

VOTE AS IF YOUR LIFE DEPENDS ON IT — BECAUSE IT DOES!

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# the 2006 ABCs of women's issues

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National Council of Women's Organizations  
1050 17th St., NW, Suite 250  
Washington, DC 20036  
202-293-4505 or ncwo@ncwo-online.org**

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# Where are women today?

*How does policy on women affect your life?*



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This booklet provides updates on women's issues and questions you need to ask candidates and political parties ... questions they need to answer.

**ELECTIONS ARE OFTEN WON BY A VERY FEW VOTES.  
YOU CAN MAKE A DIFFERENCE.**

### THE ABCs OF YOUR ISSUES

While women in every group have an interest in all women's issues, you may have a higher interest in some areas than others. We urge you to read the entire guide, and concentrate on those issues that you especially care about.

### WHY NCWO WROTE THIS GUIDE

We believe **women's lives matter**. Only self-sufficient and secure women can meet their roles as providers, workers, mothers, daughters, partners, and community members.

We know **voting matters**. Critical elections in recent years have been decided by very few votes. **Women voters can make a difference.**

### Women's concerns only get attention when women speak out and vote!

We urge you to use this guide to ask political candidates and political parties at every level where they stand. Then, use that information in making up your mind about how to vote.

**Not all women have the same priorities.** We urge you to choose the areas of particular concern to you, and to share this information with family, friends, and neighbors.

Women's issues have become **invisible** as our leaders focus on national security and the economy. But women and families also need to be secure and, for a healthy economy, women's economic potential and contributions must be recognized.

Please use this guide to learn the latest on issues of concern to women. How can you help bring equal opportunity, fairness, and women's rights back onto the political agenda? How can you contribute to progress for women and their families? Don't miss the **Political Information Section** at the end of this guide for ways to make your voice heard.

**a**

## ⇒ PROTECTING AFFIRMATIVE ACTION

### SUMMARY

For decades, government, educational institutions, labor unions and private employers have sought to promote equal opportunity through affirmative action programs. These programs involve outreach, recruitment and training for women and people of color, and opportunities for women- and minority-owned businesses to participate in government contracting. They do not involve quotas for hiring and promotion, college admissions or business contracts.

While affirmative action programs have partially succeeded in combating discrimination based on race, ethnicity and gender, gaps remain in education, employment and earnings. Women have difficulty gaining access to training and employment in nontraditional fields. Promotions for women in business and the professions often come up against a “glass ceiling.” For example, among Fortune 500 companies, women make up less than 2 % of the CEOs and hold less than 10% of the highest corporate officer positions and less than 15% of board positions. In addition, many workplaces are sex-segregated, with the jobs performed predominantly by women paying less and having fewer opportunities for advancement than the jobs where men predominate.

Even though men of color and all women still lag behind, opponents argue that affirmative action is unnecessary and have challenged affirmative action programs in the courts and in state-wide ballot initiatives. State officials have eliminated some state-level affirmative action programs by executive order.

### NCWO POSITION

Affirmative action is not about the past. As long as barriers to equal opportunity persist, affirmative action is needed. The Supreme Court has recently addressed affirmative action in university admissions and has found that admissions policies that seek to promote diversity are constitutional. NCWO believes affirmative action is critical to continue progress toward full equal opportunity and opposes any efforts to weaken or eliminate affirmative action programs.

### QUESTIONS FOR CANDIDATES

1. Do you support or oppose efforts to weaken or eliminate affirmative action programs?
2. What would you do to eliminate the “glass ceiling” and earnings gap between women and men?

**b**

## ⇒ BUSINESS AND PROFESSIONAL WOMEN

### SUMMARY

According to the Small Business Administration, there are over 9 million women-owned businesses in America, a major increase in the last decade. Yet, women’s businesses receive less venture capital, have lower levels of bank credit, and receive far fewer federal contracts than businesses owned by men. Congress has specified a five % government-

wide procurement goal for women-owned businesses, but many government agencies such as the Department of Defense have failed to meet that goal or have circumvented it.

Women lag behind in gaining access to capital and credit. Most women-owned businesses are still initially financed with personal credit cards. Additionally, although women constitute the majority of professional workers, their compensation lags behind that of men in nearly every occupational category, including technicians, engineers, physicians, lawyers, teachers and nurses.

### NCWO POSITION

Women business owners are entitled to a fair share of government contracts, which are paid for by taxes from everyone. NCWO supports federal goals and safeguards for women-owned businesses in the government contracting process.

### QUESTIONS FOR CANDIDATES

1. Do you support set-asides in federal contracts for women-owned businesses?
2. What is your position on improving work conditions and compensation for professional women?

**c**

## ⇒ FUNDING CHILD CARE AND EARLY CHILDHOOD EDUCATION

### SUMMARY

Access to quality child care is a problem regardless of a woman’s income level. Current child care funding in the U.S. is inadequate for today’s working families. While child care and early childhood education are provided to some needy families receiving temporary assistance and to low-income and middle income families through several different programs, child care funding has been reduced over the last several years and completely fails to meet the need. Since 2000, approximately 250,000 children and their parents have lost much needed child care assistance. In addition, low-income workers often work nontraditional hours and as a result lack access to child care.

In 2000, only 1 out of 7 eligible children receiving Temporary Aid to Needy Families (TANF) received child care benefits. The changes to TANF in the 2005 reauthorization will only cause this number to decrease. Head Start and Early Head Start, federal programs with a record of success in early childhood education, serve over 1 million children and pregnant women, representing only about 50 % of those eligible.

Tax credits for child care were claimed by over 6 million taxpayers in 2000; however, the credit is not fully adjusted for inflation, with the result that each year fewer low-income families can claim it. A universal child care program that meets the full need is estimated to cost over \$50 billion.

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3

## NCWO POSITION

Affordable, quality child care for all who need it and want it should be a national priority. The U.S. government should fund universal pre-kindergarten and early childhood education programs in all fifty states and should make child care available at all hours. The Dependent Care Tax Credit should be available to all low and middle income families.

Recently it has been proposed that Head Start be moved to the states, a proposal NCWO strongly opposes, as it could reduce quality and put some programs in jeopardy of decreased funding.

## QUESTIONS FOR CANDIDATES

1. Do you support making child care a top priority and funding child care to 100 % of need?
2. Do you support federal funding for pre-kindergarten and early childhood education?

e

## ⇒ RATIFYING THE EQUAL RIGHTS AMENDMENT

### SUMMARY

Women are not explicitly guaranteed equal rights by the U.S. Constitution. Without having equal rights with men constitutionally protected, women must rely on a patchwork of laws that can be repealed or weakened at any time, and women's rights often depend on the state in which they reside.

The Equal Rights Amendment (ERA) has been ratified by 35 states with only 3 more states needed for final ratification by a three-fourths majority of the states.

ERA opponents argue that because only 35 states had ratified the Amendment by June 30, 1982, the deadline in the Amendment's resolving clause, the ratification period has expired. However, a different precedent was set in 1992, when the 27th Amendment to the Constitution — concerning Congressional pay raises — was ratified and became part of the Constitution 203 years after the amendment was originally introduced. Opponents have also argued that since a number of states rescinded their ratification votes, the total number of ratifying states is less than 35. However, the US Constitution makes no provision for rescission.

## NCWO POSITION

NCWO supports the reintroduction of the Equal Rights Amendment in Congress, and those working to gain 3 more states for ratification. In light of the fact that the 27th Amendment became part of the Constitution in 1992 after 203 years, the ERA's ratification period of less than three decades would surely meet the "reasonable" and "sufficiently contemporaneous" standards set by several Supreme Court decisions.

## QUESTIONS FOR CANDIDATES

1. Do you support ratification of the ERA? If so, do you endorse the position that only three more states are needed for final ratification?
2. Would you support a Congressional resolution verifying ratification of the ERA upon ratification by three additional states?

f

## ⇒ FAMILY LEAVE SHOULD BE PAID LEAVE

### SUMMARY

The U.S. is one of only two industrialized countries that fails to provide paid family leave for its workforce. In 1993, the U.S. Congress enacted the Family and Medical Leave Act (FMLA), which allows covered employees 12 weeks of unpaid leave during any 12-month period for the birth and care of a newborn child, a newly adopted or foster child, or for treatment of a serious family health condition.

The FMLA covers only workers at work sites with 50 or more employees. Many women employed in small businesses are excluded. Because family and medical leave is unpaid, many lower income women — often single mothers — cannot afford to take the leave and lose their paychecks. The government's attempt to help parents balance the demands of work and family through FMLA has little impact on the lives of single mothers or poor women who most need assistance.

The State of California has provided a model by initiating a six-week paid family leave program, supported by increased worker contributions to the state disability insurance program. All workers covered by the state disability insurance program are eligible for paid leave. Furthermore, employers with at least five employees are required by state law to permit workers to take up to four months of job-protected pregnancy-related leave.

## NCWO POSITION

Congress should enact paid family leave, a benefit which is available to families in almost the entire industrialized world and some of the developing world. Family leave is the right of all workers, including those at businesses with fewer than 50 employees.

## QUESTIONS

1. Do you support family leave for all workers, no matter the place of employment?
2. Do you support enacting paid leave at the federal level?

gg

## ⇒ GLOBAL WOMEN'S ISSUES

### 1) CEDAW: Convention on the Elimination of all Forms of Discrimination Against Women

### SUMMARY

CEDAW, a United Nations international treaty to ban discrimination against women, was first signed by President Jimmy Carter in 1980, but it has never been ratified by the U.S. Senate. To date, 180 countries have ratified the Convention; the U.S. is the only industrialized country that has failed to ratify. Called an international "Bill of Rights" for women, CEDAW defines what constitutes discrimination against women, sets up an agenda for national action, and requires regular progress reports from ratifying countries. It does not impose any changes in national laws or require any new laws in countries ratifying the Convention. CEDAW was last approved by the Senate Foreign Relations Committee in 2002, but was not taken up on the Senate floor, where it must pass with a two-thirds vote.

Members of Congress have attached Reservations, Declarations and Understandings to the treaty language to modify or qualify its content.

#### NCWO POSITION

The U.S. has ratified many UN treaties dealing with human rights. Failure to ratify CEDAW is a statement that affirming women's rights at home is not important, and makes it much harder for the U.S. to lead the way on international women's rights. Opponents have charged CEDAW would require countries to send women into military ground combat and sanction same-sex marriage. The provisions of the treaty concern only sex-based discrimination against women. CEDAW has made a difference, inspiring many countries to pass new laws against trafficking in women, rape, sexual harassment, and violence against women. The U.S. Senate should ratify CEDAW immediately without Reservations, Declarations and Understandings, and Senators should be held accountable for their support or opposition.

#### QUESTIONS FOR CANDIDATES

1. Do you support immediate ratification of CEDAW by the U.S?

### 2) INTERNATIONAL FAMILY PLANNING

#### SUMMARY

In recent years, U.S. contributions to the United Nations Fund for Family Planning have been cut off based on the undocumented rationale that UN agencies are promoting abortion. In 2001, the U.S. Government also imposed a global gag rule that restricts foreign non-governmental organizations that receive US family planning assistance from advocating or providing abortion-related services, even with their own non-U.S. funds. By 2002, the global gag rule resulted in ending all shipments of USAID-donated contraceptives to 16 developing countries in Africa, Asia and Latin America and to major family planning agencies in 12 other countries.

#### NCWO POSITION

Full funding must be restored to the UNFPA and to foreign family planning programs to aid women globally in their struggle to control the timing and number of children they have. The "gag rule" must be eliminated.

#### QUESTIONS FOR CANDIDATES

1. Where do you stand on U.S. support for family planning services internationally?

### 3) WOMEN'S POLITICAL PARTICIPATION

#### SUMMARY

The U.S. has recently been promoting women's right to participate as full citizens in newly emerging democracies. Given ongoing violence and threats to personal security, and strong opposition to women's rights from some sectors, there is a need for concrete actions and resources to support women's emerging leadership. Experience demonstrates that without explicit protection for women's rights in national constitutions and guarantees of women's representation in public office, including setting aside a proportion of offices for women, women will be marginalized in the political process.

#### NCWO POSITION

Women's right to participate as full citizens in society must be guaranteed in reconstruction plans and post-conflict planning, paving the way for equal rights guarantees in national constitutions in newly-emerging democracies. Set-asides guaranteeing women at least 40 % representation in parliament should be adopted, and training and adequate resources provided to women seeking public office.

#### QUESTIONS FOR CANDIDATES

1. How would you guarantee equal rights for women in emerging democracies overseas?
2. Do you support increased funding for women's security and development needs in post-conflict areas and in newly emerging democracies around the world?



## HEALTH CARE FOR WOMEN AND FAMILIES

#### SUMMARY

Women's health issues include: women's need for health insurance for themselves and their families; adequate Medicare coverage for older women; research on women's diseases; and gender differences in medical conditions and treatment.

More than one-fifth of women with children under 18 lack health insurance. Lack of health insurance leads to unaddressed medical needs. In surveys, over half of uninsured low-income women — some of whom have lost Medicaid coverage by entering the workforce — delay or postpone health care because they can't afford it.

Birth control is the single highest out-of-pocket medical expense for women of child-bearing age. Yet many health plans do not cover contraceptive drugs, even though they cover drugs like Viagra to enhance male sexual performance.

On average, women live longer than men do, and have lower incomes and less access to private health plans. As a result, older women are more dependent on Medicare than older men, and have higher out-of-pocket medical expenses, including prescription drugs. Older women with limited incomes are often obliged to join Medicare HMOs rather than having choice in medical services.

While research funding for some women's diseases, such as gynecological cancers, has increased dramatically, funding for research on women's health issues is still only a small proportion of total funding.

#### NCWO POSITION

All women and their families must have access to affordable and comprehensive health care. Specifically, NCWO supports increased funding for family planning, and a meaningful prescription drug benefit through Medicare that does not weaken or privatize the Medicare program. Gender bias in treatment and access to health care must be eliminated. Finally, funding for research on women's health must be further increased.

## QUESTIONS FOR CANDIDATES

1. How would you deal with the problem of women and families who have no health insurance?
2. Do you support coverage for birth control in health plans?
3. Do you support privatizing Medicare?
4. What legislation on women's health have you sponsored or supported?

j

## ⇒ JOB TRAINING AND EDUCATION

### SUMMARY

Today, more than ever, securing the future for working families depends on access to job training and education that will lead to good jobs and benefits. At the same time, economic prosperity depends on businesses having access to a pool of workers who are qualified to meet the demands of today's jobs. Women are particularly affected by the growing gap between the skills they have and those demanded by employers. Sixty % of all low-wage workers are women.

While employers increasingly demand high-skilled and better-educated workers, too many women do not qualify absent greater education and job training. For example, information and communication technologies are critical for developing women's workforce skills. Yet, changes in federal programs have significantly reduced access to these opportunities among low-income women.

### NCWO POSITION

Women, including those who are low-wage workers or are leaving welfare, need access to a broad range of job training and educational opportunities. Federal programs must set a goal of leading women and girls to jobs that will enable them to be self-sufficient, as defined by the real costs of daily living for families of different sizes in different areas of the U.S.

### QUESTIONS FOR CANDIDATES

1. What is your plan for moving low-wage women into high-wage, high-skilled jobs?
2. What steps will you take to support greater access to job training and education programs for women and girls?

i

## ⇒ EQUAL RIGHTS FOR LESBIAN, GAY, BISEXUAL AND TRANSGENDER PERSONS

### SUMMARY

Discrimination continues to exist in the workplace, in U.S. public policies and programs, and in the way federal, state and local governments refuse to acknowledge the family formation rights of lesbians, gays, bisexuals and transgender individuals. Our nation's hard-won civil rights laws do not cover sexual orientation and over 1,000 legal protections and benefits in state and federal law are inaccessible to committed same-sex couples. Legal recognition for same-sex couples would provide: access to health care and medical decision-making for partners and their children; parenting rights; Social Security

survivors' benefits; taxation, inheritance, and other government benefits; and the ability to pool resources to buy or transfer property without adverse tax treatment.

### NCWO POSITION

NCWO members support the protection and full defense of civil and human rights for everyone. Laws prohibiting employment discrimination must be enforced and new legislation must be passed that prohibits job discrimination based on sexual orientation. Legal and economic parity is essential for lesbian, gay, bisexual and transgender relationships.

### QUESTIONS FOR CANDIDATES

1. Do you oppose a constitutional amendment to outlaw same-sex marriage?
2. Do you support legal recognition for same-sex couples with federal benefits and full-faith and credit in every state and territory?
3. Do you support legislation to include sexual orientation in all of our nation's civil rights laws, including ones which prohibit workplace discrimination?

m

## ⇒ WOMEN IN THE MILITARY

### SUMMARY

Although women have served in the U.S. military since 1901, they are the only women in this country whose professional advancement is artificially curtailed by government laws and policies. In the last decade, laws banning women from serving on military aircraft with combat missions and aboard combat ships were repealed, but women still cannot serve aboard submarines, in infantry, armor and most artillery units, or in special forces units. Lesbians and gays cannot serve openly, military women suffer sexual harassment and violence from male soldiers, and women seeking abortions cannot obtain them through military or veterans' health care providers, even when they are willing to pay the cost themselves.

### NCWO POSITION

Women in the military must be allowed to serve in all positions for which they are qualified. The unworkable "don't ask, don't tell, don't pursue" policy should be repealed to allow lesbians and gay men to serve openly. Military women deserve access to full health care at military facilities including abortions and sexual trauma counseling. Sexual harassment of women and sexual misconduct at U.S. military service academies must be eliminated.

### QUESTIONS FOR CANDIDATES

1. Do you support opening all military assignments to women?
2. Do you support or oppose provisions banning lesbians and gay men from serving openly in the U.S. military?
3. Do you support providing the full range of reproductive health services for women in the military?

## ⇒ ACHIEVING PAY EQUITY AND SELF-SUFFICIENCY

### SUMMARY

Inequality of pay between men and women — full-time, year-round female workers currently earn, on average, 77 % of what full-time male workers earn — can be explained by occupational segregation and traditional patterns of discrimination. Gender and race discrimination compound the challenges facing women of color. African American women earn 68 % of male earnings, and Latina women, 57 %. While Asian/Pacific Islander women do better than other women, they still earn only 88 % as much as men.

Although male and female workers have roughly equal educational attainments, women tend to be segregated into lower-paying clerical and service jobs, while men dominate higher-paying blue-collar and management jobs. Women are the majority of professional employees, but are concentrated in nursing and teaching, while men dominate engineering, scientific and technical fields.

Among low-income workers, women would be the major beneficiaries of an increase in the minimum wage. A higher minimum wage would bring many families out of poverty and would be of particular assistance to single mothers and their children.

### NCWO POSITION

Women and men performing work of equal skill, effort and responsibility under comparable working conditions should be paid equally, even if job titles are different. This is generally referred to as pay equity as opposed to equal pay for jobs that are essentially the same. The U.S. Congress should extend prohibitions on pay discrimination to include pay equity and should strengthen the capacity of the Equal Employment Opportunity Commission to enforce equal pay.

All workers should be paid wages that enable them to pay for their costs of daily living, secure education for their children, and support retirement needs. A living wage can only be achieved by establishing a self-sufficiency standard (modest income level adjusted to the cost of living for families of different sizes in a given geographical area) and raising the minimum wage to meet it.

### QUESTIONS FOR CANDIDATES

1. Do you support passage of pay equity legislation such as the Fair Pay Act and the Paycheck Fairness Act?
2. Do you support raising the minimum wage and, if so, to what level?
3. How would you assure women access to nontraditional jobs?
4. What is your plan for moving women and families into self-sufficiency?

## ⇒ PEACE IS A WOMEN'S ISSUE

### SUMMARY

During war and other forms of armed conflict, women bear a strikingly heavy burden. In recent conflicts, women and girls were victims of sexual assault, used as human shields, and killed by errant bombs as they slept, shopped for food in street markets, or walked to school. In addition to living in fear and mourning the loss of loved ones,

survivors struggle to exist in politically and economically destabilized countries, where lawlessness abounds and the infrastructure for basic necessities has been destroyed. War tears apart families, livelihoods and deep-rooted cultures.

The war in Iraq has exacted a heavy toll. It has brought about the deaths of thousands of U.S. soldiers and tens of thousands of Iraqi civilians, has left many more with debilitating injuries, and has cost hundreds of billions of dollars. The increase in military expenditures has been accompanied by deep cuts in domestic social programs without which many in this country will be shut out of decent housing, health care, and education.

If women are especially threatened by war and militarism, they are also the key to creating sustainable peace. Recent policy statements from the U.N. Security Council, the Organization for Security and Cooperation in Europe, the Group of Eight Leading Industrialized Nations, and the European Union call for the inclusion of women at every stage of local and international efforts to prevent, manage and resolve conflict.

### NCWO POSITION

United States foreign policy should be driven by human rights, justice and equality — values that will decrease the threats of terrorism and armed conflict, while creating an environment in which peace is sustainable. Women must be included at all levels in efforts to resolve conflict and in post-conflict rebuilding.

### QUESTIONS FOR CANDIDATES

1. Do you support developing a plan to withdraw U.S. troops from Iraq?
2. Do you support requirements that women be included in preventing, managing and resolving conflict, and in post-conflict rebuilding?

## ⇒ REPRODUCTIVE RIGHTS AND JUSTICE

### SUMMARY

Women's reproductive rights include not only the right to choose abortion but also the ability to access a broad range of reproductive health services, including abortion, birth control, emergency contraception, and pre-natal and post-partum care, and to receive accurate information about sexuality, contraception, and sexually transmitted infections. Too many women face barriers such as lack of health insurance, economic status, geographical location, and, for immigrant women, language and cultural barriers that make it difficult or impossible to exercise their right to make well-informed personal decisions about their reproductive health.

Moreover, women's right to make such decisions is gravely threatened. Many believe that, with the appointments of Samuel Alito and John Roberts to the U.S. Supreme Court, *Roe v. Wade*, the 1973 Supreme Court decision establishing women's constitutional right to choose abortion, is virtually certain to be eviscerated. One state has already criminalized abortion — even when necessary to protect a woman's health — and a dozen other states are considering similar

bans. In addition, extremists have terrorized abortion clinics and providers through criminal violence and incitement on the internet.

Opponents of women's reproductive rights are increasingly targeting birth control. Political appointees at the FDA, ignoring the advice of the agency's own experts that emergency contraception is safe and effective for all women and should be available over-the-counter, approved OTC sales of the drug only for those 18 and over. Some states allow pharmacists to refuse to fill prescriptions for birth control pills, based on their personal beliefs, with no patient-protective requirements — placing particular burdens on rural and low-income women, who may be unable to travel to another pharmacy without considerable hardship.

#### NCWO POSITION

NCWO strongly supports women's right to choose and to have realistic access, whether through public funding or private insurance, to the full range of reproductive health services, including birth control, emergency contraception, abortion, pre-natal and post-partum care, and treatment and prevention of sexually transmitted infections. NCWO supports comprehensive, age-appropriate and culturally competent sex education for all women and girls. NCWO opposes efforts to overturn or eviscerate *Roe v. Wade*. Current laws to counter terrorism at women's health clinics and on the Internet must be vigorously enforced.

#### QUESTIONS FOR CANDIDATES

1. Do you support a woman's right to choose as embodied in *Roe v. Wade*?
2. Do you oppose appointments to the judiciary or executive agencies of people who would reverse *Roe v. Wade*?
3. What would you do to ensure all women's and girls' access to the full range of reproductive health services?

12  
13

## S ⇒ SAFEGUARDING SOCIAL SECURITY FOR WOMEN

#### SUMMARY

Nearly sixty % of Social Security beneficiaries are women. For most of these women, Social Security is their primary source of retirement income. Less than a third of women 65 and older receive any kind of pension — and women of color are the least likely of any group to receive private pensions. In addition, women continue to shoulder greater family caregiving responsibilities for children, the elderly, and ill family members than men. The time women spend out of the workforce to fulfill these family obligations results in lower lifetime earnings and less retirement income. Women also live an average of 7 years longer than men. Any proposed changes to Social Security must be examined for their specific impact on women's economic security.

Recent reform proposals for Social Security have suggested that individuals be allowed to divert a portion of their Social Security payments into individual retirement accounts to take advantage of private sector investment opportunities. But these so-called opportunities can quickly become losses in a bad economic climate. Whereas Social Security benefits are guaranteed for life and are adjusted to keep up with inflation, private investments do not protect against inflation and are not guaranteed.

By some predictions, the Social Security System is expected to be able to pay only 75 % of current-law benefits after 2040 as older workers claiming benefits increase in number faster than younger workers contributing to the system. Proposals to fix this problem include raising the retirement age to 70, or encouraging workers to take early retirement at reduced benefits. Other approaches to keeping Social Security solvent would be to increase payroll and employer taxes and/or remove the income cap for contributions from high earning individuals.

#### NCWO POSITION

NCWO opposes diverting Social Security benefits into individual retirement accounts; such a practice would impose great costs on society as two different systems of retirement benefits would have to be funded simultaneously. Diversion of benefits also subjects women to a greater risk of poverty if expected returns on investments are not realized — and even when the stock market is healthy, lower lifetime earnings for women will mean less money for them to invest. Moreover, there is no guarantee that widows would inherit private accounts or that divorced women would share in them.

NCWO also opposes raising the retirement age as this hurts women who are unable to work while they care for aging or ill family members. Many African American women, for example, are unable to work due to their own disability or illness and are more likely than White women to care for grandchildren as they age.

NCWO's Task Force on Social Security recommends that benefits payable to surviving spouses be raised from 50 % to 75 % of the couple's combined benefits. Likewise, individuals should be given caregiver credits to compensate for reduced earnings due to time spent providing necessary family care. Finally, benefits should be raised to help elderly single and divorced women whose numbers are increasing and who have a higher poverty rate than widows.

#### QUESTIONS FOR CANDIDATES

1. Do you support diverting some Social Security money into private accounts?
2. Do you support raising benefit levels for survivors and the lowest paid workers?
3. Should the retirement age be raised or kept at 65?
4. Would you support providing Social Security credits for time spent on caregiving responsibilities?

## t ⇒ TECHNOLOGY AS A RIGHT FOR WOMEN

#### SUMMARY

According to the most recent reports, over 60% of women in the U.S. go online; however women overseas are still the least likely to engage in any form of information and communication technology. Overall, women are the least likely to feel confident about their technology skills and are the least likely to pursue careers in science or technology. Many women are unaware of or do not participate in advanced technology education.

Women and girls are not given the same access to technology at home, in schools or at work, a reality that is especially devastating to women of color. They are less likely to be aware of technologies to improve access to health care, education, and other resources to assist themselves and their families. They are less likely to be aware of the methods to protect their children from Internet predators or violence against women in various forms of media and technology.

In our current knowledge-based economy, lack of skills and access to technology relegates many women to low income salaries. Entry level jobs require technology literacy, as the average employer today wants an emailed resume or an application filled out online. Women, particularly single mothers, with technology skills can telecommute when a child is sick — providing important flexibility in jobs that do not provide paid family leave. Broadband access provides opportunities for distance learning and media resources with audio and video.

**NCWO POSITION**

NCWO supports access for all women and families to affordable information and communications technologies, the elimination of gender bias in technology education, and advanced use of technology for improved health care, education, and career opportunities. In addition federal, state and local information and communication technology programs should be fully funded.

**QUESTIONS FOR CANDIDATES**

1. What steps will you take to support greater access to technology training and education programs for women and girls?
2. What will you do to ensure that government regulations do not result in limited access to the Internet for women and children?
3. How would you deal with the lack of access of low income women and their families to computer technology and technological education?

⇒ **TITLE IX: PROHIBITING SEX DISCRIMINATION IN EDUCATION**

**SUMMARY**

Title IX of the 1972 Education Amendments prohibits discrimination in educational programs based on sex, marital status or parental status in all educational institutions that receive federal funding. The legislation covers admissions, housing, educational courses, career guidance and counseling services, student financial aid and health benefits, and scholastic, intercollegiate, club and intramural activities. Title IX also prohibits sexual harassment by students and school employees. Title IX has generated the most controversy with regard to equitable athletic opportunities for students regardless of sex.

In the more than 30 years since the passage of Title IX, there have been significant increases in female high school graduates attending college, women earning undergraduate and graduate degrees, female participation in intercollegiate sports, and girls remaining in school when pregnant. Nevertheless, studies indicate that girls

continue to be short-changed by deficits in career education, math and science, standardized testing, education of teen parents and at-risk students, vocational education, athletic opportunities, and by sexual harassment. Women’s sports receive vastly lower funding than men’s sports and compliance with Title IX is not being aggressively investigated or enforced by the Department of Education.

**NCWO POSITION**

Title IX has been a major tool for ensuring equal educational opportunity for all students, and remains a necessary and vital civil rights law. NCWO opposes any efforts to weaken Title IX such as giving educators more flexibility to establish single-sex education, or decreasing funding for women’s sports. It is critical to continue strict monitoring of compliance with Title IX regulations at the local level.

**QUESTIONS FOR CANDIDATES**

1. Will you ask the Department of Education to rescind the March 2005 “clarification” which weakens Title IX enforcement?
2. Would you increase funding for Title IX compliance-related activity by the Department of Education?
3. Would you establish funding for Title IX Compliance Officers as required by the law but rarely implemented?



⇒ **STOPPING VIOLENCE AGAINST WOMEN**

**SUMMARY**

The U.S. Government first addressed domestic violence in public policy in 1994, with the passage of the Violence Against Women Act (VAWA). VAWA provided grants for shelters for battered women, training of law enforcement officers, and assistance to sexual assault victims. The Act was re-authorized in 2000 but, since then, the President has requested and the Congress has appropriated only a portion of the funds it authorized for domestic violence programs. In addition, the Family Violence Prevention and Services Act has been underfunded.

Since the passage of VAWA, intimate partner violence, including homicide, has declined. Nevertheless, a domestic violence incident occurs on average every nine seconds in the U.S. and 85 % of the victims are women.

**NCWO POSITION**

NCWO wants to see the Violence Against Women Act (VAWA) fully funded, as well as improved with new, innovative programs providing assistance to victims of violence. NCWO supports anti-violence initiatives and including gender, sexual orientation, transgender and disability hate crimes legislation.

**QUESTIONS FOR CANDIDATES**

1. Do you support full funding for the Violence Against Women Act?
2. Would you extend the bases for hate crimes to include gender, sexual orientation, transgender, and disability?

## SUMMARY

In 1996, the U.S. Government altered the U.S. welfare program with the passage of Temporary Assistance to Needy Families (TANF), a federal block grant to the states to provide help to eligible poor families, most of them headed by single mothers. Benefits are limited to 60 months over the recipient's lifetime and are linked to mandatory participation in education and training programs and work. TANF benefits vary greatly from state to state but, even at their highest, leave families far below the poverty line. TANF funds are also provided to eliminate barriers to work, such as lack of child care or transportation, and to promote marriage and sexual abstinence as answers to poverty.

Between 1996 and 2006, welfare caseloads nation-wide declined by about two-thirds, often due to sanctions imposed on families who were unable to meet rigid requirements. These changes have deepened the poverty of the poorest families. In 2006, Congress reauthorized TANF and insisted that states reduce the welfare rolls still further. Current legislation fails to include sufficient funding for provision of child care services while authorizing \$100 million annually for unproven marriage promotion activities. Changes in the Medicaid program make it less likely that families will receive necessary health care.

## NCWO POSITION

The best anti-poverty program is a good job with benefits and decent levels of support for parents taking care at home of their pre-school children. In light of the recent federal legislation, states should increase funding for programs to assist poor families, including health care, child care, transportation, housing, education and training and to support mothers who wish to care for their own children.

## QUESTIONS FOR CANDIDATES

1. Should state benefits be increased to make up for the decline in federal benefits to poor families?
2. Do you support increased funding for child care to meet 100 % of need?
3. Should the 5-year lifetime limit on assistance be eased in times of high general unemployment (6 % or above)?
4. What is your position on promotion of marriage and sexual abstinence as solutions for needy families?

## 1) Student Loans

## SUMMARY

Over 39% of college students graduate with unmanageable debt. The current interest rate for students while in school is 4.7% and when out of school it is 5.3%. Yet, perversely, Congress' 2006 budget reconciliation cuts a net amount of \$12.7 billion from federal student loan programs, representing the deepest cuts in the history of the programs. Currently, Congress is considering increasing the Stafford loan interest rate to a fixed

rate of 6.8%. According to the U.S. Student Association, 70% of the savings from the student loan programs is taken up directly by student and parent borrowers.

Women now make up a majority of college students. Among undergraduates, 56% of the student body in 2000 were women, up from 42% in 1970. As a result, more women are feeling the burden of increased student debt. While a college education increases women's earning potential, women feel the impact of student debt more deeply because they are still paid less than men.

## NCWO POSITION

A college education should be available to all those that seek it. The benefits to the country of a highly educated workforce well outweigh the initial costs of supporting education. Furthermore, women's achievements in higher education during the past three decades are partly responsible for narrowing the wage gap. Women and men with a college education are also more likely to have employee benefits such as health insurance. Congress must support students by creating programs to lower the average debt load per student, as well as increase funding for programs and scholarships dedicated to helping young people attain a college degree.

## QUESTIONS FOR CANDIDATES

1. Are you committed to restoring funding from the \$12.7 billion in student assistance that was cut in 2006?
2. Do you support creating tax incentives for those paying for a college education?
3. Do you support increasing the amount of funding dedicated to scholarship programs, such as the Hope Scholarship, by a substantial amount?

## 2) Media Democracy and Justice

## SUMMARY

Looking to the media for positive images of young women is no easy task. Too often younger women are depicted as victims, sexual objects, or not shown at all. The statistics are sobering: Women are only 132 of the general managers of the 1,600 television stations in the U.S. An analysis of the major broadcast evening news programs (CBS, ABC, NBC) to determine the %age of female news protagonists in 2002, showed 14% compared with 86% for men. Women in Congress receive fewer total newspaper articles, fewer mentions in front page, national, foreign, metro, business and sports articles, fewer issue-based articles and fewer mentions and quotes in newspaper articles than their male counterparts. Women were just 14% of the guests on the Sunday morning public affairs television programs in the U.S from November 2004—July 2005. The lack of representation of women in all levels of media cannot be ignored.

## NCWO POSITION

As difficult as it is to find realistic portrayals of younger women, ensuring that there are positive, strong images of young women in the media needs to be a priority. The media's enormous influence necessitates it. The public face of young women in the U.S. cannot continue to be determined by those who exclude women from

serving as commentators and creators of public opinion. NCWO supports efforts to combat the notion of women as objects for popular consumption in the media, rather than as creators of public opinion, including a broad-reaching campaign featuring U.S. women of all ages who are making a difference in their community and/or the nation. In order to help attain these goals, the Federal Communications Commission (FCC) hiring guidelines that are crucial in bringing more women and minorities into broadcasting must be effectively enforced.

#### QUESTIONS FOR CANDIDATES

1. Do you support the continuation of FCC guidelines that aim to hire more women and minorities in broadcasting?

### ⇒ USEFUL POLITICAL INFORMATION

#### REGISTERING TO VOTE

You must register before you can vote. You must be a U.S. citizen, 18 years old by Election Day, not in prison or on parole for a felony conviction, not judicially declared incompetent to vote. You can obtain a voter registration form in many locations — public libraries, schools, state agencies, Department of Motor Vehicles, city hall, and online (see [www.congress.org](http://www.congress.org)). The deadline to register ranges from 13 to 30 days before the election. Plan ahead.

When you register, you will be asked to declare a party or state that you are an Independent. You may “decline to state” your party preference. In most states—but not all—you are entitled to vote only in your own party’s primary. Anyone who is registered can vote for any candidate in the general election, regardless of party affiliation. If you have moved and changed state or locality, **you must re-register**. For more information about registration, you can call your local County Elections Official or the League of Women Voters in your area.

#### VOTING

Once you are registered, you may vote in a political party primary to nominate the candidate of your party, and in the general election. You do not have to vote the same way in the general election as you voted in the primary.

The 2006 General Election is on **Tuesday, November 7**. If you have difficulty getting to the place where you vote or cannot get there on November 7, you can request an Absentee Ballot beforehand and vote by mail. This is often a helpful tool for busy people, people who don’t have transportation, or the elderly.

#### WEB SITES FOR VOTER INFORMATION

For general information, see [www.lww.org](http://www.lww.org); for candidate positions and voting records, see [www.vote-smart.org](http://www.vote-smart.org); for the location of your polling place, see [www.mypollingsite.com](http://www.mypollingsite.com).

### THE ABCs of RAISING WOMEN’S ISSUES

Here are some tips for making your voice heard!

#### INTERVIEWING CANDIDATES

1. Determine in advance how much time you will have and ask your most important questions first!
2. Interview with a partner or team, so you’re sure to catch the candidate’s exact words.
3. Make your questions specific. If the candidate answers too generally, follow up with a comment such as “Please be specific.”

#### EXPRESSING YOUR OPINIONS

Letters to candidates, newspapers and magazines, material for political party platforms, and radio call-in shows:

1. State your position firmly and clearly. Use facts to make your case.
2. Be brief — try to keep your piece to two short paragraphs.
3. Use personal examples whenever possible.
4. Conclude with a one-sentence re-statement of your position.
5. Identify yourself and your organization, and give an address.

#### FOR MORE INFORMATION ON WOMEN’S ISSUES

NCWO

[www.womensorganizations.org](http://www.womensorganizations.org)

The National Council of Women’s Organizations is a coalition of over 200 groups and organizations that collectively represent some 10 million women around the country. NCWO members collaborate on substantive policy work and grass roots activism to address issues of concern to women. For group and individual membership information, please see [www.womensorganizations.org](http://www.womensorganizations.org).

#### CHAIR

Susan Scanlan *President, Women’s Research and Education Institute*

#### VICE-CHAIR

Heidi Hartmann *President, Institute for Women’s Policy Research*

#### STEERING COMMITTEE

Sheila Coates *President, Black Women United for Action*

Jodi Jacobson *Executive Director, Center for Health & Gender Equity*

Mal Johnson *Co-Chair, National Women’s Conference*

Morlie Levin *National Executive Director, Hadassah*

Shireen Mitchell *Executive Officer, Digital Sisters, Inc.*

Roslyn Ridgeway *President, BPW/USA*

Kathy Rodgers *President, Legal Momentum*

Vicki Saporta *President & CEO, National Abortion Federation*

Eleanor Smeal *President, Feminist Majority Foundation*

Laurie Young *Executive Director, OWL: The Voice of Midlife and Older Women*

PLATINUM

**AMERICAN ASSOCIATION OF UNIVERSITY WOMEN**

*Because Equity is Still an Issue.*

Since its founding in 1881, AAUW has taken positions on the fundamental issues of the day — educational, social, economic, and political. AAUW remains a powerful voice for education and equity for all women and girls.

AAUW Action Network. Join a network committed to mobilizing voters on critical women's and civil rights issues. Find out what's happening in Washington and what you can do to influence the outcome! Visit [www.aauw.org](http://www.aauw.org) to join.

**1881–2006: Celebrating A Legacy of Leadership, 125 Years**

**BLACK WOMEN'S HEALTH IMPERATIVE**

*The Imperative is fighting for the lives of Black women!*

Founded in 1983 by health activist Bylye Y. Avery, the Imperative is the voice for the improved health status of African American women. As the only national organization devoted solely to the physical, mental and spiritual health and well-being of the nation's 19.5 million Black women and girls, we empower African American women to be educated health care consumers.

**FEMINIST MAJORITY FOUNDATION**

Founded in 1987, the Feminist Majority Foundation is a cutting-edge organization dedicated to women's equality, reproductive rights, and nonviolence. FMF uses research and action to empower women economically, socially, and politically. FMF conducts the largest pro-choice campus program in the nation, training the next generation of feminist leaders. Learn more at [www.feminist.org](http://www.feminist.org) and [www.feministcampus.org](http://www.feministcampus.org).

**NATIONAL ORGANIZATION FOR WOMEN**

*Celebrating 40 fearless years!*

*Building a feminist future since 1966...*

NOW is the largest feminist advocacy organization in the United States, with more than 500,000 contributing members and 500+ local and campus affiliates. Since its founding, NOW's purpose has been to take action to bring women into full participation in society—sharing equal rights, responsibilities and opportunities with men while living free from discrimination. NOW works to advance reproductive justice, end racism, stop violence against women, secure lesbian rights, achieve constitutional equality and ensure economic justice. Visit [www.now.org](http://www.now.org).

**RELIGIOUS COALITION FOR REPRODUCTIVE CHOICE**

*People of faith are pro-choice!*

RCRC has affiliates in 27 states, Spiritual Youth for Reproductive Freedom campus chapters, and a nationwide Clergy for Choice Network. Learn why you can be pro-choice and pro-faith at [www.rcrc.org](http://www.rcrc.org).

Religious Coalition for Reproductive Choice  
1025 Vermont Avenue NW, Washington DC 20005  
202-628-7700

**WOMEN'S RESEARCH AND EDUCATION INSTITUTE**

WREI was founded in 1977 as the information/policy analysis arm of the Congresswomen's Caucus. Since then, both female and male members of Congress have come to rely on WREI's timely, accurate, and bipartisan reports. Among WREI's programs are *The American Woman*, a biennial demographic profile on all aspects of women's lives; Women in the Military, the only project advocating for the rights and responsibilities of U.S. servicewomen; and the Congressional Fellowships on Women & Public Policy, which has placed more than 280 talented graduate students on Capitol Hill for nine month of hands-on legislative training.

**YWCA USA**

YWCA USA is the nation's oldest women's organization representing more than 2 million women, girls and their families, with nearly 300 associations across the United States. The YWCA USA is dedicated to the empowerment of women and is committed to the elimination of racism. YWCA programs and services provide safe places for women and girls, build strong women leaders and advocate for women's rights and civil rights in Congress. To learn more visit: [www.ywca.org](http://www.ywca.org)

SILVER

**Friends of the National Hookup of Black Women  
Georgetown Women and Gender Studies Program  
Girls Incorporated  
OWL: The Voice of Midlife and Older Women**

