

June 28, 1999

MEMORANDUM FOR PATTI SOLIS DOYLE

CC: MELANNE VERVEER
✓ NICOLE RABNER
NEERA TANDEN
RUBY SHAMIR
JENNIFER KLEIN

FROM: KATY BUTTON *KMB*

RE: MICROENTERPRISE EVENT OPPORTUNITIES IN NY

Following are some suggestions, by city/region, of microenterprise events. They fall into three categories: groups that are funded by the SBA Microloan Demonstration program, groups funded by the Corporation for Enterprise Development (a winner of the Presidential Award for Microenterprise Development) and New York projects funded by Accion, another Presidential Award winner that mainly serves Hispanics and is run by Maria Otero, a friend of the First Lady's.

Several regions of New York, including Rochester, Buffalo, Albany and Binghamton, have characteristics of potential "New Markets." An event in any of these locations, as well as in some distressed areas of New York City, could be tied into the President's activities next week as part of the New Markets Initiative, which contains several provisions on microenterprise.

NEW YORK CITY/LONG ISLAND

SBA Microloan Program Grant Recipients and One Stop Capital Shops

The Microloan Program was developed to increase the availability of very small loans to prospective small business borrowers. Under this program, the SBA makes funds available to nonprofit intermediaries who in turn make loans to eligible borrowers in amounts that range from under \$100 to a maximum of \$25,000. The average loan size is \$10,000. SBA also runs two "One Stop Capital Shops" in NYC – one in Harlem and one in Queens.

- One Stop Capital Shop
Harlem and Queens
Partnership between SBA and local community, designed to give residents in Empowerment Zones access to lending services, the Internet, training and counseling and financial products.

NEW YORK CITY/LONG ISLAND, cont.

- Manhattan Borough Development Corporation
Serves entire Manhattan Borough – provides intermediary lending and technical assistance.
- Community Development Corporation of Long Island
Centereach, NY
Serves Nassau and Suffolk Counties – provides intermediary lending and technical assistance.
- Brooklyn Economic Development Corporation
Brooklyn, NY
Serves all five boroughs. Provides technical assistance to grant recipients.

Corporation for Enterprise Development Programs

CFED, a winner of the 1998 Presidential Award for Excellence in Microenterprise Development, has been the major non-profit sector supporter of microenterprise in the United States for over 20 years.

- Bethex Federal Credit Union
South Bronx
Provides microenterprise loans, business counseling and training as part of its larger credit union loan portfolio. Received a CDFI grant in 1995.
- Business Outreach Center, Inc.
Located in Brooklyn – serves 5 buroughs.
Works to provide a network of business outreach centers to support community-based economic development, especially targeting ethnic minorities, women and immigrants. Provides business planning, financial management, communications and computer training.
- Church Avenue Merchants Block Association
Located in Brooklyn, serves 5 buroughs
Provides small business loans and provides technical assistance to NYC refugees to facilitate their financial independence. Provides interpretation of ordinances and referral services to ESL classes and job placement programs.
- Educational Designs that Generate Excellence (EDGE)
Teaches the fundamentals of economics and entrepreneurship to economically-challenged young men and women ranging in age from 7-22 years old. Targets Latino and African-American population. Reaches over 1,000 students a year.

NEW YORK CITY/LONG ISLAND, cont.

- Dawson Center for Community Support
Brooklyn
Works to facilitate joint cooperative ventures for small business people and thereby promote the commercial revitalization of East New York. Targets low-income women and small contractors.
- Project Enterprise
Harlem
Funded by private donors and banks. Provides loans, peer support and training to low-income residents of Harlem (including those on public assistance).

ACCION New York

Accion is one of the best-known providers of microlending services and technical assistance in the Hispanic community. They won one of the first-ever Presidential Awards in 1997. Long active in Latin America, Accion was launched in New York in 1991 and has since provided over \$7 million in loans to over 1,000 New York City microentrepreneurs. While the Accion headquarters are in Brooklyn, the loan recipients and their small businesses are spread throughout the City's most disenfranchised neighborhoods.

ROCHESTER

SBA Microloan Program Grant Recipients

- Rural Opportunities, Inc.
Located in Rochester, serves the surrounding 12 counties.
Provides loans and technical assistance to disadvantaged rural businesses and businesses creating jobs for low-income residents. Serves 66% women.
SBA also has an Office of Women's Business Ownership Representative in Rochester.

Corporation for Enterprise Development Programs

- Rural Opportunities, Inc.
Also funded by CFED.
- Urban League of Rochester Business Development Division
Fosters the creation, retention and expansion of community-based microenterprises, especially among women and minorities. Funded by the City of Rochester, Citibank and interest received.

ADIRONDACKS

SBA Microloan Program Grant Recipients

- Adirondack Economic Development Corporation
Saranac Lake
Provides loans and technical assistance in 9 Adirondack Counties.
- The Target Exchange, Inc.
Plattsburgh
Funds small business owners earning less than \$15,000 a year, with the goal of making them self-sustaining within three years.

BUFFALO

Corporation for Enterprise Development

- Accord Corporation
Friendship (1 hour south of Buffalo) -- serves Allegheny County
Assists business start-ups and existing business with training and technical assistance.

SYRACUSE/BINGHAMPTON/ELMIRA/UTICA

Corporation for Enterprise Development

- Alternatives Federal Credit Union
Ithaca -- serves Tompkins County
Provides loans and business-related assistance to a target population of women and minorities.
- Minorities and Women Business Enterprise Development Center
Binghamton (40 minutes SE of Syracuse)
Provides entrepreneurial training and small business development to minorities and women. Working to establish a revolving loan fund.
- The Entrepreneur Center of the Mohawk Valley
Utica (45 minutes east of Syracuse)
Provides business planning, computer training, peer support and financial management services to women, minorities and dislocated workers.

- Worker Ownership Resource Center
Elmira – serves 10 surrounding counties in Finger Lakes and Southern Tier
Provides loans and training services to economically disadvantaged individuals in the Finger Lakes region. Serves 75% women. Funded by the Farmer's Home Administration and Catholic Charities.

ALBANY

SBA Microloan Program Grant Recipients

- Columbia Hudson Partnership
Hudson (20 minutes south of Albany)
Provides loans and technical assistance throughout Columbia County.

THE PRESIDENT
5-10-99

THE WHITE HOUSE
WASHINGTON

99 MAY 7 PM 7:45

May 7, 1999

Copied
Reed
Kagan
Podesta

MEMORANDUM FOR THE PRESIDENT

FROM: Bruce Reed
Elena Kagan

SUBJECT: DPC Weekly Report

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1. **Education -- Achieve Math Test:** Achieve, Inc. -- a nonprofit group focused on education reform -- announced Monday that it will create a new challenging 8th grade math test to improve the performance of U.S. middle school students in mathematics. Ten states -- Illinois, Indiana, Maryland, Massachusetts, Michigan, New Hampshire, North Carolina, Vermont, Washington, and Wisconsin -- already have agreed to give the test, and more states are expected to sign up in the future. The result, of course, will be exactly what you proposed (and Congress rejected): a voluntary national test in eighth grade math that will measure student performance against world-class standards. Achieve also intends to train teachers and provide lesson materials in participating states to prepare students for the test.

2. **Education -- Charter Schools:** The Department of Education released on Friday its annual charter school report, which showed continued growth of the charter school movement. (We released an accompanying statement from you praising this progress.) The report found that the number of charter schools grew by more than 50 percent in 1998 -- to about 1,100 schools in 34 states and the District of Columbia, serving a total of about 160,000 students. The report also found that charter schools tend to serve a diverse group of students and that they often have many more applicants than they can accommodate. According to the report, the primary obstacle to charter school formation remains lack of start-up funding. This finding underscores the importance of your proposed 30 percent increase in funding for this purpose in the FY 2000 budget. It also highlights the need for a new rule, proposed last week, to ensure that new charter schools receive the federal funding for which they are eligible within five months of opening. This regulation implements provisions of the Charter School Expansion Act, which you signed last year.

3. **Health Care -- Families USA Report on Medicaid Enrollment:** Families USA will release a study on Thursday stating that welfare reform is primarily responsible for the recent decline in Medicaid enrollment. The study asserts that 675,000 low-income people became uninsured as a result of welfare reform, that the majority of these people were children under 19, and that the number of uninsured people is likely to increase further as welfare reform is fully implemented. Although HHS has not seen the full study, experts in the department believe that the methodology used is problematic. They think that the study ascribes to welfare reform increases in the uninsured population actually attributable to (1) the decline of small firms that

offer any health insurance coverage, (2) the decrease in contributions by employers to health insurance costs (which makes health insurance less affordable), and (3) the decline in the number of people with sufficiently little income to qualify for Medicaid. Although HHS will make these points in response to the study, we expect a spate of negative press stories. We will reiterate your longstanding and strong commitment to health coverage for this population (including your insistence on maintaining the Medicaid entitlement during the debate on welfare reform), and emphasize that your proposals have given states vastly increased options to cover working families under Medicaid as well as to insure children under the new CHIP program.

4. Crime -- Federal Gun Prosecutions: You recently asked about the NRA's claim that the number of federal firearms prosecutions has decreased in this Administration. It is true that the Bush Administration brought a higher total number of gun cases in federal court. For the most part, however, these prosecutions involved minor offenses. The number of federal prosecutions of serious gun offenders (persons serving sentences of over 5 years) is up by nearly 30 percent in this Administration. In addition, better federal coordination with state and local law enforcement has contributed to a 25 percent increase in the number of criminals sent to prison for state and federal weapons offenses since you became President.

December 17, 1998

MEMORANDUM FOR HILLARY RODHAM CLINTON

FROM: Jennifer Klein
Nicole Rabner
Neera Tanden

CC: Melanne Verveer
Shirley Sagawa

RE: Update on Budget

We thought you might like an update on your domestic priorities in the budget process. The budget team held its first meeting with the President today.

Children and Families

- **Child Care.** We have recommended that the President essentially reintroduce last year's child care initiative -- \$7.5 billion for subsidies for working families to pay for child care through the Child Care Development Block Grant, a \$3 billion set aside for early childhood education, and \$182 million for child care quality. On the tax side, in addition to last year's proposals to expand the Dependent Care Tax Credit (approximately \$5 billion) and give a tax credit to businesses who build or expand child care for their employees (\$500 million), we have proposed an additional tax credit for parents who stay at home for the first year of their child's life (about \$1 billion). The funding for the block grant and the early education fund is mandatory, and there is tremendous competition for mandatory funds, but so far we have preserved the \$10.5 billion. The rest of the package seems fairly stable.
- **Parental Leave.** In addition to expanding the Family and Medical Leave Act (FMLA) to reach employees of businesses with 25 or more employees (currently the threshold is 50 employees), we have proposed to create an \$8 million research fund to study paid leave as well as to update the data in the 1995 national FMLA Commission study on unpaid leave. A few states are already providing leave benefits and others are exploring the issue, yet many unanswered questions remain. This fund will support state activities and study how best to structure paid leave programs.
- **Head Start.** The final budget figure is uncertain; OMB and HHS are trying to work out a substantial increase for the program in order to stay on track to meet the President's goal of reaching 1 million children with Head Start services by the year 2002. As you know, the 1998 reauthorization made that goal more expensive to accomplish because it

increased significantly the percentage of expansion dollars (i.e. new money in the program) that must be targeted to quality, rather than to serving more children.

Education. The Department of Education budget is in a state of flux. Each year, the President has proposed an increase in its budget of roughly \$3 billion. Due to budget constraints, this year OMB has currently given Education only a \$1 billion to \$1.5 billion increase. Nevertheless, the Department continues to raise the legitimate concern that the Administration could be outspent by Republicans on education this year.

On specific initiatives, the only program that is slated to receive a significant increase at this time is the 21st Century Community Learning Centers Program; half of the proposed increase of \$400 million (which would bring the program to \$600 million a year) would be targeted for grant recipients who put programs in place to end social promotion. In addition, there is a proposal under consideration to add a \$100 million to Title I for an accountability initiative. (NOTE: At this point, the President's advisors have decided not to include new policy proposals for the reauthorization of the Education and Secondary Education Act as part of the President's FY 2000 budget.)

Health Care. There are a number of new initiatives that may be of interest. The centerpiece is a long term care tax credit. While this is a high priority, Treasury is attempting to reduce the cost of this program by lowering the amount of the credit (the current proposal is \$1,000) or by phasing it in. On coverage, there are a number of proposals: (1) providing Medicaid and CHIP eligibility for legal immigrant children (who had been excluded under welfare reform); (2) the Jeffords-Kennedy Work Incentives Improvement Act that allows states to cover workers with disabilities regardless of their income or assets through Medicaid; (3) a tax credit for disabled workers to help them pay expenses related to working; (4) a tax credit to encourage the development of purchasing groups modeled on FEHBP; and (5) Medicare buy-in for people ages 62 to 65 who have lost their jobs and health insurance (as we proposed last year).

Two discretionary pieces that you have supported are still being discussed. While there will be a \$25 million investment in asthma prevention and treatment through EPA, OMB has refused to fund an additional \$50 million for HHS and have instead proposed a \$50 million program to educate Medicaid providers about asthma. However, the majority of children suffering from asthma have no ongoing health coverage -- Medicaid or private -- and we therefore believe we need a more public health oriented approach. That said, discretionary dollars are tight, and the EPA program is an important piece. Finally, we have worked with Chris on a \$40 million discretionary proposal to provide graduate medical education funds to children's hospitals to help reduce the burden they face because they do not receive funds through Medicare as do other teaching hospitals. While OMB and other advisors have opposed this proposal, the President expressed his strong support for it in the meeting today.

Child Welfare. We have recommended a series of proposals designed to assist young people who "age out" of the foster care system: (1) a 50 percent increase in the Independent Living

program, which provides transition services for this population, costing \$175 million over five years; (2) Medicaid coverage for this population up to age 24, costing \$50 million over five years; (3) an extension of IV-E eligibility for an extra year (from age 18 to 19) for young people involved in comprehensive residential programs; costing \$50 million over four years; and (4) an increase in the Transitional Living program, which provides funds to local community-based organizations for residential and skills training services, costing \$25 million over five years. In addition, we have recommended a new \$5 million grant program to provide enhanced support to abuse and neglect courts to automate case-tracking systems and train attorneys and judges. We are very optimistic about securing both of these initiatives.

Abortion and Family Planning. We are recommending an increase in Title X family planning, building on past budget successes and promising trends of declining teen pregnancy and infant mortality. Currently, OMB plans to increase the program by \$15 million to \$230 million for FY 2000, but we are hopeful that we will secure an additional \$10 million. In addition, we have proposed a \$4.5 million fund to provide additional security for abortion clinics in the wake of escalating violence against clinics and providers.

Crime

- **Crime Bill.** The President's advisers are now discussing whether to put forward a major Administration crime bill, or a series of significant crime initiatives which are tied to the FY 2000 budget. If we do put forward an omnibus crime bill, its major pieces would include: (1) a reauthorization of the COPS program (the 1994 crime bill's authorization expires at the end of FY 2000) with some changes; (2) a series of new firearms initiatives; and (3) offender accountability provisions, such as alternative programs for youthful offenders. As part of the FY 2000, the COPS program will receive \$1.3 billion, \$100 million less than it received in this year's budget process.
- **Prevention.** There are a number of prevention programs that have been flat-funded. The Department of Justice's main source of prevention funding is its At-Risk Youth Initiative, which funds a variety of prevention programs, including home visitation, mentoring, and anti-truancy initiatives -- this initiative will be flat-funded at \$95 million. In addition, the Safe and Drug Free Schools program will receive the same amount it received last year. Currently, the program mostly funds anti-drug curricula, but as part of the reauthorization of the Education and Secondary Education Act, we hope better to target the funds toward research-based prevention efforts.
- **Domestic Violence.** Like the rest of the 1994 Crime Bill, the Violence Against Women Act (VAWA) is due to be reauthorized by the end of FY 2000. There are a number of VAWA II proposals on the hill, and Senator Biden has promised early action on this legislation. Domestic violence programs are funded by both the Departments of Justice and Health and Human Services, and both Departments are receiving level funding (\$435 million) for their initiatives to fund police, prosecutors and women's shelters.

AmeriCorps. AmeriCorps had requested \$176 million, and it looks like they will get \$80 million. This means they will reach 100,000 members in 3 to 4 years rather than 2, and that more of the members will be summer-only (high school and college) rather than full-year. In addition, there is no new money in the budget for other service programs, with the exception of a new senior service initiative which will be counted as part of the AmeriCorps expansion. This approach is probably more realistic, but somewhat disappointing given the role we had hoped you would play in highlighting the AmeriCorps program. On the tax side, the Treasury Department is attempting to rescore the cost of excluding AmeriCorps post-service education awards from taxable income so that it does not count as a revenue raiser (they currently believe that it will raise revenue because some AmeriCorps members would no longer be eligible for Hope or Lifetime Learning credits).

Microcredit. The Administration will advance a number of proposals to expand access to microcredit: (1) raising the CDFI budget by \$5 million to \$100 million; (2) increasing by 75 percent SBA funds for technical assistance programs to \$28 million; (3) doubling funding for SBA microlending programs; (4) including \$105 million over four years for the PRIME Act initiatives (Senator Kennedy's bill); and (5) increasing funding for Individual Development Accounts from \$10 to \$25 million (which can be applied to small business capitalization).

Jen:

This is an excerpt of a document we did for Bruce and Elena that references the health care items that I would recommend Shirley pushing. I divided them into two categories:

1. Proposals initiated by the First Lady's office.
2. Health care priorities that I think the First Lady would want to push.

Call me with questions. Thanks a lot.

cj

GROUP ONE:

Medicaid for foster care children. (new First Lady's office initiative) Children who grow up in foster care arrangements often are less prepared for the challenges of adulthood; their rates of unemployment and lack of insurance are much higher than average. This policy allows states to continue Medicaid coverage for foster care children who turn 18 and lose Medicaid eligibility (extended through age 23). This policy is supported by HHS, OMB, DPC and NEC.

Cost. HHS estimate: \$50 million over 5 years

Status / Recommendation. OMB is supportive if funds are available. We assume that this initiative will make the final cut without much of a push from you.

Medicaid Asthma Initiative. (new First Lady's office initiative). Over the past 15 years, the number of children afflicted with asthma has doubled to total about 6 million. HHS's initiative (described in the discretionary program list) includes grants through the Public Health Service. OMB has proposed that HHS provide competitive start-up grants for states to develop disease management programs through Medicaid. This both links the funding with the Medicaid providers who most often see these children and takes some of the pressure off of the discretionary budget.

Cost. OMB estimate: \$50 million in 2000

Status / Recommendation. OMB is supportive if funds are available. We assume that this initiative will make the final cut without much of a push from you.

Providing needed education funds to children's hospitals. (new First Lady's office initiative) Medicare has invested billions of dollars in graduate medical education to hospitals since 1966. However, because of its current distribution formula, free-standing children's hospitals are forced to shoulder the majority of the cost of training pediatricians, placing them at a severe financial disadvantage. This proposal creates a new discretionary grant program to provide GME funds through the PHS in order to provide freestanding children's hospitals with Federal financing for the cost of providing graduate medical education. This proposal is strongly supported by the First Lady's office, DPC, and the National Association of Children's Hospitals. HHS does not oppose this proposal, as long as it is not funded through the Medicare trust fund.

Cost. Original DPC cost estimate: \$285 million

Issues. OMB is strongly opposed to this proposal because they believe that the children's hospitals are financially stable and do not need additional federal assistance.

Response / Recommendation. We believe that there is a legitimate equity argument here, as these hospitals shoulder much of the responsibility for training the nations' pediatricians and pediatric subspecialists. The current proposal is one seventh of the amount proposed by the children's hospitals, but would still be supported primarily because it would address the inequities faced by

facilities training pediatricians and other pediatric subspecialists. We will need to push hard to get any funding here. When this proposal is contrasted with other priorities in the budget, this is a tough sell. (You have come way down on the costs, though.)

Status. OMB: +(0); WH Need: +\$40 million

GROUP TWO:

Family Caregiver Support Program. (new initiative) Approximately 22.4 million U.S households provide caregiving services that currently enable their elderly relatives to remain in the community, providing services that would cost over \$100 billion annually if provided by home health care aides. This proposal creates a new national program through the Administration on Aging to support Americans who care for chronically ill or disabled family member or friends. It provides State grants for "one-stop-shop" access point to provide services, such as information and counseling as well as respite services and adult day care. This proposal is a priority for the Vice President, DPC, and NEC, and viewed by OMB as a solid initiative.

Cost. Original HHS cost estimate: \$150 million

Response / Recommendation. The OMB passback level prevents the establishment of a national program, providing only enough funds to establish systems in a limited number of States. This policy is a critically important component of the long term care initiative, as it complements the long term care tax credit. Funding of this proposal is necessary to obtain broad based validation from the advocacy community for our entire long term care package. This is a great women's issue for the First Lady to push.

Status. OMB passback: +\$10 million; WH need: additional +\$140 million; HHS appeal: additional +\$140 million

Investing in DoD cancer research programs. (new DPC proposal) Every year the Congress funds programs at DoD for prostate and breast cancer research. While every White House principal has highlighted these innovative, widely acclaimed research programs, we have never proposed a single dollar for them in our budgets. We are also proposing an investment in osteoporosis research at the DoD.

Cost. Original DPC estimate: \$250 million

Issues: DoD is likely to be resistant to this concept as they believe that although they have developed a model program in response to a Congressional mandate, biomedical research is not within their military mission.

Response: Because the Defense budget will be so large this year, we believe it to be an opportune time to push for significant funding increases in research for diseases such as

osteoporosis, cancer, and heart disease. This is probably important, because increases in the NIH budget will likely be very low this year. Also, those diseases have an obvious and disproportionate impact on women.

Status. OMB: +(0); WH Need: earmark \$200 million of DoD increase

Enhancing mental health services. (new Tipper Gore initiative) Approximately 44 million adults and 14 million children suffer from a mental disorder annually. This proposal increases funding to SAMHSA to enable states to provide critical mental health services, including access to prevention and treatment services and providing new incentives to communities who have implemented effective mental health programs. This proposal increases funding to SAMHSA as well as raising awareness about mental health through enhancing the current level of funding provided to States through the mental health block grants. This proposal is strongly supported by the Vice President's office and Tipper Gore's office.

Cost. Original HHS cost estimate: \$146 million

Response /Recommendation. The mental health community would strongly reject OMB's contention that research grants in any way substitute for support for direct services. Moreover, it would be extremely embarrassing for Mrs. Gore and the White House in general to defend such a poor funding stream for mental health at a time when we plan on hosting a White House Conference on Mental Health for this spring to raise awareness about mental illness. In addition, next year, HHS will release a Surgeon General's report documenting the widespread incidence and impact of mental illness. Therefore, we believe it is critical to make a new investment in mental health services. This is not absolutely necessary for a push, but would be a nice thing to do on behalf of Tipper Gore.

Status. OMB passback: +(0); WH Need: +\$100 million; HHS appeal +\$116 million

Talk to
Neera.

Family Friendly Policies -- Proposals to Help Americans Cope with the Struggle to Balance Work and Family

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- Neil

I. EQUAL TREATMENT OF PART-TIME WORKERS

Background:

It is estimated that roughly three million Americans are involuntarily full-time workers who would prefer to be part-time. However, because of lack of employer flexibility, and because of disparities in treatment for part-time workers, they are forced to be full-time workers. The vast majority of those in this category would choose to become part-time workers because of family obligations.

The group of voluntary part-time workers has grown rapidly since 1954, the first year for which refined data on part-time employment were collected. In 1954, eight percent of all employees were voluntary part-time workers. The corresponding figure for 1985 was twelve percent. The group of voluntary part-time workers ranges from persons who work only a few hours a week up to those who work thirty-four hours per week. In 1977, the median number of hours for adult part-time workers was 19.5 hours per week. Not so rapidly

The one characteristic that stands out in any description of the part-time work force is its predominantly female composition. In 1981 women constituted sixty-nine percent of the part-time work force, compared to only thirty-nine percent of the full-time work force. Looking solely at the voluntary part-time work force, the proportion of female employees is even greater. In 1981 the proportion of women on voluntary part-time schedules was three times as great as the proportion of men.

On average, part-time workers earn much less per hour than do full-time workers. Indeed, part-time workers are sometimes paid less than full-time workers for identical work and are frequently paid less than full-time workers for different work of comparable value. Further, part-time workers are likely to be excluded altogether from better paying, higher status positions. Unless employees are willing to work forty hours a week, they often are not considered for such desirable jobs, regardless of their qualifications or experience.

In terms of benefits, the disparity is even more stark. Indeed, fringe benefits are simply not characteristic of part-time employment. Approximately 22 percent of part-time workers receive health insurance, compared to 78 percent of full-time workers.¹ Retirement benefits were available to 66 percent of full-time employees compared to 23 percent of part-time employees.²

¹ Rebitzer and Taylor, "A Model of Dual Labor Markets with Uncertain Product Demand," mimeo, University of Texas at Austin, 1988

² The Benefits of Part-Time, BRIEF: Employee benefits in the United States, 1994-95, Ann C. Foster, Full time versus part time.

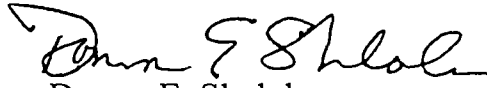


THE SECRETARY OF HEALTH AND HUMAN SERVICES
WASHINGTON, D.C. 20201

November 5, 1998

TO THE HONORABLE BRUCE REED, WH

This is the White Paper on Working Families we discussed. We think a Domestic Policy led working group could pull together an exciting new Presidential initiative for next year.


Donna E. Shalala

Enclosure

cc EK CJ
JEN AK
Tom PJW
CR

FYI -
Mostly stuff
we're already
doing.
-BR

Working Families Initiative White Paper

Since 1993, the Clinton Administration has made working families a priority through increases in the minimum wage and the Earned Income Tax Credit (EITC), through the Children's Health Insurance Program, and through expansion of child care funding. Additional important accomplishments include enactment of the HOPE Scholarship and Lifetime Learning tax credits, the Family and Medical Leave Act, welfare-to-work housing vouchers and the Job Access program. In addition, the strong economy has contributed to an increase in the number of working families. Between January 1993 and June 1998, non-farm employment grew by more than 16 million net new jobs, an increase of almost 15 percent. Unemployment has fallen from 7.3 percent to 4.5 percent, while millions of new workers have joined the labor force.

Working parents in America should not have to worry about being unable to feed, house, clothe, or access medical care for their children. Yet 5.3 million children under the age of 13 were poor in 1996 even though their families included an adult who was in the labor force for more than half the year. Over 10.5 million children lacked health insurance coverage. This paper lays out an agenda to move these families out of poverty through work and through strengthening the critical supports to work, an agenda that builds on the considerable progress this Administration has already made in supporting working families and preventing parents from having to choose, in the President's words, "between the job they need and the child they love." The agenda proposed is a broad one, not located in any single Federal Department or state agency, because there is no single magic bullet that will ensure that low-income workers get jobs, keep them, succeed in them, and are able to meet their families' basic needs. Rather, it will take the whole Administration working together, joined by a wide range of public and private partners.

Our basic goal for working families should be that **every working parent can provide for his or her children's basic needs and for the family's health.** This goal means that working parents should be able to support their families at incomes above the poverty line. It also means, for example, that they and their children should have enough to eat, that they should be able to find and afford the child care and transportation that they need in order to work, that the care children receive should promote their healthy development and safety, and that no working family should be forced onto welfare because of a temporary interruption in work, or because earnings are so low or so unstable that welfare seems the only way to provide for the family.

The Administration has made important progress toward this goal. For example, the Administration's expansion of the EITC effectively gave a pay raise to about 18.5 million low-income working families in 1996. Yet much is left to be done:

The Administration's successful efforts to increase the minimum wage and improve the EITC have had a major combined effect on low-income families -- but families still struggle to pay for child care, transportation, health insurance, rent, and food. For example, in 1992, prior to the new policies of the Clinton Administration, a single mother with two children working full-time at the minimum wage would have earned just \$8,840 a year. After subtracting federal taxes and adding the EITC and food stamps, her net income would have

been just \$12,596. In 1997, after the Clinton Administration's changes, the same mother would be earning \$10,712 annually as a result of the minimum wage increase, and her EITC payment would more than double, to \$3,656. Including food stamps, her net after-tax income would increase to \$16,777. (See Attachment A.)

Yet while her family's total income is now above poverty, this mother still is at considerable risk of failing to meet her children's needs and perhaps having to leave her job if something goes wrong. For example, even with the major increase in child care assistance enacted as part of the welfare reform legislation, her chances of getting a child care subsidy would be very uncertain, depending on the state in which she lives or her place on a waiting list. If she couldn't get help with child care, or had to pay a substantial co-payment, she would be juggling rent, food, utilities, transportation, and child care costs out of her income just above the official poverty line -- and probably skimping on food, doctor visits, or utility bills in order to pay the rent.

To make a difference for these working families who fall through the cracks in today's programs and supports, we need to understand why these gaps exist.

Far too often, working families do not receive program benefits or supports that could make a difference to their lives and their children's lives -- and perhaps even make the difference in their ability to hold onto a job rather than give up and seek welfare or other assistance -- even though they are eligible. Sometimes, the benefits are only available at a location (such as the welfare office) or time that is inconvenient for parents who work; sometimes, no one has told them about their eligibility; sometimes, they are discouraged by long waiting lists; and sometimes, detailed policy or verification rules create unintended barriers. HHS estimates that more than four million children are eligible for Medicaid but not enrolled. The Administration has worked with States to begin to attack this problem through efforts such as outreach to families eligible for Medicaid and CHIP, the promotion of child care consumer education, and technical assistance to States provided through the Child Care Bureau and the Office of Family Assistance.

Sometimes, critical programs or supports are targeted in ways that do not reach all the working families who need them. For instance, the EITC, while a critical source of support for many low-income working families, does not provide enough support to lift families from poverty if they work only part-time or face extended periods of unemployment. Large families are also likely to remain poor in spite of the EITC, because payments do not increase for families with more than two children. Similarly, unemployment insurance is often not available to low-wage workers who experience unemployment after a period of part-time or seasonal work.

In other cases, critical programs or supports, like child care and housing assistance, have eligibility criteria that include working families but are underfunded and don't reach all eligible families. In the case of child care, we estimate that only a little more than 1 in 10 of the families eligible under Federal law actually receive assistance.

Therefore, to close these gaps, build on the Administration's accomplishments to date, and take the next steps toward a legacy where every parent who works is able to meet his or her children's needs, we propose a range of strategies that fit under five key themes:

- **Removing bureaucratic barriers to work and maximizing the effectiveness of existing programs**
- **Building secure, reliable supports for work**, such as Food Stamps, child care, health care, housing;
- **Helping families earn a living wage**, through improvements in the minimum wage, education and skill development among low-wage workers, and job creation;
- **Helping families weather temporary breaks in employment** without being forced to rely on welfare, through improved access to unemployment insurance for low-wage workers and possibly through improved availability of parental leave for low-income families; and
- **Meeting the particular needs of families who are especially likely to work and still be poor**, such as families with a disabled member and immigrant families. According to the Urban Institute, families with a foreign-born parent represent 16 percent of all working families, but 25 percent of working families with incomes below 150 percent of the poverty line.

Families Who Work and Are Poor

In 1996, more than one-third of the poor, or about 13 million people, were working adults or children under 13 living with a working adult. In these families, an adult spent more than half the year in the labor force but family income was below the poverty level (approximately \$12,600 for a family of three).

Working poor families live close to the edge of disaster. Even minor problems -- illness, school vacations that leave children without care, a broken-down car -- too often result in job loss and financial crisis. Every day, working poor parents may face wrenching questions: Do I send my sick child to school, or risk losing my job? Is it worth taking six buses every day in order to bring my child to that day care center? Do I tell my boss that I can't work evenings, because I'd have to leave my teenager at home alone? If I pay the rent instead of the electric bill, will they turn off the heat?

Living this close to the edge, low-income working families also suffer consequences that are not directly reflected in the poverty statistics, such as hunger and housing instability. In 1995, according to the USDA, 4 million American households, many of whom included an employed family member, experienced moderate or severe hunger. The National Center on Homeless and Poverty reports that 25 to 40 percent of the homeless population work. And almost half of working poor adults lack health insurance.

Working families may be poor for three major reasons (See Attachment B):

1. **Because they earn low wages, which are often closely related to low levels of education.** People who go to college, on average, earn more than those who do not. In 1996, the poverty rate was 16.2 percent for working adults (in the labor force at least half the year) with less than a high school diploma, 6.3 percent for working adults with just a high school diploma, 3.2 percent for working adults with an Associate degree, and 1.5 percent for those with a four-year degree. Unemployment is also much higher for those with less education. In recent decades, wages have fallen for workers with high school degrees or less, but have risen for those with more education.
2. **Because they experience frequent periods of unemployment and part-time work.** With the help of the EITC, workers who are employed full-time year-round, even at the minimum wage, can escape poverty. However, many low-wage jobs are part-time, temporary, or contingent. In 1996, workers who usually worked part-time were three times as likely to be poor as workers who usually worked full-time.
3. **Because they have only one wage earner in the household.** In 1996, the poverty rate for families with one member in the labor force was more than seven times that of families with two or more members.

Because families headed by a single mother are often affected by more than one of these factors, they are disproportionately likely to be among the working poor. Nearly half of working poor families were headed by a woman in 1996. In addition, immigrant families, families with a disabled member and those facing other barriers to work are particularly likely to be poor.

A final reason why families who work at low wages and intermittent hours may have great difficulty meeting their children's basic needs is the high cost of work. One recent study found that formal child care for a single child would take 38% of the income of a parent employed full-time at the minimum wage. Transportation is also a major expense. A 1992 study found that average transportation costs for low-income working mothers ranged from \$100 to \$200 a month, depending on the availability of public transportation. At the same time, even relatively low levels of earnings may result in reductions in other family income, including welfare, food stamps, medical assistance, and housing subsidies.

What the Administration Has Already Accomplished

The Administration has taken important steps to help working families -- through increases in the minimum wage, expansions in the Earned Income Tax Credit (EITC) and in child care funding, and the dramatic expansion in children's health insurance coverage through the Children's Health Insurance Program (CHIP). These steps have had an important impact on at least some of these key goals (See Attachment C):

- The 1996 and 1997 minimum wage increases raised the wages of workers in 1.4 million poor families and 649,000 near-poor families.
- The EITC, which provides targeted tax relief to low-income working individuals and families, was greatly expanded during the Clinton Administration. In 1993, the EITC just offset the negative impact of federal income and payroll taxes on poverty; by 1996, it offset the impact of taxes for 1.2 million children and lifted an additional 1.2 million children out of poverty.

- Congress has enacted several Clinton Administration proposals to make college more affordable to low-income and middle-class students. The new "HOPE Scholarship" tax credit provides up to a \$1,500 tax credit for students in the first two years of college or vocational school. The Lifetime Learning tax credit is targeted to adults who want to go back to school, change careers, or upgrade their skills, and to students in the later years of college and graduate education. The maximum Pell Grant was also just increased to \$4,500, a 50 percent increase.
- The new Children's Health Insurance Program (CHIP) allocates \$24 billion over the next five years to help states expand health insurance coverage to the children of working poor families. Forty-five plans have been approved; these plans estimate that they will provide health insurance for nearly 2.5 million currently uninsured children within the next three years.
- The additional child care funds that the President insisted on in the welfare reform legislation have enabled hundreds of thousands of families to receive affordable child care while they work.
- Child support collections have increased by 68 percent since 1992, to a record \$13.4 billion in 1997. Paternity establishments are also at record levels.
- The new housing law will create 50,000 new Section 8 housing vouchers this year for families moving from welfare to work, and will make an additional 40,000 vouchers available by eliminating a mandatory three-month waiting period to reissue vouchers. The law will also allow communities to reward work and fight concentrations of extreme poverty by allowing moderate-income working families to live in public housing where the poorest residents on welfare are now concentrated, while reserving most Section 8 vouchers for the neediest families.
- The Family and Medical Leave Act has enabled millions of workers to take unpaid leave to care for a young child or other family member, without risking their jobs.
- The Clinton Administration, through welfare reform legislation and earlier waivers, has supported changes that allow families who work at a low wage and receive welfare to keep more of the money they earn.
- The Access to Jobs program represents an investment in transportation for families leaving welfare to work; for the first time, the Department of Health and Human Services, the Department of Transportation, and the Department of Labor are working together to leverage resources from all three agencies to improve transportation availability and affordability for low-income workers.

Yet, extraordinary as these accomplishments are, they leave millions of working parents still unable to meet the needs of their children. For example:

- While the increase in the minimum wage has been enormously important to families, it has not yet returned to its 1979 value when adjusted for inflation. The real value of the minimum wage (in 1997 dollars) fell from \$6.29 in 1979 to about \$4.30 in 1989 before being increased to \$5.15 in 1997.
- While CHIP should have a very important impact on the proportion of children who lack health insurance, there continue to be reasons for concern about working poor families. Almost half of working poor adults lack health insurance, and even where children and adults are guaranteed coverage (for example, through transitional Medicaid provisions), some families may be lost in the system. In 1995, just 38 percent of children under age 11 who were eligible for Medicaid but did not receive cash assistance were enrolled in the Medicaid program. More recent evidence points to a much higher incidence of families who are eligible for but not receiving Medicaid.

The continuation of health insurance is an especially critical concern for families with disabled members, because they visit the doctor and are hospitalized more often than the non-disabled population; as noted above, these families are also especially likely to be found among the working poor. (See Attachment D.)

Even with the additional child care resources in the welfare reform legislation, only about 1 in 10 children eligible under the Federal law are now receiving child care subsidies. Because of resource limitations, some states set eligibility far below what is allowed in the law: in as many as 37 states, a family of three with \$28,000 of income is not eligible for any child care subsidy at all. In addition, most states aren't able to reach even all the families that meet their eligibility requirements. Availability of infant care and care during non-standard hours also remains a serious problem. For these reasons, the President has proposed a historic Child Care Initiative to ensure quality, affordable child care for working families.

What We Propose

To build on this record of promise and ensure that families who work are able to meet their children's basic needs, we must put together a range of strategies, because there is no one solution that will help every family make a secure living from work. Instead, we need to look at everything we do that touches working families to make sure that we are supporting rather than discouraging work. Departments throughout the government have numerous opportunities to make a difference in the lives of low-income working families by maximizing the effectiveness of their existing programs and finding new ways of serving working families.

Based on the evidence about why working families are poor and what strategies show the most promise of supporting families effectively, we propose that the Administration should commit to five steps that together will make sure that parents who work can meet their children's basic needs:

1. Remove Bureaucratic Barriers to Work and Maximize the Effectiveness of Existing Programs

Low-income working parents face an incredible challenge to hold down a job, raise their children, and manage relations with multiple bureaucracies to obtain all the supports that the family needs. Families' attempts to support themselves through work should not be hampered by bureaucratic processes nor through the unintended consequences of well-meaning policies. We must mount a major campaign to ensure that families gain access to these supports by using Federal leadership not only to streamline national rules, but to change service delivery at the State and local levels.

Examine programs for low-income families throughout the government to find ways to change program hours and operations, strengthen outreach efforts, eliminate barriers of language and culture, and modify eligibility rules to make them fit the needs of working families.

HHS and other Departments can take on critical leadership in finding and eliminating barriers to work scattered throughout government programs serving low-income people. Efforts to root out

bureaucratic barriers have proved fruitful recently. The Federal and state governments eliminated the old AFDC rules which curbed families' incentives to work while they were receiving cash assistance. In addition, HHS eliminated Medicaid's "100 hour rule," which limited states' ability to serve two-parent families. We should also explore innovations in programs' designs to reach working families. For instance, the EITC is an example of a program that is easily accessible to busy working families; instead of having to visit a welfare office, or fill out a separate application form, workers get the EITC simply by filling out their tax return.

More powerful examples are included in proposals that the Food and Nutrition Service is considering for the FY 2000 budget. Some proposals would affect eligibility criteria, such as proposals in past budgets to ease the consideration of vehicles as resources to help assure that low-income workers have access to reliable transportation, or to restore eligibility for more legal immigrants who work hard and contribute to American society. Other proposals would affect food stamp administrative requirements in ways that simplify working households' participation in the Food Stamp Program and improve their access to the program. Similarly, States are experimenting with ways to make the WIC program more accessible to working parents through adjustment of service hours to accommodate job schedules.

Actively engage state leadership in outreach to working families through incentives, targets, mandates, and technical assistance.

Policymakers and administrators at the state and local level are necessary allies in ensuring that programs meet the needs of working families through the flexibility that is provided to them in Federal law. Many state and local officials are already implementing these strategies. For instance, in the transportation field, some states and communities have removed eligibility restrictions to allow narrowly targeted transportation systems (e.g., for senior citizens and people with disabilities) to help low-income workers to get to their jobs. We should explore ways to build on these efforts by offering technical assistance that helps state and local governments use the flexibility they have to serve working families and by finding ways to create incentives and rewards for states that choose to serve more working families.

State and local outreach is critical in programs like the Food Stamp program; estimates show that less than half of those individuals in households with earnings who were eligible for food stamps actually received them in August of 1995. Some of these individuals may not realize that they are eligible for benefits, while others may not be connected to the right systems to receive benefits or find the receipt of Food Stamps too stigmatizing to apply. State and local administrators are positioned to make adjustments in how they implement the program to meet the needs of working families.

Encourage states to provide earnings disregards or other supplements to working families receiving TANF assistance.

Almost all states have increased earnings disregards in TANF compared to AFDC, which means that working families who are in low-wage jobs can get a direct monthly supplement to earnings through their welfare check. However, because of time limits, this risks having the effect of using up a family's eligibility. Illinois has dealt with this problem by paying individuals who

work more than a minimum threshold in a month with state dollars so that they don't accumulate that month toward the time limit. We could encourage states to consider using MOE dollars to enhance earnings without triggering the TANF rules. A more systematic approach would be to propose legislation that would allow a family to receive assistance funded by TANF without triggering the federal 60-month time limit if they were only receiving work supports or if they were receiving limited assistance to supplement a paycheck.

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2. Build Secure, Reliable Supports for Work

Parents who work in low-wage jobs with uncertain hours need to be able to count on reliable and affordable supports in order to keep their jobs and meet family needs. Child care, health insurance, food assistance, housing and transportation all have important potential to help families. Regular, reliable child support payments are also key for low-income families.

Ensure that Food Stamps and other food programs provide sufficient support for children and adults in low-income working families.

Food stamps provide a critical support for low-income working families. For a family with two children and one adult working at the minimum wage, food stamps would provide about one third of family income (considerably more than the EITC) if the parent worked 20 hours a week. Food stamps would provide just under one fifth of family income (slightly less than the EITC) if the parent worked 40 hours a week.

The Department of Agriculture is exploring ways to strengthen the supports that food stamps and other Food and Nutrition Service (FNS) programs offer to working families. For example, the Department of Agriculture is considering review of the Thrifty Food Plan (the basis of food stamp benefits) to understand if it appropriately reflects the reduced food preparation time that working households have available.

The Department of Agriculture is also looking to its Child Nutrition programs to support working families. The pending reauthorization bills for the Child Nutrition programs propose to expand eligibility for subsidized after-school snacks for children up to age 18 and to do demonstrations to expand eligibility for school breakfasts, which not only subsidize the cost of the family's food, but also assure working parents that children are receiving a nutritious breakfast before school.

Didn't
these
pass?

Continue to improve the availability of health insurance through Medicaid/ CHIP.

Much of the work that needs to be done here is about outreach and removal of bureaucratic barriers such as burdensome processes and excessive eligibility documentation.

In addition, for low-income working parents, we should consider strategies which modestly expand Medicaid eligibility, such as simplification of transitional benefits for persons moving from welfare to work, or extension of Medicaid to all adults receiving benefits under TANF. Many of these would require legislation or Medicaid spending increases.

Pass the President's Child Care Initiative.

Because child care is so critical to the ability of parents to work and the ability of children to develop and learn, and because the cost and availability of child care are central to the ability of low-income working parents to succeed at work, it is essential to pass the President's Child Care Initiative. This initiative focuses on both quality and affordability; in particular, it closes a critical gap by expanding child care subsidies to reach low-income working families who are currently not being reached but who earn too little to take advantage of the Child and Dependent Care Tax Credit.

Encourage workplaces to provide employee and family assistance programs to assist low-wage earners in meeting personal and family demands, including substance abuse early intervention and treatment.

We can work to promote the use of employee and family assistance programs (EFAP) and ensure that their design and operation include special assistance to those entering the workplace from welfare. These EFAPs, working jointly with human resources departments and health care plans, should provide prevention, early intervention and treatment for substance abuse and mental health problems, parenting programs for employees and assistance for employees in finding appropriate child and elder care. In addition, we can perform outreach to small businesses to help them identify and access sources of support for their employees, since they are unlikely to have the internal capacity of large corporations with human resource departments and EFAPs.

Ensure that the subsidized housing system is designed to help families connect to employment and employment support services.

Housing assistance has an important role to play in helping families obtain and maintain employment and affects families' ability to work in multiple ways. The recently passed housing bill is an important step in increasing the availability of affordable housing. The Department of Housing and Urban Development could explore their legislation and regulations to avoid and eliminate situations in which a family's earned income gains are subsumed by a reduction in their housing subsidy. Early discussions between HHS and HUD indicate that there is great potential in collaborations that help convene local housing, welfare, and job development agencies, which separately serve the same families, to begin a dialogue about how they can work together to support working families. Other collaborative projects might include exploring ways to promote affordable housing options closer to available jobs, to explore transportation solutions to connect public housing to high-density employment areas, to examine how the system serves immigrant families which are, on average, larger families, and to promote the location of supportive services (e.g. child care) in and around subsidized housing.

Revamp the transportation system to fit new commuting patterns and better serve low-income workers.

The next step beyond the Access to Jobs program is to focus at the federal, state, and local levels on using the entire transportation system to meet the needs of low-income workers. There may

be some interest in additional budget investments in order to leverage changes in the existing transportation infrastructure.

Continue to strengthen Child Support Enforcement, with a focus on working families.

Regular, reliable, sufficient child support payments are a critical support for low-income working families with single parents, because they make it possible to count on a stream of income to supplement earnings and pay the bills even with uncertain work hours. In addition, of course, children deserve and have a right to the financial and emotional support of both parents. Under the Clinton Administration's leadership, child support collections and paternity establishment rates have reached record levels. The Administration and Congress worked together to pass the toughest child support laws in our Nation's history, as part of the 1996 welfare reform law, and we must build on these efforts. It is also important to learn from and expand upon the HHS demonstrations that promote employment and parental involvement opportunities for low-income non-custodial parents.

3. Help Families Earn a Living Wage

Preserve the value of the minimum wage.

We should increase the minimum wage to improve the earnings both of parents at the very bottom of the labor market and those who are in jobs just above those entry levels, whose wages often rise with the minimum wage as employers seek to preserve a spread in the wages of their more skilled or experienced workers. We also need to continue increasing the minimum wage over time, in order to keep up with the rising costs imposed by inflation.

Expand the EITC, support state EITC's, or identify other opportunities to support family income through the tax system.

The Administration could consider the possibility of further expansion of the EITC at the Federal level, but it is also critical to avoid any risk to the progress already made. Another possibility is to seek opportunities for encouraging more states to provide additional support through state EITC's. Nine states currently provide a supplement modeled on the Federal EITC (five refundable, four non-refundable).

Stimulate job creation in areas that still suffer from high unemployment.

While nationwide unemployment is at historically low levels, many pockets of high unemployment remain, particularly in remote rural areas and in inner cities. In these areas, job creation strategies may be appropriate, especially when aimed at populations who are particularly disadvantaged in the labor market, such as young workers, immigrant workers, workers without high school diplomas, or women who are returning to the workforce after years on welfare. The \$3 billion Welfare to Work grants program, proposed and championed by the Administration, is an important step at delivering extra assistance toward areas with many challenges in moving people into jobs.

Experience suggests that community-based projects are more likely to be tailored to local needs and to respond to local labor market conditions than large national programs. We should continue to utilize a network of community-based organizations, specifically community development corporations, that create public-private ventures to stimulate employment at the local level. Empowerment Zones and Enterprise Communities provide a powerful example of leveraging resources for job creation and a vehicle for testing models tailored to local needs.

There are several local programs that may provide appropriate models for local job creation strategies. The New Hope project in Milwaukee, Wisconsin, places individuals in paid community service jobs with non-profit agencies for up to six months, if they are unable to find full-time work in an eight-week job search. YouthBuild gives disadvantaged teenagers and young adults an opportunity to do meaningful work in their communities while continuing to develop academic and leadership skills. Participants spend half their time learning basic construction skills while building and renovating affordable housing, and half of the time in YouthBuild alternative schools. The AFDC Homemaker-Home Health Aide demonstrations, operated in seven states in the 1980's, provided AFDC recipients with four to eight weeks of formal training in homemaker and home health aide services, followed by up to a year of full-time, subsidized employment.

Make college more accessible for low-income families

Nearly half of low-income students are unqualified or marginally qualified for college when they graduate high school. Moreover, among those low-income high school graduates who were qualified for college, less than 80 percent had attended any post-secondary institution within two years -- compared to almost 90 percent of qualified middle-income graduates and more than 95 percent of qualified high-income graduates. Implementation of the new GEAR UP program represents an essential first step by ensuring that students receive financial aid information, rigorous courses, tutoring, mentoring, and scholarships for college through competitive grants to states and local partnerships of colleges and middle schools in high-poverty areas. In addition, we can take steps to take into account the needs of dependent children in determining financial aid eligibility. For instance, we can increase the Pell Grants' dependent care allowance.

Enhance skills and support career development among low-income workers.

Low wages that don't rise even after a period of time in the labor force are a big reason that families are trapped in poverty. Lack of education and job skills are the primary reasons for persistently low wages. Our success in this area will be increasingly depend on our ability to reach workers whose first language is not English. By 2000, 22 percent of workers entering the labor force will be workers whose primary language is not English.

Among the ways to combat this problem is to work with colleges to make continuing education more accessible to working adults, particularly low-income adults and those who have previously failed in school settings. Adults without high school degrees and those who are unemployed or not in the labor force are actually less likely to participate in adult education than those who have more education and those who are employed. In addition, more needs to be done to ensure that students who combine school and work complete their studies. Of part-time students enrolled in post-

secondary education in 1989-90, just 25 percent had earned a degree or were still enrolled four years later, compared to 73 percent of students who attended school full-time at least part of the year.

States and communities across the country are experimenting with a wide variety of strategies and partnerships to enhance the learning and skill development of entry-level workers and to help them use those skills in a next job. While many of these efforts are still in the preliminary stages, some general principles can be drawn from them: in a strong economy, low-wage earners should seize the opportunity to look for a job with advancement potential. Education and training must be work-focused, and linked to employers' needs with cooperation between employers and training providers. Training must be accessible for all workers, including those with learning disabilities or limited English proficiency.

We should consider a variety of investments in these areas, and we expect that both the Department of Labor and the Department of Education are interested in making investments. In addition to supporting programs directly, it is important to use incentive strategies -- such as the High Performance Bonus and Welfare-to-Work grants performance bonus -- and to invest in technical assistance and evaluation, in order to stimulate, identify, and disseminate new approaches that are successful.

4. Help Families Weather Temporary Breaks in Employment

Improve access to Unemployment Insurance (UI) for low-income working families.

Right now, low-income workers who lose jobs through no fault of their own have **less** chance than middle income workers to get unemployment insurance to help them through periods of unemployment. We need to change that if we are to help working parents count on work, meet their children's needs, and avoid having to rely on welfare in a time of temporary job loss.

Under current rules, most low-wage workers who become unemployed will not qualify for UI benefits. Low wage earners often work seasonal or part-time jobs and most will not accumulate enough earnings to meet eligibility criteria. In addition, workers who leave their jobs for family responsibilities or who are available only for part-time work will not qualify in many states. This affects low-wage mothers in particular. Recent estimates indicate that among women who leave welfare to work, only about 10 percent would qualify for UI if they became unemployed. The proportion of unemployed workers receiving UI benefits is low among the general population as well, falling from about one-half in 1970 to about one-third in 1996. A significant reason for this decline is state eligibility restrictions, with over three-quarters of states adopting tighter eligibility criteria since 1981.

There are at least two possible strategies that could make more low wage workers qualify for UI. We could expand UI by making changes at the Federal level, or we could encourage state investments to expand UI eligibility, either through the regular UI system or through investment of other resources (such as TANF MOE funds). At the Federal level, the Department of Labor is currently gathering a variety of opinions on what eligibility changes the Administration should propose for the FY 2000 legislative package. For example, one proposal would change the

calculation of prior earnings in determining whether a worker is qualified, counting the most recent quarter of earnings whereas currently the calculation is usually based on an earlier period. This change would increase the number of workers qualified for unemployment insurance benefits by about 8 percent.

Improve the availability of parental leave for low-income working families.

To help low-income working parents keep the stability of their work lives through the birth and infancy of a child, we could build on the important step that the Administration took by enacting the Family and Medical Leave Act (FMLA). Unfortunately, for low-income parents, there are two important gaps in this protection:

First, while FMLA guaranteed to many workers that they could take unpaid leave without losing their jobs, many others are not covered, either because they work for a small employer, or because they did not work enough hours in order to qualify. In addition, unpaid leave may not be a real option for these families, forcing parents either to choose work over the needs of an infant or to suffer a sharp decrease in family income. In a recent survey on leave usage, 3.4 percent of workers reported needing FMLA leave in the previous eighteen months, but not taking it. The most common reason (63.9 percent) for not taking leave was that they couldn't afford it.

To address these problems, we could consider expansion of unpaid leave or the introduction of paid leave strategies for either the Federal or the state level. We know that at least two states have chosen to use Federal or state child care money to support low-income families at home with children, and we could explore whether others are interested in experimenting with approaches to paid leave for low-income families. A few states have also raised the possibility of using the UI system to provide paid parental leave.

5. Meet the needs of families with particular barriers to work, such as families with a disabled member or immigrant families.

There is an important overlap between the immigrant and disability agendas on which HHS has been providing such leadership and the working families agenda, because these are families who are especially likely to work and still be poor. Families may need supports that address their particular needs - such as a job coach so a disabled adult can succeed on the job or English classes at night for a working parent. They also need full access to the basic supports described earlier: for example, child care to meet the needs of children with disabilities and skill development opportunities need to be accessible to parents with limited English.

In families with a child or children with a disability, there are enormous needs related to child care, personal care assistance, and health care and other home care needs that must be addressed to enable the parent(s) to continue, or begin, employment. For adults who have a disability, whether mental illness, mental retardation/developmental disability, or a physical disability, there may be a need for additional assistance to allow the family to remain together and promote the fullest independence of all the family members in the most integrated setting possible. Support for workers with disabilities is also an important part of the welfare-to-work agenda, as survey data indicate that as many as 40 percent of welfare recipients have a disability of some type.

Ensure that immigrant working families have access to the English and citizenship instruction and that legal, language, and cultural barriers do not keep them from receiving the work supports and training that they need to succeed at work.

The President has welcomed all immigrant families, with a charge to “honor laws, embrace our culture, learn our language, know our history, and when the time comes, [to] become citizens.” Working poor immigrant families will face a tougher challenge in fulfilling the President’s charge due to the demands of simply feeding and housing their children. In order to end poverty among immigrant working families and speed their process in becoming Americans, there are a number of specific strategies to implement. First, working immigrant parents must have access to English classes and employers should be encouraged to offer worksite English classes before, during, or after work. Second, we should ensure that barriers of language and culture do not preclude working immigrants from getting the training that they need to succeed at work and move up career ladders. Families should also have access to bilingual and bicultural child care for their children while parents are working. Third, we should partner with employers to ensure that working families have assistance in preparing for citizenship.

Finally, we should consider whether there are further next steps in increasing access of working immigrant families to Medicaid, CHIP, TANF and Food Stamps, regardless of when they entered the U.S.. For instance, the Health Care Finance Administration (HCFA) is developing specific outreach strategies for Latino/Hispanic groups across the country. These safety net programs can assist immigrant working families in reaching and sustaining economic self-sufficiency.

Ensure that both public and private health coverage systems are designed to meet the needs of workers with disabilities.

The Administration has been active in developing options for states to offer for people with disabilities opportunities to retain access to their health coverage when they go or return to work. Last year’s Balanced Budget Act contained a new option for states to continue Medicaid coverage for SSI-eligible individuals with incomes up to 250 percent of poverty. Currently, HHS is considering proposing legislation that would extend and improve on this recently adopted option, extending Medicaid to disabled people with higher incomes and assets and also permitting certain disabled Medicare beneficiaries to remain permanently on the program even if they return to work.

The Health Care Financing Administration is responsible for administering the Mental Health Parity Act of 1996, which is designed to make sure that private sector health coverage does not have different, lower limits for mental health services compared to general medical/surgical services. The Substance Abuse and Mental Health Services Administration (SAMHSA) is currently involved in gathering information through various studies on the costs and benefits of parity, which will help employers and consumers make informed decisions about purchasing health plans where mental health benefits are included. In plans where mental health benefits do not have parity with medical/surgical benefits, this information could be used to improve mental health benefit coverage, which is crucial to helping people who struggle with mental disorders to stay employed.

Integrate employment and supportive services for workers with disabilities into a one-stop system.

HHS is participating in an inter-agency effort to eliminate barriers and support employment for people with disabilities. This effort, led by the Department of Labor, is developing a program of competitive grants to states entitled the BRIDGE (Building Resources for Individuals with Disabilities to Gain Employment) program. The BRIDGE program will emphasize a single point-of-entry or “one-stop” service for adults with disabilities seeking to find and keep a job. Each adult with a disability should be able to learn about, receive advice about, and gain access to all of the services needed to succeed in competitive employment with the least effort possible, preferably with a single call or office visit. Each of the services should be sufficiently integrated with all of the other services so that they accomplish the goal of supporting long-term employment. The BRIDGE program exemplifies new workforce system infrastructure approaches at the state and local level that promote universal access through One-Stop Centers, integrated service delivery, enhanced customer information, and choice to improve employment potential and opportunity.

Attached are additional charts and examples.

DISPOSABLE INCOME FOR A SINGLE MOTHER AND TWO CHILDREN**By Hours Worked each Week**

(in current dollars)

1992 Prior to Clinton Administration Policies

	20 hours at \$4.25	40 hours at \$4.25	40 hours at \$5.10
Annual Earnings	\$4,420	\$8,840	\$10,608
FICA	-338	-676	-812
EITC	813	1,384	1,384
Food Stamps	3,504	3,048	2,724
Net Income	\$8,399	\$12,596	\$13,904

1997 After Clinton Administration Policies

	20 hours at \$5.15	40 hours at \$5.15	40 hours at \$6.18
Earnings	\$5,356	\$10,712	\$12,854
FICA	-410	-819	-983
EITC	2,142	3,656	3,461
Food Stamps	3,780	3,228	2,844
Net Income	\$10,869	\$16,777	\$18,176

Change (Clinton - Pre-Clinton)

Earnings	\$936	\$1,872	\$2,246
FICA	-72	-143	-172
EITC	1,329	2,272	2,077
Food Stamps	276	180	120
Change in Net Income			
in current dollars	\$2,469	\$4,181	\$4,272
in constant 1997 dollars	\$1,260	\$2,367	\$2,270

This analysis reflects the following:

- The minimum wage increased to \$5.15 from \$4.25 (\$4.86 in 1997 dollars).
- The maximum EITC subsidy increased from 16.4% of the first \$7,520 to 40% of the first \$9,140.
- Child Care expenses are assumed to be 20% of earnings.
- Food Stamp benefit calculations assume an excess shelter cost deduction of 100% of the allowable maximum.

DISPOSABLE INCOME FOR A SINGLE MOTHER AND TWO CHILDREN**Living in a Moderate Benefit State - By Hours Worked each Week**

(In current dollars)

1992 Prior to Clinton Administration Policies & Welfare Reform

	20 hours at \$4.25	40 hours at \$4.25	40 hours at \$5.10
Annual Earnings	\$4,420	\$8,840	\$10,608
FICA	-338	-676	-812
EITC	813	1,384	1,384
Cash Assistance	2,592	0	0
Food Stamps	3,060	3,048	2,724
Net Income	\$10,547	\$12,596	\$13,904

1997 After Clinton Administration Policies & Welfare Reform Were Enacted

	20 hours at \$5.15	40 hours at \$5.15	40 hours at \$6.18
Earnings	\$5,356	\$10,712	\$12,854
FICA	-410	-819	-983
EITC	2,142	3,656	3,461
Cash Assistance	3,444	1,836	1,188
Food Stamps	3,156	2,676	2,484
Net Income	\$13,689	\$18,061	\$19,004

Change (Clinton - Pre-Clinton)

Earnings	\$936	\$1,872	\$2,246
FICA	-72	-143	-172
EITC	1,329	2,272	2,077
Cash Assistance	852	1,836	1,188
Food Stamps	96	-372	-240
Change in Net Income			
in current dollars	\$3,141	\$5,465	\$5,100
in constant 1997 dollars	\$1,623	\$3,651	\$3,098

This analysis reflects the following:

- The minimum wage increased to \$5.15 from \$4.25 (\$4.86 in 1997 dollars).
- The maximum EITC subsidy increased from 18.4% of the first \$7,520 to 40% of the first \$9,140.
- Child Care expenses are assumed to be 20% of earnings.
- Food Stamp benefit calculations assume an excess shelter cost deduction of 100% of the allowable maximum.

Attachment B

Causes of Poverty among Working Families

Several factors contribute to the extent of poverty among working families:

- **Low wages:** The working poor are concentrated in certain low-wage jobs. In 1996, nearly three-fourths of the working poor were employed in one of the following three occupational groups: service; technical, sales, and administrative support; and operators, fabricators and laborers. Low wages are often closely related to low levels of education. Workers without a high school diploma were more than twice as likely to be poor as workers who had completed high school, and 10 times more likely to be poor than workers who had graduated college.
- **Unemployment and part-time work:** With the help of the EITC, workers who are employed full-time year-round, even at the minimum wage, can escape poverty. However, many low-wage jobs are part-time, temporary, or contingent. In 1996, workers who usually worked part-time were three times as likely to be poor as workers who usually worked full-time (12.4 percent versus 4.1 percent), and those who worked part-time because they could not find full-time employment were even more likely to be poor (24.9 percent). Many poor workers who usually worked full-time experienced unemployment (28.4 percent) or involuntary part-time work (15.8 percent) at some point during the year. In addition, a recent report based on monthly data suggests that a significant number of non-poor families (based on annual income) may be poor for one or more months due to fluctuations in income.
- **Family structure:** Families with only one wage-earner are much more likely to be poor than families with two or more working members. In 1996, the poverty rate for families with one member in the labor force was more than seven times that of families with two or more members in the labor force (14.6 versus 1.9 percent). Also, because the poverty threshold increases with family size, given the same income, families with more children are poor more often than families with less.

Because families headed by a single mother are often affected by more than one of these factors, they are disproportionately likely to be among the working poor. Nearly half of working poor families were headed by a woman in 1996. The poverty rate for families with children that were maintained by a woman who was the sole supporter of the family was 26.6 percent.

Source: BLS: *A Profile of the Working Poor*, 1996. December 1997

Attachment C
Impact of Transfers and Taxes on Poverty

The official poverty rate calculations include cash benefits, such as AFDC/TANF and Social Security, but do not include near-cash benefits, such as Food Stamps and housing assistance. They also do not include payroll and income taxes, which reduce families' take-home pay, or the Earned Income Tax Credit, a refundable credit which adds to family income. However, by recalculating the poverty rate, first excluding all transfers, and then adding both cash and near-cash benefits, as well as taxes, we can estimate the impact of these programs on poverty.

In 1995, the pre-transfer poverty rate for individuals in families with children under 18 was 20 percent. Transfers from the federal government reduced that rate to 13 percent, a decline of more than 35 percent.

The fraction of individuals in poor families lifted from poverty has grown consistently since 1983. Most of this growth has come from increases in the Earned Income Tax Credit (EITC). Before 1993, the net impact of federal taxes was to take money away from poor families, primarily through Social Security payroll taxes. (The EITC is only available to families and individuals with earned income.)

Unemployment Insurance has a relatively small impact on the poverty rate because most poor workers do not have enough earnings or consistent labor market participation to qualify for UI benefits.

**Anti-Poverty Effectiveness of Cash and Near-Cash Transfers
for All Persons in Families with Related Children Under 18, 1995**

Percent of Otherwise Poor Persons Removed from Poverty Due to:	
Social Insurance (other than Social Security)	3.5
Social Security	6.1
Means-Tested Cash Benefits	6.6
Food and Housing Benefits	12.5
EITC and Federal Payroll and Income Taxes	6.6
Total	35.2

Source: DHHS, Indicators of Welfare Dependence, October 1997

Attachment D
Health Care Coverage of Poor and Near-Poor Adults and Children

Health care coverage is a fundamental aspect of well-being. Individuals without health insurance are less likely to seek preventive care and early treatment, and could be more likely to develop serious illnesses as a result.

In 1997, 43.4 million people, or 16.1 percent of the population, did not have any health insurance coverage, an increase of 1.7 million from 1996 in spite of the robust economy. Among poor people, 11.2 million (31.6 percent) were not covered. Almost half of working poor adults lack health insurance. Because many low-wage jobs do not provide health insurance, working poor and near-poor adults are actually less likely to have health insurance coverage than their non-working counterparts, who are more likely to be covered by Medicaid.

Percent Lacking Health Insurance Coverage

	Total	Poor
Total	16.1	31.6
Adults who worked during year	18.1	47.6
Working-age adults who did not work	26.2	38.5
Children	15.0	23.8

Source: U.S. Census Bureau, March supplement to the 1998 Current Population Survey (data from calendar year 1997)

By law, families leaving the TANF rolls maintain their eligibility for Medicaid for up to one year. Nonetheless, there is evidence, from a 1997 GAO study of three states and from several states' own studies of welfare "leavers", that among families whose welfare benefits are terminated or who leave welfare for work, participation in Medicaid declines significantly and is not offset by a corresponding increase in private insurance coverage.

The continuation of health insurance is an especially critical concern for individuals with disabilities, as they visit the doctor and are hospitalized more often than the non-disabled population, and have higher average medical expenses. One study showed that annual per capital health care spending for adults with moderate disabilities was six times, and for adults with significant disabilities was twelve times, that for non-disabled working age adults.

11-9-98

HRC Pending International Invitations

POTUS Overseas Travel

Germany

The President of the Free University of Berlin has invited the First Lady to speak at the University and receive an Honorary Degree. They would like her to come sometime during the school year, but are otherwise flexible.

June:

Summit of the Eight (Cologne)
US-EU Summit (Bonn)

also stops in France, Slovenia (T)

USAID Conference on best practices for NGOs from emerging democracies. (Berlin, May 1999)

Middle East

Reschedule trip to Morocco, Tunisia, Israel, Jordan, Egypt and the Palestinian Territories.

December: *March*
Wye followup

The President of the Hebrew University of Jerusalem has invited the First Lady to speak and attend a dinner at the University. Mrs. Clinton noted we "should consider" this invite.

U/E/C

Two ranking women in the government of Yemen have invited the First Lady to visit to highlight issues relating to women and democracy.

Canada

International Women's Conference organized in conjunction with the XIIIth Pan American Games. *N*
(Winnipeg, July 21, 1999)

Annual Conference of the First Ladies of the Hemisphere (Ottawa, Fall 1999) *Y*

Invited to give the keynote address for the first-ever Canada-US Businesswomen's Trade Summit in Toronto (May 18, 1999) *No*

France

The First Lady has been invited to keynote the UN Conference on Trade and Development. (Lyons, November 9-12, 1999) *NO*

June:
Proposed stop in France on Germany Trip

Italy

World Bank convening on culture and development. (Tentatively set for October in Rome)

Iceland

Baltic Vital Voices conference and related millenium activities. (They prefer October 1999)

Holland

UN Family Planning Association International Forum. The First Lady has indicated that she will do this. (February 8-12, 1999)

England

Aug.
American Bar Association (Summer 2000)

2000:
State Visit

"Hearing Children's Voices" Conference with Cherie Blair

Ditchley Foundation conference on The Family in Public Policy (proposed for March 19-21, 1999) *NO*

London School of Economics Human Rights Center opening *under-
50*

South Korea

Mrs. Clinton has been invited to speak at and receive an Honorary Degree from the Sookmyung Women's University in Seoul. The invitation is open-ended. It has also been suggested that South Korea would be a good location for a Vital Voices Asia conference.

South Africa

A Vital Voices Africa conference in Cape Town.
(1999 sometime)

Horan
Anderson

Mexico

January/February:
Proposed 1 day trip

India, Pakistan and Bangladesh

March:
Trip rescheduled

New Zealand

September:
State Visit/APEC Summit

Turkey, Greece, Bulgaria

November:
OSCE Summit in Turkey

11-9-98

International Invitations/Recommended Trips by Month

HRC Pending International Invitations

POTUS Overseas Travel

November 1998

El Salvador
Guatemala
Dominican Republic
Haiti
Honduras
Nicaragua

Guam
Malaysia
Japan
Korea

December 1998

Middle East

Middle East

January 1999

Possible one day trip to Mexico

February 1999

UN Family Planning Association
International Forum. (Holland, Feb. 8 - 12)

March 1999

Invitation from Brandt Ayers to chair
conference on "The Family in Public Policy,"
sponsored by The Ditchley Foundation
(near Oxford, England, proposed for March 19 - 21)

India, Pakistan, and Bangladesh

April 1999

May 1999

USAID Conference on best practices
for NGOs from emerging democracies
(Berlin)

Canada-US Businesswomen's Trade Summit
(May 18, Toronto)

June 1999

Summit of the Eight (Cologne)
US-EU Summit (Bonn)
Proposed stops in France, Slovenia

July 1999

International Women's Conference
organized in conjunction with the XIIth
Pan American games (Winnipeg, July 21)

August 1999

September 1999

Annual Conference of the First Ladies
of the Hemisphere (Ottawa, Fall 1999)

New Zealand State Visit/
APEC Summit

October 1999

World Bank convening on culture and
development (tentative, Rome)

Baltic Vital Voices conference and related
millenium activities (Iceland, preferred date)

November 1999

Keynote address for the UN Conference on
Trade and Development (Lyons, France,
November 9 - 12)

OSCE Summit in Turkey

December 1999

2000

American Bar Association
(England, Summer)

England -- State Visit

London School of Economics Human Rights
Center (2000, tbd)

Flexible

Free University of Berlin invitation to speak
and receive Honorary Degree (during school
year)

Reschedule trip to Morocco, Tunisia, Israel, Jordan,
Egypt, and Palestinian Territories

President of Hebrew University invitation to speak
and attend dinner at University

“Hearing Children’s Voices” conference with
Cherie Blair (England)

Speak/receive Honorary Degree from Sookmyung
Women’s University in Seoul. Possible
Vital Voices Asia conference?

Vital Voices Africa conference in Cape Town
(1999)

Two ranking women from the government of Yemen
invited the First Lady to visit and address issues
relating to women and democracy

November 1998

HRC Possible Foreign Trips

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HRC Possible Foreign Trips

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UN Family Planning Association International Forum - Holland																																																																																										
14 <i>Valentine's Day</i>	15 <i>President's Day (no classes)</i>	16	17 <i>Ash Wednesday</i>	18	19	20																																																																																				
21	22 <i>Washington's Birthday</i>	23	24	25	26	27																																																																																				
28	January <table> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td></tr> <tr><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td></tr> <tr><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td></tr> <tr><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td></tr> <tr><td>31</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table> March <table> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td></td></tr> <tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr> <tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr> <tr><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td></tr> <tr><td>28</td><td>29</td><td>30</td><td>31</td><td></td><td></td><td></td></tr> </table>						S	M	T	W	T	F	S	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31							S	M	T	W	T	F	S	1	2	3	4	5	6		7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31			
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March 1999

HRC Possible Foreign Trips

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14	15	16	17 <i>St. Patrick's Day</i>	18	19 <i>Haley Farm</i>	20																																																																																				
					The Family in Public Policy-Engl... CVC Spring Break																																																																																					
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The Family in ... CVC Spring Break																																																																																										
28 <i>Palm Sunday</i>	29	30	31	February <table> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td></td></tr> <tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr> <tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr> <tr><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td></tr> <tr><td>28</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table> April <table> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td></td><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td></tr> <tr><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td></tr> <tr><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td></tr> <tr><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td></td></tr> </table>			S	M	T	W	T	F	S	1	2	3	4	5	6		7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28							S	M	T	W	T	F	S					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
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April 1999

HRC Possible Foreign Trips

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4 <i>Easter Sunday</i>	5 <i>Easter Egg Roll</i>	6	7	8	9	10																																										
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18	19	20	21 <i>Secretaries' Day</i>	22	23	24																																										
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May 1999

HRC Possible Foreign Trips

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1 USAID Confe...
2	3	4	5	6	7	8
USAID Conference on best practices for NGOs from emerging democracies - Berlin (Tentative dates)						
9 Mother's Day	10	11	12	13	14	15 Armed Forces Day
USAID Conference on best practices for NGOs from emerging democracies - Berlin (Tentative dates)						
16	17	18 US Business-women's Trade Summit - Toronto	19	20	21	22
USAID Conference on best practices for NGOs from emerging democracies - Berlin (Tentative dates)						
23	24	25	26	27	28	29
USAID Conference on best practices for NGOs from emerging democracies - Berlin (Tentative dates)						
30	31 Memorial Day (observed)	April S M T W T F S 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 June S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30				
USAID Conference on best practices for NGOs from emerging democracies - Berlin (Tentative dates)						

June 1999

HRC Possible Foreign Trips

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday																																										
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13	14 Flag Day	15	16	17	18	19																																										
20 Father's Day	21	22	23	24	25	26																																										
27	28	29	30	July <table> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td></td><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td></tr> <tr><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td></tr> <tr><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td></tr> <tr><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td></tr> </table>			S	M	T	W	T	F	S					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
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July 1999

HRC Possible Foreign Trips

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4 <i>Independence Day</i>	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21 International Women's Conference - Winnipeg (With Pan American Games)	22	23	24
25	26	27	28	29	30	31

August 1999

HRC Possible Foreign Trips

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday																																																																																				
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September 1999

HRC Possible Foreign Trips

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29	30	31																																																					
Annual Conference of the First Ladies of the Hemisphere - Ottawa (Tenta...																																																							
5	6 <i>Labor Day</i>	7	8	9	10	11 <i>Rosh Hashanah</i>																																																	
Annual Conference of the First Ladies of the Hemisphere - Ottawa (Tentative dates, Fall 1999)																																																							
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Annual Conference of the First Ladies of the Hemisphere - Ottawa (Tentative dates, Fall 1999)																																																							
19	20 <i>Yom Kippur</i>	21	22	23	24	25																																																	
Annual Conference of the First Ladies of the Hemisphere - Ottawa (Tentative dates, Fall 1999)																																																							
26	27	28	29	30	October <table> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td>1</td><td>2</td></tr> <tr><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td></tr> <tr><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td></tr> <tr><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td></tr> <tr><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td></tr> <tr><td>31</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>		S	M	T	W	T	F	S						1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31						
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Annual Conference of the First Ladies of the Hemisphere - Ottawa (Tentative dates, Fall 1999)																																																							

October 1999

HRC Possible Foreign Trips

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
					World Bank convening on culture ...	
					Baltic Vital Voices conference an...	
3	4	5	6	7	8	9
World Bank convening on culture and development - Rome (Tentative dates)						
Baltic Vital Voices conference and related millenium activities - Iceland (Tentative dates, preferred date)						
10	11 Columbus Day (Observed)	12 Columbus Day	13	14	15	16
World Bank convening on culture and development - Rome (Tentative dates)						
Baltic Vital Voices conference and related millenium activities - Iceland (Tentative dates, preferred date)						
17	18	19	20	21	22	23
World Bank convening on culture and development - Rome (Tentative dates)						
Baltic Vital Voices conference and related millenium activities - Iceland (Tentative dates, preferred date)						
24 United Nations Day	25	26	27	28	29	30
World Bank convening on culture and development - Rome (Tentative dates)						
Baltic Vital Voices conference and related millenium activities - Iceland (Tentative dates, preferred date)						
31 DST Ends Halloween						
World Bank c...						
Baltic Vital V...						

September

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

November

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

November 1999

HRC Possible Foreign Trips

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
		UN Conference on Trade and Development - Lyons, France				
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	October S M T W T F S 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 December S M T W T F S 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31			

December 1999

HRC Possible Foreign Trips

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January 2000

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February 2000

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August 2000

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