affording college for their children, working and non-working moms have equally strong concerns.

The Role of Government -- Still a Role to Play

Although women in America express high levels of cynicism and anger about the political system, a majority continue to prefer an activist government. Half believe that "government should do more to solve national problems" (49%), that "government should do more to promote traditional values" (51%), and "that government can help people" (52%). Fewer than four in ten take the contrary positions: that "government is doing too many things better left to businesses and individuals" (39%), that "government should not

favor one set of values over another (37%), or that "government is the problem, not the solution" (32%).

- Men and women differ substantially in their views on the amount of the role government should play. For example, by over 2 to 1, women believe that budget cuts have gone too far (56% to 27%), while men marginally believe they have not gone far enough (44% to 42%). Likewise, women believe that government could help (55 to 44%), while men believe that government is more the problem than the solution (54 to 36%).³
- At the same time, different types of government activism appeal to different types of women. For example, younger women are most likely to want government to do more to solve problems (60%), but it is older women who are most likely to want government to promote traditional values (56%). Younger college-educated are simultaneously the most likely to believe government can do something to help people (64%), and among the least likely to believe the government should promote traditional values (they split evenly on this question, 46% to 48%).
- Women's political partisanship is closely connected with their approach to government. Democrats want government to do more (52%) and believe that government can help people (56%), while Republicans believe government does too much (52%) and are much less certain that government can help people (43% say government is the problem). Republican women, however, split along age lines in their approach to activism: older Republican women are emphatic that government is doing too much (60%), while -- surprisingly -- younger Republicans split evenly. Our other research also shows that Republican women are still much more likely than their male counterparts to think there is a role for government (34% of Republicans women believe that government can help, while only 26% of Republican men believe that government can help).

Republicans, on the other hand, believe that government should do more to promote traditional values (58%), and it is Democrats who split evenly on this question (45% to 44%). This split among Democrats falls heavily along age lines, with younger Democratic women believing that government should not promote one set of values (55%) and older Democratic women taking the opposite stand (54%).

Independent women are the most activist of all, believing both that government should do more to solve problems (57%) and that government can help people (58%), and that government should do more to promote traditional values (54%).

- A generally activist approach to government is reflected in women's approaches to a range of policy issues. On the economy, for example, women would rather have government work on "increasing jobs, wages and benefits" (51%) than on "creating an environment

³lake Research and the Tarrance Group for U.S. News and World Report, October 1995.

where businesses can thrive" (42%) -- perhaps implying a preference for policies that pro-actively spur the economy over policies that reduce intervention.

- Non-registered women, especially, have a preference for policies that pro-actively spur the economy over policies that reduce intervention. Almost six out of every ten (58%) non-registered women would rather have government work on "increasing jobs, wages and benefits" while only four in ten would prefer "creating an environment where business can thrive (42%).
- Women also prefer the carrot approach to public policy over the stick -- even if it means spending more money. For example, women's approach to crime is to deal with jobs and education (52%), rather than get tougher on criminals (34%), and their answer to welfare reform has more to do with child care and job training (54%) than with eliminating abuse of the system (33%). This is equally true of registered and non-registered women.
- In the budget debate, women are far more concerned than men with protecting the vulnerable. By a margin of more than two to one, women prefer balancing the budget gradually "so that we don't hurt people" (61%) over balancing the budget quickly so that "our children are not burdened with debt" (28%).
- While taxes are a concern to women, their approach is populist. By a narrow margin, they prefer "making the wealthy and big business pay their fair share" (49%) over "reducing the tax burden on the middle class" (43%). Women who are registered to vote are in fact somewhat more populist (they prefer making the wealthy pay their fair share by a 10-point margin) than women who are not (split evenly). Women who are independent in their partisanship are the strongest proponents of a middle class tax cut (59% tax cut to the middle class, 31% wealthy pay their fair share). In addition, working women tend to lean more populist in their priorities (51% wealthy pay fair share, 41% middle class tax cut), though homemakers would prefer a tax cut (52% middle class tax cut, 41% wealthy pay their fair share).

Choosing Political Candidates

- Women act independently when they go to the polls. Only slightly over a third (37%) usually vote for the same candidates as their spouse or partners. In fact, on average only 47% of married women vote like their spouses.
- In general, women across the board want leadership (46%) more than compromise (35%) from their political leaders. This is particularly true for older women, Republican women, and women without a college education.
- In choosing which candidate to support in an election, women maintain that political party is nearly irrelevant: just 3% say that this is the most important criteria. Far more

important, according to the women we interviewed, are the candidate's positions on specific issues (29%), the candidate's integrity (27%), and the candidate's experience (24%). However, we should note that on election day, a majority of women who identify with a party support the nominees of their party.

- A third of women say that issues are most important in choosing a candidate. However, just one in five registered voters say that they have ever chosen a candidate on the basis of a single issue (20%), and even fewer women who are not registered would make their choice in this way (12%).
- In general, the issues women choose as the ones most likely to drive their vote if ever they made a choice based on a single issue mirror the ones they identify as the most important generally, topped by the economy (18%), budget and tax issues (15%), and crime and violence (10%). Broader issue perspectives matter most and, not surprisingly, women take their broad issue concerns to the polls. Most of all, women say that candidates' position on "economic security for American families" is what matters (36% say this is one of the most important things they consider), followed by "how tough the candidate will be on crime" (32%) and the "candidate's approach to tax and spending issues" (27%).
- In general, non-registered women claim that a candidate's positions on the issues are less important to them than do registered women. However, "a commitment to family economic security" (52%) and "toughness on crime" (50%) is clearly what matters to non-registered women. For these economically marginal women, these themes help motivate their turnout as well.
- Although abortion is often assumed to be a single issue that is likely to drive women's votes, just 5% name this as the issue they would use if they had to choose who to support based on only one issue, and just one in five (20%) say that candidates' positions on abortion is one of the most important things they consider. Registered voters are more likely to say abortion is important (24%) than women who are not registered to vote (12%).

Across the board, about a quarter of women say abortion is important to them. Abortion is most likely to drive a pro-choice vote among with college graduates, younger college-educated women, mothers of teenagers and liberal Democrats. Abortion is most likely to drive the vote in the other direction among conservatives, younger Republicans, religious women, women in rural areas and lower income women.

Women who tend to be pro-choice and who are more likely to consider a candidate's position on abortion.			Women who tend to favor abortion restrictions and who are more likely to consider a candidate's position on abortion.		
	% imp't	% p-choice		% imp't	% restrict
College graduates	23%	58%	Younger Republicans	26%	53%
Younger college	24%	63%	Conservatives	27%	54%
Mothers of teenagers	28%	58%	Women in rural areas	24%	55%
(Liberals and Democrats are more pro-choice than average, but not especially likely to consider a candidate's position on abortion.)			Low-income women	25%	55%
			Go to church weekly	26%	54%
"% imp't" is the percent who say a candidate's stand on abortion is one of the most important things to consider. "% p-choice" is the percent who either think abortion should be generally available or available with few restrictions. "% restrict" is the percent who either think abortion should be legal only in extreme circumstances or that it should be illegal.					

The Role of Gender

- Just one in three women say that whether or not a candidate is a woman is an important factor in their vote (35%, including just 5% who say this is one of the most important things to consider), and women say by a wide margin that party affiliation is more important than gender (46% to 16%). However, a majority of women say that it is at least somewhat important to them that more women be elected to public office (52%) -- including one in five who say it is very important (19%). Younger women and Democratic women believe in this most strongly.
- At the same time, women are not optimistic about the prospects for a woman President or Vice President. In fact, women are more likely to think an African-American or a member of another ethnic minority will be elected to high office than a woman will be. For example, 50% believe a woman is likely to be President compared to 62% who think an African American is likely.
- Half the women interviewed say that a Presidential candidate's spouse influences who they support at least somewhat (51%). Women in their 50s and early 60s are most likely to be influenced by a candidate's spouse (60%), as are homemakers (58%), those who consider themselves conservative Republicans (59%), and those who attend church every week (57%). In addition, southern women are somewhat more likely to consider a candidate's spouse (55%) than women elsewhere in the country.

Although younger women are most likely to believe that it is important to elect more women to public office, they are also least likely to believe that a woman will be president in the next twelve years. Fully half of women under age 30 (46%) say that it is not at all likely a woman will soon be president, compared to just a third (33%) of women over 65, and 30% of seniors say it is at least very likely that a woman will be president in the next 12 years, compared to just 18% of women under 30.

	At Least Somewhat Likely	Not likely
How likely is it a woman will be...		
President	50%	40%
Vice President	67%	25%
How likely is it an African-American will be...		
President	62%	29%
Vice President	73%	28%

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DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
001. memo	Carrie Wofford to Melanne Verveer and Nicole Rabner re: Women from Roundtables [partial] (1 page)	07/24/1996	b(6)

COLLECTION:

Clinton Presidential Records
First Lady's Office
Melanne Verveer
OA/Box Number: 20058

FOLDER TITLE:

Women - Women's Domestic Issues [1]

2013-0534-S

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RESTRICTION CODES

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P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

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file

July 24, 1996

MEMORANDUM FOR MELANNE VERVEER
 NICOLE RABNER

FROM: CARRIE WOFFORD, 456-7306

RE: WOMEN FROM ROUNDTABLES

I tried to pick the most articulate women -- while also getting diversity in age and race.

I added all FMLA success stories -- even though none of them were the most dynamic talkers. I also added a woman -- Ira Jordan of Atlanta -- who talked with Mrs. Clinton about the cost of adoption (b)(6) I think you organized an entire adoption Cool] roundtable so you might not need her.

From Pittsburgh (since I did not attend the roundtable, but only interviewed and picked the women by phone), I picked those who seem the best stories.

I did not call the women, but would be happy to if you would like.

Listed in order of most articulate to least.

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THE WHITE HOUSE

Office of the Press Secretary

For Immediate Release

March 12, 1997

REMARKS BY THE FIRST LADY
INTERNATIONAL WOMEN'S DAY

Dean Acheson Auditorium
The State Department

MRS. CLINTON: We are gathered today to celebrate International Women's Day in the heart of the State Department. And we do, as Americans, have much to celebrate, starting with a Secretary of State who, yes, broke a barrier by virtue of her own gender, but who much more importantly is committed to defending the rights not just of Americans but of citizens around the world regardless of gender.

Not only has Madeleine Albright broken many a glass ceiling, she has brokered many a peace. Not only has she opened many doors, she has opened many minds. And since she mentioned it, I would say that in my last conversation with Mrs. Roosevelt -- (laughter) -- she told me how pleased she was that her husband had appointed the first woman to the Cabinet in United States history, and how pleased she was that my husband had appointed the first woman Secretary of State. (Applause.)

I thank Secretary Albright for her leadership, her courage and, on a personal note, her friendship. And I am delighted that she has agreed to serve as the new chair for the President's Interagency Council on Women, ably assisted on the issues by Teresa Loar and Tim Wirth and others of you here.

We all know that countless responsibilities face our new Secretary of State and all of us. Our foreign policy does not lack for challenges. We must continue to reduce weapons of mass destruction. We must realize the century's dream of a wholly united, democratic and peaceful Europe. We must work to capture new opportunities in Asia, to seize opportunities for peace in the Middle East and other areas that are strategic not only to the United States but to the entire globe. We must work with our partners in Latin America, Africa, and elsewhere to build an inclusive and expanding global economy. We must safeguard our people from the threats of terrorism, extremism, international crime, drugs, and environmental degradation.

While all of these require our attention and commitment, today I have come to advance a simple idea. That is the seamless inclusion of girls' and women's needs in American foreign policy. Despite the work they do, the families they raise, the communities they hold together, too many of the world's women, particularly in developing nations, live on the outskirts of opportunity and equality. But let me be clear: This challenge is not confined to the developing world. We still have plenty of work to do here in the United States and in other advanced economies of the world to ensure that women have a full stake in democracy. One goal in every country should be to see that all citizens, regardless of race or gender or ethnicity or religion, have a full place at their society's table.

If you'll forgive just a slight diversion -- yesterday I was in Arkansas. I visited people who had been hit by a terrible tornado in the morning. Even before that disaster struck, these were people already working overtime to build good lives, to reach their aspirations. The full benefits of American society were still a long way away for them. After this tornado, all that they had worked for, all they had hoped for seems lost.

Later that day I spoke at an event that helps raise funds to send single parents, primarily women, to college or vocational school. I heard stories from five women who told us what it had meant that their society, in the form of those who had raised these funds, reached out and told them that they could make something of their own lives, they could go to college, they could support themselves and their children. They had heard the message that is even still too often conveyed in America: that they weren't worth very much, that nobody really cared too much about them.

As one young woman said, five years ago I was in a battered women's shelter in Fayetteville, Arkansas. I had nothing. I not only didn't have a car, I didn't have a driver's license, and my face looked as though it had been run over by a truck. All of a sudden there were people there who convinced me that I could make something of myself and care for my nine-month-old son. I thought to myself, how can these people believe in me, that I could go to college, that I could support myself? How could these people care about me when my own husband didn't care about me?

Those stories, as I heard them, reminded me of stories that I have heard around the world. As women in Bangladesh or India or Nicaragua or Chile stood up and told me what it meant to them to have someone believe that they, too, could make a living for their family; that the skills they had would be valued in the marketplace; that their children, especially their daughters, could have a better life. The women last night were helped to return to school. And today they are citizens of the United States in the fullest sense of that word.

Whatever disparities of wealth exist in our country and around the world means that people are left by the side of the road, detoured off the Information Highway, unable to take advantage of democracy's opportunities. What America must do for its own sake, as well as for the sake of its leadership in the world we are in today and that we are entering tomorrow, is to promote democracy and civil society in every nation, so that all citizens -- every man, woman, and child -- can live up to their God-given potential.

But one may ask, well, it's fine for me to care about the women of Arkansas, but why should I or any American care about women in developing countries and around the world? Why should women, as Secretary Albright just eloquently explained, be a concern of ours and our foreign policy here in the United States? Well, what the Secretary said and what this administration believes is that if half of the world's citizens are undervalued, underpaid, undereducated, underrepresented, fed less, fed worse, not heard, put down, we cannot sustain the democratic values and the way of life we have come to cherish.

If as a nation Americans care about opening foreign markets for American goods and services, if we care about making our country secure in the face of new threats, if we care about widening the circle of peace and prosperity, then we must address the conditions and circumstances of the world's women.

You in this room know better than anyone else that our world is in a time of great transformation, heralding ever more democracies, leading, we hope, to ever more peace. But the great promise of this time is not without its challenges. Global competition, the information revolution, the rapid pace of change all create pressures on every society, from governments down to families. And these pressures pose unavoidable questions for us as we approach the 21st century. How do we figure out ways to balance individual and community rights and responsibilities? How do parents raise children in the face of the influences of the mass media and consumer culture? What do we make of what seems to be a conflict in many instances between personal identity and the work available in an age of globalization and high technology? What about the roles of women in society? How will people preserve their ethnic pride and value their national citizenship? And how will nations protect their sovereignty while cooperating regionally and globally with others?

Thinking about these questions and how a free nation like ours will respond to them, we may need to be reminded that democracy is not just about legally protected rights, elections, or free market economies. It is about the internalization of democratic values in people's hearts and minds. It is about how, in the absence of either hot or cold wars, democracy is rooted in people's everyday lives.

Given the changes that are going on around us, we can no longer gauge our interests around the world solely through power blocs and vast arsenals. Across the globe, here at home, at the end of the Cold War, we have been free to focus on issues that edge right up to our own front doors. How do we educate our children? How do we ensure that families have proper health care? How do we ensure that democracies and free markets produce citizens, not just consumers?

I have said before that at this time of challenge around the globe, we know we will continue to cope with what is often thought of as the traditional balance of power among countries. But I would also argue that we must now add to that balance of power equation, often called realpolitik, the idea that real-life politik may be just as intimately connected with whether or not democracies survive and flourish.

These issues that we speak of today should not be considered women's issues. But certainly it is fair to say that women often, by necessity, become the world's experts on the hazards and vicissitudes of life. And they, therefore, often understand and appreciate more clearly that they have a vested interest in ensuring that their societies and governments address these real-life challenges.

I have seen for myself on continent after continent the solutions that women are forging -- new mothers in Jogjakarta, Indonesia, who gather every week to learn about family planning and better nutrition for their children; doctors and nurses in Belarus and Ukraine who are caring for the children of Chernobyl; women from Santiago to San Diego who are working on issues as diverse as education, crime, and the environment. These issues are central to our global democratic interests. For what distinguishes democracy is fair and genuine participation in every aspect of life.

It should be too obvious to point out, but unfortunately it isn't, that giving women a stronger voice and fuller say over their futures is intimately related to the health of democracies because women are the majority in most countries and the world over.

America's credo should ring clearly: A democracy without the full participation of women is a contradiction in terms. To reach its full potential, it must include all of its citizens. Clearly, whether we succeed in strengthening democratic values around the world is of special consequence to women, who in our country and elsewhere are still striving to attain, and even define their rightful place in government, the economy, and civil society, and to claim their rightful share of personal, political, economic and civic power.

Raising the status of women and girls and investing in their potential means insuring that they have the tools of opportunity available to them. Education, health care, credit and jobs, legal protections and the right to participate fully in the political life of their countries. And that is why the United States must continue its bipartisan tradition of supporting initiatives that move our world closer to these goals.

Today, more than 600 million women worldwide are denied the opportunity of an education. Women make up two-thirds of those who can neither read nor write. Yet the single most important investment any developing nation can make is in the education of girls and women. We are discovering that in country after country the benefits of educating women go far beyond the classroom and the schoolhouse. They go to stronger families, better health, nutrition, wages, and levels of political participation.

I have seen how the support of the United States for the education of women and girls worldwide is paying off. I have seen how similar social investments, also many supported by the United States, can make a difference in countries as diverse as Brazil, the Philippines, Nepal, and Pakistan.

Certainly, as I travel around the world and as many of you do likewise, we have seen with our own eyes that investing in girls and women helps to transform communities which in turn can transform societies. Women will not flourish and neither will democracy if they continue to be undervalued inside and outside the home.

I have had many experts in economic development around the world say to me that women's work is not part of the economies of countries, that women do not participate in the economic markets of countries. And yet I have seen with my own eyes as I've traveled through urban areas and remote rural ones that women are bearing often the bulk of the load of the work that must be done -- to plant crops, to harvest them, to make it possible for small enterprises to flourish in market stalls. So I know that women are working. Their contributions may not be counted in the gross domestic product of their societies, but they are of value. If all the women in the world tomorrow said they would not work outside the home, the economies of every country would collapse. And it is time -- (applause) -- it is time that we honored and counted the contributions that women make, both in the home and outside.

Investing in women also means investing in their health and, in turn, in the health of their families. I am especially pleased that the United States has provided assistance through the United States Agency for International Development to assure that women, children, and families have access to a full spectrum of low-cost, high-yield health care services -- from safe birthing kits for expectant mothers, to basic immunizations for infants, to oral rehydration therapy to treat children suffering from diarrhea.

I want to say a special word about family planning and its importance in this larger effort. Family planning is fundamental to letting women take responsibility for themselves and their children. Right now, however, roughly 100 million women worldwide cannot get or are not using family planning services because they are poor, uneducated, or do not have access to care. Some 20 million women will seek unsafe abortions. Of these women, some may become disabled for life, some will have other health problems, but fundamentally, the rate of unsafe abortions is in itself a tragedy. High abortion rates do not represent women's equality; they represent a failure on all our parts to help women prevent unwanted pregnancies in the first place. If we really care about reducing abortions and fostering strong families, we must not back away from America's commitment to family planning efforts overseas. (Applause.)

If we really care about making women equal partners in societies the world over, we must do everything in our power to fight violence against women, whether it is a hidden crime of domestic abuse or a blatant tactic of war.

No single social investment is a panacea for women or for developing countries. Nor should every just cause of the world be America's to embrace.

But I do believe that as long as discrimination and inequities persist in a broad-scale way against women, a stable, prosperous world will be far from a reality.

Taken together, our investments in social development are vital to strengthening free market interests, spreading our democratic ideal and enhancing our security.

Over time, America has learned that our ideals and interests cannot be divorced from the political, economic and social cross-currents swirling around us. I hope we have also learned that engagement with the world represents opportunities at home as well as obligations abroad.

Let me just give you one modest example. I spoke recently at a conference sponsored by USAID called Lessons Without Borders. At the conference, Baltimore's Mayor, Kurt Schmoke, told how government leaders from his city had gone to Africa to learn about simple, low-cost strategies used on that continent to encourage parents to immunize their children. Now similar programs are in place in Baltimore, with community clinics, a vaccination van, door-to-door visits and the resulting higher immunizations rates for children under three.

We can learn from our neighbors around the world. And many of the lessons we can learn, we will find, are lessons that have been helped to be taught by our own foreign policy engagement -- less than one percent of our budget, yet countless lives can be improved and we can improve lives here at home.

Before I close, I want to say a word about my forthcoming trip to Africa. I was very honored to be asked to make this trip because I think that America's engagement in the world must include an engagement with sub-Saharan Africa. Contemporary history is a story that citizens and countries are writing. And there is a new story that must be told. Every region is contributing its own chapter.

Africa has a remarkable story if we will only pay attention to it. It is moving toward democracy. In the last six years, the number of democracies have jumped from five to 23. Africa is growing economically, moving from suffocating state-controlled economies to open markets that can give full life and scope to human endeavor.

Last year, 30 countries reported positive economic growth. Africa is beginning to forge a new relationship with the United States -- one based not just on aid but on shared ideals, mutual responsibilities, integration into the world economy, and partnerships designed to resolve conflicts and to meet common challenges. To be sure, many of the African democracies are new and therefore fragile. Hope remains tenuous. Too much of the continent continues to be riven by disease, malnutrition, poverty, injustice, corruption, perilous conflicts and their terrible aftermath, refugee crises that trap women and children especially in lives that go from bad to worse.

And yet -- and yet, in spite of these challenges, for the first time, we can say that, at this moment in history, there are in Africa grounds for far more hope than despair. And with the support of the United States, we can solidify that hope.

I will be privileged to visit Senegal, South Africa, Zimbabwe, Tanzania, Uganda and Eritrea. And I am pleased that so many of the ambassadors from those countries and other countries in Africa are with us today.

I hope to witness first hand and to highlight each country's efforts to build democracy and a strong civil society. I will focus particularly on grassroots initiatives and on efforts that affect women and children.

I hope this trip will give the American people a renewed sense of the importance of our commitment to Africa. I hope it will lay out exactly why we must do our utmost to support democracy and social investment in Africa and to strengthen Africa's place in the community of nations.

And I hope it will show that American engagement must be measured not just in aid dollars or humanitarian efforts in the wake of tragedy and crisis, but in the democratic values we reinforce, in the human rights we defend, and in the conflicts we help resolve preventively.

There are, to be sure, issues of America's national security at stake. Instability in Africa, whether it is rooted in war, in terrorism, in organized crime, in disease, in environmental degradation or poverty, it touches us too.

There are also economic issues at stake. Right now, the United States holds only 7 percent of the African market of 600 million people. By forging stronger economic ties with Africa, we will do much to secure the prosperity of our own people as well.

But finally, our greatest reasons for engagement with Africa are built on a positive foundation. Africa is on the move, with a new generation of leaders, the fresh air of political reform, and thriving multi-ethnic societies.

As we look at the future for America's engagement around the world, we can see that wherever we help to seed the ground for democracy, wherever we reach out to people out of mutual respect to help them help themselves, wherever we understand clearly that in this time of interdependence and interconnection that we all have a stake in the success of the other, we will make progress together. Whether it comes to assisting and working with our friends in the new democracies in Africa, or understanding the importance of our commitment to women and girls, America's interests are at stake.

But far more importantly, America's values are at stake. If we act upon those values, we will help to lead the world into the kind of new future we envision as possible for our children and all the children around the globe.

Thank you very much. (Applause.)

END

Yet we from America know that this is a long task before you. I want you to know that, as Americans, we celebrate your accomplishments and we want to be your partners in securing your democratic future. To that end, President Clinton has pledged an additional \$19 million through the United States Agency for International Development to assist President Mandela's teacher training initiative and \$87 million in USAID assistance this year for housing, health care, and business development initiatives.

One of the most tangible signs of our new partnership is the binational commission chaired by our Vice President and your Deputy President. Last year they signed an agreement to cooperate to fight crime. As a result, the United States is providing funding this year to assist South African law enforcement agencies with criminal justice expertise and training.

We are working together to improve the business environment by lowering taxes and tariffs so that bilateral trade can thrive, creating jobs for both the people of South Africa and the United States.

South Africans and Americans are also learning from each other, through education, medical, and cultural exchanges at colleges and universities, as well as fellowships at some of our leading scientific institutions. In addition to funding from USAID, many of these programs are supported by American corporations, foundations, and universities.

And let me deliver today another indication of our support for the work that you are doing here in this country. Today I am privileged to announce that the United States is expanding support for the campaign to eradicate polio in Africa by the year 2000. Initiated by the World Health Organization's regional office for Africa, the Kick Polio out of Africa campaign is a partnership in the truest sense. It involves national and local governments, nongovernmental organizations, businesses, bilateral donors. It is led by your President. And thanks in part to his leadership, extraordinary progress was made on this front last year.

Now the United States is committing an additional \$16 million through USAID to assist in this vital effort to bring better health to the people of Africa. With us today are representatives from key organizations in this important partnership: the World Health Organization, Rotary International, and UNICEF. In our hemisphere we have succeeded in eradicating polio, and now we wish to assist the people of Africa in eradicating polio on this continent as well.

Each of these and the many other investments between our countries reflect our belief that the future of this country and this continent are inextricably linked to the futures of countries throughout the world. It reflects our belief that peace and prosperity can and will prevail if we all work together. Most of all, it reflects the faith we have in you and in the democratic path you have chosen to follow at this difficult time of transformation.

That said, I must add, there are no panaceas. There are no quick fixes in the march to democracy and a truly free market economy. Democracy's success in South Africa will not depend solely on free elections, open markets, or government policies. It will not depend solely

on foreign investment. It will depend ultimately on the internalization of democratic values in people's hearts, minds, and everyday lives.

For those of you who are students here at this great university, perhaps your experience here can serve as a guide. Universities, after all, are where we who are lucky enough to attend them learn more about the importance of personal responsibility and community. They are training grounds for individual freedom and incubators of ideas. They are repositories of free speech and free thought. And they are a collective meeting place for individuals of very different backgrounds, different attitudes, interests and aspirations. They are places where we test the balance between individual and community rights, where we struggle to find the balance between "me" and "we," where we assume responsibility for ourselves and others.

This university has always been a vanguard of change; now you have a chance to help create a new South Africa. And you also have a chance to help shape the course of history. The world is watching, and the democratic world stands with you. It has been given to you as to few other peoples in history the opportunity to hold in your hands your own futures and the futures and dreams of countless millions of others.

May God bless each and every one of you and all the people of this great country as you work to realize your individual and shared destinies. Thank you very much.

Q (Inaudible.)

MRS. CLINTON: I think this is an extraordinary moment in time for any of us who are women, and particularly if we are fortunate enough to have the blessings of good health and education and to feel that we are able to make the choices that are right for ourselves in our own lives and as they impact our families and our societies.

I think that we have more opportunity than we've ever had, but so much of whether or not we seize that opportunity depends on two factors: first, how well prepared we are to accept responsibility for our choices and the consequences of our choices; and how supportive and enabling those around us, including families and the larger society, happen to be. So although we have made considerable progress, moving toward a point where individual women will hopefully have the chance to make those choices that are right for them, there is still a great deal of work to be done, in my own country as well as around the world.

Those of us who were fortunate enough to go to Beijing know that the majority of people who live in absolute poverty in the world are women, often the sole support of children; that women do most of the hard work in our world, oftentimes without any income being generated or even any recognition of their economic contributions both inside the home and outside the home -- and that is true in advanced countries as well as developing ones. So I hope that women as we move toward this new century will support one another in all of our various aspects of life; that we will not be tricked or seduced into a position of undermining other women's accomplishments and other women's opportunities; that we will work for a change in our societies, where appropriate, to have the kind of legal and other protections that are

necessary; and that every one of us will do what we can to make sure that little girls are given the same opportunities in every society as little boys. It makes sense. We don't have the human resources to waste. And we need to be sure that we enable all citizens of every country to live up to the fullest of their potential and make the contribution they are capable of making to their society.

And so I hope that the 21st century will see so much progress on this point that by the 22nd century we won't even ask the question anymore. (Applause.)

Q Mrs. Clinton, you and I share an alma mater you started a tradition that I would be glad to be a part of that -- the students speak at commencements. What did you take from your Wellesley experience that you use in your everyday life that you try to pass on to other people?

MRS. CLINTON: Both the questioner and I attended Wellesley College, which is a women's college outside Boston, and I feel very fortunate that I attended that college for many reasons. One, because it gave me four years of relative seclusion on a beautiful campus to study and learn and interact with my classmates and the faculty, and yet a big city, Boston, with lots of other universities and men was nearby. (Laughter.) In my view, the best of all possible worlds. (Laughter.)

And it also gave, I think, all of us who took those four years out the confidence that is sometimes drained out of even eager women in university experience that undermines their feeling that they can make their contributions because, from the moment they enter university -- I'm sure it's not true here -- they are battered about by the expectations for social success and relationships that make it more difficult for them to concentrate on what it is they're studying and learning, and to find their own path as clearly as they would like. And we did not have those kinds of distractions or difficulties.

And I think that the role of women's education is still one that has to be looked at very carefully around the world. There is a role, I believe, for single-sex schools for girls and for boys, at all levels of education. And I think a school -- a college like Wellesley stands as a very good example of the continuing commitment that must be made to women's education. Even though all of our other fine and competitive universities are now available to women, there is still something very special about that environment, and I'm very grateful every day that I attended there. (Applause.)

Q (Inaudible.)

MRS. CLINTON: We've had a long and difficult debate in our country about the role of welfare and the idea of a social safety net in the United States. And I have, along with my husband, worked in both the public and the private sector for many years on the challenges presented by the welfare system as it operated in the United States. When my husband was the Governor of the State of Arkansas, he worked very hard to provide people who were on welfare the education and training that they needed to be able to compete in the job market and was successful in helping to move a number of people off of welfare.

He has recently signed a piece of legislation that will end what we call the "welfare entitlement" and turn back to individual states the responsibility for implementing welfare policy. This was a very controversial decision in many quarters in the United States. But let me briefly describe what I see as the reasons why the President signed that legislation.

First of all, there is very little doubt in our country that the current welfare system, before this legislation was signed, was not working for a significant number of people who were trapped on welfare. There were large numbers of people, particularly women who had gone through a divorce and were left with very few financial resources, people who had other kinds of misfortune, who would be on welfare for a short period of time and then off. In fact, the average time that the vast majority of people stayed on welfare was two years or less.

But there was a group of people caught in welfare dependency -- second and third generation -- where, for reasons that had to do with all kinds of social and economic and even psychological changes, they were unable to break out of that welfare dependency. So there was no doubt that the system had not worked for them.

And the President believed that we had to make drastic changes in that system in order for people to be motivated to understand how they had to help themselves. He also believed that in our country we've had many people say that communities and churches and other institutions would be more helpful to people on welfare if the government didn't provide an automatic check. We are going to find out whether that's true or not. And the President has been working very hard to persuade businesses and various levels of government to hire people off of welfare. He's been working to persuade churches to, in a sense, mentor families on welfare.

So he has set as a challenge to America: If you are serious about caring for your fellow man, if you are serious about ending welfare as we know it, then you have to be involved. There are no more excuses. We can no longer say, well, we hate the welfare system, and all those people who are on it are people that we just don't understand. Now there is no more welfare system, except as we create it. So it is a bold and challenging step we have taken, and we will watch it very carefully to try to make sure it works to the benefit of the people it is intended to help.

Q (Inaudible.)

MRS. CLINTON: (Laughter.) Hope springs eternal. (Laughter.) You know, I have thought a lot about this, because -- (laughter and applause) -- strictly as a student of political science -- (laughter) -- I am curious as to why it is apparently easier for women to ascend to the highest ranks of national leadership in parliamentary systems. I met the speaker of your house yesterday here in Capetown, a woman, and I have met women prime ministers and presidents around the world who come out of a parliamentary system. And I have no real answer to this, but a few suggestions which reflect how difficult it is in our country, I believe. In a parliamentary system, whether it's Margaret Thatcher or Indira Gandhi or Golda Meir or any of the other countless women in this century who have succeeded to the highest political position in

file



Special Report

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Democrats and the Budget Agreement: Working for Women and Families

DPC Staff Contact: Debra Silimeo or Kim Koivisto (202-224-3232)

Democratic Policy Committee
United States Senate
Washington, D.C., 20510-7050

Tom Daschle, Chairman
Harry Reid, Co-Chairman



Democrats and the Budget Agreement: Working for Women and Families

"This budget plan will make a big difference in the lives of American women and their families. It is the single largest educational package since the GI Bill, the largest health package for children since Medicaid was passed in 1965, and provides real tax relief for working families: the teachers, nurses, police officers, farmers and mom and pop businesses. Those are huge Democratic victories."

— Democratic Leader **Tom Daschle**

Women and families will benefit significantly from the efforts of Democrats during the budget negotiations. This historic agreement not only balances the budget for the first time since 1969, but also honors America's values and invests in its citizens. Democrats worked tirelessly to provide real tax relief to working families, increase education opportunities, extend health care for children, and protect Medicare and Medicaid. And the President's 1993 Economic and Budget Plan—which reduced the expected deficits by \$2.4 trillion and made all the investments and tax cuts in this deal possible—was passed solely with the support of Democrats.

Tax Relief for Working Families

"Families like mine are the ones who need this money the most if we are going to have a chance to ...better our situation."

— Jan Usinger, mother of three,
holds three jobs, will earn
\$25,000 this year

"These are families that are working hard. ...It would be an outrage, in my opinion to not include these families in the \$500 child tax credits."

— Senator **Mary Landrieu**

Democrats made sure that America's working families did not get left aside in the tax cut plan. The Republican backed legislation would have denied millions of hardworking families the child tax credit. In addition, the Republican backed House bill would have reduced the \$500 Child Tax Credit for some families who receive the Dependent Care Tax Credit, which helps working mothers pay for child care. Tax relief is on its way to working families because Democrats fought for a mainstream tax cut.

- ✓ 27 million working families with approximately 45 million children will receive a \$500 per-child tax credit.
- ✓ The Child Tax Credit was extended to 13 million children in families making under \$30,000:
 - 7.5 million more than would have under the House bill; and
 - 5.9 million more than would have under the Republican under the Senate bill.

Many of these additional families are headed by single, working mothers.

Expanding Children's Health Care

"[W]e must be fierce in our determination to make sure kids are at the top of the list. ...It is time to give our children the health care they need and our hardworking parents the peace of mind they deserve."

—Senator **Jay Rockefeller**

"This historic investment in children's health is a major victory for America's children and working families."

—Marian Wright Edelman,
President, Children's Defense Fund

Expanding children's health coverage has been a Democratic priority. Democrats introduced a children's health bill at the beginning of the 105th Congress. Democrats believe the agreement is an historic first step towards providing quality health care to all uninsured children. That means millions of parents won't have to worry about being able to afford a doctor's care when their child is ill. This is a landmark provision.

- ✓ An unprecedented \$24 billion dollar investment in children's health.
- ✓ The single largest investment in children's health care since 1965.
- ✓ Meaningful health coverage for up to 5 million previously uninsured children.

Help For Small Businesses

"We know that right now there are small bakeries all over Baltimore like my grandmother's. We think that Mama Mikulski's doughnut shop should get the same tax breaks as the Betty Crocker corporation."

— Senator **Barbara Mikulski**

Tax relief is also on the way to the 7.7 million small businesses owned by women, like Mama Mikulski's. Women start companies at twice the rate men do. Women-owned small businesses account for 38 percent of the total in the United States.

Women-owned businesses contribute over \$1 trillion dollars annually to the economy. They will benefit from small business tax relief urged by Democrats during the budget negotiations.

- ✓ Eligibility for home office tax deductions will be expanded.
- ✓ Self-employed health insurance deductions will increase to 100 percent.
- ✓ Exemptions from the corporate alternative minimum tax are provided for businesses with less than \$5 million in average gross receipts.
- ✓ Estate tax relief is provided for family-owned businesses and family farms.

Investing in Education

"Now, the greatest step of all — the high threshold of the future we now must cross—and my number one priority for the next four years is to ensure that all Americans have the best education in the world."

— President Clinton,
1997 State of the Union Address

"Women's wages persistently are less than their male counterparts. Real investments in education produce economic security and opportunities for women and our Nation as a whole."

— Senator **John Kerry**

Education and job training mean a brighter future for all Americans, and are the tickets to equality for girls and women. On average, women with a college degree earn over \$7,000 per year more than women with a high school diploma. Democrats made education a priority during budget negotiations, and came away with the largest increase in education spending in 30 years.

- ✓ This will be the largest investment in higher education since G.I. Bill.
- ✓ \$35 billion in tax relief will help families pay for college and training.
- ✓ \$1,500 HOPE Scholarships will be provided to make the first two years of college universally available.
- ✓ \$2,500 per year will be the new total student loan interest deduction.
- ✓ 20% tuition tax credit will be available for College juniors and seniors.
- ✓ ~~20% tuition tax credit for~~ will be available to working Americans pursuing lifelong learning.

The education incentives will be a big help for the many women who return to school themselves once their children have grown or reached school age.

Preserving Medicare and Medicaid

"This is a balanced budget with a heart. We fought to protect and improve Medicare and Medicaid health care coverage for the millions of women and older citizens throughout California and our nation and we were successful."

— Senator **Barbara Boxer**

Democrats fought to ensure that health care for women and older citizens would not be diminished. They forced Republicans to accept a balanced budget that will improve Americans health rather than risking the health of millions through unnecessary cuts. Women would be seriously affected by any adverse changes to Medicare and Medicaid. Fifty-seven percent of Medicare beneficiaries are women. Women are more likely than men to spend their last years in poverty. Medicaid is the largest insurer of long-term care for elderly women. Medicaid is the single biggest payer of nursing home bills. Seventy-five percent of nursing home residents are women.

- ✓ The recent agreement strengthens Medicare by extending the solvency of the trust fund for at least a decade.
- ✓ It provides \$1.5 billion to help pay the premiums of low income Medicare beneficiaries.
- ✓ It provides \$4 billion in preventive benefits, including coverage for mammograms, colorectal screening and diabetes screening.
- ✓ It establishes a bipartisan commission to craft a long-term Medicare reform plan.

The final agreement protects Medicare's future instead of threatening it. The bill also improves women's retirement security through important pension reforms, including the breaking of the "spousal-link" for Individual Retirement Accounts (IRAs). No longer will a woman be denied an IRA deduction to save for retirement solely because her husband has a retirement plan at work.

Supporting Workers, Securing Benefits

"When the women we represent talk about wanting more flexibility they do not mean they want independent contractor status, lower wages, and no benefits like insurance or pensions..."

— Susan Bianchi-Sand,
Chair, Council of Presidents,
a network comprised of the leaders
of 130 national women's organizations

Democrats succeeded in blocking Republican efforts to roll back workplace protections for millions of working women. The Republican House tax bill would have made it easy for employers to classify employees as independent contractors, excluding them from essential worker protections and benefits, including pension and health coverage, wage and hour protections, unemployment insurance, and compensation for work-related injuries. Working women would have suffered the most.

Women already account for 3/4 of all contingent workers. Female independent contractors' weekly pay is 12 percent less than women classified as employees, and 34 percent less than men classified as employees. Only two percent of women independent contractors have health care and pensions paid by their employers. Fifty percent of private employees have those benefits.

Moving People From Welfare to Work

"[W]e have a responsibility, we have a moral obligation, to make sure the people who are being required to work have the opportunity to work. We must make sure the jobs are there."

— President Clinton,
August 30, 1996

Families on welfare face numerous barriers in the job market. Democrats believe these women and families deserve the opportunity to become self-supporting. For example, Democrats fought off Republican attempts to allow employers to pay welfare recipients less than the minimum wage. Thanks to Democratic efforts, these families will be able to benefit from important worker protections and also find and maintain employment.

- ✓ A welfare-to-work tax credit to employers who hire long-term welfare recipients.
- ✓ \$3 billion to move 1 million people from welfare to work.

Continuing Our Commitment To Women and Families

Democrats have continued to fight for America's women and working families, and the budget agreement proves that. It provides real tax relief to working families, expands educational opportunity and preserves Medicare and Medicaid. It takes a major step towards the goal of insuring all children, and it completes the work started in 1993, when Democrats framed an historic budget plan that drastically reduced the deficit and turned the economy around.

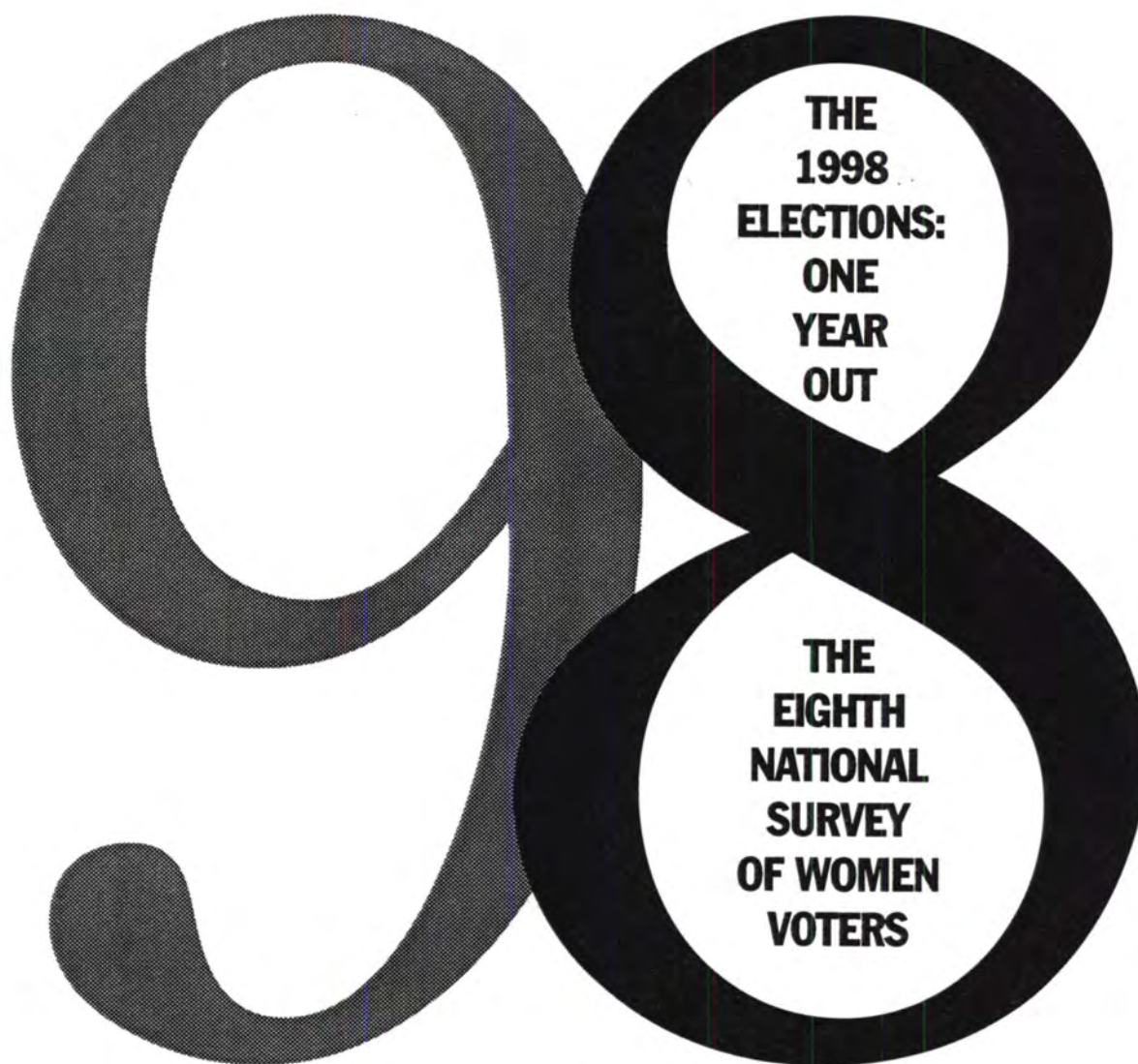
"The balanced budget agreement is a good deal for America, particularly for women and families. As mothers, as students, as small business owners, as daughters, women had an important stake in so many of the topics at issue in the bill. Democrats helped deliver positive results for women in the budget with a \$500 per-child tax credit that covers working families, education tax cuts, a new children's health insurance initiative, a stronger Medicare system with improved mammogram and other preventive care benefits, and tax relief for small businesses."

— Senator **Harry Reid**

file women



Women's Monitor



Survey and analysis conducted by
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and Lake Sosin Snell Perry & Associates
on behalf of EMILY's List

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INTRODUCTION

THIS SURVEY depicts the political landscape going into the 1998 election year, serves as a benchmark for emerging trends, and provides context for this month's elections in Virginia and New Jersey. If the Democrats hope to regain control of Congress with women as a base, this survey is a wake up call — not because women are any less Democratic than 1996, but because they are nonetheless poised to re-elect the current Congress, with the help of men who are even more Republican.

This first survey of the 1998 election cycle shows the Democrats and Republicans nearly evenly matched in the race for Congress: 44% intend to vote Democratic and 43% Republican. In effect, voters seem poised to repeat 1996. While the overall results look like 1996, there are important new developments that will shape the campaign period ahead.

Three dominant elements in the current period shape the future: the balanced budget itself; the decline of economic worries and rise of values concerns; and the prolonged focus on campaign finances. These elements are allowing Republicans to maintain the current party balance and the political status quo. Democrats will have to understand this before being able to take advantage of their opportunities.

FINDINGS

DEMOCRATS COULD DOMINATE THE POST-BALANCED BUDGET DEBATE.

The politics of the post-balanced-budget period has the potential to favor Democratic candidates in 1998. The public is inclined to support a Democratic rather than a Republican agenda and favors the Democrats on key issue areas. But Democrats in the Congress and the White House will only make gains if they actively advance a new agenda focused on education, retirement security and political reform. The electorate strongly favors the Democratic approach to those issues and is, indeed, considerably more cautious about the Republicans' market-oriented approach.

- On every issue (including Medicare, education, taxes and campaign finance reform) the Democratic formulation of a prospective issue agenda enjoys a 9 to 12 point advantage over the Republican formulation.

- In the post-balanced budget period, the electorate strongly favors an agenda of educational investment to an agenda of tax cuts and tax simplification.

NOVEMBER 3, 1997

This is the eighth report of the EMILY's List Women's Monitor, a regular national survey of women voters. This survey marks the inaugural survey for the 1998 election cycle.

In each of these surveys, we showcase key audiences of women voters, which together provide an important window on how voters make judgments about issues and candidates.

This survey was conducted between October 12 and 16, 1997, with 1,325 registered voters who are likely to vote in the 1998 congressional elections—925 women and 395 men. The sample was constructed to allow a more detailed look at women voters, including "over-samples" that allow a separate look at younger women (under age 25) and Latina women, but also to allow a comparative assessment of men. The sample also includes interviews with 171 low-turnout, drop-off women voters — women who vote in presidential years, but often stay home in other years. The sampling error among women is +/- 3.2%. The sampling error among men is +/- 4.8%.



THE GENDER GAP HAS BECOME A GENDER CANYON. Indeed, the gap in vote preference, in party identification, and in many of the perceptions of the parties is the biggest we have seen in the two-year effort of the EMILY's List Women's Monitor. Currently, in a generic race for Congress, Democrats have a 14-point lead among women (51% to 37%), while Republicans have a 14-point lead among men (50% to 36%). Thus, the gender gap stands at 28 points — 10 points larger than the last election, which was already at historic levels.

■ *The gender gap is deeply rooted in issues.* Women are noticeably more concerned about education throughout the survey; men are more concerned about taxes. That is reflected in the different agendas they would support in the post-balanced budget period.

■ *Women and men are even more deeply divided on Clinton.* By the end of the 1996 campaign, while women strongly supported Clinton and men split their vote, both groups were giving the President similarly positive job performance ratings. Today, women give him even slightly higher marks — 61% approve and 34% disapprove (+27 points). Men have fallen to only 4 points positive — 50% approve and 46% disapprove.

■ *Men continue to be a problem for the Democrats.* They are voting Republican for Congress by 14 points, up from 10 points last fall. They also favor the Republican posture on the economy and taxes, and are reacting more strongly to the campaign finance stories.

DROP-OFF WOMEN ARE STRONGLY DEMOCRATIC. These women sometime-voters are very Democratic. If they can be motivated to vote, Democrats can make gains. On the other hand, a lower turnout election clearly hurts Democrats.

■ Drop-off women also remain strongly positive towards the President with 69% approving of the job he is doing.

DEMOCRATIC BASE VOTERS SEEM SOLID. As in 1996, the women most loyal to the Democrats are minority women — over two-thirds vote for and self-identify as Democrats. The Democratic base also includes Catholic women, who, contrary to conventional wisdom, have not eroded in their support of Democrats; and union women. At this point, Democrats are doing well with lower wage and single women who give Democrats strong double digit advantages.



NEW VOTING PATTERNS IN THE WOMEN'S ELECTORATE. While women are as supportive of Democrats now as they were in 1996, there are newly emerging patterns that have the potential to change the character of the women's vote.

■ *The contested electorate.* The traditional Republican groups that emerged as swing voters in 1996, continue to be contested this year. The following groups are splitting evenly between the parties: suburban women, married moms, southern whites, and rural and small town white women voters.

■ *Seniors.* In the first Women's Monitor for the 1996 election, seniors were the most Democratic group in the electorate — reflecting the public debate about Medicare and the closing of the federal government. In this first Monitor of the 1998 election, seniors are emerging as an increasing problem for Democrats. Senior women currently split their congressional vote and are only slightly Democratic in their party identification.

■ *Professional women.* A swing group that began 1996 leaning Republican, but broke for the Democrats by the end of the year, professional women are again emerging somewhat more conservative and Republican. At the moment, they seem to feel less threatened by the Congress and seem more open to Republican views on the economy.

■ *Devout evangelicals.* While devout evangelicals are the strongest group in the Republicans' base, they do not start the election cycle decisively Republican. But that was also true last year, when they began 1996 moderately Republican and emerged overwhelming Republican in November. Apparently, these religious voters become politicized during the campaign and move decisively Republican.

■ *Gen X women.* Young white women under age 25 divide evenly between the parties, as they did in 1996. When combined with the strong minority vote for Democrats, this tendency allowed young people to emerge as the most Democratic segment in the electorate. That is still true today.

■ *Latina women.* Reacting to Republican initiatives on immigration and welfare, Latina voters greatly increased their turnout and support for Democratic candidates in 1996. This special over-sample of Latina women shows them currently voting Democratic for Congress by two-to-one (57% to 28%). That puts Latina women at the center of the Democratic base.

OTHER TRENDS



THE REHABILITATED CONGRESS. The Republicans are aided this year by a rehabilitated Congress, which just a few years ago was seen, variously, as ineffective, corrupt and mean-spirited. Today, a majority of the public (54% to 33%) and a majority of women (50% to 35%) say the Congress is “making things better,” not “doing harm.” These results are also reflected in the pro-incumbency mood of the electorate: an astonishing two-thirds say their own member of Congress is doing a good job.

VALUES GROW IN IMPORTANCE. With the improving economy and decline of economic worries, values issues have become more important and are likely to remain so in the 1998 elections. For the most part, Democrats are holding their own among women voters on values. That position is improved from November last year, when Democrats suffered very sharp losses on values issues like “knowing right from wrong,” “ethics and honesty,” “shares your values” and “personal responsibility.” The Democrats are back to where they stood on values in the fall and summer of last year.

But, at the same time, there are troubling signs for Democrats if values are to play a larger role. Democrats are not doing well with women on the more conservative values that voters traditionally use to make electoral decisions: personal responsibility, ethics and honesty, and discipline.

BOTH PARTIES SUFFER FROM MONEY SCANDALS. The press and congressional attention on campaign finance reform has crowded out other issues important to Democrats. Nonetheless, both parties are being damaged by the public reaction against money in politics.

- Both parties have dropped sharply in standing on ethics, honesty, and knowing right from wrong. Remarkably, close to a third of women (30%) and men (32%) insist that neither party is better on ethics and honesty, up from 21% for both last fall.

- Among women, the Republicans have fallen faster than the Democrats on ethics and honesty. The percentage of voters naming the Republicans as the party of ethics and honesty has dropped from 38% to 26% among women (and from 45% to 37% among men).

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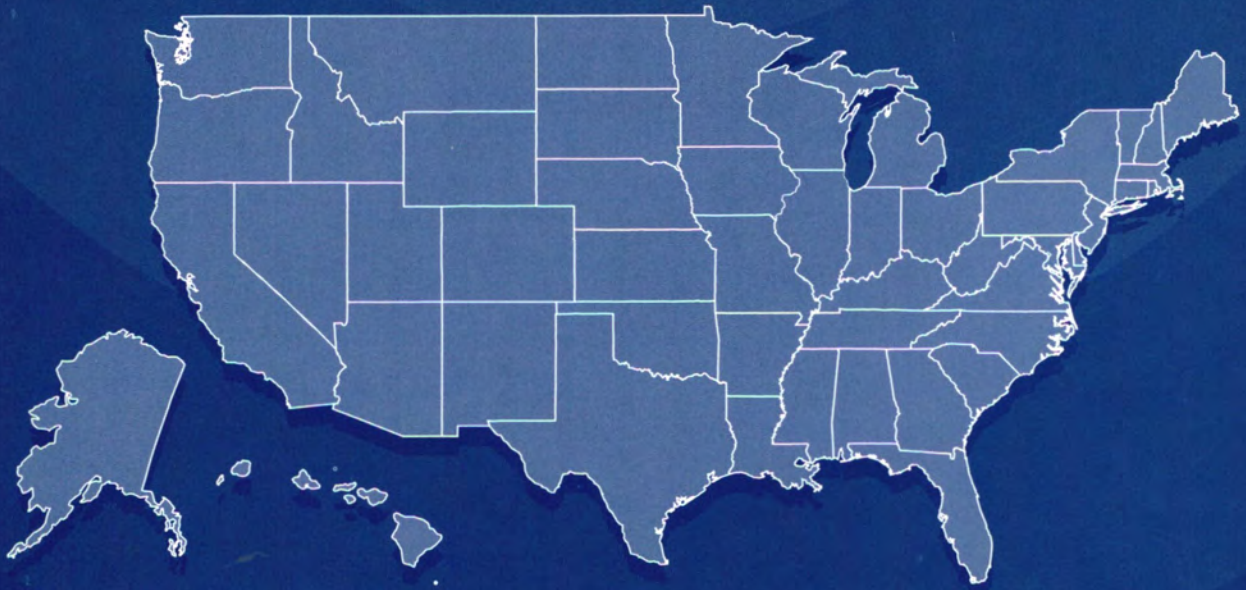
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FROM MEXICO TO BEIJING - AND BEYOND

COVERING WOMEN IN THE WORLD'S NEWS

by Margaret Gallagher



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