WOMEN AND RETIREMENT SECURITY

PREPARED BY THE NATIONAL ECONOMIC COUNCIL
INTERAGENCY WORKING GROUP ON SOCIAL SECURITY

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EXECUTIVE SUMMARY

- **Women Have Lower Income in Retirement than Men -- And Thus Higher Poverty.** In 1997, median income for elderly unmarried women (widowed, divorced, separated, and never married) was $11,161, compared with $14,769 for elderly unmarried men and $29,278 for elderly married couples. Thus, the poverty rate for elderly women was higher than that of men: in 1997, the poverty rate of elderly women was 13.1 percent, compared to 7.0 percent among men. Among unmarried elderly women, the poverty rate was significantly higher -- about 19 percent.

- **Social Security Is Particularly Important to Women.** Elderly unmarried women -- including widows -- get 51 percent of their total income from Social Security. Unmarried elderly men get 39 percent, while elderly married couples get 36 percent of their income from Social Security. For 25 percent of unmarried women, Social Security is their only source of income, compared to 9 percent of married couples and 20 percent of unmarried men. Without Social Security benefits, the elderly poverty rate among women would have been 52.2 percent and among widows would have been 60.6 percent.

- **Women Face Greater Economic Challenges in Retirement.** First, women tend to live longer: a woman who is 65 years old today can expect to live to 85, while a 65 year old man can expect to live to 81. Second, women have lower *lifetime* earnings than men do. And third, women reach retirement with smaller pensions and other assets than men do.

- **The Current Social Security System Has a Number of Features That Help Women Meet These Challenges.**

    1. Social Security provides an inflation-protected benefit that lasts as long as you live. Since women tend to live longer than men, they are in greater danger of outliving their other sources of retirement income; but it is impossible to outlive one's Social Security benefit.

    2. The progressive benefit formula provides a higher replacement rate for workers with lower earnings. For the median female retiree, Social Security replaces 54 percent of average lifetime earnings, compared with 41 percent for the median male.

    3. Social Security provides extra benefits to spouses with low lifetime earnings. The Social Security spousal benefit helps many women, even if they did not work at all outside the home.

    4. Social Security provides benefits to elderly widows; 74 percent of elderly widows receive benefits based on the earnings of their deceased spouse.

    5. Social Security provides benefits to spouses of any age who care for children under 16 if the worker (other spouse) is retired, becomes disabled, or dies; women represent 98 percent of recipients receiving benefits as spouses with a child in their care.

- **Social Security Will Continue to Be Important for Women in the Future.** As the labor force participation rates of women continue to rise, women in the future will reach retirement with much more substantial earnings histories than in the past. Therefore, the percentage of women receiving benefits based solely on their own earnings history is expected to rise from 37 percent today to 60 percent in 2060. However, this means that 40 percent of women will continue to receive benefits based on their husband's earnings.

- **Poverty Rates Among Unmarried Elderly Women -- Especially Widows Who Make up 45 Percent of All Elderly Women -- Are High.** Divorced women are a growing share of the elderly population, and their poverty rate is higher than the overall elderly poverty rate. And finally, poverty rates among elderly minority groups are unacceptably high.

- **Among Current Retirees, Women Have Much Less Pension Coverage Than Men.** Only 30 percent of all women aged 65 or older were receiving a pension in 1994 (either worker or survivor benefits), compared to 48 percent of men.

- **Pensions Received by Women Are Worth Less than Those Received by Men.** Among new private sector pension annuity recipients in 1993-94, the median annual benefit for women was $4,800, or only half of the median benefit of $9,600 received by men. And among women approaching retirement, pension wealth is much smaller: for example, single women had average pension wealth that was 34 percent of the single men's average.

- **Among Workers, Women's Pension Coverage Depends on Work Status.** Overall, fewer women workers have pensions through work, 40 percent of women compared to 44 percent of men. However, women in full-time jobs are equally likely to have pension coverage as men; in 1997, 50 percent of women in full-time jobs had pensions compared to 49 percent of men. It is important to note, though, that women are much more likely to work part-time or be out of the labor force than men.

WOMEN AND RETIREMENT SECURITY

Over the course of this year, the Administration, Congress, and other interested parties have engaged Americans in a national debate about ways to strengthen Social Security for the 21st Century. President Clinton and Vice President Gore attended three bipartisan Social Security forums convened by the AARP and the Concord Coalition, and the President and Vice President hosted a conference on private retirement savings in July. One issue that has arisen repeatedly throughout this process is the relationship between Social Security and women's retirement security. The purpose of this report is to inform the national debate by presenting some of the key facts and issues about women and their Social Security benefits and pensions.

I. BASIC FACTS ON WOMEN AND RETIREMENT

- **Women Have Lower Income in Retirement than Men Do.** In 1997, median income for elderly unmarried women (widowed, divorced, separated, or never married) was $11,161, compared with $14,769 for elderly unmarried men and $29,278 for elderly married couples.[1]

- **Poverty Rates Among Elderly Women Are Higher Than Rates Among Men.** The poverty rate among Americans age 65 and over has fallen from 35.2 percent in 1959 to 10.5 percent today. The poverty rate for all elderly women was 13.1 percent in 1997, compared to a 7.0 percent rate for all elderly men.[2] And for unmarried elderly women, the poverty rate is even higher -- around 19 percent.

POVERTY RATES OF THE FEMALE POPULATION 65 AND OVER BY MARITAL STATUS, 1997[3]

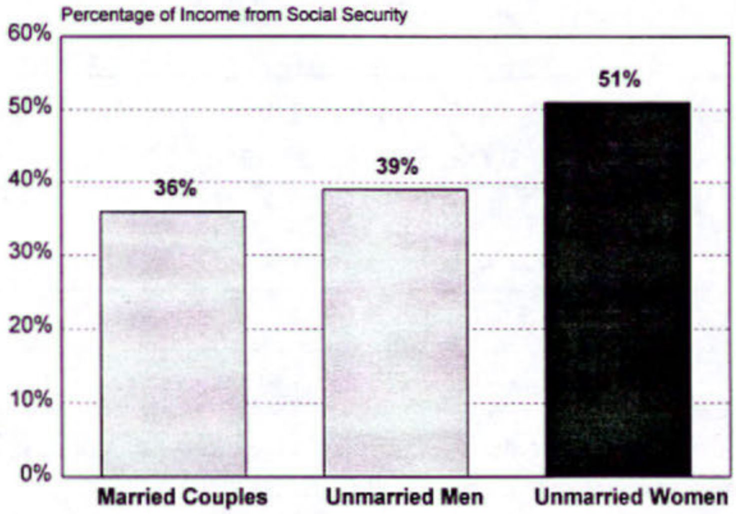
All Elderly Women	Married	Divorced	Widowed	Never Married
13.1%	4.6%	22.2%	18.0%	20.0%

- **Nearly 60 Percent of Elderly Women Are Unmarried.** The poverty rate among unmarried women is particularly important because 59 percent of elderly women are either widowed (45 percent), divorced (7 percent), separated (2 percent), or never married (5 percent). In contrast, only 27 percent of elderly men are unmarried.[4]

- **Social Security Is Particularly Important to Women.** Elderly unmarried women -- including widows -- get 51 percent of their total income from Social Security. Unmarried elderly men get 39 percent, while elderly married couples get 36 percent of their income from Social Security.[5]

Sources of Income for Persons 65 and Over, 1996 (percent of total income)					
	Social Security	Pensions	Income from Assets	Earnings	Other
Unmarried women	51%	15%	20%	10%	4%
Unmarried men	39	22	16	19	4
Married couples	36	20	18	25	1
All elderly	40	18	18	20	4

Social Security Is Particularly Important For Elderly Women

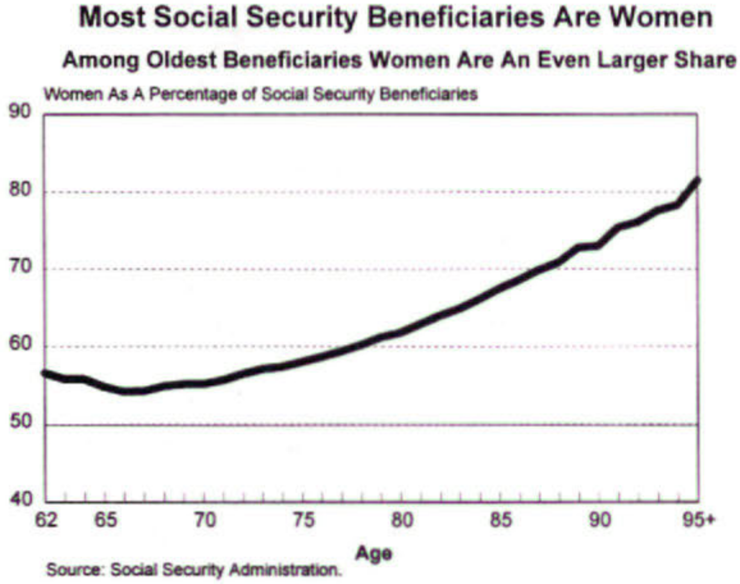


Source: Social Security Administration

II. SOCIAL SECURITY AND WOMEN

- **Most Social Security Recipients Are Women.** Women represent 60 percent of all elderly Social Security recipients (women are 18.9 million of the 31.7 million aged beneficiaries).

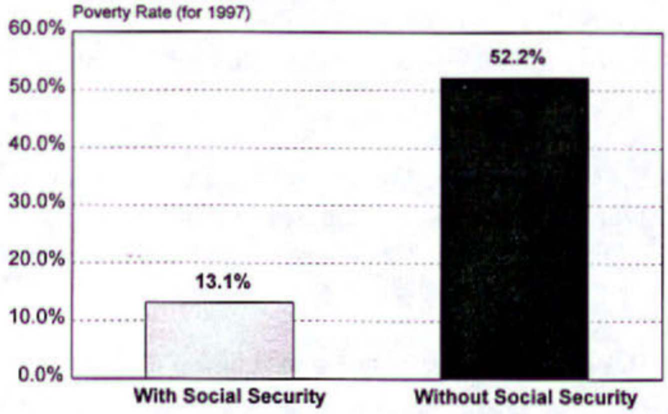
- **Women Make Up Nearly Three Quarters -- 72 Percent -- of the Increasing Number of Americans Over 85 Years Old.** Because women live longer, on average, than men, women make up 72 percent of all beneficiaries age 85 and above.[6]



- **For Many Elderly Women, Social Security Is Their Only Source of Income.** For 25 percent of unmarried women (widowed, divorced, separated, never married), Social Security is their only source of income. Social Security is the only source of income for 9 percent of married couples and 20 percent of unmarried men.[7]

- **Excluding Social Security Benefits, the Poverty Rate among Elderly Women Would Be More Than 50 Percent.** In 1997, the poverty rate among elderly women was 13.1 percent. Without Social Security benefits it would have been 52.2 percent. For elderly widows the poverty rate was 18.0 percent; without Social Security benefits it would have been 60.6 percent. (For elderly men the rate is 7.0 percent, without Social Security it would be 40.7 percent.)[8]

Without Social Security, More than Half of Elderly Women Would Be in Poverty



Source: Social Security Administration

Why Women Face Greater Economic Challenges in Retirement

- **Women Live Longer than Men.** A woman who is 65 years old today can expect to live to 85, while a 65 year old man can expect to live to 81.[9] This gap is expected to persist into the future. Because women live longer, they depend on Social Security for more years, and become increasingly dependent on Social Security with age. Unmarried women between 65 and 74 years old get 43 percent of their income from Social Security, while unmarried women 75 and older get 55 percent of their income from Social Security.

EXPECTED TOTAL LIFETIME FOR PERSONS AGE 65		
Year Turning Age 65	**Male**	**Female**
1940	77.0	78.7
1998	81.2	84.8
2030	82.7	86.1

- **Women Have Lower Lifetime Earnings than Men.** Women have lower *lifetime* earnings than men do for three reasons:

    - **Women Who Work Are More Likely to Work Part-time.** In the third quarter of 1998, 25.8 percent of female workers worked part-time, compared with 10.6 percent of male workers. Women represented 67.5% of all part-time workers.[10]

    - **Full-time Female Workers Earn Less than Full-time Male Workers**. The median earnings of full-time year-round women workers in 1997 was $24,973, compared to $33,674 for men -- that means that the median woman earns 74 percent of the median man's earnings.[11]

- **Women Take More Years Out of the Labor Force than Men Do.** Women are more likely to take time out of the labor force for child raising or other care giving responsibilities. Of workers retiring in 1996, the median woman had worked 27 years over her lifetime, while the median man had worked 39 years.[12]

- **Women Reach Retirement with Smaller Pensions and Other Assets than Men Do.** Only 30 percent of women aged 65 or older were receiving their own pensions in 1994 (either as a retired worker or a survivor), compared with 48 percent of men. Section IV describes issues related to women and pensions in more detail.

How the Current Social Security System Helps Women Meet Retirement Challenges

The current Social Security system has a number of features that are particularly important to women.

- **Social Security Provides an Inflation-Protected Benefit That Lasts as Long as You Live.** Although women receive lower average Social Security benefits than men do, women tend to live longer than men and to receive benefits for more years. In addition, because women live longer, they are in greater danger of outliving their other sources of retirement income; but it is impossible to outlive one's Social Security benefit. Furthermore, the cost of living protection in Social Security is more valuable the longer a person lives; therefore, this feature of the program is particularly valuable to women.

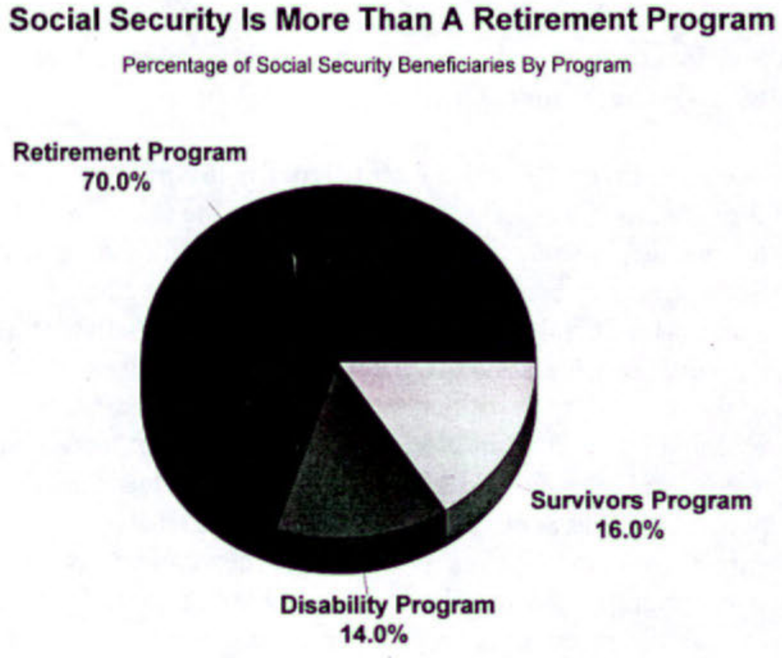
- **The Progressive Benefit Formula Provides a Higher Replacement Rate for Workers with Lower Earnings.** Since women tend to have lower earnings than men, they receive worker benefits that are a higher fraction of their lifetime earnings. For the median female retiree, Social Security replaces 54 percent of average lifetime earnings, compared with 41 percent for the median male.[13]

- **Social Security Provides Extra Benefits to Spouses with Low Lifetime Earnings.** Women are more likely than men to take time out of the labor force for child rearing, and, on average, have lower earnings when they work than men do. This means that the Social Security benefit they are entitled to -- based on their own earnings history -- can be small. But Social Security provides a spousal benefit that helps many women, even if they did not work at all outside the home. A spouse receives a benefit equal to the larger of the benefit she is entitled to based on her own earnings or one-half of the benefit received by her husband. Currently, 63 percent of female Social Security beneficiaries age 65 and over receive benefits based on their husband's earnings record. (Only 1.2 percent of male Social Security beneficiaries receive benefits based on their wife's earnings record). The result is women receive more than they would based only on their own earnings histories. While the average full benefit a women is entitled to based on her own earnings record is only 62 percent of that of men, the average benefit received by women is 75 percent of that of men.[14]

- **Social Security Provides Benefits for Widows.** Social Security pays an elderly widow a benefit equal to either the benefit she receives as a worker or the benefit of her deceased spouse, whichever is higher. Nearly three quarters -- 74 percent -- of elderly widows receive benefits based on the earnings of their deceased spouse.

- **Social Security Provides Benefits to Spouses with Young Children.** Social Security provides benefits to spouses of any age who care for children under 16 if the worker (other spouse) is retired, becomes disabled, or dies; women represent 98 percent of recipients receiving benefits as spouses with a child in their care.

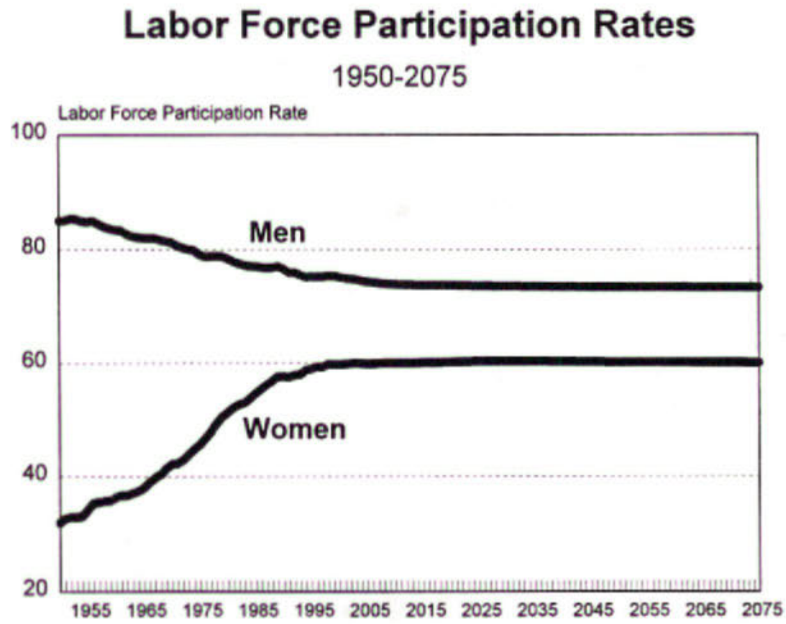
    - **Nearly One-Third of Social Security Beneficiaries Are Either Disabled or Survivors (or Their Dependents).** Nearly one-third of Social Security's 44 million beneficiaries are either disabled or survivors (or their dependents). This includes 3.8 million children who receive benefits, with 1.9 million as survivors of deceased parents, 1.4 million as children of disabled workers, and 0.4 million as children of retired workers. Disability insurance (in case an individual becomes disabled and can't work) and survivors' insurance are each separately equivalent, for the average young family with two children, to an insurance policy of about $300,000.



Will Social Security Continue to Be as Important for Women in the Future?

As younger cohorts of women reach retirement, more and more female beneficiaries will receive benefits based upon their own earnings records. Nonetheless, the average benefit received by women is expected to remain below that of men, and a significant share of women will continue to receive benefits based on their spouse's earnings record.

- **Labor Force Participation Rates among Women Have Risen Dramatically.** In the future, women will reach retirement with much more substantial earnings histories than in the past. (Male labor force participation has been falling due largely to earlier retirement).



Source: Social Security Administration. Data are age adjusted.

- **More Women Will Receive Benefits Based Solely On Their Own Earnings History.** The percentage of women receiving benefits based solely on their own earnings history is expected to rise from 37 percent today to 60 percent in 2060. However, this means that 40 percent of women will continue to receive benefits based on their husband's earnings.[15]

- **Average Benefits Based On Own Earnings Record Will Rise Relative to Men.** The average full monthly benefit for retired female workers based on their own earnings record, which is currently 62 percent of the average for men, will rise to 67 percent in 2050.[16]

- **Projections Indicate That Women Will Continue to Live Longer than Men.** The difference in life expectancy at age 65 between men and women will fall only slightly under Social Security Administration projections from a gap of 3.6 years today to 3.4 years in 2030. Thus, in the future, women will continue to depend on Social Security for more years than men will.[17]

III. Challenges for the Current System

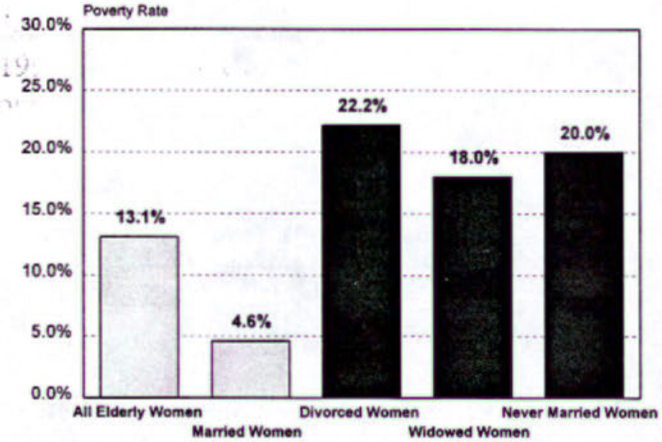
Poverty Rates Remain High Among Elderly Women

- **Poverty Rates Among the Elderly Have Fallen Dramatically, Due Largely to Social Security.** The poverty rate among Americans age 65 and over has fallen from 35.2 percent in 1959 to 15.2 percent in 1979 and 10.5 percent today. This compares with an overall poverty rate of 13.3 percent.

- **Poverty Rates among Widowed, Divorced, and Never Married Women Remain High.** The poverty rate for all elderly women was 13.1 percent in 1997, compared to a 7.0 percent rate for all elderly men. For both divorced and widowed women, poverty rates are significantly higher than men: the poverty rate is 22.2 percent for divorced women and 15.0 percent for divorced men and the poverty rate is 18.0 percent for widowed women and 11.4 percent for widowed men. Married couples had a poverty rate of only 4.6 percent.

Poverty Rates Are High Among Unmarried Elderly Women

1997



Source: Social Security Administration, Based on Data from the Census Bureau.

- **Widows Make Up A Large Fraction of Elderly Women**. Of women 65 and over, 45 percent of women are widowed, 43 percent are married, 7 percent are divorced, and 5 percent are never married. This means that the high poverty rate among widows and other unmarried women affects a large share of elderly women.

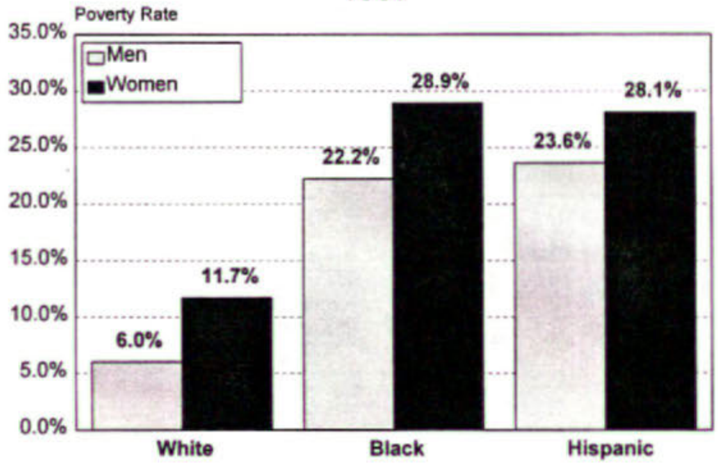
- **There Are Also a Substantial Number of Relatively Young Widows, Though the Number Is Falling.** Of 60-year old women, 13 percent are widows. This percentage rises to more than one-quarter of women aged 65 to 67. Because husbands in low-income families tend to die at younger ages than husbands in higher-income families, these early widows are often poor.

- **Divorced Women Are a Growing Share of the Elderly Population.** In 1997, 7.1 percent of elderly women were divorced -- this compares with only 2.2 percent in 1969. Among women approaching retirement (55-64 years old), 14.4 percent were divorced in 1997. Since divorced women have higher poverty rates than other women, this trend could lead to higher poverty rates for women in the future.

- **Poverty Rates Are Higher among Elderly Blacks and Hispanics.** The poverty rate for black women aged 65 or above is 28.9 percent, compared with 28.1 percent for Hispanic women, and 11.7 percent for white women. The poverty rate for black men aged 65 or above is 22.2 percent, compared with 23.6 percent for Hispanic men, and 6.0 percent for white men.

Poverty Rates Are Particularly High Among Elderly Minority Groups

1997



Source: Bureau of the Census

Reasons Why Poverty Rates Are Higher Among Widows than Among Married Women[18]

- **Declines in Social Security Benefits at Widowhood.** Widow benefits vary from 50 to 67 percent of benefits for a married couple. The official poverty thresholds imply that a widow needs 79 percent of a couple's income to maintain her pre-widowhood consumption level. Thus, women who are in couples just above the poverty line, can fall below the line when they become widowed. Empirical studies suggest that this factor can explain as much as half of the excess in poverty among widows.

- **Pre-Widowhood Differences in Economic Status.** Poorer husbands typically do not live as long as richer husbands. Therefore, at a given age, women who are widowed are more likely to have been poor throughout their lives than are the women whose husbands have not yet died. Empirical studies conclude that this fact explains around one third of the difference in poverty rates between married women and widows.[19]

- **Declines in Pension Income at Widowhood.** Research using data from the 1970s implies that roughly 15 percent of the gap in poverty between widows and married women can be explained by the loss of the husband's pension income. However, these data predate the Retirement Equity Act of 1984 which was designed to encourage the choice of a pension with survivorship rights.

- **Declines in Income from Other Assets at Widowhood.** Some assets may be bequeathed to people other than the widow or used for medical or other expenses when the widow's spouse dies. Empirical evidence suggests that the decline in other asset income is responsible for about 10 percent of the difference in poverty rates between widowed and married women.

Issues Concerning Benefits for Spouses who Work in the Home and Benefits Based on Paid Employment

- **Spousal Benefit Ensures Adequate Retirement Income.** A woman is eligible to receive a Social Security benefit that is 50 percent of her husband's benefit while her husband is alive, and a benefit that is 100 percent of her husband's benefit after he dies. These benefits reward women for work done in the home and ensure that all Americans have an adequate retirement income, even those with little paid employment. However, some people argue that spouse benefits are unfair because women with many years of paid employment can end up with benefits that are no larger than stay-at-home moms, and others point out that two families with identical total earnings can end up with different Social Security benefits depending on the division of the earnings between the two spouses.

IV. WOMEN AND PENSIONS

Social Security provides a key foundation for retirement security. Pensions and individual savings provide important resources as well. For elderly married couples, these other sources of income account for 64 percent of total income. For elderly unmarried females, these other sources account for 49 percent of total income.

Among Current Retirees, Women Have Much Less Pension Coverage Than Men

- **Women Are Less Likely To Have A Pension.** Only 30 percent of all women aged 65 or older were receiving a pension in 1994 (either worker or survivor benefits), compared to 48 percent of men.[20]

- **Lower Pension Coverage Among Private-Sector Workers.** Only 31 percent of women aged 65 or older (and 55 percent of men) who had worked in the private sector reported pension benefits, compared to 66 percent (and 75 percent of men) of public sector retirees.[21]

- **Pensions Received by Women Are Worth Less than Those Received by Men.** Among new private sector pension annuity recipients in 1993-94, the median annual benefit for women was $4,800, or only half of the median benefit of $9,600 received by men. The median pre-retirement wage replacement rate of annuity benefits was 20 percent for women, compared to 30 percent for men. Among lump sum pension recipients in 1993-94 who were age 40 and over, the median lump sum distribution was $5,000 for women and $14,475 for men.[22]

- **Among Women Approaching Retirement, Pension Wealth Is Much Smaller.** Single women had average pension wealth that was 34 percent of the single men's average. Among married people, the gender gap was even larger, with the women's average being only 25 percent of men's. These estimates include both private and public sector workers with and without pensions.[23]

401(k) Plan Take-up Rates

- **Women Are Less Likely To Take Up 401(k) Option When Offered.** Among private wage and salary workers offered a 401(k) plan in 1993, the overall participation rate was 62 percent for women and 70 percent for men.[24]

- **Lower Take Up Is Largely Explained By Lower Earnings.** The take-up rate is highly correlated with earnings. For example, while only 39 percent of workers earning less than $15,000 per year participate in a 401(k) plan when offered, 90 percent of workers earning $75,000 or more do so. Because men, on average, earn more than women, their overall take-up rates in 401(k) plans are higher. However, when wages are held constant the take-up rate for women is generally equal to or greater than that of men. Among workers earning less than $15,000 in 1993 the take-up rate was 41 percent for women compared to 35 percent for men. For workers earning from $30,000 to $40,000 the take-up rate was 75 percent for women and 72 percent for men.[25]

Among Workers, Women's Pension Coverage Depends on Work Status[26]

- **Overall, Fewer Women Have Pensions Through Work.** For all female workers -- both full time and part time -- 27 million (40 percent) had a pension plan through work in 1997. For all male workers, 34 million (44 percent) had an employment based pension.

- **In Full-time Jobs, Women Are Equally Likely To Have Pension Coverage.** Twenty five years ago, pension coverage for women in full-time jobs was only 70 percent of the rate for men. Today, the coverage rates are nearly identical. In 1997, 50 percent of women in full-time jobs had pension coverage, compared with 49 percent of men.

- **Coverage Is Significantly Lower for Part-time Workers.** Coverage is significantly lower for women who work part time. In 1997, 15 percent of women working part time were covered by pensions versus 50 percent working full time.

- **Women Are More Likely to Work Part-time or Be Out of the Labor Force than Men.** In 1997, 75 percent of men were in the labor force, versus 60 percent of women. In addition, over one fourth of working women were part-time, compared with one tenth of men.

- **Women Who Work Part time Are Less Likely To Work For Firms With Pension Plans.** In 1997, of the 48 million women workers employed full time, 30 million (63 percent) worked for a firm with a plan. Among the 20 million women employed part time in 1997, only 7 million (36 percent) worked for a firm sponsoring a pension plan.

- **Women Who Work Part time Are Less Likely to Participate in Pension Plans.** Among women employed by firms sponsoring pension plans, those employed on a part-time basis are far less likely to participate in the plan, primarily because plans often exclude employees working less than 1,000 hours per year. Of the 30 million full-time women workers in 1997 employed with firms with plans, 24 million (80 percent) participated in the plan. Of the 7 million part-time women workers employed by firms with plans, only 3 million (41 percent) participated in the plan.

- **Vesting Rate is Higher for Women Who Work Full time.** For women participating in a pension plan the vesting rate is higher for those who work full time, particularly for those with less than five years of service. In 1993, 64 percent of women with less than five years of service who were employed full time in private sector jobs reported that they were vested, compared to 56 percent of women employed part time. A total of 325,000 women with less than five-years of pension service in a part-time job reported that they were not vested.[27]

Women Have Smaller Non-Pension Wealth as Well.

- **Median Net Worth Is Lower for Women.** In 1993, the median female householder aged 65 or older had $9,560 in financial net worth (not including equity in own home). In comparison, the median male householder had $12,927, and the median married couple had $44,410.[28]

V. CONCLUSION

As discussions of Social Security reform continue, it will be important to study the impacts of comprehensive reform proposals on women. The design of reforms must take into account, not only the current characteristics of elderly women, but also the changes in their needs that are likely to come about in the 21st century as more women with long work histories reach retirement. In addition, reforms should consider the entire range of sources of retirement income available to women and how Social Security can best fit into the overall retirement security package.

ENDNOTES

1. Social Security Administration, Office of Policy, October 1998.

2. Bureau of the Census, *Poverty in the United States: 1997,* September 1998.

3. Social Security Administration, Office of Policy, October 1998.

4. Social Security Administration, Office of Policy, October 1998.

5. Social Security Administration, Office of Policy, October 1998.

6. Social Security Administration, Office of the Chief Actuary, October 1998.

7. Social Security Administration, Office of Policy, October 1998.

8. These calculations make the assumption that other income would not change if Social Security were not available.

9. Social Security Administration, Office of the Chief Actuary.

10. Bureau of Labor Statistics, Current Population Survey, October 1998.

11. Social Security Administration, Office of Policy, October 1998.

12. Social Security Administration, Office of the Chief Actuary, October 1998.

13. Social Security Administration, Office of the Chief Actuary.

14. The average benefit based on women's own earnings is the average for only those women claiming benefits as retired workers. Thus, it does not include the 37.5 percent of aged female beneficiaries who receive benefits as wives or widows only. Including these additional beneficiaries with full "worker" benefits of zero in the average would reduce the average full benefit for women as a share of the average full benefit for men to 39 percent.

15. Social Security Administration, Office of the Actuary.

16. The average benefit for retired female workers based on their own earnings records is calculated using only those women claiming benefits as retired workers. In the future, increased labor market experience will be divided between increased years of work for women who already have been receiving retired worker benefits, and additional women becoming eligible for worker benefits. As more women claim benefits as retired workers, many of the additional women will have earnings below the average for women already claiming as retired workers. This expansion of the population used in calculating the average explains in part why the average is forecast to rise only from 62 to 67 percent of the average for men even as cohorts of women retire with much greater labor market experience.

17. Social Security Administration, Office of the Actuary.

18. The subsequent estimates are based on integrating evidence from a number of studies, including the following: Hurd, Michael D. (1990). "Research on the Elderly: Economic Status, Retirement, and Consumption Savings," *Journal of Economic Literature*, XXVIII(2): 565-637. Holden, Karen (forthcoming). "Insuring Against the Consequences of Widowhood in a Reformed Social Security System," In National Academy of Social Insurance, *Framing the Social Security Debate: Values, Politics, and Economics*, Brookings Institute. Holden, Karen C., Richard V. Burkhauser, and Daniel A. Myers (1986). "Income Transitions at Older Stages of Life: The Dynamics of Poverty," *The Gerontologist*, 26(3): 292-297.

19. Holden, Karen (forthcoming). "Insuring Against the Consequences of Widowhood in a Reformed Social Security System," In National Academy of Social Insurance, *Framing the Social Security Debate: Values, Politics, and Economics*, Brookings Institution. Holden, Karen C., Richard V. Burkhauser, and Daniel A. Myers (1986). "Income Transitions at Older Stages of Life: The Dynamics of Poverty," *The Gerontologist*, 26(3): 292-297.

20. Department of Labor, Current Population Survey, September 1994.

21. Department of Labor, Current Population Survey, September 1994.

22. Department of Labor, Current Population Survey, September 1994.

23. Gustman, Alan, Olivia Mitchell, Andrew Samwick, and Tom Steinmeier. Forthcoming. "Pension and Social Security Wealth in the Health and Retirement Study." *Wealth, Work, and Health: Innovations in Measurement in the Social Sciences*, editors, James P. Smith and Robert Willis. Ann Arbor, Michigan: University of Michigan Press.

24. Department of Labor, Current Population Survey, April 1993.

25. Department of Labor, Current Population Survey, April 1993.

26. Unless otherwise noted, data in this section are from the Department of Labor, Current Population Survey, March 1998.

27. Department of Labor, Current Population Survey, April 1993.

28. Bureau of the Census, *Asset Ownership of Households: 1993*, August 1995.

March 15, 1999 **Contact: HHS Press Office, 202-690-6343**

MEDICARE: PROTECTING WOMEN'S HEALTH

Overview: Medicare provides health care assistance to more than 22 million elderly and disabled women – making women about 57 percent of the program's 39 million beneficiaries. Women's longer life expectancy means that women are a larger share percentage of older beneficiaries – more than 72 percent of those 85 and older. Women who live longer are exposed to more chronic diseases and disabilities -- heart disease and lung cancer, osteoporosis and breast cancer

The Administration is committed to strengthening and improving Medicare and ensuring its solvency for at least another 10 years. As part of this effort, the administration has focused unprecedented attention on the fight against fraud, waste and abuse in the Medicare program. The Department of Health and Human Services also continues to modernize Medicare, add market competition to the program, and give older women more choices.

Focusing on Women's Health

Medicare has expanded coverage of mammograms, pap smears, colorectal cancer screening, bone mass measurement for beneficiaries at risk for osteoporosis and other bone abnormalities, and diabetes self-management. This emphasis on early detection and management of disease was a result of the President and Congress working together to expand preventive benefits available to all Medicare beneficiaries in the Balanced Budget Act.

Bringing Medicare into Compliance with the Patients' Bill of Rights

In June 1998, HHS established a series of new patient protections to bring Medicare into compliance with a patients' bill of rights as outlined by the President's Quality Commission. These new protections include access to emergency services when and where the need arises, patient participation in treatment decisions, an expedited independent appeals process and access to specialists.

Modernizing and Strengthening Medicare

Medicare should adopt the best management, payment, clinical and competitive practices used by the private sector to help maintain high-quality services and keep spending growth in line with private sector spending. In addition, strong and effective federal administration of Medicare should be assured. The fiscal year 2000 budget includes proposals to extend Medicare coverage to older Americans at risk of losing health coverage and ensure Medicare payment for provider services is appropriate and cost-efficient.

This new initiative expands the health options available for older Americans by: enabling Americans aged 62 to 65 to buy into Medicare, by paying a full premium; providing vulnerable displaced workers ages 55 and older access to Medicare by offering those who have involuntarily lost their jobs and their health care coverage a similar Medicare buy-in option; providing Americans ages 55 and older whose companies reneged on their commitment to provide retiree health benefits a new health option, by extending "COBRA" continuation coverage until age 65. The President's proposal is fully funded and does not burden the Medicare Program.

In addition, President Clinton announced an anti-fraud and abuse legislative package that would save Medicare another $3 billion over 5 years by eliminating excessive Medicare payments for drugs, ensuring that Medicare

Ensuring Medicare's Future

As baby boomers retire, the strain on the Medicare program will become even greater. Improving competition, efficiency, and traditional savings alone cannot secure Medicare. President Clinton has proposed the dedication of 15 percent of the budget surplus to secure the Medicare Trust Fund for at least another 10 years.

SAVING SOCIAL SECURITY NOW AND MEETING AMERICA'S CHALLENGES FOR THE 21st CENTURY

In His State of the Union Address, President Clinton Put Forward His Framework To Save Social Security Now, While Meeting America's Challenges for the 21st Century. The President and Vice President's framework strengthens Social Security by:

- Transferring 62 percent of the projected budget surpluses over the next 15 years -- more than $2.7 trillion -- to the Social Security system.
- Investing a portion of the transferred surpluses in the private sector to achieve higher returns for Social Security -- just as any state or local government, or private pension does -- after working with Congress to devise a mechanism to ensure that the investments are made independently and without political interference. We will support using a broad-based neutral approach managed by the private sector with minimum administrative costs.
- Keeping Social Security solvent until 2055.
- Calling for a bipartisan effort to make the hard-headed but sensible and achievable choices needed to save Social Security until at least 2075. As part of this effort, President Clinton and Vice President Gore believe that we must:
  - Reduce poverty among elderly women -- particularly widows, who have a poverty rate nearly twice the overall poverty rate for older Americans.
  - Eliminate the confusing and out-dated earnings test so that we stop discouraging work and earnings among older Americans.

After Social Security Reform Is Secured -- Consistent With the President's "Save Social Security First" Commitment -- the President Proposes To:

- **Strengthen Medicare for the 21st Century.** The President's framework will reserve 15 percent of the projected surpluses for Medicare, ensuring the Medicare Trust Fund is secure for 20 years. The President believes that these new resources should be used to help achieve broader, bipartisan reforms -- which should include a prescription drug benefit.
- **Create New Universal Savings Accounts -- USA Accounts.** The President's framework will reserve 11 percent of the projected surpluses to create new Universal Savings Accounts (USAs) so all working Americans can build wealth to meet their retirement needs. To help Americans save and to strengthen our current pension system, the government will provide an equal dollar contribution for most Americans. In addition, the government will match a portion of each additional dollar an individual puts voluntarily into his/her USA account -- with larger matches going to lower-income workers.
- **Prepare America for the Challenges of the Future.** The President's framework will reserve 11 percent of the projected surpluses for military readiness and pressing national domestic priorities, such as education and research.

SAVE SOCIAL SECURITY NOW: STRENGTHENING SOCIAL SECURITY FOR THE 21st CENTURY

In His State of the Union Address, President Clinton Put Forward A Framework To Strengthen Social Security Now. Since its creation more than 60 years ago, Social Security has been a bedrock of retirement security for Americans. There are 76 million baby boomers looking ahead to retirement. By 2030, there will be twice as many elderly as there are today, putting pressure on the Social Security system. After 2032, if we do nothing, the Trust Fund will be exhausted and Social Security will have only enough resources to cover 72 cents per dollar of promised benefits. President Clinton and Vice President Gore believe we must act now to tackle this tough, long-term challenge. That is why they are proposing to:

Use the Budget Surplus To Save Social Security Now

- **"Saving Social Security First."** Last year, in his State of the Union Address, President Clinton promised to save the budget surplus until we knew how much would be needed to save Social Security for the 21st century. This year, in his State of the Union Address, President Clinton reiterated his pledge to save Social Security first -- committing to reserve the budget surplus until Social Security reform is secured.

- **62 Percent of the Projected Budget Surpluses Will Be Used to Save Social Security.** President Clinton proposes to transfer 62 percent of the projected budget surpluses over the next 15 years -- more than $2.7 trillion -- to Social Security.

Invest A Portion of the Surpluses To Achieve Higher Returns for Social Security

- **Invest Portion of Surpluses To Achieve Higher Returns, Working With Congress to Devise A Mechanism to Ensure Independent and Non-Political Investments.** We want to work with Members of Congress from both sides of the aisle to craft a bipartisan Social Security plan which invests a portion of the surplus transferred to Social Security to achieve higher returns, and includes a mechanism to ensure that investments are made independently and without political interference. We will support using a broad-based neutral approach managed by the private sector with minimum administrative costs.

    - To achieve higher returns for Social Security, less than one-quarter of the transferred surpluses will be invested in the stock market.

Save Social Security Until 2055 -- And Work Together To Save It Until At Least 2075

- **President's Framework Keeps Social Security Solvent Through 2055.** By transferring 62 percent of the projected surpluses for the next 15 years to Social Security and investing a portion of them in the market -- just like any private or state or local government pension does -- we will ensure that Social Security is on sound footing for 55 years -- until 2055.

- **Must Work Together -- Across Party Lines -- To Make Hard-Headed, But Sensible and Achievable Choices To Save Social Security for 75 Years.** President Clinton's goal is to save Social Security for 75 years. To do so, he believes we must work together in a bipartisan way to make the hard-headed, but sensible and achievable choices to save Social Security through at least 2075.

<u>Publicly Held Debt Will Fall To Lowest As Share of GDP Since the 1917</u>

- **Turning Around America's Fiscal Position.** Under Presidents Reagan and Bush, the debt held by the public quadrupled, rising from $785 billion in 1981 to $3.2 trillion in 1993. As a share of the economy, the publicly held debt increased from 26 percent in 1981 to 50 percent in 1993. Since President Clinton took office, the publicly held debt as a share of GDP has dropped to about 45 percent.

- **Debt-to-GDP Ratio Will Fall to Lowest Level Since 1917.** Under the President's framework, current projections suggest that the publicly held debt, as a share of GDP, will fall from about 45 percent today to less than 10 percent in 2014 -- its lowest level since 1917.

<u>Reduce Poverty Among Elderly Women -- Particularly Widows</u>

- **Poverty Rates Among Elderly Women -- Particularly Widows -- Remain High.** The poverty rate for all elderly women was 13.1 percent in 1997. For widowed women, poverty rates are especially high: the poverty rate is 18.0 percent for widowed women -- nearly four times the poverty rate of married women (4.6 percent) and much higher than the poverty rate of widowed men (11.4 percent).

- **President's Framework Would Lower Poverty Rates Among Elderly Women -- Especially Widows.** Currently, widow benefits vary from 50 to 67 percent of benefits for a married couple when both members were alive. The official poverty thresholds imply that a widow needs over 75 percent of a couple's income to maintain her pre-widowhood consumption. This is a key reason why widow poverty is so much higher than overall elderly poverty. The President is committed to reducing the loss of Social Security income at widowhood.

<u>Eliminate the Out-Dated and Confusing Earnings Test</u>

- **President Clinton Believes We Should Eliminate The Earnings Test.** President Clinton believes that the earnings test has outlived its use. Today, it primarily serves to confuse people, and to discourage them from working. We want to work with Members of Congress to eliminate the earnings test as part of a comprehensive package to strengthen Social Security for the 21st century.

- **Earnings Test Should Be Eliminated Because It Is Out-Dated And Confusing -- And It Discourages Work and Earnings Among the Elderly.** The Social Security earnings test is a confusing relic of a past era. It discourages the elderly from working. It is administratively complicated; administering the earnings test imposes significant administrative burden on the Social Security Administration. Finally, eliminating the earnings limit would have almost no effect on the long-run actuarial balance of the Social Security system.

MEETING AMERICA'S CHALLENGES FOR THE 21st CENTURY

After Social Security Reform Is Secured – Consistent With the President's "Save Social Security First" Commitment – The President Proposes To Meet The Following Three Challenges:

STRENGTHENING MEDICARE FOR THE 21st CENTURY

RESERVE 15 PERCENT OF THE PROJECTED SURPLUSES FOR MEDICARE, EXTENDING THE LIFE OF THE MEDICARE TRUST FUND UNTIL 2020.

- **We Must Prepare for the Health Care Challenges of the Next Century.** In its 30-year history, Medicare has contributed to longer lives and better lives for America's elderly and disabled. However, Medicare -- like Social Security -- will be impacted by the tidal wave of the "Senior Boom." Its enrollment is expected to double by 2030. In addition, Medicare -- as well as the private sector -- faces escalating health care costs. As a result, the Medicare Trust Fund is expected to run out in 2008, if no actions are taken.

- **Reserving Nearly One in Six Dollars of Surplus to Help Keep Medicare Safe Until 2020.** The President's framework would reserve 15 percent of the projected surpluses -- $650-$700 billion – over the next 15 years for the Medicare Trust Fund. These funds would be prohibited from being used for any other purpose, ensuring that the money will go to help the health care needs of older and disabled Americans. Even in the absence of broader reforms, the President's framework would guarantee that Medicare can continue to provide its critical health services until 2020 -- doubling the life of the Medicare Trust Fund and providing the strongest outlook in the last 25 years.

- **New Funds Should Be Used To Help Achieve Broader, Bipartisan Reform.** The President believes that the Medicare Commission and Congress should utilize these new dedicated dollars as part of broader, bipartisan reforms. Such reforms, including the development of a long-overdue prescription drug benefit, are essential to provide efficient health care to the elderly and people with disabilities in the 21st century.

UNIVERSAL SAVINGS ACCOUNTS (USAs)

RESERVE 11 PERCENT OF THE PROJECTED SURPLUSES TO CREATE NEW UNIVERSAL SAVINGS ACCOUNTS (USAs) SO EVERY WORKING AMERICAN CAN BUILD WEALTH AND A NEST EGG TO MEET THEIR RETIREMENT NEEDS.

- **USA Accounts Will Help Americans Build Wealth for Their Retirement -- Strengthening Personal Savings and Pensions.** To help supplement Social Security, the President proposes to create USA accounts to help strengthen two legs of retirement security: personal savings and pensions. Under the President's framework, we will reserve 11 percent of the projected surpluses over the next 15 years -- averaging about $33 billion per year -- to create Universal Savings Accounts (USAs), so that every working American can build wealth and a nest egg for retirement.

- **We Want to Work With Congress And Experts To Determine Precisely How USA Accounts Will Be Structured So That They Are Progressive And Help Working Americans Save for Retirement.** President Clinton believes the government should provide most Americans with a flat contribution. In addition, the government will match a portion of each dollar an individual puts into the account -- with larger percentage matches going to lower-income workers. However, we want to work with Members of Congress and pension and personal savings experts, to ensure that USA accounts build on the current private-sector pension system, are progressive, and help working Americans save for their futures. Therefore, the exact size of the contributions, match rates, and income limits will be determined later.

MILITARY READINESS AND OTHER CRITICAL INVESTMENTS IN AMERICA'S FUTURE

RESERVE 11 PERCENT OF THE PROJECTED SURPLUSES FOR MILITARY READINESS AND PRESSING NATIONAL DOMESTIC PRIORITIES, SUCH AS EDUCATION AND RESEARCH.

- **Ensuring That America's Military Continues to be Ready for the Challenges of the 21st Century.** Early in January, President Clinton proposed a bold, new strategy to ensure that America's military continues to be fully prepared to protect our national interests as the world's most powerful fighting force. President Clinton believes this approach will provide the resources to meet his proposed detailed blueprint for military readiness.

- **Ensuring We Meet Other Critical Investments In America's Future.** In addition to military readiness, the setting aside of 11 percent of the projected surpluses -- nearly $500 billion -- will allow America to meet its other critical investment needs, such as education and research.

THE WHITE HOUSE
WASHINGTON

PRESIDENT CLINTON AND VICE PRESIDENT GORE:
Supporting Women and Families

EXPANDING ECONOMIC OPPORTUNITIES:

- **Protecting Families.** The Family & Medical Leave Act (FMLA) -- the first piece of legislation the President signed into law -- enables workers to take up to 12 weeks unpaid leave to care for a new baby or ailing family member without jeopardizing their job. Sixty-seven million Americans -- over half of all workers -- are covered by the FMLA and millions of workers have already benefited from FMLA since its enactment.
- **Cutting Taxes for 15 Million Working Families** by extending the Earned Income Tax Credit (EITC). In 1997, the EITC lifted 4.3 million people, including 2.2 million children, out of poverty -- double the number of people lifted out of poverty by the EITC in 1993.
- **Increasing the Minimum Wage from $4.25 to $5.15**, giving six million women a raise.
- **Narrowing the Wage Gap**. In 1996, the median earnings of women working full-time increased 3 percent. In 1997, the median earnings of women represented 74 percent of the median earnings for men, the narrowest gap ever.
- **Fighting for Paycheck Equity**. Called on Congress to pass legislation to strengthen laws prohibiting wage discrimination.
- **Highest Homeownership Rate in History**. There are more than seven million new homeowners since the President took office. Women's home ownership has increased 14% with 1.9 million new women homeowners since the first quarter of 1994.
- **Providing Incentives to Save.** The President signed into law a five-year, $125 million demonstration program for Individual Development Accounts, providing incentives for low income families to save for a first home, higher education, or to start a new business, effectively completing his 1992 community empowerment agenda.
- **Increasing Pension Security**. Fought for legislation that has expanded pension coverage, made pensions more secure for 40 million American workers and retirees, and simplified pension plan administration. Promoting new efforts to encourage retirement savings.
- **Closing The Book on A Generation of Deficits**. In 1992, the deficit was $290 billion, a record dollar high. This year, the Administration expects the budget *surplus* to be at least $76 billion, the largest budget surplus in history.
- **Saving Social Security First**. In 1999, nearly 60 percent of all Social Security beneficiaries will be

surpluses be reserved for a bipartisan plan to strengthen Social Security.

CARING FOR OUR CHILDREN:

- **Extending Health Care to Millions of Children with the Children's Health Insurance Program (CHIP).** This is the single largest investment in Health Care for children since 1965. The President fought to ensure that the 1997 Balanced Budget Act included $24 billion to provide real health care coverage to millions of uninsured children.
- **Fought for and won $500 Child Tax Credit for 26 Million Families with over 40 Million Children under Age 17.** Twelve million children from families with income below $30,000 will receive the child tax credit as a result of the President's efforts.
- **Largest Four-Year Drop in Child Poverty Since 1960s.** Under President Clinton, the child poverty rate has declined from 22.7 percent to 19.9 percent -- the biggest four-year drop in nearly 30 years (1965-1969). While this marks significant progress, President Clinton will continue to fight for policies that help to raise incomes and reduce poverty.
- **Helping 7.4 Million Women and Children with WIC.** In FY99, 7.4 million women, infants and children will receive health and food assistance through the Special Supplemental Nutrition Program for Women, Infants, and Children program (WIC), one million more than in 1994.
- **Ensuring Safe Food for America's Families**. Issued new standards to reduce and prevent contamination of meat, poultry and seafood; signed the Food Quality Protection Act with special safeguards for kids; issued new regulations that improve the safety of fruit and vegetable juices; and created a President's Council on Food Safety to develop a comprehensive food safety strategic plan for federal agencies.
- **Held First-Ever White House Conference on Early Child Development and Learning and the White House Conference on Child Care**. In April 1997, the President and First Lady held the White House Conference on Early Child Development and Learning to highlight the benefits of early nurturing by parents. And in October 1997, the White House Conference on Child Care began a dialogue on the child care challenges facing parents today -- availability, affordability, and assuring safety and quality.
- **Proposed the Largest Single Investment in Child Care in the Nation's History.** In 1998, the President proposed an historic initiative to improve child care for America's working families by helping families pay for child care, building the supply of good after-school programs, improving child care quality and promoting early learning. The President won $182 million to improve the quality of child care for America's working families in the FY99 budget.
- **Signed Landmark Adoption and Safe Families Act.** This law will help thousands of children waiting in foster care move more quickly into safe and permanent homes.
- **Signed the Comprehensive Childhood Immunization Initiative**. Thanks to President Clinton, immunization rates among two-year-olds have reached historic highs.
- **Took Steps to Ensure Children Have Safe Medications.** Unveiled an FDA regulation that protects children by requiring manufacturers to study appropriate dosage levels of drugs for pediatric populations.
- **Launched New Strategies to Reduce the High Rate of Teen Pregnancies**. Teen (aged 15 to 19 years) births have fallen six years in a row, by 12 percent from 1991 to 1996.
- **Increased Child Support Collections by 80%**. Signed into law the toughest child support crackdown in history.
- **Imposed Strict Measures to Keep Cigarettes out of the Hands of Our Children** by restricting youth-targeted advertising; and the FDA made 18 the minimum age to purchase tobacco products nationwide, requiring photo I.D.s for anyone under the age of 27. And the President is fighting to enact comprehensive tobacco legislation.

INVESTING IN EDUCATION AND TRAINING:

- **Largest Investment in Education in 30 Years.** Maintaining his longtime commitment to education, the President enacted the largest investment in education in 30 years -- and the largest investment in higher education since the G.I. Bill -- by signing the 1997 Balanced Budget Act.
- **Providing Early Education to 835,000 Children with Head Start**. More than 200,000 additional children are enrolled in Head Start today than in 1992.
- **More High-Quality Teachers With Smaller Class Sizes**. Won a down payment on the President's new initiative to hire an additional 100,000 well-prepared teachers, helping school districts reduce class size in the early grades.
- **Teaching Every Child to Read by the 3rd Grade**. More than 1000 colleges have committed Work Study students to tutor children in reading, and thousands of AmeriCorps members and senior volunteers are organizing volunteer reading campaigns. Won $260 million for a new child literacy initiative, consistent with the President's America Reads proposal.
- **Striving for Excellence with National Education Standards**. Seeking high national standards for all students, the President has proposed a first-ever national test in 4th grade reading and 8th grade math.
- **Expanding Choice and Accountability in Public School**. Supported increase of public charter schools, from one charter school in the nation in 1993 to more than 1,000 charter schools in 1998, on track toward 3,000 quality charter schools early next century.
- **Establishing the GEAR-UP Mentoring Program for Middle School Children**. Created a new mentoring initiative to help up to 100,000 low income middle school children prepare for college.
- **Providing Safe After-School Opportunities for A Quarter of A Million Children Each Year.** Expanded the 21st Century Community Learning Centers program to provide safe and educational after-school opportunities for up to 250,000 children in rural and urban communities each year.
- **Paying for College Through Community Service**. AmeriCorps has allowed more than 100,000 young people to serve their communities while earning money for college or skills training.
- **Fought for Passage of Education Tax Breaks to Promote Lifelong Learning.** Representing the largest single increase in higher education since the G.I. Bill, the 1997 Balanced Budget Act included a $1,500 Hope Scholarship to make the first two years of college universally available, and a 20-percent tuition tax credit for college juniors, seniors, graduate students, and working Americans pursuing lifelong learning.
- **Expanded Work Study.** This year, nearly one million students will be able to work their way through college because of the President's expansion of the Work Study Program.
- **Largest Maximum Pell Grant Award Ever.** In 1997, President Clinton signed into law the largest one-year increase in Pell Grant scholarships in 20 years. In 1999, nearly four million students will receive a Pell Grant of up to $3,125, the largest maximum award ever.

IMPROVING OUR NATION'S HEALTH:

- **Protected and Strengthened Medicare, Benefiting the 22 Million American Women Enrolled in Medicare.** Extended the life of the Medicare Trust Fund for at least a decade; expanded choices in health plans; and provided beneficiaries new preventive benefits, including more affordable annual mammograms for all beneficiaries, cervical cancer screening, and tests to help detect osteoporosis. The President also put forth a proposal that will provide greater access to health insurance for Americans ages 55 to 65, including an option to buy into Medicare.
- **Increased Funding for Breast Cancer Research.** Since the President took office, funding for breast cancer research, prevention and treatment has doubled, from $283 million in FY93 to $550 million in FY98 (Health and Human Services' discretionary funding). In addition, the President has implemented the Mammography Quality Standards Act to ensure the quality of mammograms. Women can now find

a certified mammography facility by calling 1-800-4-CANCER.

- **Providing Protection with the Patients' Bill of Rights.** The President has called on Congress to pass Federally enforceable consumer health care protections that include: guaranteed access to needed health care specialists including direct access to an OB-GYN; access to emergency room services when and where the need arises; continuity of care protections to ensure that patients' care will not abruptly change if their provider is dropped; access to a timely internal and independent external appeals process for consumers to resolve their differences with their health plans; a limit on financial incentives to doctors to limit care and assurances that doctors and patients can openly discuss treatment options. Women are particularly vulnerable without these health care protections because they are greater users of health care services, they make three-quarters of the health care decisions for their families, and they have specific health care needs that are directly addressed by a patients' bill of rights.
- **Preventing Discrimination Based on Genetic Information Both by Health Plans and Employers.** The Administration has urged Congress to pass bipartisan legislation to prohibit health plans from inappropriately using genetic screening information to deny coverage, set premiums, or to distribute confidential information. The President also has supported legislation that ensures that employers do not use genetic information to discriminate against employees.
- **Fought for Greater Health Security for America's Families.** The President signed into law the Health Insurance Portability and Accountability Act which helps millions of Americans who move from one job to another, who are self-employed, or who have pre-existing medical conditions keep their health insurance.
- **Endorsed Legislation That Would Ban Drive-thru Mastectomies**, allowing women to stay in the hospital at least 48 hours following a mastectomy.
- **Ended Drive-Thru Deliveries.** Proposed and signed into law legislation requiring insurers to cover at least 48 hours of a post-natal hospital stay (72 hours for a Cesarean).

MAKING OUR HOMES AND COMMUNITIES SAFER:

- **Violent Crime at Lowest Level Since 1973**. Violent crime fell 7 percent in 1997 and 21 percent since 1993. The murder rate is down more than 25 percent since 1993, its lowest point in 30 years.
- **Putting 100,000 New Police on the Street**. In 1999, ahead of schedule and under budget, the Administration will meet its commitment of 100,000 police officers for our communities.
- **Signed the Assault Weapons Ban, the Brady Bill and an Extension of Brady into Law**. The Brady Law has already kept handguns away from more than 250,000 persons including felons, fugitives and other prohibited purchasers (including individuals convicted of domestic violence misdemeanors or who are under restraining orders). The President signed into law the extension of the Brady Law, which prohibits anyone convicted of a domestic violence offense -- misdemeanor or felony -- from owning or possessing a firearm.
- **Held the First-Ever White House Conference on School Safety.** On October 15, 1998, the President hosted the White House Conference on School Safety. The participants explored solutions to this national challenge: How do schools, families and communities work together to make sure that every child is safe in every school in America.
- **Signed Megan's Law** and the **Jacob Wetterling Crimes Against Children and Sexually Violent Offender Registration Act**. Requiring states to set up sex offender registration systems and allows community notification when sex offenders move into neighborhoods.
- **Championed and Signed the Violence Against Women Act**, the cornerstone of the President's efforts to fight domestic violence, bolstering local law enforcement, prosecution and victims' services to better address these crimes. Created the Violence Against Women Office at the Department of Justice. Won $283 million in FY99 budget to continue the Administration's efforts to combat gender-

based crime.

- **More than Quadrupled Funding to Domestic Violence Shelters** and signed the Interstate Stalking Punishment and Prevention Act of 1996 which makes it a Federal crime to cross state lines intending to injure or harass another person.
- **Established Nationwide 24-Hour Domestic Violence Hotline.** The hotline (1-800-797-SAFE) provides immediate crisis intervention, counseling and referrals for those in need. Since the hotline opened, there have been more than 230,000 calls -- averaging 8,000 calls a month -- from all 50 States, the District of Columbia, Puerto Rico and the U.S. Virgin Islands.

PROMOTING REPRODUCTIVE HEALTH SERVICES FOR WOMEN:

- **Reversed the "Gag Rule"** limiting the information federally funded family planning clinics could give to women.
- **Increased Funding for Family Planning.** The FY99 budget increased Title X Family Planning grants by $12 million -- a 24 percent increase since FY93. And in 1998, successfully defeated parental consent restrictions on contraceptives services for minors.
- **Provided Contraceptive Coverage to More than a Million Women.** The FY99 budget requires the 300 Federal Employees Health Benefits Plans (FEHBP) to cover contraceptive drugs and devices, providing coverage to approximately 1.2 million women of childbearing age.
- **Protected FDA's Role in Testing RU-486.** In 1993, reversed the ban on the importation of Mifepristone or RU-486. In 1998, successfully fought for removal of a provision that would prohibit the FDA from testing, developing or approving RU-486, thereby usurping the Agency's role in making scientific determinations about the effect of drugs on the safety and health of the American people.
- **Signed the Freedom of Access to Clinic Entrances Act**, establishing a safety-zone around women's health clinics.

STRENGTHENING EQUAL EMPLOYMENT PROTECTIONS:

- **Increasing Funding for the Equal Employment Opportunity Commission (EEOC).** The FY99 budget included $279 million -- a $37 million increase over the previous year -- to significantly expand EEOC's alternative dispute resolution program and reduce the backlog of private sector discrimination complaints. The final budget fully funds the President's request -- providing the first real increase for EEOC in several years.

GENERATING MORE BUSINESS OPPORTUNITIES FOR WOMEN:

- **Women Are Starting Businesses at Twice the Rate of All Businesses**. Women own nearly 40 percent of all firms in the United States. These eight million women-owned firms employ 18.5 million —one in every five U.S. workers — and contribute $2.3 trillion to the economy. The Small Business Administration's Office of Women's Business Ownership is working to foster this growth.
- **Expanded Small Business Opportunities for Women.** In the FY99 budget, doubled the funding for SBA Women's Business Centers which provides resources to foster increased entrepreneurship among women.
- **Tripled the Number of Small Business Loans to Women Entrepreneurs**. Between 1993 and 1997 the SBA approved nearly 50,000 loans to women entrepreneurs under the 7(a) and 504 loan programs. In 1997 alone, the Small Business Administration granted more than 10,000 loans, worth $1.67 billion, to women small business owners, triple the number of loans granted in 1992.

to women small business owners, triple the number of loans granted in 1992.

WOMEN AS PARTNERS IN DECISION MAKING:

- **Appointed More Women than Any Other President** -- 40 percent of Administration appointees are women.
- **Women Hold 28 Percent of the Top Positions** -- 28 percent of the positions requiring Senate confirmation (PAS) are held by women. Additionally,
  - 34 percent of Presidential appointments, including boards and commissions, are held by women.
  - 41 percent of non-career Senior Executive Service positions are held by women.
  - 58 percent of Schedule C positions are held by women.
- **Appointed the First Women Ever to Serve as Attorney General, Janet Reno, and Secretary of State, Madeleine Albright.** Including the Attorney General and Secretary of State, women make up 32 percent of the Clinton Cabinet: Alexis Herman, Secretary of Labor; Donna Shalala, Secretary of Health and Human Services; Carol Browner, Administrator of the Environmental Protection Agency; Janet Yellen, Chair of the Council of Economic Advisors; Janice LaChance, Administrator of the Office of Personnel Management; Aida Alvarez, Administrator of the Small Business Administration and Charlene Barshefsky, United States Trade Representative, all serve in the President's Cabinet.
- **30 Percent of All of the President's Judicial Nominees Are Women**.
- **Nominated the Second Woman to Serve on the Supreme Court.** During his first year in office, President Clinton nominated Ruth Bader Ginsburg to the United States Supreme Court. Justice Ginsburg is only the second woman to serve on the nation's highest court.

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MARCH 12, 1999

Women's Magazine Editor's Roundtable entitled:
"Economic and Retirement Security: What Every Woman Should Know"

DATE: Monday, March 15, 1999
LOCATION: Roosevelt Room
TIME: 2:00 PM - 2:15 PM
FROM: Marsha Berry
Jenny Luray
Beverly Barnes

I. PURPOSE

You are scheduled to meet with approximately 21 editors and writers of national women's magazines, on Monday, March 15, 1999, in the Roosevelt Room. The representatives of the magazines are here to attend a half-day roundtable discussion on the future of Social Security and Medicare and their importance to women. The circulation of the magazines represented in the room will be more than 52 million. The editors (but not the writers) have also been invited to attend the Sixth Millennium Evening that evening.

II. BACKGROUND

The White House event for the magazine editors and writers will begin at 11:30 a.m. with a luncheon in the Indian Treaty Room. They will move to the Roosevelt Room for the briefing. The briefing will be opened by Jenny Luray who will describe the activities of the Women's Office. Ann Lewis will then provide an overview of the briefing and put the Administration's efforts on Social Security and Medicare into a broader context of the women and families agenda.

The editors and writers will hear from Secretary Donna Shalala who will make remarks on the importance of Medicare reform for women. A panel will follow, starting with OMB Director Jack Lew on the President's Social Security and Medicare financing plan and its strengths compared to other plans; Barbara Kennelly, Counselor to the Commissioner of the Social Security Administration, on the importance of Social Security reform for women; and CEA Chair Janet Yellen, on what Social Security reform means for all Americans and how it will affect future generations.

A panel comprised of three "real women" aged 28, 45, and 83 will discuss their own experiences with Social Security and why it is important to them (please see attachment for more complete descriptions).

Because March is Women's History Month, we've also attached a brief piece on Labor Secretary Frances Perkins, who was the first woman to serve in the Cabinet. She accepted her appointment by President Franklin D. Roosevelt on the condition that he support her call for a public old-age insurance program. Under her leadership, the Social Security Act was passed in 1935.

III. PARTICIPANTS

21 editors and writers representing 13 national women's magazines (see attachment).

IV. PRESS PLAN

"On the record" for the magazine representatives.

V. SEQUENCE OF EVENTS

Please see attachment.

VI. REMARKS

You will close the meeting, stressing the vital importance of Social Security and Medicare to women, reiterating the Administration's efforts to reform Social Security and Medicare for the next generation, and challenging the magazines to make their readers aware of these critical issues. Your remarks are on-the-record. You will not take questions after your remarks.

VII. ATTACHMENTS

Description of the Three "Real Women"
Remembering Francis Perkins During Women's History Month
At-A-Glance List of Attendees and the Magazines they Represent
Detailed Background on Attendees and the Magazines they Represent
Schedule of the Event

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, Catherine Galvin, 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.

"Economic and Retirement Security: What Every Woman Should Know"

March 15, 1999
Indian Treaty Room/Roosevelt Room

BACKGROUND
(Alpha by Magazine)

ACCEPTS:

Child Magazine
circ: 736,000
Address: 375 Lexington Avenue, 10th Floor
New York, NY 10017
Phone: 212-499-2002
Fax: 212-499-2038
Attendee: Pamela Abrams, Editor-in-Chief
History: Pamela Abrams, Editor-in-Chief, attended the White House Brifieng for Women's Magazine Editors in 1997. No one from *Child Magazine* attended in 1998.

Essence
circ: 1 million
Address: 1500 Broadway
New York, NY 10036
Phone: 212-642-0688
Fax: 212-921-5173
Attendees: Monique Greenwood, Editor-in-Chief
Ziba Kashef, Health Editor
History: Monique Greenwood, Editor-in-Chief, has attended the past two Women's Magazine Editors briefings representing *Essence Magazine*. This year, she will be joined by Ziba Kashef, Health Editor.

Family Circle
circ: 5 million
Address: 375 Lexington Ave.
New York, NY 10017-5514
Phone: 212-499-1913
Fax: 212-463-1988
Attendee: Nancy Clark, Deputy Editor
History: Deputy Editor, Nancy Clark, will be attending this year for the first time. Editor-in-Chief, Susan Ungaro, will not be attending

this year due to a scheduling conflict, but she did attend in 1997 and 1998.

Heart & Soul
circ: 260,000
Address: One BET Plaza
1900 W. Place, NE
Washington DC 20018
Phone: 202-608-2097
Fax: 202-608-2598 or 608-2457
Attendees: Yanick Rice Lamb, Editorial Director
Kendra Lee, Senior Editor
History: Yanick Rice Lamb, Editorial director, and Kendra Lee, Senior Editor, will both be attending the Women's Magazine Editors Briefing for the first time. For the past two years, Stephanie Stokes Oliver has attended on behalf of *Heart and Soul*.

Jane
circ: 400,000
Address: 7 W. 34th St. 3rd Fl.
New York, NY 10001-8191
Phone: 212-630-3901
Fax: 212-630-3955
Attendee: Christina Kelly, Deputy Editor
History: Jane Pratt, Editor-in-Chief, will not be able to attend this year's briefing, although she did attend the briefing in 1998. This year, Christina Kelly, Deputy Editor, will be attending. *Jane* was not represented at the 1997 briefing.

Ladies' Home Journal
circ: 4.5 million
Address: 125 Park Avenue, 20th Fl.
New York, NY 10017
Phone: 212-455-1099
Fax: 212-455-1455
Attendee: Myrna Blyth, Editor-in-Chief
History: Myrna Blyth, Editor-in-Chief, has not attended this event in past years, but *Ladies' Home Journal* sent a representative in 1997 and 1998.

Latina
circ: 300,000
Address: 1500 Broadway, Ste 600
New York, NY 10036

Phone: 212-642-0600
Fax: 212-997-2553
Attendees: Sandra Guzman, Editor-in-Chief
Sandy Fernandez, Articles Editor (writes on financial issues)
History: Sandra Guzman, Editor-in-Chief, will be attending this event for the second year, having attended in 1998 as well. Sandy Fernandez, Articles Editor, will be attending for the first time. In 1997, *Latina Magazine* sent Patricia Duarte to represent them at that year's Women's Magazine Editors Briefing.

Mademoiselle
circ: 1,136,570
Address: 350 Madison Ave, 7th Fl.
New York, NY 10017
Phone: 212-880-8402
Fax: 212-880-8254
Attendees: Elizabeth Crow, Editor- in-Chief
Jeannie Pyun, Deputy Editor
History: Executive Editor Elizabeth Crow attended the Women's Magazine Editors Briefing in 1997. (Cynthia Searlight attended in 1998.) Deputy Editor Jeannie Pyun will be attending this year for the first time.

McCall's
cicr: 4,284,939
Address: 375 Lexington Ave., 9th floor
New York, NY 10017-5514
Phone: 212-499-1723
Fax: 212-499-1778
Attendees: Sally Koslow, Editor-in-Chief
Cathy Cavender, Executive Editor (writes on health)
History: Sally Koslow, Editor-in-Chief attending the Women's Magazine Editors Briefing in 1997. *McCall's* did not attend the event in 1998. This year, Ms. Koslow will be joined by Cathy Cavender, Executive Editor, who has not attended before.

Mirabella
circ: 550,000
Address: 1633 Broadway, 44th Fl.
New York, NY 10019
Phone: 212-767-5808
Fax: 212-767-5982
Attendee: Roberta Myers, Editor-in-Chief
History: Editor-in-Chief, Roberta Myers, has attended the Women's Magazine

Editors Briefing in 1997 and 1998.

Ms. Magazine
circ: 200,000
Address: 135 W. 50th St.
New York, NY 10169
Phone: 212-509-2092 x218
Fax: 212-509-2407
Attendees: Marcia Ann Gillespie, Editor-in-Chief
Barbara Findlen, Executive Editor (handles health)
History: This will be Ms. Magazine's first year participating in the Women's Magazine Editors Briefing event. The magazine will be sending Marcia Ann Gillespie, Editor-in-Chief, and Executive Editor Barbara Findlen will be attending. FYI, They were already planning on doing a piece on Social Security in their upcoming June issue.

Redbook
circ: 3 million
Address: 224 West 57th Street
New York, NY 10019
Phone: 212-649-3477
Fax: 212-582-3054
Attendees: Lesley Jane Seymour, Managing Editor
Peggy Northrup, Executive Editor (writes on health)
History: Peggy Northrup, Executive Editor, and Leslie Jane Seymour, Managing Editor, will attend this year's Women's Magazine Editors Briefing for the first time. In 1997, *Redbook* was represented by Kate White. In 1998, Abigail Greene attended for *Redbook.*

Woman's World
circ: 1.1 million
Address: 270 Sylvan Avenue
Englewood Cliffs, NJ 07632
Phone: 210-569-0006 x402
Fax: 201-569-3584
Attendee: Stephanie Saible, Editor-in-Chief
History: Editor-in-Chief, Stephanie Saible, will be attending this year's briefing. In 1997, Sarah Hutter attended the Magazine Editors briefing, but in 1998, *Women's World* did not have an editor in attendance.

Working Mother
circ: 925,000
Address: 135 West 50th Street, 16th floor

New York, NY 10020
Phone: 212-445-6141
Fax: 212-445-6174
Email: wmedit@womweb.com
Attendees: Judsen Culbreth, Editor-in-Chief
Catherine Cartwright, Senior Editor
History: Judsen Culbreth, Editor-in-Chief, attended the briefing in 1997. Another editor (Deborah A. Wilburn) from *Working Mother* attended in 1998. This will be Catherine Cartwright's (Senior Editor) first time attending this event.

Working Woman
circ: 625,000
Address: 135 West 50th Street, 16th Fl
New York, NY 10020
Phone: 212-445-6230
Fax: 212-445-6197
Attendees: Bernadette Grey, Editor-in-Chief
Jill Hamburg, Associate Editor
History: Bernadette Grey, Editor-In-Chief, attended the 1998 Briefing for *Working Women Magazine*. *Working Women* did not send an editor to the 1997 Briefing. This year, Associate Editor Jill Hamburg will be attending as well.

REGRETS:

Glamour
Scheduling conflict--no one is able to attend, but requests that any materials/information be mailed to them following the event.

Good Housekeeping
Not covering the issues of Social Security and Medicare.

Harper's Bazaar
Closing an issue that day, but requests all materials/information be mailed to them following the event.

New Woman
On deadline that week, but requests all materials/information be mailed to them following the event.

Self

Time conflict, but requests all materials/information be mailed to them following the event.

Woman's Day
No one was available to attend, but requests all materials/information be mailed to them following the event.

TO: Participants in Women's Equality Summit and Congressional Action Day
FROM: Pat Reuss, NOW Legal Defense and Education Fund and Co-Chair of the Equality Summit
Ellie Smeal, Feminist Majority and Co-Chair of the Equality Summit
DATE: March 4, 1999

We are writing on behalf of the National Council of Women's Organizations (NCWO) to provide updated information about the March 15 and 16 Women's Equality Summit and Congressional Action Day. We are pleased that so many organizational members of NCWO have agreed to take part. (See list below. Groups with a "*" are participating.) We are also thrilled that plans for the Equality Summit are progressing well -- with over 300 people already planning to attend and more applying every day!

UPDATES:

- **IMPORTANT!** Please check our web page at www.wlo.org/summit. We will regularly be posting issue briefing information and other updates at this site. Information about pre and post Summit events planned by NCWO member organizations are also listed.

- **SCHEDULE OF EVENTS:** Please review. There have been some changes since the initial notice.

March 15

1:00 to 1:30 Registration begins: National Education Association, 1201 16th Street, NW

1:40 to 2:00 Opening session with remarks by:
- Susan Bianchi-Sand, Executive Director National Committee on Pay Equity and Chair of NCWO
- Ellie Smeal, President The Feminist Majority and Co-Chair of Women's Equality Summit
- Pat Reuss, Senior Policy Analyst, NOW Legal Defense and Education Fund and Co-Chair of Women's Equality Summit

2:00 to 3:00 Issue briefings ON THE SIX ISSUES:
- Protecting Social Security and ending disadvantages to women in Social Security
- Securing affordable, quality child care as a national priority for all who need it
- Improving access to health care by increasing funding for family planning and requiring private insurance coverage for contraceptives
- Supporting the ratification of the United Nation's Convention for the Elimination of All Forms of Discrimination Against Women (CEDAW) by the Senate and measures to oppose gender apartheid in Afghanistan
- Supporting Fair Pay legislation
- Ending hate violence against all citizens, supporting the Hate Crimes Prevention Act

3:00 to 4:15 Mrs. Clinton makes remarks on Social Security reform and other economic issues

4:15 to 4:30 Break

4:30 to 5:30 Issue briefings

5:45 to 6:45 Screening of the Lifetime TV film on Child Care prepared for April premiere
Comments by:

- Kathryn Rodgers, Executive Director of NOW Legal Defense and Education Fund, and NCWO Steering Committee member
- Meredith Wagner, Senior VP for Public Affairs, Lifetime TV

6:45 to 8:00 Reception hosted by Lifetime TV

March 16

7:45 to 9:00 Breakfast in the Senate Caucus Room, Russell 325, located at Constitution Avenue and 1st Street, NE . Congresswomen and Senators invited to attend

9:00 to 6:00 Capitol Hill visits

Briefing information for those who could not attend Monday sessions will be available throughout the day at 122 Maryland Avenue, NE between the US Senate and Supreme Court. Hill Visit report forms can be turned in at this location.

Lunch on own: Congressional cafeterias, maps with restaurants will be available

Visits to Congressional offices continue

6:00 to 8:00 Reception with Gloria Steinem and Ms. Magazine. Hyatt Regency Hotel, 400 New Jersey Ave., NW.

- **REGARDING CAPITOL HILL VISITS**

You are encouraged to make your own appointments for visits with your Senators and Representatives. You can call the local district or state offices of your Senators and Representative to make the appointments, or call the Washington Congressional switchboard at 202-225-3121 and ask the operator to connect you with your member. It is possible to make your appointments once you arrive in DC, but is better to do it in advance. We will be scheduling some visits with key members who play a leadership role on our issues agenda and will keep you informed either on the web page or at the briefing sessions in Washington.

- **REGARDING THE RECEPTION WITH GLORIA**

Our Summit coordinator, Karen Mulhauser, is organizing this reception separately, but all Summit participants are welcome. The cost includes a subscription to the renewed Ms. Magazine: $35 provides one year subscription, $65 provides two years subscription and $100 provides two years plus the Lifetime Intimate Profile video of Gloria. Additional contributions will help defray costs. Checks should be made payable to Ms. Magazine and either brought to the event or sent to:

Karen Mulhauser, Mulhauser & Associates, 1730 Rhode Island Avenue, NW, Suite 712
Washington, DC 20036 phone: 202-463-0180 fax: 202-463-0182
kmulhauser@consultingwomen.com

Women's Equality Summit and Congressional Action Day

National Council of Women's Organizations

Member Organizations

*Participating Organizations

*9 to 5: National Association of Working Women
*African-American Women's Clergy Association
*Alexandria Commission for Women
*American Association of University Women
*American Medical Women's Association
American Nurses Association
*American Physical Therapy Association
*American Women in Radio & TV
*Association for Women in Science
Betty Friedan
*Black Women United for Action
*Black Women's Agenda
Business and Professional Women of the USA
Catholics for a Free Choice
Center for the Advancement of Public Policy
Center for the Early Childcare Work Force
Center for Policy Alternatives
Center for Women Policy Studies
Child Care Action Campaign
*Choice USA
*Church Women United
*Clearinghouse on Women's Issues
*Coalition of Labor Union Women
Cornell University/Institute for Women & Work
*Dialogue on Diversity Inc.
Economists' Policy Group on Women's Issues
*ERA Summit
*Federally Employed Women
*Feminist Majority
Financial Women International
*General Federation of Women's Clubs
Girls Incorporated
*HADASSAH
Institute for Health & Aging/University of California
*Institute for Women's Policy Research
International Black Women's Wages for Housework Campaign

International Wages for Housework Campaign
Jewish Women International
*Jewish Women's Coalition
League of Women Voters
MANA, A National Latina Organization
*Ms. Foundation for Women
*McAuley Institute/Women & Housing Task Force
*Na'Amat USA
*National Abortion Federation
*National Alliance for Caregiving
National Association for Female Executives
*National Association of Commissions for Women
*National Center on Women and Aging
*National Committee on Pay Equity
*National Council of Jewish Women
*National Council of Negro Women
National Council of Women of the U.S.
National Hispana Leadership Institute
*National Hook-up of Black Women, Inc.
National Museum of Women's History, Inc.
*National Organization for Women
National Partnership for Women & Families
National Political Congress of Black Women
*National Woman's Party
*National Women's Conference
National Women's Hall of Fame
National Women's Health Network
National Women's Health Resource Center
National Women's History Project
*National Women's Law Center
National Women's Political Caucus
*NAWE: Advancing Women in Higher Education
*NCA Union Retirees
NETWORK
New Ways to Work
*NOW Legal Defense and Education Fund
*Older Women's League
Organization of Chinese-American Women
Pamela Moffat
*Planned Parenthood Federation of America
*Public Leadership Education Network
*Radcliffe Public Policy Institute
*Religious Coalition for Reproductive Choice
Soroptimist International of the Americas
The National Association of Women Business Owners
The National Foundation for Women Legislators, Inc.

The White House Project
*The Woman Activist Fund, Inc.
*U.S. Committee for UNIFEM
*Washington Feminist Faxnet
*Washington Women's Television Network
*Wider Opportunities for Women
*Woman's National Democratic Club
Women Employed
Women Executives in State Government
*Women Leaders Online
Women of the West Museum
Women Work!
Women's Action Alliance, Inc.
*Women's Action for New Directions
*Women's Business Development Center
*Women's Campaign Fund
Women's Center for Ethics in Action
Women's Division, United Methodist Church
* Women's EDGE
Women's Environmental & Developmental Organization
Women's Foreign Policy Group
*Women's Institute for Freedom of the Press
Women's Institute for a Secure Retirement
Women's International League for Peace and Freedom
Women's International Public Health Network
*Women's Policy, Inc.
*Women's Research and Education Institute
*YWCA of the USA

Victoria L. Valentine
03/08/99 11:53:08 AM

Record Type: Record

To: Sondra L. Seba/WHO/EOP, Beverly J. Barnes/WHO/EOP

cc: See the distribution list at the bottom of this message
Subject: UPDATED: Women Editors Itinerary

"Economic and Retirement Security: What Women Have at Stake"
Roosevelt Room, The White House
March 15, 1999

On March 15, during Women's History Month, the White House will host a roundtable discussion on the future of Social Security and Medicare, for editors and writers from national women's magazines. The event will stress the vital importance of these programs to women, in particular. Representatives from the White House, the Department of Health and Human Services, and the Social Security Administration will participate in the discussion.

THE TENTATIVE SCHEDULE FOR THE PROGRAM IS AS FOLLOWS:

11:30 a.m. - 12:15 p.m. LUNCH Indian Treaty Room, 472 Old Executive Office Building (OEOB)

12:15 - 12:30 Escort Editors from the Lunch venue to the Roosevelt Room

OPENING REMARKS BY
1. Jennifer Luray, Director, White House Women's Office
2. Ann Lewis, White House Communications Director

12:30 - 12:50 PRESENTATION AND Q & A
HEALTH AND HUMAN SERVICES (HHS)
Speaker: Secretary Donna Shalala
Topic: Medicare Reform and its impact on women

12:50 - 1:40 PANEL PRESENTATION AND Q & A
OFFICE OF MANAGEMENT AND BUDGET (OMB)
Speaker: Jack Lew, OMB Director
Topic: President's Soc. Sec. Plan and Its Strengths Compared to Other Plans
SOCIAL SECURITY ADMINISTRATION
Speaker: Barbara Kennelly, Counselor to the Commissioner
Topic: Importance of Social Security Reform for women
COUNCIL OF ECONOMIC ADVISORS (CEA)
Speaker: Janet Yellen, Chair of CEA
Topic: What Soc. Sec. Reform Means for All Americans and How It Will Affect Future Generations

1:40 - 2:00	Three women share their personal stories about Social Security
2:00 - 2:15 p.m.	FIRST LADY OF THE UNITED STATES HILLARY RODHAM CLINTON Topic: Importance of Social Security and Medicare Reform for Women

Message Copied To:

Marsha E. Berry/WHO/EOP
Ann F. Lewis/WHO/EOP
Lorrie McHugh/WHO/EOP
Jennifer M. Luray/WHO/EOP
Mary E. Cahill/WHO/EOP
Richard L. Siewert/WHO/EOP
Jennifer M. Palmieri/WHO/EOP
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Ruby Shamir/WHO/EOP
Kelley L. O'Dell/WHO/EOP
Kim B. Widdess/WHO/EOP
Linda Ricci/OMB/EOP
lwilliams @ os.dhhs.gov @ inet

IWPR's state attendees at the
Women's Equality Summit and Congressional Action Day

Emily Browne:

Ms. Browne is a past president of the Florida branch of the National Organization for Women. She remains active in both the Florida and Gainesville chapters of NOW, and she has worked as a civil rights and women's activist for over thirty years. She is also an active member of the Democratic Party in Florida.

Diane Bryant:

* Ms. Bryant is the current chair of Kentucky Women Advocates, a coalition group of women's organizations in the state. She began work in Kentucky Women Advocates during her work as coordinator for the Association for Children for Enforcement of Support. Starting in 1999, Ms. Bryan also began working in an official capacity for the Kentucky Commission on the Status of Women. (Please see attached bio for more information.)

Laura Fortman:

* Ms. Fortman heads the Maine Women's Development Institute.

Marianne Hill:

* Dr. Hill is a leader in the current revitalization of the Mississippi Women's Political Network, a coalition group of women's organizations and leaders throughout the state. She also works on education issues with the Mississippi Institutes of Higher Learning, a state office dedicated to post-secondary education.

Nancy Intermill:

Ms. Intermill is president-elect of the Nebraska Business and Professional Women. She also currently works for Nebraska's Department of Health and Human Services in the Finance and Support office.

Barbara Potopowitz:

Ms. Potopowitz is currently Public Information Officer for the Connecticut Permanent Commission on Women. In this capacity she helps publicize information on the status of women in her state and problems facing different kinds of women. The Permanent Commission advises the state legislature on issues concerning women.

Judith Sutphen:

Ms. Sutphen is currently the Executive Director of the Vermont Governor's Commission on the Status of Women, where she has served since 1998. In this capacity, she works closely with the Governor and the legislature on promoting women's issues and in particular the importance of child care.

Diane Faye Bryant
116 Linden Ave
Frankfort, KY 40601

Diane Bryant is currently serving her second term as the President of Kentucky Women Advocates, a coalition of women's organizations and individuals who are committed to achieving full equality for women. KWA works toward this goal by providing a clearinghouse for information, a communication network and a mechanism for advocacy on issues of concern to women and their families.

In her 1998 term, Diane took on the Chair position of the Kentucky based Advisory Committee for the *Status of Women in Kentucky* report. She pulled together Kentucky women active in different aspects of women's concerns. She hosted meetings for the review of the report and spearheaded the organization of the media events in two locations, when the report was released. After the media event, she coordinated a conference on the Status of Women in Kentucky in conjunction with the Kentucky Women Advocates Annual Conference. She also coordinated Legislative Day seminar for women who want to make a difference with the General Assembly.

Prior to her election to KWA and continuing during her terms, she has been a coordinator for the Association for Children for Enforcement of Support, a non-profit national organization for the families of children entitled to child support, but encountering difficulties receiving it. This advocacy work started in 1994 at the local level and branched into a statewide commitment to helping other chapters get started. Her work included public education, public relations, advocacy in the courtroom, and unofficial lobbying in the legislature. She coordinated and hosted an annual Candlelight Vigil and event on the Capitol steps for the past 4 years with guest speakers like Kentucky's Attorney General and Kentucky's Governor and First Lady.

She has also: established herself as the volunteer moderator for the public hearings on child support, held by the Attorney General; worked on the Education and Public Relations subcommittee for the AG's Child Support Enforcement Commission; planned, administered, coordinated, and occasionally facilitated divorce education clinics for the local circuit court districts on a volunteer basis; participated on the Statewide Divorce

Education Training Advisory Group; participated on personnel search teams for domestic violence counselor and advocate; participated on the Electronic Benefits Advisory Committee, as an advocate for welfare mothers; participate on the Substance Abuse, Pregnancy, and Women of Childbearing Age Task Force; have testified to the Kentucky General Assembly and organized panels of women to testify against bills detrimental to women and their families.

Diane combined some of her volunteer interests and work commitments in November of 1998, when she was appointed as a Principal Assistant within the Kentucky Commission on Women. Within her job, she also participates and represents the Commission on the planning committee of the Council of Aging, the Affirmative Action Team of the Department of Personnel, and other groups as they arise. Currently, she is coordinating the Kentucky Women Remembered project of the Commission. This project's mission is to introduce women who have made a significant contribution to Kentucky into the artwork and displays of the Capitol building.

NATIONAL COUNCIL OF WOMEN'S ORGANIZATIONS

C/O National Committee on Pay Equity
1126 16th Street, N.W. • Suite 411 • Washington, D.C. • 20036 • (202) 331-7343 • FAX (202) 331-7406

MEDIA ADVISORY

For Immediate Release
March 7, 1999

Contact: Karen Mulhauser
Phone: 202-463-0180

FIRST LADY HILLARY RODHAM CLINTON TO ADDRESS WOMEN'S EQUALITY SUMMIT IN WASHINGTON, D.C.

WHAT: Leaders of national women's organizations today announced a Women's Equality Summit to launch a public education campaign on how social security reform will impact women and to address other issues important to women's lives. The Summit takes place on March 15-16 in Washington DC.

WHO: The National Council of Women's Organizations includes more than 120 groups which together represent over 5 million women. Summit participants include 400 leaders and members of participating organizations such as Feminist Majority, General Federation of Women's Clubs, National Organization for Women, Older Women's League, American Association of University Women, National Council of Negro Women, NOW Legal Defense and Education Fund, YWCA and the National Council of Jewish Women.

AGENDA: **Monday, March 15:** **First Lady Hillary Rodham Clinton** will speak on women's economic issues. This will occur in the auditorium of the National Education Association during the Monday afternoon issue briefing sessions on six key issues of the National Council of Women's Organization's agenda. NEA, 1201 16th Street, N.W.

Tuesday, March 16, 9:30 am Following a breakfast in the Senate Caucus Room (Russell 325), **Gloria Steinem** joins leaders of the National Council of Women's Organizations at the Women's Equality Summit press conference at the Senate Swamp. The Summit kicks off the Council's campaign to educate women and policy makers as to **women's stake in social security reform** and other issues important to women. Among speakers joining Gloria Steinem at the press conference are: **Susan Bianchi-Sand**, Chair, National Council and Executive Director, National Committee on Pay Equity, **Heidi Hartmann**, President, Institute for Women's Policy Research, **Patricia Ireland**, President, National Organization for Women, **Prema Mathai-Davis**, Executive Director, YWCA of the USA, **Kathryn Rodgers**, Executive Director, NOW Legal Defense and Education Fund and **Ellie Smeal**, President, Feminist Majority. Following the press conference, participants will visit Congressional offices. The day ends with a celebration of Ms. Magazine and of Gloria Steinem's 65th birthday at Hyatt Regency Hotel, 400 New Jersey Avenue, N.W.

ISSUES: In addition to **Social Security Reform**, the Council's agenda includes the following issues:

- Support for fair pay
- Securing affordable, quality child care as a national priority for all who need it
- Ending hate violence against all citizens and supporting Hate Crimes legislation
- Improving access to health care by increasing support for family planning services and requiring contraception insurance coverage
- Supporting ratification of the U.N. Convention for the Elimination of all Forms of Discrimination Against Women and protection for the women of Afghanistan

MEDIA INVITED TO ATTEND. ~~INTERVIEWS AVAILABLE ON REQUEST~~

TO: Mrs. Clinton
FROM: Marsha Berry
RE: National Women's Magazines Roundtable

You are scheduled to meet with approximately 30 editors and writers of national women's magazines, on Monday, March 15, 1999, in the Roosevelt Room. The representatives of the magazines will be here attending a half-day roundtable discussion on the future of Social Security and Medicare. The editors also have been invited to stay to attend the Sixth Millennium Evening.

The program will be opened by Ann Lewis and Jennifer Luray to provide an overview of the day and put the Administration's efforts on Social Security and Medicare into a broader context of a women and families agenda. The editors and writers will then hear from Secretary Shalala on Medicare reform and from OMB Director Jack Lew, CEA Chair Janet Yellen, and SSA Counselor to the Commissioner Barbara Kennelly on Social Security Reform. They will also hear from three women about their experiences with Medicare and Social Security. The editors will be permitted to ask questions after each session.

You will close the meeting, stressing the vital importance of Social Security and Medicare to women, reiterating the the Administration's efforts to reform Social Security and Medicare for the next generation, and challenging the magazines to make their readers aware of these critical issues. Your remarks are on-the-record. You will not take questions after your remarks.

Attached are a list of the attendees, the program for the half-day roundtable, fact sheets ~~on Medicare and Social Security (which also will be given to the editors and writers)~~.

2-pager on POTUS
1 pager on women in SS
1 pager on women + Medicare
1 page [illegible]

List of Attendees For Roundtable Discussion on Social Security and Medicare

Child Magazine
Pamela Abrams, Editor-in-Chief

Essence
Monique Greenwood, Editor-in-Chief
Ziba Kashef, Health Editor

Family Circle
Nancy Clark, Deputy Editor

Heart and Soul
Yanick Rice Lamb, Editorial Director
Kendra Lee, Senior Editor

JANE Magazine
Christina Kelly, Deputy Editor

Latina
Sandra Guzman, Editor-in-Chief

Mademoiselle
Elizabeth Crow, Editor-in-Chief
Jeannie Pyun, Deputy Editor

McCall's
Sally Koslow, Editor-in-Chief
Cathy Cavender, Executive Editor (writes on health)

Mirabella
Roberta Myers, Editor-in-Chief

Ms. Magazine
Marcia Ann Gillespie, Editor-in-Chief
Barbara Findlen, Executive Editor (handles health)

Redbook
Lesley Jane Seymour, Managing Editor
Peggy Northrup, Executive Editor (writes on health)

Self
Mary Dixon, Contributing Editor (formerly of the White House Women's Office)

Women's World
Stephanie Saible, Editor-in-Chief

Working Mother
Judsen Culbreth, Editor-in-Chief
Catherine Cartwright, Senior Editor

Working Woman
Bernadette Grey, Editor-in-Chief
Jill Hamburg, Associate Editor

THE WHITE HOUSE

WASHINGTON

"Economic and Retirement Security: What Women Should Know"

March 15, 1999
11:30 AM -2:15 PM

SCHEDULE FOR THE DAY

11:15 AM -11:30 AM	ARRIVAL of guests at the Old Executive Office Building through the Pennsylvania Avenue, N.W. entrance (near the intersection of 17th Street, N.W.)
11:30 AM -12:15 PM	LUNCH in the Indian Treaty Room, Room 474 in the Old Executive Office Building (OEOB)
12:15 AM -12:25 PM	MOVE to the Roosevelt Room in the West Wing
12:25 PM -12:30 PM	PROGRAM BEGINS with opening remarks by: **Jennifer Luray**, *Deputy Assistant to the President and Director, White House Office for Women's Initiatives and Outreach*; **Ann Lewis**, *Assistant to the President and Counselor*
12:30 PM -12:50 PM	PRESENTATION AND Q & A Speaker: **Donna Shalala**, *Secretary of the Department of Health and Human Services* Topic: Medicare Reform and its Impact on Women
	PANEL PRESENTATIONS
12:50 PM -12:55 PM	Speaker: **Jack Lew**, *Director, Office of Management and Budget (OMB)*Topic: The President's Social Security Plan and its Strengths Compared to Other Plans
12:55 PM -1:00 PM	Speaker: **Barbara Kennelly**, *Counselor to the Commissioner, Social Security Administration* Topic: Importance of Social Security Reform for Women
1:00 PM -1:05 PM	Speaker: **Janet Yellen**, *Chair, Council of Economic Advisors (CEA)* Topic: What Social Security Reform Means for All Americans and How it Will Affect Future Generations
1:05 PM -1:40 PM	QUESTIONS AND ANSWERS
1:40 PM -2:00 PM	**Three women** share their personal stories about Social Security
2:00 PM -2:15 PM	**First Lady Hillary Rodham Clinton** Topic: Overview of Social Security and Medicare Reform and How These Issues Affect Women
2:15 PM -2:30 PM	PROGRAM CONCLUDES AND GUESTS EXIT through the Northwest Appointment Gate on Pennsylvania Avenue, N.W.

THE WHITE HOUSE

WASHINGTON

"Economic and Retirement Security: What Women Should Know"

March 15, 1999

Contact Information

In addition to presenting you with information on Social Security and Medicare reform and its importance to women, one of the primary goals of our roundtable discussion is to offer you resources and contact information on these subjects. The following will be available as points of contact to provide you with any additional information you may require:

WHITE HOUSE OFFICE FOR WOMEN'S INITIATIVES AND OUTREACH
Kelly O'Dell, Special Assistant to the Director, 202-456-7300

WHITE HOUSE PRESS OFFICE
Victoria Valentine, Assistant Press Secretary, Specialty Press, 202-456-7150

FIRST LADY'S PRESS OFFICE
Toby Graff, Deputy Press Secretary, 202-456-2960

DEPARTMENT OF HEALTH AND HUMAN SERVICES (HHS) PUBLIC AFFAIRS OFFICE
Lynette Williams, Deputy Assistant Secretary for Domestic Policy and Strategy, 202-690-7850
HHS Homepage: *www.dhhs.gov*

SOCIAL SECURITY ADMINISTRATION (SSA) OFFICE OF COMMUNICATIONS
Joan Wainwright, Deputy Commissioner for Communications, 410-965-1720
SSA Homepage: *www.ssa.gov*

WHITE HOUSE COUNCIL OF ECONOMIC ADVISORS (CEA)
Michele Jolin, Chief of Staff, 202-395-5084

WHITE HOUSE OFFICE OF MANAGEMENT AND BUDGET (OMB)
Linda Ricci, Associate Director for Communications, 202-395-7254

White House press releases, documents and other information are available on our website:
www.whitehouse.gov

"Economic and Retirement Security: What Women Should Know"
March 15, 1999

THREE WOMEN SHARE THEIR PERSONAL STORIES OF SOCIAL SECURITY

Biographies

Melinda Scott
Philadelphia, PA
As the deputy director of FIRST (Foundation for Individual Responsibility and Social Trust), Melinda has helped organize events in over 28 cities for her organization. She is very articulate and well acquainted with issues of her generation regarding pensions and savings. She has participated in several Social Security forums throughout the region (including both the White House Conference on Social Security and the satellite downlink on young people and Social Security.) She is 28 years old.

Dinah Wiley
Alexandria, VA
Dinah is currently attorney at the National Immigration Law Center, a not-for-profit. She has a 401(k), but will not have an employer-based private or public pension. Her earlier work experience is spotty because she stayed home to raise her children and obtained her law degree after her children were grown. When she retires, she will be dependent upon Social Security and her 401(k). She is currently married. Diane is 55 years old and representative of many professional women today, particularly the many women who work for not-for-profits.

Ruth Rosenstein
Silver Spring, MD
Ruth is a widow and receives her own retirement benefit as well as a portion of widows benefits. Her husband died when she was only 39 years old and left her with 2 children to raise. She put both of them through college. Her daughter and granddaughter are both teachers. She lives in senior housing in Silver Spring and participates in service activities in her housing system. She is 83-years-old.

Helpful Clinton Administration Resource Numbers for Women and Families

Business

(202)-205-6673	President's Interagency Committee on Womens Business Enterprise (*Call for information and assistance on women entrpreneurial issues*).
1-800-827-5335	Department of Labor Women's Bureau Clearinghouse (*Call for information on women's legal rights in the workplace*).
(202) 219-6611	Department of Labor Women's Bureau, general office (*Call for information concerning economic and international issues*).
(202) 205-6673	U.S. Small Business Administration Office of Women's Business Ownership (*specifically created to help women entrepreneurs*).
1-800-8-ASK-SBA	U. S. Small Business Administration (*Call for information on managing and financing a woman-owned small business*).
1-800-532-1169	Department of Transportation Short–Term Lending Program (*Call for an application for a short-term loan, favorable to women in small businesses*).
(202) 512-1800	Working Women Count! A Report to the Nation, Government Printing Office, Publication #029-002-0082 (*Call for a copy of the survey results*).
1-800-669-4000	Equal Employment Opportunity Commission (*Call to report sexual discrimination or harassment*).
(202) 219-9475	Office of Federal Contract Compliance (*Call to report sexual discrimination in any company which contracts with the federal government*).
1-800-616-2242	Department of Health and Human Services, National Child Care Information Center (*Call for information concerning child care and other work and family issues*).
(202) 616-8894	Violence Against Women Office in the Justice Department (*Call for help and information concerning domestic violence*).

Education

1-800-4-FED-AID (1-800-433-3243)	Department of Education, Federal Student Loan Aid Information Center (*Call regarding information about and Applications for student loans*).
1-800-251-7236	National School to Work Program, Learning and Information Center (*Call for information about implementing a School-to-Work program in your area*). Help students make the connection between schoolwork and career.
(202) 606-5000	Corporation for National Service, AmeriCorps Program (*Call for information about Americorps, a program which loans money to students in return for community service*).
(202) 260-1856	Department of Education, Office for Safe and Drug-Free Schools (*Call for information regarding federal programs addressing violence and drugs in public schools*).
1-800-USA-LEARN	(1-800-872-5327), Department of Education, Information Resource Center (*Call for information about and referral to any Department of Education Program, including Goals 2000: Educate America Program*).
(202) 205-5463	Department of Education Bilingual Education and Minority Affairs (*Call for information about bilingual education programs*).
(202) 205-8572	Department of Health and Human Services, Head Start (*Call for information about Head Start, a pre-school program for underprivileged children*).
(202) 260-2670	Department of Education, Women's Educational Equity Act Program (*Call for funding for agencies and organizations which implement programs to promote educational equality for women and girls*).
(202) 514-4092	Department of Justice, Educational Opportunity Section (*Call for information about federal statutes concerning discrimination in schools*).

Health

1-800-799-SAFE	National Domestic Violence Hotline (*Call for information on domestic violence, emergency shelters, legal advocacy, assistance programs, social services, and batterers' programs*).
(202) 690-7650	Public Health Service, Office on Women's Health (*Call for general information on resources, services and education on women's health programs in the federal government*).
(301) 594-4000	Public Health Service, Office of Population Affairs (*Call for referral to regional federally funded family planning clinics*).
(301) 402-1770	Office of Research on Women's Health, National Institutes of Health (*Call for information about women's health research at the National Institutes of Health*).
(301) 827-0350	Office of Women's Health, Food and Drug Administration (*Call for FDA policies and regulations concerning women's inclusion in clinical trials and research*).
1-800-677-1116	Eldercare Locator, Funded by the Department of Health and Human Services Administration on Aging (*Call for assistance for elder persons and caregivers*).
1-800-729-6686	National Clearinghouse on Alcohol and Drug Information, Department of Health and Human Services, Center on Substance Abuse Prevention (*Call for information on drug and alcohol abuse*).
1-800-421-4211	National Institute of Mental Health Depression (*Call for informaton on depression*).
1-800-54-WOMEN	Women's Health Initiative, National Institutes of Health (*Call to sign up for a study on preventing heart and lung disease in women ages 50-79*).
1-800-4-CANCER	Cancer Information Service, National Cancer Institute (*Call for information about cancer and for referral to an FDA approved mammography center in your area*).
1-800-458-5231	AIDS Clearinghouse, Centers for Disease Control and Prevention (*Call for information about AIDS and referral to research and medical services*).

Children and Youth

(202) 219-8412	Department of Labor, Wage and Hour Division, Family and Medical Leave Team (*Call to find out your rights under the Family and Medical Leave Act*).
(202) 690-6782	Department of Health and Human Services, Administration for Children and Families, Child Care Bureau (*Call for referrals to local, federally funded child care centers, along with information about national child care policy*).
(202) 205-8821	Department of Health and Human Services, Administration for Children and Families, Family and Youth Services Bureau (*Call for information about federally funded youth programs*).
(202) 606-5000	Corporation for National Service, Learn and Serve America (*Call to apply for grants given to community and school–based programs which enable children K-12 to help alleviate local social problems*).
(301) 496-3454	Department of Health and Human Services, National Institute of Child Health and Human Development (*Call for biomedical information on children's disorders and health, as well as preventative medicine*).
(703) 385-7565	National Clearinghouse on Child Abuse and Neglect (*Call for information about child abuse and neglect*).
(202) 647-2688	Department of State, Office of Children's Issues (*Call for information about international child adoption*).
(202) 401-9373	Department of Health and Human Services, Administration for Children and Families, Office of Child Support Enforcement (*Call for information on child support enforcement*).

THE WHITE HOUSE OFFICE FOR WOMEN'S INITIATIVES AND OUTREACH, WASHINGTON, D.C. 20502
202-456-7300, FAX 202-456-7311
MAY 1998

THE WHITE HOUSE

WASHINGTON

BIOGRAPHY OF FIRST LADY HILLARY RODHAM CLINTON

Hillary Diane Rodham was born in Chicago, Illinois, on October 26, 1947. The daughter of Dorothy Rodham and the late Hugh Rodham, she and her two younger brothers grew up in Park Ridge, Illinois, as part of a close-knit family. After graduating from Wellesley College in 1969, Hillary enrolled in Yale Law School, where she developed a strong concern for protecting the interests of children and families, and met Bill Clinton, a fellow law student.

Hillary married Bill Clinton in 1975. Their daughter, Chelsea, was born in 1980. While her husband served as governor of Arkansas, Hillary founded Arkansas Advocates for Children and Families, introduced Arkansas' Home Instruction Program for Preschool Youth, and worked tirelessly on behalf of children and families, while practicing law in Little Rock. She served on boards of organizations including the Children's Defense Fund and the American Bar Association Commission on Women in the Profession.

Upon taking office in 1993, President Clinton made health care reform one of the highest priorities of his Administration. He asked the First Lady to chair the Task Force on National Health Care Reform, and she continues to be a leading advocate for improving health care quality and providing health insurance for the uninsured and the underinsured. Her deep commitment to children has led the First Lady to champion an ambitious effort to increase immunizations for preschool-age children, push for an expansion of children's health insurance coverage, advocate for innovative prenatal care, and raise awareness of the impact of tobacco on children.

In 1996, the First Lady authored It Takes a Village and Other Lessons Children Teach Us, a national call for all sectors of society to take responsibility for our children. In her book, the First Lady emphasizes that while parents are the most important influence in their children's lives, and have the primary responsibility in raising them, society also plays an important role in rearing our nation's children. She stresses that ultimately children will thrive only if all of society provides for them. In addition, since 1995, the First Lady has penned a weekly syndicated newspaper column, "Talking It Over". In this column, she draws upon her experiences as First Lady and on her observations of women, children, and families she has met across the country and around the world.

In 1997, the First Lady, along with the President, hosted two important conferences on children's issues. The First Lady played a strong role at the *White House Conference on Early Childhood Development and Learning*, where experts emphasized that the success a child has in reaching their full potential is influenced by what they experience during their critical early years. The *White House Conference on Child Care* drew attention to the struggles our nation's working parents face in finding child care they can afford, trust and rely on. This conference played an important role in developing the President's historic child care initiative --the largest investment in child care in our nation's history --to make child care better, safer, and more affordable for America's working families.

The First Lady helped create the White House Millennium Council to engage all Americans in marking the millennial milestone. Through such millennium projects as Millennium Evenings at the White House and the Save America's Treasures partnership, the First Lady has encouraged all Americans to "Honor the Past, Imagine the Future" to remind us to preserve our culture and heritage and to enhance life for future generations.

The First Lady has also worked tirelessly to reform our nation's foster care system and promote adoption. Through meetings with adoptive families and children in foster care, writings and speeches, the First Lady has focused on making it easier for children to move from foster care to permanent homes, and on increasing the number of adoptions. The First Lady played an important role in legislative reform, and was central to the passage of the Adoption and Safe Family Act of 1997.

In addition to her work at home, the First Lady serves as a goodwill ambassador for the United States during her visits abroad. From Europe to Asia, Africa to Latin America, the First Lady takes her message of human rights, health care, and economic empowerment for women across the globe. During her trips, the First Lady has advocated for human rights, promoted microcredit as a means to economic self-sufficiency, pushed for equality in education for girls and boys, and spoken of the importance of health care with an emphasis on meeting the critical needs of women and children, including family planning and safe motherhood. She has also been a leading voice for democracy building, for women's rights, and for the developing of a voluntary sector in emerging democracies.

Like her predecessors, First Lady Hillary Rodham Clinton brings to the role of First Lady of the United States her own special talents, experience, and interests.

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TALKING IT OVER
BY HILLARY RODHAM CLINTON

RELEASE: WEDNESDAY, JANUARY 20, 1999, AND THEREAFTER

Molly Lozoff of Miami, Fla., is a retired real estate broker. When she was 35, her husband suffered an incapacitating stroke that left him unable to speak. It was then this mother of four discovered that Social Security wasthere to provide disability benefits for her and for her children. Molly isnow 77, and once again, she has been able to turn to Social Security for support.

Molly's story reminds us that Social Security is not just a retirement program. Many of us don't realize that Social Security protects us in the event that a spouse or parent becomes disabled.Her story also reminds us of another critical issue: just how important Social Security is for women. Most women earn less than men, and many do not receive private pensions. Women are more likely than men to work part time, to spend some time out of the labor force and to live alone in their retirement years. And, on average, women live longer than men.

For these reasons, women make up more than half of all the elderly recipients of Social Security -- 72 percent of those over the age of 85. For many women, Social Security is literally all that stands between them and poverty.

This week, in his State of the Union address, the President offered a bold framework to help save Social Security. He proposed committing 60 percent of the budget surplus to Social Security and investing a small portion in the private sector in order to earn a higher return for all of us.

Social Security has often been called the "third rail of politics" -- the issue that every politician is afraid to touch. I am proud that my husband has stepped up to the plate and demanded an end to this head-in-the-sand approach. And I am pleased that he made the point Tuesday night of reminding our lawmakers that they must also work together to reduce poverty among elderly women.

As all of us who are aging know, health-care security can be just as important as retirement security, which is why the President also announced a plan to strengthen Medicare.

This week's State of the Union address was my husband's seventh and the last of the 20th century. As such, it offered him a unique opportunity not only to assess where we stand as a nation but also to chart a strong and sure course for the next generation. My husband took office at a time when America's economy was troubled, the deficit was high, and citizens feared for their safety. Today, we can all feel pride in our country and confidence in our future.

We are in the midst of the longest peacetime economic expansion in our history. For the first time in three decades, the budget is balanced. Violent crime is dropping, and our environment is the cleanest it's been in a quarter century. Now, though, is not the time to be complacent.To strengthen our families for the 21st century, saving Social Security will be our first priority. But there are many other challenges as well. For six years, this President has kept his eyes on the goal of helping America's families who every day do their best to balance the demands of work and home. To further that goal, this week, he called on Congress to increase the minimum wage and to expand the Family and Medical Leave Act to benefit 10 million Americans who work for smaller companies.

More than ever, men and women feel pressed to meet their obligations as workers and their responsibilities as parents. So, the President also laid out a bold agenda to improve child care, expand after-school programs, and provide a new tax credit for stay-at-home parents. He announced a plan to make America's schools the best in the world. He proposed the extension of health insurance to millions who can't afford it. And he urged passage of the Patient's Bill of Rights and action to protect our children from handgun violence and the dangers of tobacco.

When Molly Lozoff visited the White House last October for a roundtable discussion on women and pensions, she said, "I am so proud we have a President who feels a tug on his heart for our plight -- the plight of the elderly." This President is determined that America begin its journey into the next century with every American family solidly on board.

To find out more about Hillary Rodham Clinton and read her past columns, visit the Creators Syndicate web page at www.creators.com.

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DONNA E. SHALALA

Secretary of Health and Human Services

Donna Shalala is the longest serving Secretary of Health and Human Services in U.S. history. She joined the Clinton Administration in January 1993 to lead the federal government's principal agency for protecting the health of all Americans and providing essential human services. With a Fiscal Year 1999 budget of approximately $381 billion and nearly 58,000 employees, HHS administers a wide variety of programs including Medicare, Medicaid and federal welfare and children's programs.

In Secretary Shalala's five years as Secretary, the Department has guided the welfare reform process and the approval of the Children's Health Insurance Program; raised child immunization rates to the highest levels in history; led the fight against young peoples' use of tobacco; created national initiatives to fight breast cancer, racial and ethnic health disparities, and violence against women; and crusaded for better access and better medications to treat AIDS.

She has redefined the role of HHS Secretary, partnering with businesses and other private sector organizations to extend the Department's public health and education mission. She appeared in a "Milk Mustache" advertisement to help promote osteoporosis prevention and threw the first pitch (the full 60 feet, six inches) for the Baltimore Orioles' 1998 season after championing a campaign to break the link between smokeless tobacco and professional baseball. During her tenure, HHS launched the "Back to Sleep," "Girl Power!" and "Smoke-Free Kids and Soccer" campaigns, working with corporations and advocacy organizations to improve the lives and health of babies, girls and young women.

Secretary Shalala is an avid athlete and sports fan. Like her mother, Edna, the national 80-year-old women's tennis champion, Dr. Shalala plays a competitive game of tennis. In her spare time, she also reads, golfs, hikes and climbs mountains, among them the Himalayas. While growing up in Cleveland, Secretary Shalala played softball on a team coached by Yankees owner George Steinbrenner. Secretary Shalala was also the first season ticket holder for the WNBA's Washington Mystics.

Throughout her career, Dr. Shalala has been a scholar, teacher, and a public administrator. As Chancellor of the University of Wisconsin-Madison from 1987-1993, she was the first woman to head a Big Ten University and was named by Business Week as one of the five best managers in higher education. During her tenure at UW, she helped to raise over $400 million for the university's endowment and spearheaded a $225 million State-private partnerships program to renovate and add to the university's research facilities for its world class scientists.

Prior to that, Shalala served as president of Hunter College for eight years, and as an Assistant Secretary at HUD during the Carter Administration. From 1975-1977, she served as Treasurer of New York City's Municipal Assistance Corporation, the organization that helped rescue the city from the brink of bankruptcy.

Secretary Shalala is one of the nation's foremost advocates for children and families. During her tenure as Secretary, welfare rolls have dropped to the lowest in history and people have moved from welfare to work

(over)

with federal assistance in job training, child care, education, and child support enforcement and breaking down other barriers that make it difficult for Americans to find and keep jobs. Before joining the Clinton Administration, Dr. Shalala served for more than a decade on the board of the Children's Defense Fund, succeeding Hillary Rodham Clinton as chair in 1992.

An acknowledged scholar of state and local government and finance, Shalala earned her Ph.D. from the Maxwell School of Citizenship and Public Affairs at Syracuse University in 1970. She has also served as a. Peace Corps volunteer in Iran and taught political science at Syracuse, Columbia, Hunter and Wisconsin.

Secretary Shalala has more than two dozen honorary degrees and a host of other honors, including the 1992 National Public Service Award and the Glamour Magazine Woman of the Year Award in 1994. She has been elected to the National Academy of Education, the National Academy of Public Administration and the American Academy of Arts and Sciences.

ADDITIONAL INFORMATION

Nominated:	January 20, 1993
Sworn-in:	January 22, 1993
Born:	February 14, 1941, Cleveland, Ohio
B.A.	Western College for Women, 1962
Ph.D.:	Maxwell School of Citizenship and Public Affairs, Syracuse University, 1970

November 1998

Ann F. Lewis

Counselor to the President

Ann Lewis currently serves as Counselor to President Clinton at the White House. Ms. Lewis's appointment to The White House began in January 1997 as Deputy Communications Director. She was named Director of Communications in May 1997 and was appointed in March 1999 to the position of Counselor. Additionally, Ms. Lewis was appointed Co-Chair of the President's Commission on the Celebration of Women in American History in June 1998 with the establishment of the eleven member commission.

Ms. Lewis served as a Deputy Campaign Manager and Director of Communications for the Clinton-Gore Re-Election Campaign in 1996.

From 1994 to 1995, Ms. Lewis was the Vice President for Public Policy at the Planned Parenthood Federation of America, where she was responsible for policy, legal and communications initiatives. She has also run two public affairs consulting companies, Politics, Inc. and Ann F. Lewis, Inc.

Other positions Ms. Lewis has held were her tenures as the National Director of American for Democratic Action and as the Political Director for the Democratic National Committee. She also served as the Chief of Staff to then-Congresswoman Barbara Mikulski.

In 1992, Ms. Lewis led a study group for the Institute of Politics at the Kennedy School of Government at Harvard University. The title of the seminar was "Going First: Women as Leaders in Contemporary Politics."

Among Ms. Lewis' international activities, she was involved with the "South African Project," working on the preparations for the first-ever democratic elections. Ms. Lewis also participated in a myriad of training seminars for political leaders in Eastern Europe.

In 1998, Ms. Lewis participated in the First International Jewish Feminist Conference in Jerusalem. She has traveled to the Persian Gulf in a delegation led by Reverend Jesse Jackson as well as to Bonn, Germany for a conference on women's issues.

THE WHITE HOUSE

WASHINGTON

JENNIFER M. LURAY

Deputy Assistant to the President
and
Director of Women's Initiatives and Outreach

Jenny Luray was named Deputy Assistant to the President and Director of the White House Office for Women's Initiatives and Outreach in December of 1998. In that capacity, Ms. Luray serves as the President's top advisor on women's issues. In announcing Ms. Luray's appointment, the President noted that her extensive background in the primary issues concerning women will be enormously helpful as the Administration continues its strong advocacy on behalf of women and families.

Ms. Luray was the Legislative Director for Congresswoman Nita Lowey (D-NY) from 1995 to 1998. In addition to serving as the Congresswoman's associate staff on the House Appropriations Subcommittee for Labor, Health and Human Services, and Education, Ms. Luray played a leadership role on many legislative fronts including family planning and abortion rights, women's health, and school construction legislation. Ms. Luray coordinated the House effort which led to passage of landmark legislation guaranteeing the full range of contraceptive health care to women in federal health employee benefit plans. She also worked closely with advocates to boost federal funding for breast cancer research.

Ms. Luray was a policy analyst with the U.S. House of Representatives Democratic Study Group from 1992 to 1995 where she provided information to Congress on domestic economic and social policy issues. From 1987 to 1989, Ms. Luray served as Acting Executive Director and Assistant Director of the Harvard University Trade Union Program, the nation's premier academic program for union leaders.

Ms. Luray was the Education and Research Director at the Office Technology Education Project in Boston, where she led workshops for private and public sector managers and employees on the impact of new workplace technologies, and developed legislation to curb electronic monitoring. Ms. Luray also worked as an advocate on behalf of workers injured on the job, coordinating a state-wide campaign in Rhode Island to improve the worker's compensation system.

Over the course of her career, Jenny has designed and led numerous skills training sessions for union women, legislative advocates, and female political candidates.

Ms. Luray earned an M.P.A. from the Harvard University Kennedy School of Government in 1991 and an A.B. in Sociology from Brown University in 1983.

EXECUTIVE OFFICE OF THE PRESIDENT
COUNCIL OF ECONOMIC ADVISERS
WASHINGTON, D.C. 20502

THE CHAIRMAN

JANET L. YELLEN
CHAIR
COUNCIL OF ECONOMIC ADVISERS

Janet L. Yellen was appointed Chair of the Council of Economic Advisers (CEA) by President Clinton and confirmed on February 13, 1997. Dr. Yellen previously served as a Member of the Board of Governors of the Federal Reserve System. She was appointed to that position by President Clinton in February 1994.

Before becoming a member of the Federal Reserve Board, Dr. Yellen was the Bernard T. Rocca, Jr. Professor of International Business and Trade at the Haas School of Business at the University of California at Berkeley where she taught since 1980. She also served on the Panel of Economic Advisers for the Congressional Budget Office and as senior adviser to the Brookings Panel on Economic Activity.

Dr. Yellen was Assistant Professor at Harvard from 1971-1976. She also served as an economist with the Federal Reserve's Board of Governors from 1977-1978, specializing on issues of international trade and finance, including stabilization of international currency exchange rates.

Dr. Yellen has written on a wide variety of macroeconomic issues, while specializing in the causes, mechanisms and implications of unemployment. She is also a recognized scholar in international economics, recently focusing on the determination of the trade balance, as well as the course of economic reform in Eastern Europe.

Dr. Yellen was born on August 13, 1946, in Brooklyn, New York. She graduated summa cum laude from Brown University with a degree in economics in 1967, and received her Ph.D. in economics from Yale University in 1971.

Dr. Yellen is married to George Akerlof, who is a Professor of Economics at the University of California, Berkeley and Senior Fellow at the Brookings Institution. They have one son, Robert, who is a senior at St. Albans.

THE WHITE HOUSE

WASHINGTON

Jacob J. Lew
Director, Office of Management and Budget

Jack Lew was nominated to be Director of OMB by President Clinton, and was confirmed by the United States Senate on July 31, 1998. As Director, he is responsible for coordinating Administration efforts on management, budget and appropriations related matters, and as a member of the Administration's Economic Team works closely on the development of Administration policy.

Prior to becoming Director of OMB, Mr. Lew held positions, most recently as OMB's Deputy Director. As Deputy Director from August 1995 through July 1998, Mr. Lew had crosscutting responsibilities within OMB to coordinate Administration efforts on budget and appropriations matters and worked closely with the Director and the White House on the development of Administration policy.

Mr. Lew began his career in Washington in 1973 as a legislative aide, and became a principal domestic policy advisor to the late House Speaker Thomas P. "Tip" O'Neill, Jr. in 1979. He spent eight years at the House Democratic Steering and Policy Committee as Assistant Director and then Executive Director.

Mr. Lew has also served as an attorney in private practice for five years, Executive Director of the Center for Middle East Research, Issues Director for the Democratic National Committee's Campaign '88, and Deputy Director of the Office of Program Analysis in the city of Boston's Office of Management and Budget.

Mr. Lew was born in New York, New York on August 29, 1955. A member of the bar in the District of Columbia and the Commonwealth of Massachusetts, he graduated from Harvard College in 1978 and earned his law degree from Georgetown University Law School in 1983. He is married and has two children.

SOCIAL SECURITY

BARBARA B. KENNELLY
COUNSELOR

Former Connecticut Congresswoman Barbara B. Kennelly was appointed to the position of Counselor at the Social Security Administration (SSA) on February 15, 1999. As Counselor, Mrs. Kennelly works closely with the Commissioner of Social Security, Kenneth S. Apfel, and Members of Congress to inform and educate the American people on the choices we face to ensure the future solvency of Social Security.

Prior to joining SSA, Congresswoman Kennelly represented the First District of Connecticut, which includes Hartford and nineteen surrounding towns. Mrs. Kennelly won her congressional seat in a special election in January 1982, after the death of Congressman William R. Cotter in September 1981. In 1996, she was elected to her ninth term with over 74 percent of the vote, but did not run for reelection in 1998.

In November 1996 Congresswoman Kennelly was reelected by her colleagues to serve a second term as the Vice Chair of the House Democratic Caucus during the 105th Congress. As Vice Chair, she was the fourth-ranking, and only woman, in the elected Leadership. She was the first woman to serve in this position.

Mrs. Kennelly was also the first woman to serve on the House Committee on Intelligence and to chair one of its subcommittees. She was the first woman to serve as Chief Majority Whip, and the third woman in history to serve on the 200-year-old Ways and Means Committee. During the 105th Congress, she was the ranking member of the Subcommittee on Social Security, which oversees the largest single government program in the United States.

Her accomplishments include the passage of her plan to reduce the vesting period for pension plans to five years, making millions of additional workers eligible for pensions; her plan to allow the terminally ill to collect life insurance benefits early and tax-free; and her plan to permit tax deductions for individuals and businesses who purchase long-term care insurance. During all her years on the Ways and Means Committee, Congresswoman Kennelly championed legislation concerning Mortgage Revenue Bonds so more Americans could own their homes. Congresswoman Kennelly is a long-time advocate for children, working particularly to improve the collection of child support payments across state lines. She has fought for child protection programs, foster care and adoption assistance, health care for children, and championed the Earned Income Tax Credit, which increases take-home pay for low-income working families.

A life-long resident of Hartford, Connecticut, Mrs. Kennelly received a B.A. in Economics from Trinity College, Washington, D.C. She earned a certificate from the Harvard Business School on completion of the Harvard-Radcliffe Program in Business Administration and a Master's Degree in Government from Trinity College, Hartford. Congresswoman Kennelly holds honorary doctorates from Mount Holyoke College; the University of Hartford; Sacred Heart University; Teikyo Post University; Saint Mary's College; Simmons College; and the Rabbinical College of America.

Prior to her election to Congress, Congresswoman Kennelly was Secretary of the State of Connecticut and a member of the Hartford Court of Common Council. Her late husband, James, was Speaker of the Connecticut State House from 1975 through 1978. She has three daughters and a son.

THE WHITE HOUSE
Office of the Vice President

FOR RELEASE:
Thursday, March 11, 1999

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*****MEDIA ADVISORY*****

PRESS SCHEDULE OF TIPPER GORE
TRIP TO SARAJEVO, BOSNIA, THESSALONIKI AND ATHENS, GREECE
MARCH 13-21, 1999

Washington, D.C.--Tipper Gore, wife of Vice President Al Gore, will travel to Sarajevo, Bosnia to meet with American and Bosnian organizations working in partnership to help promote education and civic service activities around Sarajevo. They include several different non-governmental organizations working in partnership with the US Agency for International Development and the United States Information Service to assist refugees in re-integrating into Bosnian communities, as well as help in the effort to rebuild war-torn areas around Sarajevo. She is being hosted by the US Agency for International Development and the United States Information Service. Her trip will also include a visit to US troops stationed in Sarajevo and a visit with US embassy staff.

She will travel on to Thessaloniki and Athens, Greece later that week to address a series of forums on the role of volunteerism and public service in addressing gaps in social service. Her trip will include visits to Anatolia College and the American Farm School in Thessaloniki and the Gennadius Library and the American School of Greece in Athens. Her visit will also include a meeting with President Stephanopoulous, and visits with U.S. embassy leaders and staff in each city.

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