

Withdrawal/Redaction Sheet

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
001. schedule	FLOTUS, Monday, March 15, 1999 (partial) (1 page)	03/15/1999	P6/b(6)

COLLECTION:

Clinton Presidential Records
First Lady's Office
Domestic Policy Council (Nicole Rabner)
OA/Box Number: 15420

FOLDER TITLE:

Womens' Events-Magazine Editors and National Council [of Women's Organizations]
March 15, 1999 [1]

2012-1035-S
kc1084

RESTRICTION CODES

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

Freedom of Information Act - [5 U.S.C. 552(b)]

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

C. Closed in accordance with restrictions contained in donor's deed of gift.

PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

RR. Document will be reviewed upon request.

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Date: 03/16/99 Time: 12:39
WWomen's groups lobby Congress

WASHINGTON (AP) Quality, affordable child care. Fair pay. Social Security reform. Insurance coverage for contraception. An end to violence against women.

These issues, and more, drew hundreds of women from 35 states to the first Women's Equality Summit, which ended Tuesday with a lobbying blitz on Capitol Hill.

"What we have to say to the members of Congress is, either you listen or you are not going to be here again," Gloria Steinem, the founder of Ms. Magazine, said at a news conference in the breezy outdoors steps away from the Senate chamber.

"We are here today to persuade them to do the right thing," added Steinem, also the president of Voters for Choice. "It is long, long, long overdue."

Kathy Rodgers, executive director of the NOW Legal Defense and Education Fund, said women, more and more, are being called upon to make critical decisions in the running of their households as well as in the voting booths.

Nearly two-thirds of women with children under age 6 work outside the home, which makes access to quality and affordable child care a must, Rodgers added.

Other speakers advocated a national system of child care.

"We must fight for and win a national child care program," said feminist pioneer Betty Friedan. "That must be our priority as we head into the next century."

She said President Clinton could issue an executive order to get such a program started.

A speech by first lady Hillary Rodham Clinton was the highlight of Monday's session, which focused on the effects of Social Security reform on women.

The summit was hosted by the National Council of Women's Organizations, which claims to represent more than 5 million women through more than 120 groups.

Mrs. Clinton said that while these issues hurt women more, they ultimately affect everyone and should really be seen as "human issues." And she dismissed suggestions that advocating them will lead to the "feminization of politics."

"Now I'm not against that," said Mrs. Clinton who is thinking about running next year for a Senate seat in New York as the mostly female audience laughed. "Don't get me wrong. But I think it is fairer to say that we are attempting to bring about the humanization of politics."

APNP-03-16-99 1258EST

Garden child care testimony

I only faxed
pages on which
I have
comments.

58148
To: Melinda
FR: Nicole Pabon
Comments to testimony

M

Madam Chairman and members of the Subcommittee, I am pleased to appear before you today to talk about one of the Administration's highest priorities, child care. Child care is extremely important to the wellbeing of our Nation's children and to their parents' ability to work and maintain employment. For this reason, I welcome the opportunity to outline President Clinton's historic child care initiative. First, I would like to express my gratitude for your leadership on this issue -- demonstrated both by the hearing today and by the important legislation introduced by Chairman Johnson in the last Congress, as well as bills that have been sponsored by Mr. Cardin, Mrs. Tauscher, Mrs. Maloney and others this year. I am convinced that with our mutual commitment to this issue, we can make a difference to the millions of working families who are struggling to find and pay for decent care for their children.

The Clinton Administration is dedicated to providing support and resources to ensure healthy, safe, affordable child care settings that are so desperately needed to help families work and help children grow strong and become ready for school. In particular, we believe it is time to focus on the child care needs of low-income working families who are struggling to hold onto their jobs and care for their children. We need to focus on their struggles to find safe and affordable care for three reasons: for the sake of our economy, our parents, and our children. Employers tell us over and over that the struggle to find affordable child care is a major obstacle to recruiting and retaining a stable workforce. Parents tell us, in the words of one working mother from Rhode Island: "It is becoming almost impossible for me to hold down a full-time job and pay my child care on my small salary, but I don't want to stop working. I need to take care of my family and

show my children the importance of work." And from the perspective of children, as President Clinton said in his State of the Union ^{address} ~~speech~~ last year, "Not a single American family should ever have to choose between the job they need, and the child they love." ✓

The President's child care initiative makes a commitment to America's families that they do not have to make this choice. It helps working families pay for child care that they trust -- whether with a neighbor, in a family child care home, or in a child care center -- by providing subsidies to low-income families and by expanding the child care tax credit to help families with moderate incomes afford the high cost of safe and healthy care. It improves the safety and quality of care and promotes early learning by enabling States and communities to invest in staff training and recruitment, improved linkages to health care, enforcement of standards, and other proven approaches to make sure that our youngest and most vulnerable children are in homes and centers that are healthy and safe, and offer them the opportunity to learn and develop. It expands after-school programs, so that over one million children can be safe and supervised after school hours and their parents can have peace of mind on the job. And, because the President believes that parents should be supported in whatever choice they make for care of their children, it also provides new tax relief for parents who stay home with children under age one.

In the past several years, we have worked with Congress in a bipartisan manner to build a solid foundation for child care. In enacting welfare reform, Congress and the Administration made a

commitment to help families on welfare move to work by increasing the resources for child care subsidies so parents on welfare and leaving welfare could find, afford, and keep child care. It is now time to provide the same commitment to working families who are struggling to hold onto their jobs and afford child care. Last year, the Administration and the Congress made a modest down-payment on this commitment, including an investment in research and evaluation. This year, it is time to build on that down-payment to enact the President's initiative, so that millions of low and moderate income working families can find child care, afford child care, and trust child care, without going on welfare to get the help they need.

In the remainder of my testimony, I would like to address the huge need for affordable care for working families; the importance of care that is healthy, safe, and of high quality; and the way the President's initiative responds to these critical needs.

Affordable Child Care for Working Families: The Critical Need

An enormous and growing number of children spend time every day in child care -- whether with a neighbor, in a family child care home, in a child care center, or in an after-school program. Since the cost of child care, particularly care of a quality parents can trust, is so high, parents who work for modest wages face unacceptable choices -- essentially, to construct makeshift arrangements for their children at the cost of their own peace of mind, or to stop working.

According to the National Center for Education Statistics (NCES), in 1995 more than half of the approximately 21 million infants, toddlers and preschool children under the age of six in the U.S., or 12.9 million children, were in care. Forty-five percent of infants under age one were in child care on a regular basis. And according to a recent report on the National Institute of Child Health and Human Development (NICHD) study of child care, only about 14 percent of children were home full-time with their mothers throughout their first three years. These very young children are the most vulnerable to care that is not high quality, yet high quality care for them is especially costly, creating difficult dilemmas for parents with modest incomes.

Second, these statistics are not surprising when you consider the high, and growing, labor force participation of parents. In 1996, 96 percent of fathers and 63 percent of mothers with children under the age of six worked. And during this same time, nearly 74 percent of mothers with children between the ages of six and 17 were in the paid labor force. Mother's participation in the work force has increased dramatically in recent years. For single mothers with incomes under 200 percent of poverty, the percent employed as of the Census Bureau's March current population survey rose from 44 percent in 1992 to 54 percent in 1997, driven by the culture change of welfare reform, and the consistently strong and growing economy.

Looking ahead, the continued strength of the economy, along with the continued effectiveness of welfare reform and the increases in work participation required under the welfare reform

legislation, suggests continued increases in parents' work participation and the need for child care. To take just one example, Michigan has identified the growth in the need for child care as the principal issue it expects to face in the near future. The increased number of TANF families who are working and the increased hours of work have resulted in a much greater demand for child care services. At the same time, the availability of child care for working families is critical to allowing them to retain their jobs and avoid having to seek cash assistance.

Third, for many of these working families, the cost of child care is an enormous burden. A family earning less than \$14,000 a year, and paying for the care of a child under age five, without State or Federal assistance, typically spends 25 percent of its income on child care. But even families earning twice the minimum wage, with modest wages of \$20,000 to \$30,000 a year, face incredible challenges in paying for care, particularly if they have more than one child. In California, the average cost of full-time care for a child under two years in a licensed center is \$7,020 -- 68 percent of minimum wage earnings, and almost one quarter of the annual gross income for a family earning \$30,000 a year. In Boston, the average annual child care costs for one 4- year old is \$7,900 and in Seattle \$6,140. The National Women's Law Center reports that the cost of child care can range from \$4,000 to \$10,000 annually.

Disproportionately high child care costs can force families to make difficult choices ? essentially, whether to put together makeshift child care arrangements that risk compromising the

quality and safety of their children's care, to skimp on fundamental living expenses such as food, clothing, shelter and health insurance, or to stop working entirely. At the White House Conference on Child Care in October 1997, a child care provider spoke eloquently about a mother who made the first choice: she was leaving her 6-year-old alone on the school playground after school because her earnings from a fast food job left her unable to come up with an alternative. When the school principal realized what was happening and told her he would have to report her for child neglect if she did not come up with an alternative, she was referred to a child care provider who was eventually able to come up with a subsidy slot for her ? but who said emphatically that not every story has such a happy ending.

The second and third choices, to skimp on basic necessities like food or clothing or to leave work entirely, also are made far too frequently, as the mother from Rhode Island I quoted earlier said so eloquently. Employers as well as parents report on the unacceptable choices facing families. At a recent child care resource and referral leadership forum, a Massachusetts employer told the story of a single mother employed by her medical clinic, who came to her when her family day care provider gave two weeks notice that she could no longer care for the woman's child. The woman needed affordable child care in order to work and would have to quit her job if care could not be found. The employer's Work and Family office worked in partnership with her and frantically searched for another provider but on the last day of the first provider's notice, had come up with no prospects.

A recent GAO study demonstrates the pervasiveness of these issues by analyzing the trade-offs low-income mothers face when they want to work, but face high child care costs. According to the study, child care subsidies are often a strong factor in a parent's ability to work, and reducing child care costs of a family increases the likelihood that poor and near-poor mothers would be able to work. GAO observed that affordable child care is a decisive factor that encourages low-income mothers to seek and maintain employment.

What Help Is Out There for Working Families: Far Too Little

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Today, the primary source of help for low-income families who cannot afford child care is the Child Care and Development Block Grant (CCDBG). CCDBG funds flow to the states, who provide help for parents by subsidizing care of the parent's choice -- with a family member, neighbor, family child care home, child care center, or after-school program. The key strength of CCDBG is that the flexibility of providing subsidies directly to parents supports parents' ability to choose the care that is best for their child.

However, while CCDBG is a flexible and effective way of getting critically needed help to parents, it is reaching far too few families. Nationally, there are approximately 10 million children who are income eligible for assistance under the Child Care and Development Block Grant. Even with increased funding provided for child care program under PRWORA, our data

show that only about 1.25 million of these children received help from the Block Grant's fund in 1997. In reaching only a little over 10 percent of the eligible families, the Child Care and Development Block Grant offers many low-income families scant hope of access to good, affordable child care arrangements.

Low-income working families miss out on CCDBG assistance for two main reasons. First, forced into a trade-off between scarce dollars and enormous need for child care, many states have made policy and eligibility choices that focus assistance on families on welfare, families leaving welfare, and families at the very lowest income levels -- leaving out parents who are struggling to hold onto a modest job without turning to welfare for help. While the CCDBG Act allows States to serve families with incomes up to 85 percent of the State median, only nine States actually set their eligibility levels that high. Due to the high demand for child care assistance and limited funding, State child care plans currently show that in 12 States, a family of three with an income of just \$20,000 a year is not eligible for any help with child care. Only one-third (16) of the States can afford to assist the child care needs of working families earning 200 percent of the poverty level -- that's only \$27,300 for a family of three. In Maryland CCDBG eligibility is limited to families making less than \$22,440. Further, a report issued by the Department's Office of the Inspector General found that in order to maximize dollars, States often set high family co-payment rates, which limit parental choice of type of child care.

Second, in practice, states are unable to meet the enormous demand for child care even given the low eligibility levels that they have been forced to adopt. As a result, states across the country report extensive waiting lists and unmet need. Iowa has subsidized child care slots for almost 75,000 children from birth to age 5 -- less than half of what is needed. In California, waiting lists are estimated to total between 100,000 and 200,000 slots. And in Florida, there were 25,000 children on waiting lists in September 1997 and the State froze intake except for families on welfare or for children at risk of abuse or neglect. Similarly, in December 1997, Massachusetts reported 12,500 children -- including 600 in the child protective system -- on waiting lists. A recent article in a Texas newspaper reported that "on an average day, the Texas Workforce Commission, using federal and State funds, pays for about 81,000 day-care slots for low-income families and will have up to 40,000 names on a waiting list for such help." The article goes on to report that program officials say this is only the tip of the iceberg of unmet need among low-income families.

Finally, even though states have access to several funding sources to meet child care needs, there is no way for them to meet these demands without a major Federal investment. This investment must be large enough to make a dent in meeting the needs of working families by being dedicated to child care and reliably available over time so that families can depend on receiving the modest assistance they need to get and keep steady work. Currently, the states have obligated 100 percent of the funds available to them through the Child Care and Development Block Grant,

including the matching funds which require them to appropriate their own money to draw them down. To draw down the full amount of funds in FY 98, states appropriated \$1.6 billion in maintenance of effort and matching funds, and a number of states report additional appropriations of state resources.

While States have the authority to transfer TANF funds to CCDBG as well, and about 28 states did so in 1998, states are not in a position to solve the huge unmet child care needs of the working poor by trading off dollars that may well be critical to meeting the intensive needs of the families who still remain on welfare caseloads as they continue to make their transition to work. In fact, 17 states have already committed every penny of their TANF dollars for FY97 and FY98 and have no additional resources available for transfers to child care. Included on this list are Connecticut and California, with its child care waiting list of more than 100,000 families. Other states are making the understandable choice of reserving some of their TANF resources for - rainy day funds -- which show up in the expenditure data as if they were uncommitted -- thus using the option that Congress provided for states to protect themselves from possible future economic downturns. Given how important stable child care arrangement are to working families who are seeking to maintain their employment, it doesn't make sense to ask States to use a potentially unstable source of funds to expand the available child care for these families. By, for example, risking rainy day funds for child care, States risk a major upset in the lives of families if economic difficulties down the road were to force dollars to be shifted back from

child care to cash assistance.

Besides the Child Care and Development Block Grant, the other major source of help for families in paying for child care costs is the Child and Dependent Care Tax Credit.

Unfortunately, many low and moderate working families fall into a gap, with incomes not low enough to be eligible for a subsidy, yet too low to get an appreciable amount of help from the tax credit. As I indicated earlier, due to the pressing need for child care assistance, only nine States provide child care assistance at the maximum income level set by Congress in the CCDBG Act, so that families with incomes as low as \$20,000 or \$25,000 are not eligible for assistance in many states ? and in many other states, they may be eligible but at the end of a long list of families waiting for help. At these income levels, families are often caught in a gap, with no help from the subsidy and little or no help from the tax credit. Such working families, that cannot benefit from subsidies or tax credits, have needs that are not being addressed under current law.

The Administration's proposal addresses these needs through an expanded subsidy and a strengthened tax credit. But before I go on to discuss the proposal in detail, I would like to address the other critical aspect of child care need: the importance of care that is safe, healthy, and of high quality.

Quality

We know that quality matters to children's healthy and safe development and that the lack of affordable child care options for many families greatly reduces their ability to find quality care they can trust. There are serious concerns, supported by an extensive body of research, about the quality of care many children receive. Recently, even the basic health and safety of children in child care has become a national concern. Fortunately, as I will discuss later, we also know what to do to improve quality so that children can grow, thrive and enter school ready to learn.

We are concerned that far too many children receive care that is unsafe, unhealthy, and potentially damaging to their development. For example, a four-State study by the University of Colorado found that only one in seven centers was rated as good quality. The Families and Work Institute also reported that 13 percent of regulated and 50 percent of unregulated family care providers offer care that is inadequate.

Just as the national school lunch and child health programs were enacted to help develop strong bodies for low-income children, recent advances in knowledge about brain development in very young children argue for improving our country's ability to build strong minds. With more and more very young children in child care regularly at an early age -- often for long hours, child care is a crucial linkage for comprehensive, healthy child development to prepare children to be

successful in school.

Research shows that when children are in quality child care programs, they develop stronger language, pre-mathematics, and social skills. Quality child care also promotes school readiness by enhancing nurturing relationships between children and their care givers, thus strengthening the child's self-esteem. The NICHD recently reported that higher caliber child care for young children was consistently related to high levels of cognitive and language development. Such programs ensure that children are safer, healthier, and intellectually stimulated. Quality programs provide responsive care by consistent, knowledgeable, and experienced care givers.

I'd like to now turn to our initiative and explain how we believe it provides the best solution to these issues.

Our Solution -- The President's Historic Initiative

lower? The President's initiative responds to these issues by helping people pay for care in two ways: subsidies for the lowest ^{income} working families through the CCDBG and tax credits for families at a moderate income level. The time is ripe for using dedicated child care funds to improve both the quality and availability of care for young children through age 5 and the affordability of child care for all eligible children. ✓

Support for Working Families

As I've already stated today, the financial impact that child care costs have on low-income working families is great and we believe that additional subsidy funds are needed. Our proposal includes an expansion of the Child Care and Development Block Grant of \$7.5 billion over five years for increased support for working families. This support will enable the program to make child care more affordable for an additional 1.15 million children by 2004, for a total of 2.4 million children in low-income working families. These 1.15 million children and their families deserve a chance to have the means to purchase care without sacrificing life's other basic needs. This funding will make a significant difference to the hundreds of thousands of families currently on waiting lists.

In addition to the new CCDBG activities, the President has proposed a tax initiative that will help bolster both the affordability and availability of care. The proposal would increase the Dependent and Care Tax Credit for families earning under \$60,000, providing an additional average tax cut of \$354 for these families, and eliminating income tax liability for almost all families of four with incomes below \$35,000 who are saddled with high child care costs. The President's budget includes \$5 billion over five years to expand this tax credit for nearly three million working families paying for child care.

Early Learning Fund

Because child care is becoming routine for so many very young children, we must ensure that the quality and educational nature of that early care is such that parents are comfortable with their choice and that the care ^{enables to be} makes children ready to learn when they arrive at school. To this end, we are also proposing to ~~include funding of~~ ^{expand the CCDBG by} \$3 billion over five years to support an Early Learning Fund. The Early Learning Fund will, for the first time, specifically devote funding to communities to enhance the quality and availability of care, with a focus on promoting school readiness for children through age five. ✓

Services under the Fund will be delivered at the community level to enable communities and parents to take action based on their assessment of what's needed and what will work best. Importantly, the proposal would require that a significant part of the funds be used to serve low-income communities, where the need for, and the impact of, improvements would be greatest. In addition, the proposal requires that performance measures be established to assess progress towards meeting goals established by the community.

The Early Learning Fund would directly support activities to improve quality outcomes. For example, provider training, licensing/accreditation assistance and salary/benefit enhancements allowed under the Fund would increase the number of qualified, experience^d child-oriented staff ✓

caring for our children. Standards enforcement and the linking of providers to health professionals and services would lead to safe, clean and stimulating child care environments. The Early Learning Fund would also be used to improve staff ratios and reduce group size -- long recognized as important indicators of quality and enhancements to a learning environment.

The end result of this investment will be young children who are healthy, safe and eager to learn, and arrive at school better prepared for the challenges ahead.

Support for Parents at Home, Employers, and After School Care

In addition to assisting working families, we recognize that parents should be supported in whatever choice they make for care of their children. Thus, the President's initiative also provides new tax relief to parents who stay at home with children under age one. The President's proposal will benefit 1.7 million families and will provide an average tax credit of \$178 at a cost of \$1.3 billion over five years.

Second, the initiative also includes a new tax credit for businesses that ^{offer}~~provide~~ child care services for their employees by building or expanding child care facilities, operating existing facilities, training child care workers, or providing child care resource and referral services. The President's budget includes approximately \$500 million over five years for these tax credits that

will be of much help in expanding the availability of quality care.

Finally, we also propose to expand after-school opportunities for over one million children.

Experts agree that school-age children who are left unsupervised at home after school are far more likely to use alcohol, drugs, and tobacco; commit crimes; receive poor grades; and, drop out of school than those who are involved in supervised, constructive activities. That is why President Clinton is committed to tripling funding for the 21st Century Learning Center Program, which supports the creation and expansion of after-school and summer school programs throughout the country. The program increases the supply of after-school care in a cost effective manner, primarily by funding programs that use public school facilities and existing resources. The program will target funds toward school districts that have programs in place to end social promotion. The President's budget includes \$600 million in FY 2000 to help roughly 1.1 million children each year participate in after-school and summer school programs.

Conclusion

As we move into the 21st century with our new knowledge about ^{active} brain development in very young children, and as our economy moves deeper into the technology age, we cannot ignore child care as both a support to the current workforce and a crucial component in the development of a school-ready, work-ready new generation. The Early Learning Fund will support quality at

the community level in a way that ensures accountability for good performance. The additional matching funds will allow States to help many more working families. Expanding the Child Care and Development Block Grant by adding to the dedicated child care funds is a good investment for the future -- an investment which supports the economy, families, and, most importantly, our children.

We look forward to working with you to enact legislation to make quality child care more affordable and available for working families.

Thank you. I would be happy to answer your questions.

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March 15, 1999 [1]

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RR. Document will be reviewed upon request.

SCHEDULE FOR HILLARY RODHAM CLINTON
MONDAY, MARCH 15, 1999
DRAFT #2*

WASHINGTON, D.C.

WASHINGTON COURT HOTEL

LEAD ADVANCE: DAVID NESLEN
 202/338-1354 PHONE
 WHCA PAGER #4101

PRESS ADVANCE: JOI HILTON
 202/219-8213 PHONE
 EXT. 155

NATIONAL EDUCATION ASSOCIATION

LEAD ADVANCE: MARISA LUZATTO
 202/482-8324 PHONE

P6/(b)(6)

PRESS ADVANCE: LEE FLORES
 703/506-0325 PHONE

SCHEDULER: MOLLY BUFORD
 202/456-5315 PHONE
 202/456-5340 FAX

P6/(b)(6)

WHCA PAGER #4452

PREV RON Washington, D.C.

9:15 am

P6/(b)(6)

10:50 am DEPART South Portico
 EN ROUTE Washington Court Hotel
 [drive time: 10 minutes]

MOTORCADE MANIFEST

LIMO: THE FIRST LADY

STAFF VAN: ABEDIN, BERRY, WH PHOTO

11:00 am ARRIVE Washington Court Hotel

GREETERS:

Mac McNeill, General Manager, Washington Court
Hotel
Larry McAfee, Director, Food and Beverages,
Washington Court Hotel
Sonny Hall, International President, AFL-CIO
Transportation Trades Department

11:05 am- **MEET AND GREET**
11:25 am Hermitage Room
Hold: Monticello Room
Phone: 202/
Fax: 202/737-2641
CLOSED PRESS/WH PHOTO

PARTICIPANTS: Approx. 24 guests to attend. Please
see briefing book for complete list.

11:30 am- **REMARKS TRANSPORT WORKERS UNION OF AMERICA**
12:00 pm Grand Ballroom
Washington Court Hotel
OPEN PRESS/WH PHOTO

FORMAT:

- Sonny Hall, International President, AFL-CIO
Transportation Trades Department, makes
welcoming remarks and introduces the First Lady.

- The First Lady makes remarks and departs.

PARTICIPANTS: Approx. 200 guests to attend.

CONTACT: Norma Scotland 212/873-6000

12:05 pm **DEPART** Washington Court Hotel
EN ROUTE The White House
[drive time: 10 minutes]

MOTORCADE MANIFEST

LIMO: THE FIRST LADY

STAFF VAN: ABEDIN, BERRY, WH PHOTO

12:15 pm **ARRIVE** South Portico

1:50 pm- **BRIEFING**
1:55 pm Hallway

CLOSED PRESS/WH PHOTO

PARTICIPANTS:

The First Lady
Jenny Luray

2:00 pm-
2:15 pm

WOMEN'S MAGAZINES BRIEFING

Roosevelt Room

CLOSED PRESS/WH PHOTO

FORMAT:

- Ann Lewis introduces the First Lady.
- The First Lady makes remarks and departs.

PARTICIPANTS: Approx. 30 guests to attend.

CONTACT: Marsha Berry 202/456-2960

2:45 pm

DEPART South Portico

EN ROUTE National Education Association
16th and M Street, NW
[drive time: approx. 10 minutes]

MOTORCADE MANIFEST

LIMO: THE FIRST LADY

STAFF VAN: ABEDIN, BERRY, LURAY, RABNER, TANDEN, WH PHOTO

2:55 pm

ARRIVE National Education Association

GREETERS:

3:00 pm-
3:05 pm

MEET AND GREET

Hallway
Hold: Fulfillment Center Conference Room
Phone:
Fax:

CLOSED PRESS/WH PHOTO

PARTICIPANTS: Approx. 14 guests to attend.

CONTACT: Jenny Luray 202/456-7300

3:00 pm-
3:40 pm

WOMEN'S EQUALITY SUMMIT

Auditorium
National Education Association
OPEN PRESS/WH PHOTO

FORMAT:

- Susan Bianchi-Sand, Director, National Council of Presidents & National Committee on Pay Equity, makes welcoming remarks and introduces Grassroots Activist TBD.

- Grassroots Activist TBD makes brief remarks and introduces The First Lady.

- The First Lady makes remarks and departs.

PARTICIPANTS: Approx. 500 guests to attend.

CONTACT: Jenny Luray 202/456-7300

3:45 pm

DEPART National Education Association

EN ROUTE The White House

[drive time: 10 minutes]

MOTORCADE MANIFEST

LIMO: THE FIRST LADY

STAFF VAN: ABEDIN, BERRY, LURAY, RABNER, TANDEN, WH PHOTO

7:00 pm

MILLENNIUM LECTURE

RON

Washington, D.C.

WEATHER FORECAST FOR WASHINGTON, D.C.

WASHINGTON, D.C. EVENTS

THE KENNEDY CENTER

REVISED

**TALKING POINTS FOR FIRST LADY HILLARY RODHAM CLINTON
WOMEN'S MAGAZINE EDITORS BRIEFING
ROOSEVELT ROOM, THE WHITE HOUSE
March 15, 1999**

- I'm delighted that all of you have joined us for this important discussion of the Administration's plans for strengthening Social Security and Medicare, and of why these issues are particularly important to women. I'm especially grateful that Melinda Scott, Dinah Wiley, and Ruth Rosenstein were able to be with us to share their personal perspectives on these critical issues.
- Many of you will be with us later tonight for the Millennium Lecture -- as we celebrate and examine the changes in women's lives in this century and look ahead to the next to the challenges of the next millennium. That theme is fitting to this discussion because the creation of Social Security and Medicare played such enormous roles in women's lives in this century. And, the decisions we are going to make about these programs will have a profound impact on women in the future.
- We can perhaps best understand the importance of our action now by considering a time when Social Security and Medicare did not exist. When older Americans lived in fear of becoming ill. When growing old meant growing poor. When the terrible tragedy of losing a husband meant a life in poverty. Social Security and Medicare changed all that.
- Over the past few hours, you've heard from top Administration officials about why Social Security and Medicare are vital and particularly so for women. Let me just reinforce a few points:
 - (1) Social Security. Social Security is our nation's solemn pledge that Americans can grow old with dignity. But it is much more than a retirement system. Nearly one-third of its beneficiaries are either disabled or survivors -- or their dependents. And millions of young people benefit, as well. We never know when something catastrophic will happen, but today Social Security is always there. Social Security -- in a very real sense -- is America's family protection system.
 - (2) Social Security and Women. Women have a particular stake in saving Social Security for future generations. Women represent the majority of aged recipients. And, without it, half of all women over 65 would be living in poverty. As women, we also rely on Social Security because of our unique life patterns: we live longer than men and, though we are making progress, we reach retirement with smaller pensions and other financial assets. The President's call to save Social Security as a rock-solid guarantee is therefore particularly important to women.

- (3) Medicare and Women. Women have a special stake in keeping Medicare secure well into the future. We make up more than half of all beneficiaries -- and more than 70 percent of those 85 years and older. Medicare also provides important preventive benefits -- including guaranteed mammograms -- that have improved the health of millions of women. Preserving Medicare must be at the top of our agenda -- retirement security and health security must go hand in hand.
- (4) "USA" Accounts (Universal Savings Accounts). The President has proposed a tax break for working families to help them to build nest eggs for their retirement. Because women are less likely to have employer-provided pensions and because we reach retirement with smaller pensions and other assets, this proposed opportunity to help Americans build wealth is particularly important for women.
- I believe that we are at a critical juncture to ensure that the gains we've made for women and children are protected and strengthened in the years to come. The decisions we make now will demonstrate who we want to be as a nation, and what we want to stand for as we enter the new millennium. We stand at a time of unprecedented prosperity -- when fiscal discipline and a robust economy have replaced budget deficits with budget surpluses. The President and I believe that this prosperity gives us a unique and important responsibility to act on these challenges.
 - Women's magazines play a critical role in women's lives because they are an enormously important and credible source of information for women. Women trust your magazines because you bring them valuable information about their lives and you do it in a personal way -- without the political jargon and rhetorical language that comes out of Washington. And, when you bring your readers information about the stake they and their families have in debates about national policy, women become involved.
 - Women's voices must be heard in the coming debate about Social Security and Medicare.
 - I hope these briefings have been valuable -- I urge you to keep in touch with us as this debate continues. Women need to understand the profound ways in which the decisions we make now will affect their lives. And, as we've learned time and again, magazines can do this uniquely. When your magazines have joined in partnership to inform and explain, we have witnessed impressive results -- such as your role in promoting the Medicare mammography benefit.
 - I look forward to working together in the months ahead on these critical issues. And, I look forward to seeing many of you tonight at the Millennium lecture. Thank you for your commitment to improving the lives of American women.

REVISED

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FIRST LADY HILLARY RODHAM CLINTON

WOMEN'S EVENT

NATIONAL EDUCATION ASSOCIATION

MARCH 15, 1999

Thank you, Laura [Fortman] for that introduction -- but more so for the invaluable work you are doing in Maine to give low income women the tools to become their own best advocates -- and to shape public policy. I believe that is the goal of every one of us here today. I also want to thank Susan Bianchi-Sand, Ellie Smeal, and Pat Reuss for their tireless work in organizing this Women's Equity Summit. Our appreciation as well to NEA and Bob Chase for opening up your doors.

It seems this is a particularly appropriate place for us to meet and assess our collective futures -- as women; as activists; and as citizens of the 21st century. Because as far as we've come -- and as far as we intend to go -- education is the key that unlocks the promise of our lives, and ensures the economic future of our nation.

It's a great pleasure for me to be up able to join some of the Administration's most powerful advocates for America's women and families -- HHS Secretary Shalala, Labor Secretary Herman, and Barbara Kennelly, counselor to the commissioner of the Social Security Administration. But most of all, I'm thrilled that so many of you have come from across the country to make your voices heard.

Many of you participated in the 1997 Women's Economic Leadership Summit held at the White House, and I'm pleased that today, we have this opportunity to build on that blueprint for action on women's empowerment.

Before coming here, I took a moment to look down the list of participants that the National Council of Women's Organizations has brought together this afternoon. And I recognized so many friends.

I don't believe there's a single significant social or economic struggle over the past decade that you -- or the organizations and networks you represent -- haven't taken on, fought for, and supported. Whether it was a woman's right to choose. Better child care. An end to domestic violence. Universal health coverage. Equal pay. A fair and accurate census. International women's rights. By reaching into the homes and workplaces and communities of America, you have not only helped bring these issues to the fore. You have helped shape the debate, and moved us closer to our common goals of equality and justice.

That is why I am so pleased that you are all here. Because we're at a critical moment in the national debate about how to ensure that the gains that we've all worked so hard to achieve are protected and strengthened in the years to come. The decisions we make now will reflect who we want to be as a nation, and what we want to stand for -- as we enter the new millennium. And your voices must be heard.

They must be heard on issues such as Social Security, Medicare, equal pay -- issues that we've come together to discuss because they are critical to women's economic security.

But perhaps we can only fully grasp the significance of these programs when we think of what the world was like before they existed. When Americans lived in fear of getting sick; or growing old with no one to turn to for help and support. When the terrible tragedy of losing a husband meant most women faced a life of poverty. Social Security and Medicare have fundamentally changed our lives.

These issues are at the top of the President's agenda, because of what they mean, and have always meant, for all Americans, but especially for women.

All of us owe it to both our grandmothers and granddaughters to ensure these rock solid guarantees of lifetime benefits are there for them.

Perhaps the greatest challenge facing all of us today is first and foremost saving Social Security. It's our nation's solemn pledge that Americans can grow old with dignity -- a commitment that our parents and grandparents have always relied upon. But we must also remember that Social Security is far more than a retirement program. Almost a third of the beneficiaries of Social Security are not retirees -- but severely disabled workers; their children, or survivors of workers who have died untimely -- including millions of young people. In a very real sense, Social Security is America's family protection system.

I've heard so many stories recently that remind us how anyone's life can change — and how Social Security helps put those lives back together, and move on. Just today, I met a woman who lives in Silver Spring, Maryland. Ruth is a widow whose husband died when she was only 39 years old -- leaving her with two small children to raise. She now receives her own retirement benefit as well as a portion of widow's benefits, and has been able to send both of her children through college.

She's proud that her daughter and granddaughter are both teachers -
- and thankful that Social Security was there for all of them during this
difficult time.

I'm sure there are many such stories even in this room today --
because we never know when something catastrophic will happen to any
of us. But today, we know we can count on Social Security to help hold
our families together, and protect us against the unexpected hazards of
life. And women — in particular — have a stake in saving Social
Security for future generations. Women represent the majority of all
aged recipients. And without it -- half of all women over 65 would be
living in poverty.

That's a stunning statistic and one I think about as I go to church or
visit people or look out the window of the car — and realize that of every
two women I see — one of them would be impoverished if it were not for
Social Security.

That's why this President has made saving Social Security not only
for our grandparents -- but for our grandchildren -- the top priority of
his Administration.

His plan to set aside 62% of the budget surplus will preserve and strengthen Social Security well into the 21st century. So the debate about the future of Social Security that is going on right now in Congress — and around the country — is important for every American. But it's especially important for women, and I'm delighted it's at the top of your grassroots agenda as well.

Yet we can't discuss strengthening the economic security of women today and not talk about saving Medicare as well. Retirement security and health security must go hand in hand. And once again, saving Medicare is important not just for older Americans but for all of us who feel responsible for someone over 65. Women also have a special stake in keeping Medicare secure well into the future.

We make up more than half of all beneficiaries -- and more than 70% of those 85 years and older. Medicare also provides important preventive benefits -- including guaranteed mammograms -- that have improved the health of millions of women.

I hope we can make preserving Medicare a bipartisan goal -- and that we can come together to preserve 77% of the budget surplus to preserve both Social Security and Medicare. We need your powerful voices to be heard on this issue as well.

But we can't stop there. If we are to fulfill our commitment to help keep our families economically secure — then we must close the pay gap between men and women -- once and for all. The AFL-CIO just released a report highlighting the critical importance of ensuring equal pay -- and the high price we incur when that equity is denied. According to the study, an average working family loses more than \$4,000 a year because of the wage gap between men and women. That hurts women. It hurts single mothers. It hurts families. It hurts our nation's economy. And it surely hurts our nation's commitment to equal justice.

The study also found that over half of the two-earner and single mother households across the country now living in poverty would be lifted out of that poverty if equal pay policies were enacted and enforced at the state level. We must all work together to make that happen.

As we focus on women's economic security, let's not lose sight of the fact that one of the most pressing issues facing women today is how we balance our responsibilities at home and at work. That is the goal of the President's families agenda -- to give parents -- men and women -- the tools they need to make the choices that are right for them and their children.

Just a few weeks ago, I met a single mother in Brooklyn who makes \$30,000 a year -- too much to receive any kind of subsidy. She told me -- almost in tears -- that after she pays for everything she needs to pay for -- she doesn't know where to leave her son while she goes to work. She's simply unable to find child care she can afford and trust.

Her stories and so many others underscore why his Administration is working so hard to ensure safe, affordable child care that working parents can rely on. I'm pleased that tomorrow, the House of Representatives will introduce important child care legislation -- and hold its first child care hearing. Let's hope these initiatives signal action on this critical issue.

We're also fighting to dramatically increase after school programs, so working parents don't have to worry their children are in harm's way. We want to provide greater support to families with long term care needs. And we're committed to expanding the Family and Medical Leave Act -- so that more working families can take time to care for their sick child or aging parent -- and still keep their jobs.

And as I mentioned in the beginning, there is no more important mission ahead than ensuring that our children receive the best possible education. They deserve to be given the tools and the skills they need to prepare them for college, for good jobs, and for life in the 21st century. That means first and foremost -- we must put more qualified teachers in the classroom. Strengthening America's schools is at the top of this President's agenda. And I know it's at the top of yours as well.

This is a period of great promise for the women of America. We are so blessed that we live at time and in a society where we have the opportunities that are before us today. Finally, we have a budget surplus instead of a deficit. Yet we can't allow this progress and prosperity to be an excuse to let up, or sit back, or walk away from our fundamental goal of empowering women and families.

We must instead seize these good times that we have created and the resources we have conserved and make the sometimes tough decisions needed to continue this progress.

You are here today because you understand how vital it is for women to raise our voices, and shape the debate. I urge you, keep spreading your message of grassroots activism. You are here because you recognize that decisions made at the local, state and national level truly do affect how we live; how good the schools are that we send our children to; whether our streets are safe at night; the kind of health care that's available to our parents. I urge you, get more women involved in the work that you do. Only then will we be able to create the kind of society we want for all Americans -- including our daughters and granddaughters.

I know this is an ambitious agenda. So why am I so confident we can achieve our goals? Because we have accomplished so much in the past -- together.

As many of you know, we are holding a Millennium event tonight at the White House -- honoring the role that women have played as public citizens to move America closer to our greatest ideal: that we are all created equal. And I'm pleased that you will be able to join that event via satellite here at the NEA.

The evening celebrates what all of you do every single day, as you work together to widen the circle of opportunity and freedom not only for women but for all citizens. Yours are the vital voices that in a very real sense continue to shape our history, and keep our democracy alive and vibrant. And I'm pleased -- particularly during Women's History month - - that your contributions and the contributions of so many before us -- are being recognized.

I regret that I have to leave -- but I'm pleased that you will now hear from three of the Administration's experts on economic and family issues. Labor Secretary Herman; HHS Secretary Shalala, and Barbara Kennelly, counselor to the commissioner of the Social Security Administration-- will brief you in detail about the important issues I've touched upon this afternoon.

Thank you again for coming. And thank you again for the work that you will continue to do in homes and workplaces and communities across the country to improve the lives of all of our citizens.

Thank you.

FIRST LADY HILLARY RODHAM CLINTON

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I've heard so many stories recently that remind us how anyone's life can change — and how Social Security helps put those lives back together, and move on. Just today, I met a woman who lives in Front Royal, Virginia. Catherine lost her father when she was only 11 years old. But Social Security provided survivors benefits through her college years. She spoke about how important Social Security had been for her mother and siblings following her father's death.

I'm sure there are many such stories even in this room today -- because we never know when something catastrophic will happen to any of us. But today, we know we can count on Social Security to help hold our families together, and protect us against the unexpected hazards of life. And women — in particular — have a stake in saving Social Security for future generations. Women represent the majority of all aged recipients. And without it -- half of all women over 65 would be living in poverty.

That's a stunning statistic and one I think about as I go to church or visit people or look out the window of the car — and realize that of every two women I see — one of them would be impoverished if it were not for Social Security.

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Thank you.

To: Christy Hany
65709
4 pages

FIRST LADY HILLARY RODHAM CLINTON
WOMEN'S EVENT
National Education Association
MARCH 15, 1999

The decisions
we make now
will reflect

Thank you, [activist?] for those kind words. I also want to thank Susan Bianchi-Sand, Ellie Smeal, and Pat Reuss for their tireless work in organizing this Women's Equity Summit. Our appreciation as well to NEA's Bob Chase for opening up your doors to this gathering.

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We're also at a critical moment in our national debate about how to ensure the gains we've made for women and families are protected and strengthened in the years to come. But also who we want to be as a nation, and what we want to stand for -- as we enter the new millennium. And your voices must be heard.

gathering

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The issues that are at the top of our agenda today -- Social Security, Medicare, equal pay -- are ones that critically affect women's economic security. But perhaps we can only fully grasp the importance of these programs when we think of what the world was like before they existed. When Americans lived in fear of getting sick; or growing old with no one to turn to for help and support. When the terrible tragedy of losing a husband meant most women faced a life of poverty. Social Security and Medicare have fundamentally changed our lives for the better.

These issues are at the top of the President's agenda, because of what they mean, and have always meant, for all Americans, but especially for women. We owe it to our grandmothers as well as our granddaughters to ensure these rock solid guarantees of lifetime benefits are there for them.

Perhaps the greatest challenge facing all of us today is first and foremost saving Social Security. It's our nation's solemn pledge that Americans can grow old with dignity -- a commitment that our parents and grandparents have always relied upon. But we must also

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I've heard so many stories recently that remind us how anyone's life can change — and how Social Security helps put those lives back together, and move on. Just today, I met a woman who lives in Front Royal, Virginia. Catherine lost her father when she was only 11 years old. But Social Security provided survivors benefits through her college years. She spoke ~~to me~~ ^{about} how important Social Security had been for her mother and siblings following her father's death. ✓

I also just met an 83-year-old widow whose husband died when she was only 39 years old -- leaving her with two children to raise. Today, she receives her own retirement benefit, as well as some widows benefits. Thanks to Social Security and her own indomitable spirt, she's put both children through college -- and now both her daughter and granddaughter are teachers.

I'm sure there are many such stories in this room today -- because we never know when something catastrophic will happen to any of us. But today, we know we can count on Social Security to help hold our families together, and protect us against the unexpected hazards of life. And women — in particular — have a stake in saving Social Security for future generations. Women represent the majority of all aged recipients. And without it -- half of all women over 65 would be living in poverty. That's a stunning statistic and one that I think about as I travel around or go to church or visit people or look out the window of the car — and realize that of every two women I see — one of them would be impoverished if it were not for Social Security. ^{even}

As women, we also rely on Social Security because of our unique life patterns. We live longer than men. And while we're making progress, we still have lower lifetime earnings, and we reach retirement with smaller pensions and other financial assets.

That's why this President has made saving Social Security not only for our grandparents -- but for our grandchildren -- the top priority of his Administration. His plan to set aside 62% of the budget surplus will preserve and strengthen Social Security well into the 21st century. So the debate about the future of Social Security that is going on right now in Congress — and I ~~hope~~ ^{hope} around the country — is important for every American. But it's especially important for women, and I'm delighted it's at the top of your agenda as well.

But we can't discuss strengthening the economic security of women today and not talk about saving Medicare as well. Retirement security and health security must go hand in hand. And once again, saving Medicare is important not just for older Americans but for all of us who feel responsible for someone over 65. Women also have a special stake in keeping Medicare secure well into the future. We make up more than half of all beneficiaries -- and more than 70% of those 85 years and older. Medicare also provides important preventive benefits -- including guaranteed mammograms -- that have improved the health of millions of women. _e

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I hope we can make preserving Medicare a bipartisan goal -- and that we can come together to preserve 77% of the budget surplus to preserve both Social Security and Medicare. We need your important voices to this issue as well.

But we can't stop there. If we are to fulfill our commitment to help keep our families economically secure — then we must close the pay gap between men and women -- once and for all. Just last week, the AFL-CIO released a report highlighting the critical importance of ensuring equal pay for equal work -- and the high price we incur when that equity is denied. When an average working family loses more than \$4,000 every year because of the wage gap between women and men ... it hurts women. It hurts single mothers. It hurts families. It hurts our nation's economy. And it surely hurts our nation's commitment to equal justice.

Think about it. Over half of the two-earner and single mother households across the country would be lifted out of poverty if equal pay were enacted and enforced at the state level. That means those working families could have health care; afford to send their children to college, and enjoy a secure retirement. We must all work together to make that happen.

As we focus on women's economic security, let's not lose sight of the fact that one of the most pressing issues facing women today is how we balance our responsibilities at home and at work. That is the goal of the President's families agenda -- to give parents -- men and women -- the tools they need to make the choices that are right for them and their children.

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Just a few weeks ago, I was in Brooklyn for a wonderful event at a YMCA there, and met with a group of women who spoke with me about their lives. I listened to a single mother who makes \$30,000 a year -- too much to receive any kind of subsidy. She told me that after she pays for everything she needs to pay for -- she doesn't know where to leave her son while she goes to work. She's simply unable to find child care she can afford and trust.

the House of Reps

Stories like hers and so many others are why his Administration is working so hard to ensure safe, affordable child care that working parents can rely on. And I'm pleased that tomorrow, ~~Congresswoman Nancy Johnson~~ will hold the first child care hearing -- and I hope this signals action on this critical issue. We've also been fighting to dramatically increase after school programs, so our young people have a safe and stimulating place to go after school -- and so working parents don't have to worry their children are in harm's way. To provide greater support to families with long term care needs. And we're committed to expanding the Family and Medical Leave Act -- so that more working families can take time to care for their sick child or aging parent -- and still keep their jobs. (need a full sentence)

This is a period of great promise for the women of America. We are so blessed that we live at time and in a society where we have the opportunities that are before us today. Finally, we have a budget surplus instead of a deficit. Yet we can't allow this progress and prosperity to be an excuse to let up, or sit back, or walk away from our fundamental goal of empowering women and families. We must instead seize these good times that we have created and the resources we have conserved and make the sometimes tough decisions needed to continue this progress.

You are here today because you understand how vital it is for women to raise our voices, and shape the debate. I urge you, keep spreading that message of grassroots activism. You are here because you recognize that decisions made at the local, state and national level truly do affect how we live; how good the schools are that we send our children to; whether our streets are safe at night; the kind of health care that's available to our parents. I urge you, get more women involved in the work that you do. Only then will we be able to create the kind of society we want for all Americans -- including our daughters and granddaughters.

I know this is an ambitious agenda. So why am I so confident we can achieve our goals? Because we have accomplished so much in the past -- together.

As many of you know, we are holding a Millennium event tonight at the White House -- honoring the role that women have played as citizens in shaping this nation. And I'm pleased that you will be able to join that event via satellite here at the NEA. The evening celebrates what all of you do every single day, as you work together to widen the circle of opportunity and freedom not only for women but for all citizens. Yours are the vital voices that in a very real sense keep our democracy alive and vibrant. And I'm pleased -- particularly during Women's History month -- that your contributions and the contributions of so many before us -- are being recognized.

And now, I'd like to introduce to you a woman who has dedicated her life to the mission of empowering women and working families -- Secretary Herman -- who will initiate the briefing portion of this program.

Christy 165709
5 pages

FIRST LADY HILLARY RODHAM CLINTON
WOMEN'S EVENT
National Education Association
MARCH 15, 1999

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Thank you, [activist?] for those kind words. I also want to thank Susan Bianchi-Sand, for her tireless work as co-chair of the Women's Equality Summit. Our appreciation as well to Bob Chase and the NEA for giving us such a fine location for this important gathering.

It's a great pleasure for me to be up able to join some of the Administration's most powerful advocates for America's women and families -- HHS Secretary Shalala, Labor Secretary Herman, and Barbara Kennelly, counselor to the commissioner of the Social Security Administration. But most of all, I'm thrilled that so many of you have come from across the country to make your voices heard.

I took a moment before coming here to look down the list of participants that the National Council of Women's Organizations has brought together here today. And I found it impossible to imagine a single step forward that women have taken over the past decade that you have not fought for and supported. Whether it was a woman's right to choose. Better child care. An end to domestic violence. Universal health coverage. Equal pay. International women's rights. You have played a critical role not only in bringing these issues to the fore -- but in shaping the debate, and moving us closer to our common goals of equality and fairness.

That is why I am so pleased that you are all here today. Because we're at a critical moment in our national debate about who we want to be as a nation as we enter the new millennium. And your voices must be heard.

The issues that are at the top of our agenda today -- Social Security, Medicare, [?] even equal pay -- are ones that critically affect women's economic security. But sometimes I think we can only fully grasp their importance when we think of what our world was like when these programs did not exist. When Americans lived in fear of getting sick; or growing old with no one to turn to for help and support. When the terrible tragedy of losing a husband meant a life of poverty. Social Security and Medicare have fundamentally changed our lives.

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Perhaps the greatest challenge facing all of us today -- is first and foremost -- saving Social Security. It's our nation's solemn pledge that Americans can grow old with dignity -- a commitment that our parents and grandparents have always relied upon. But we must also remember that Social Security is far more than a retirement program. Nearly one third of the beneficiaries of Social Security are either disabled or survivors -- or their dependents. And millions of young people benefit as well. Social Security -- in a very real sense -- is America's family protection system.

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overnight

I've heard so many stories recently about how anyone's life can change — and how Social Security helps put those lives back together. A young man from Miami who had an incapacitating stroke in his early 30s; not something you think of happening to young people. His health problems left his wife and four children to fend for themselves. But because of Social Security, he was able to provide disability insurance for his children -- and provide them with some measure of financial security. A young girl in Oklahoma lost her mother when she was only 15 years old. Social Security enabled her to get the support she needed to move on. She's now she's a sophomore in college, and she's thriving.

I'm sure there are many such stories in this room today -- because we never know when something catastrophic will happen to any of us. But today, we know we can count on Social Security to help hold our families together, and protect us against the unexpected hazards of life. And women — in particular — have a stake in saving Social Security for future generations. Women represent the majority of all aged recipients. And without it -- half of all women over 65 would be living in poverty. That's a stunning statistic and one that I think about as I travel around or go to church or visit people or look out the window of the car — and realize that of every two women I see — one of them would be impoverished if it were not for Social Security.

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But we can't discuss strengthening the economic security of women today and not talk about saving Medicare as well. Retirement security and health security must go hand in hand. And once again, saving Medicare is important not just for older Americans but for all of us who feel responsible for someone over 65. Women also have a special stake in keeping Medicare secure well into the future. We make up more than half of the beneficiaries -- and more than 70% of those 85 years and older. Medicare also provides important benefits -- including guaranteed mammograms -- that have improved the health of millions of women.

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We've gained strong support from both sides of the aisle for the President's proposal to save Social Security. I hope we can make preserving Medicare a bipartisan goal as well.

and I hope you'll
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But we can't stop there. If we are to fulfill our commitment to help keep our families economically secure — then we must close the pay gap between men and women -- once and for all. Just last week, the AFL-CIO released a report highlighting the critical importance of ensuring equal pay for equal work -- and the high price we incur when that equity is denied.

Come together to preserve 77% of the surplus for Social Security & Medicare. I hope we can

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As we focus on women's economic security, let's not lose sight of the fact that one of the most pressing issues facing women today is how we balance our responsibilities at home and at work. That is the goal of the President's family agenda -- which will give parents -- men and women -- the tools they need to make the choices that are right for them and their children.

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Stories like hers and so many others are why his Administration is working so hard to ensure safe, affordable child care that working parents can rely on. And I'm pleased that tomorrow, Congresswoman Nancy Johnson will hold the first child care hearing -- and I hope this signals real action on the child care bill. It's also why we've been fighting for dramatic expansion in after school care, so our young people have a safe and stimulating place to go after school -- and working parents don't have to worry their children are in harm's way. And why we're committed to expanding the Family and Medical Leave Act -- so that more working families can take time to care for their sick child or aging parent -- and still keep their jobs.

This is a period of great promise for the women of America. We are so blessed that we live at time and in a society where we have the opportunities that are before us today. Yet we can't allow this progress and prosperity to be an excuse to retreat into our own worlds, where we can say -- I'm fine; my family's fine; my business is thriving; I don't have to worry about anyone else. As this group knows so well -- this is no time to let up, or sit back; or walk away. We must instead seize these good times that we have created and the resources we have conserved and make the sometimes tough decisions needed to continue this progress.

You are here today because you understand how critically important it is to help shape the debate -- and make your voices heard. You recognize there are so many decisions made at the local, state and national level that truly do affect how we live; how good the schools are that we send our children to; whether our streets are safe at night; the kind of health care that's available to our parents. Thank you for all that you have done to -- and all that you will continue to do -- to strengthen America's families. But more, for the work you do every single day to create the kind of society we want for every American -- including our daughters and granddaughters.

We know that this is an ambitious agenda. Why am I confident that we can achieve our goals? Because we have accomplished so much in the past -- together.

Why we're fighting to provide greater support to families w/ long term care needs.

Finally, we have a budget surplus instead of a budget deficit

And now, I'd like to turn the program over to Secretary Shalala, who has done so much to bring that world closer, and who will begin the issues briefing part of this summit.