



Building Woman Power

POLITICALLY
PROFESSIONALLY
PERSONALLY

WORKPLACE EQUITY
PROGRAM MANUAL

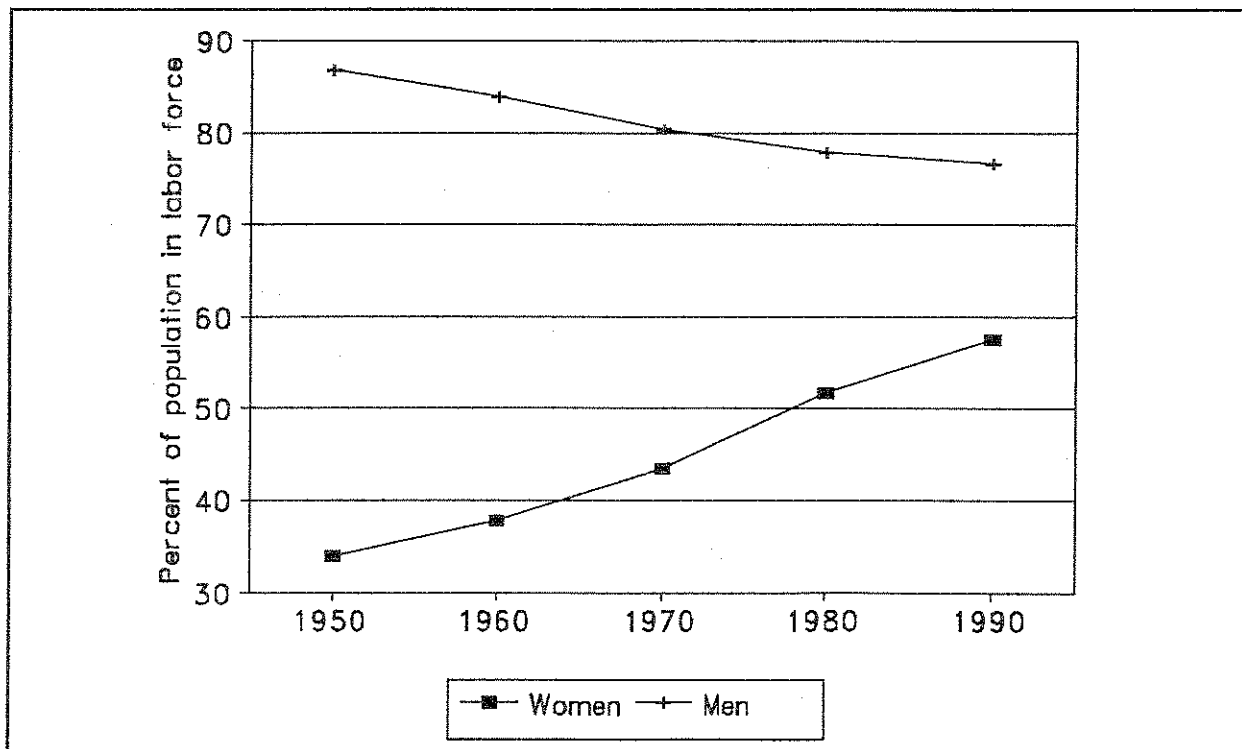
Consider two 24-year-old recent college graduates. They apply for jobs at the same company and both receive -- and accept -- offers for employment. Fast forward ten years...they're still at the company and both have proven to be valuable employees. One of them, however, is much farther along in his career than the other, who has not been offered similar job assignments, raises or promotions. The latter employee has had to take a couple of years off to tend to family responsibilities -- including an unplanned pregnancy -- and, as a result lost seniority, and is not vested in the company pension plan. In fact, this employee is considered lucky because the company rehired her. The gender of these two employees and the differing paths their careers have taken are not mutually exclusive. Despite the progress

of the past 20 years, women and men are still not afforded the same opportunities in the workplace. Although increasing numbers of women are working today, they still have a long way to go to achieve parity with working men.

WOMEN IN THE WORK FORCE

Over the past 30 years, women have transformed the American labor force. The influx of women into the workplace is one of the most important changes that has ever taken place in the labor market. Every decade after 1880 has shown an increase in the percentage of the labor force that is female. At the turn of the century, only 5 million of the 28 million Americans, or 18 percent, in the labor force were female. As recently

Figure 1 - Labor Force Participation Rate of Women and Men, 1950 - 1990



as 1947, fewer than 17 million of the 59 million labor force participants, or 29 percent, were women. Between 1948 and 1985, women's share of the labor force grew from 29 to 45 percent, as their participation rate in the workplace jumped from 33 to 55 percent.

Prior to the Industrial Revolution, families commonly worked in "cottage industries" based in the home. The workplace and the home were often one and the same, and the entire family pitched in. After the Industrial Revolution, however, paid employment moved to a common site outside the home and, as a result, women became isolated from paying employment. They continued to work *inside* the home, rearing the children and taking care of the housework, but *outside* employment for women was considered unnecessary and even unseemly. Additionally, the labor market was an uninviting place for women since the primary jobs available to women were as domestic servants, factory hands or teachers. Some women had to continue working -- single or widowed women, or women from poverty stricken homes -- but if a man was available to provide for their economic needs a woman stayed home.

From the Industrial Revolution to World War II, women's employment levels did increase, albeit slowly. During World War II, due to personnel shortages caused by the large numbers of men serving in the armed forces, sizable numbers of women were drafted into the work world. After the war, the majority of working women returned home; getting married, having four kids and a nice house in the suburbs was

deemed their highest aspiration. The "feminine mystique"¹ or the "problem with no name," -- i.e. the malaise and sense of dissatisfaction with their lives that gripped many housewives in the 1950s -- soon propelled many women back into the work force, though. Women's labor force participation has been steadily increasing ever since. In 1970 and 1980, women's share of the labor force was 38 percent and 42 percent, respectively.² In 1990, women were 45 percent of the labor force, and they are projected to account for 47 percent by 2005. Of the 26 million net increase in the civilian labor force between 1990 and 2005, women will account for 15 million, or 62 percent of net growth.

WOMEN'S EMPLOYMENT AND THE LAW

In the 19th and early 20th century, many states passed "protective" labor laws that prohibited women from working in certain occupations or from working long hours or at night (although nurses were exempted from the night work proscription). Employers were allowed to discriminate against female employees by paying them less, firing them if they became pregnant or otherwise treating them in an inequitable fashion. With the increasing numbers of women in the workplace, though, the environment condoning discriminatory actions began to change.

The legislative and judicial record of the post-1963 period clearly established the principle, if not the reality, of equal employment opportunity for women. The law evolved from actively

sanctioning sex discrimination -- through protective labor laws -- to establishing the principle of equal employment opportunity, and finally to mandating the eradication of discrimination through affirmative action. This is one of the most significant legislative developments of the post-World War II era.³

The first major employment discrimination regulations came from the executive branch. In fact, the use of the federal government's buying power and contract authority as a means of bringing about equal employment opportunity predates the use of legislation by several decades.⁴ The first committee on fair employment practices for federal contractors was organized by President Franklin D. Roosevelt in 1941. Presidents Harry S. Truman and Dwight D. Eisenhower also issued executive orders mandating equal employment opportunity. These early executive orders, however, were only statements of public policy and were not backed up by budgets or enforcement mechanisms. In 1965, President Lyndon B. Johnson, through Executive Order 11246, transferred the functions of earlier committees to the Department of Labor and gave the Secretary of Labor the right to create a compliance office and to promulgate rules and regulations for enforcement of the order. Furthermore, in 1968, Johnson issued Executive Order 11375, which amended earlier orders to include a prohibition against sex discrimination. In 1978, all contract compliance activity was transferred to the Office of Federal Contract Compliance (OFCCP) of the Department of Labor. Today, Executive Order 11246 prohibits discrimination in federal

contracts while also requiring contractors to take affirmative action to ensure equal opportunity for women and minorities.

The first law prohibiting discrimination against women was the Equal Pay Act of 1963. This act requires employers to pay the same wage to men and women who work in the same establishment and whose jobs require the same skill, responsibility and work conditions. The act, however, exempts pay differences based on seniority, the merit system, production or a factor other than sex. The Equal Pay Act also does not require nondiscrimination in hiring, promotion or work assignments; therefore, it does not truly mandate equal employment opportunities in the workplace.⁵

In 1964, Congress passed Title VII of the Civil Rights Act of 1964, which prohibits discrimination on the basis of sex, race, color, religion or national origin in determining wages. Unlike the Equal Pay Act, Title VII does outlaw discrimination not only in pay but also in hiring, placement, promotion and fringe benefits. Title VII covers private employers with 15 or more employees, labor unions, and employment agencies. It allows suits by individuals and suits on behalf of classes of persons.

Title VII also established an enforcement agency, the Equal Employment Opportunity Commission (EEOC). The EEOC receives and investigates complaints of discrimination, attempts conciliation and may bring lawsuits against employers. The EEOC also issues guidelines concerning the legality under Title VII of many personnel practices. These guidelines, however,

are not the final word, since they may be challenged in the courts.

In 1972, Congress amended Title VII in two ways, extending coverage to previously excluded public employees and faculty employees of educational institutions. Moreover, the EEOC was given the right to litigate cases against private employers.

Because the Equal Pay Act did not cover professional employees and because Title VII of the Civil Rights Act excluded educational institutions, additional legislation was needed. The Educational Amendment Act of 1972 and the Women's Educational Equity Act of 1974 were passed to address these inequities.

Title IX of the Educational Amendment Act of 1972 prohibits discrimination on the basis of sex by educational institutions receiving federal funds. Title IX was designed to parallel Title VI of the Civil Rights Act of 1964, which forbids discrimination on the basis of race in school systems receiving federal funds. While Title VI specifically excluded the coverage of employment, except where it was directly related to the purpose of the federal funds, Title IX was passed without any language exempting employment and thus has been interpreted by the Supreme Court to include employment related issues. In 1979, the Court ruled in *Cannon v. University of Chicago* that individuals, not just the federal government, have the right to bring sex discrimination suits against schools and colleges covered by Title IX. In *North Haven Board of Education v. Bell*, the Court held that Title IX applies to employees as well as

students. More recently, the Court ruled that students could sue educational institutions for damages resulting from sexual harassment.

The Women's Educational Equity Act of 1974 provided grants and contracts for public agencies and private nonprofit organizations for programs to develop educational equity for women at all educational levels. The Educational Equity Act also nullified school board practices requiring pregnant teachers to take leave without pay and provided a means by which elimination of gender biases in school curricula and academic programs could be achieved.

Important judicial rulings on sex discrimination include *Griggs v. Duke Power Company*, in which the Supreme Court concluded that Title VII "proscribes not only overt discrimination but also practices that are fair in form, but discriminatory in operation...If an employment practice cannot be shown to be related to job performance, the practice is prohibited," and *County of Washington v. Gunther*, in which the Supreme Court held that Title VII prohibits wage discrimination even when jobs are not identical.

WOMEN'S EMPLOYMENT TRENDS

Laws mandating equal treatment of women in the workplace have been on the books for more than 20 years. Yet, women continue to face numerous barriers to a wide range of employment opportunities. Instead of being cultivated as highly productive participants in the work force, women are often "tracked" away from lucrative male-dominated

careers and instead are educated and trained for low-paying, dead-end, non-professional careers in predominantly clerical and service occupations.⁶ Women continue to shoulder the majority of family responsibilities, with resulting detrimental effects on their careers due to the lack of family-friendly policies in the workplace. Furthermore, women are disadvantaged, both professionally and personally, by the high levels of violence against women and threats to their reproductive freedom.

Several emerging trends in the economy and the labor force today will shape and characterize the work force of the future. Significant among them are: an aging work force; greater numbers of women, minorities and immigrants in the work force; a declining pool of youth; a continuing shift to the service-producing sector; and an increasing demand for workers with high skill levels.⁷ American businesses face a dramatically different labor force today which underscores the importance of working women as a business resource. It is increasingly understood that women work for the same reasons as men and that women are in the work force to stay. Women workers want what all workers want -- good jobs with equitable opportunities for promotion, wages that provide them economic self-sufficiency, a workplace free from hostility and sexual harassment and family-friendly benefits that reflect the needs of the changing work force.

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Many of today's employment policies are anachronistic -- assuming traditional families and traditional work patterns to the detriment of all employees. A revolution of corporate culture is needed

to respond to the revolution in work force demographics. Although some changes have been implemented, most businesses have been slow to respond to the

needs of the changing work force. Economic inequities, educational inequities and limited family and work policies are all too often the *norm*, rather than the *exception*.

As women come to represent almost half of the entire work force, companies must prepare for a more diverse work force by assuring every employee equitable employment. Discrimination -- whether intentional or unintentional -- prevents women and minorities from fully contributing their abilities and knowledge to the productivity of our country. We can no longer afford to ignore the very real costs of discrimination. Discrimination in the workplace is bad business, and allowing it to continue is bad public policy.

Allowing gender or race to define occupational rewards sends the wrong message to millions of American workers. Equality for women, though, must be achieved in both the *personal* and the *economic* arenas. Equitable treatment in the workplace will mean little if women are threatened by pervasive violence, if women do not have reproductive freedom or if women

do not have equitable educational opportunities. It's time for all Americans -- especially women and minorities -- to experience equity, economic self-sufficiency, and full participation in the work force.

ECONOMIC EQUITY

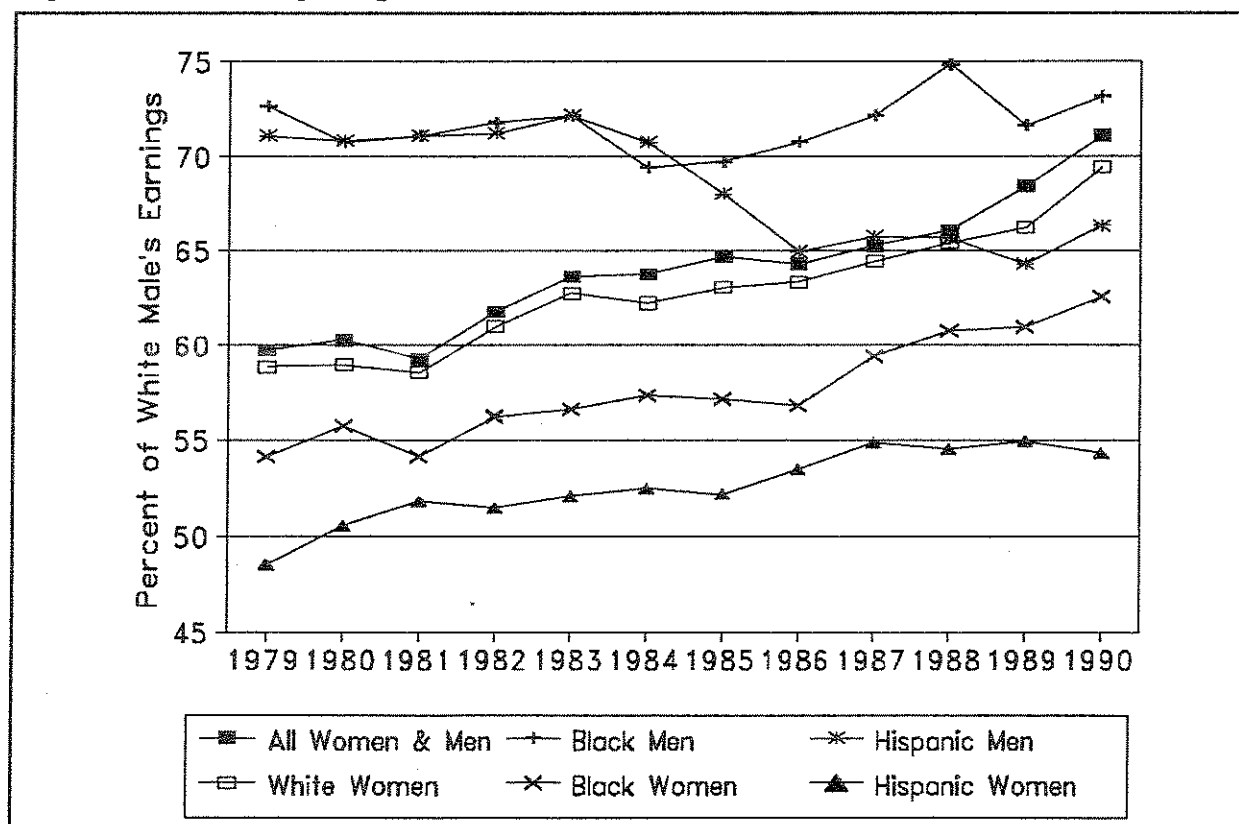
Despite the progress made over the past decades, economic equity for women remains an elusive goal. Women are still paid less than men, they are still segregated into traditionally female jobs, they still have fewer training and promotional possibilities and they still

face inequities in Social Security income and private pensions.

PAY EQUITY

Although women have increased their educational levels and their length of time in the labor force, the wage gap between men and women has not narrowed significantly. In 1990, women earned on average 70 percent of the wage paid to men. Moreover, as women get older, the pay gap widens -- women age 46 and older earn only 64 percent on average of what men earn per week.⁸ Less than 15 percent of the wage gap can be attributed to differences in educational levels, labor force experience and work interruptions.⁹

Figure 2 - The Wage Gap, 1979-1990



The goal of pay equity is to eliminate sex and race discrimination in the wage-setting process. Pay equity, though, is more than simply equal pay for equal work. The issue also includes comparable worth, which seeks to counteract the persistent disparities between male and female pay caused by occupational segregation.

The existence of a wage gap between male and female workers is as old as recorded history. Historically, women were paid less than men because their subsistence needs were presumed to be less -- since they had the support of a man -- and because equal pay for women would have been inconsistent with the

established order of male dominance. Today, as was generally the case in the past, most women work

because of economic need. The majority of women in the labor force are either single, divorced, widowed, separated or have husbands whose annual earnings are less than \$15,000.¹⁰ Pay differences, however, continue between men and women even with similar job experiences and tenure in the work force. Notwithstanding the reality, the notion persists that women don't really have to work and that they are willing to exchange lower pay and benefits for greater flexibility.

OCCUPATIONAL SEGREGATION

Occupational segregation accounts for about 35 to 40 percent of the national

pay difference between male and female workers.¹¹ In 1989, the six most prevalent occupations for women were, in declining order of magnitude, secretaries, school teachers (excluding those teaching in college and universities), semi-skilled machine operators, managers and administrators, retail and personal sales workers, and bookkeepers and accounting clerks.¹² The occupational profile of a 1990s working woman is remarkably similar to that of her 1930s counterpart.

Work in traditionally female fields continues to be undervalued by the market. In 1988, women with twelve years of education working in a job held

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exclusively by women earned on average \$4.46 per hour. In contrast, women with

the same amount of education but working in a male-dominated job earned \$5.30 per hour. Working in a traditionally female-dominated job reduces a woman's earnings by an average of 80 cents per hour.¹³

Do women's jobs pay less simply because women hold them or do women hold these less desirable jobs because men won't take them? Barbara Reskin, an economics professor at the University of Illinois, has found that the latter is frequently the case. When regulatory, market or economic conditions make any field less attractive to them, men leave it for something better. That in turn creates opportunities for women, who, despite

the job's new drawbacks, often see it as a step up from their current occupation. Reskin observed this phenomenon in fields as diverse as book editing, pharmaceutical work, typesetting and insurance adjusting and examining. As women workers begin to replace male employees, industry pay declines and, more often than not, job security and prestige also fall.

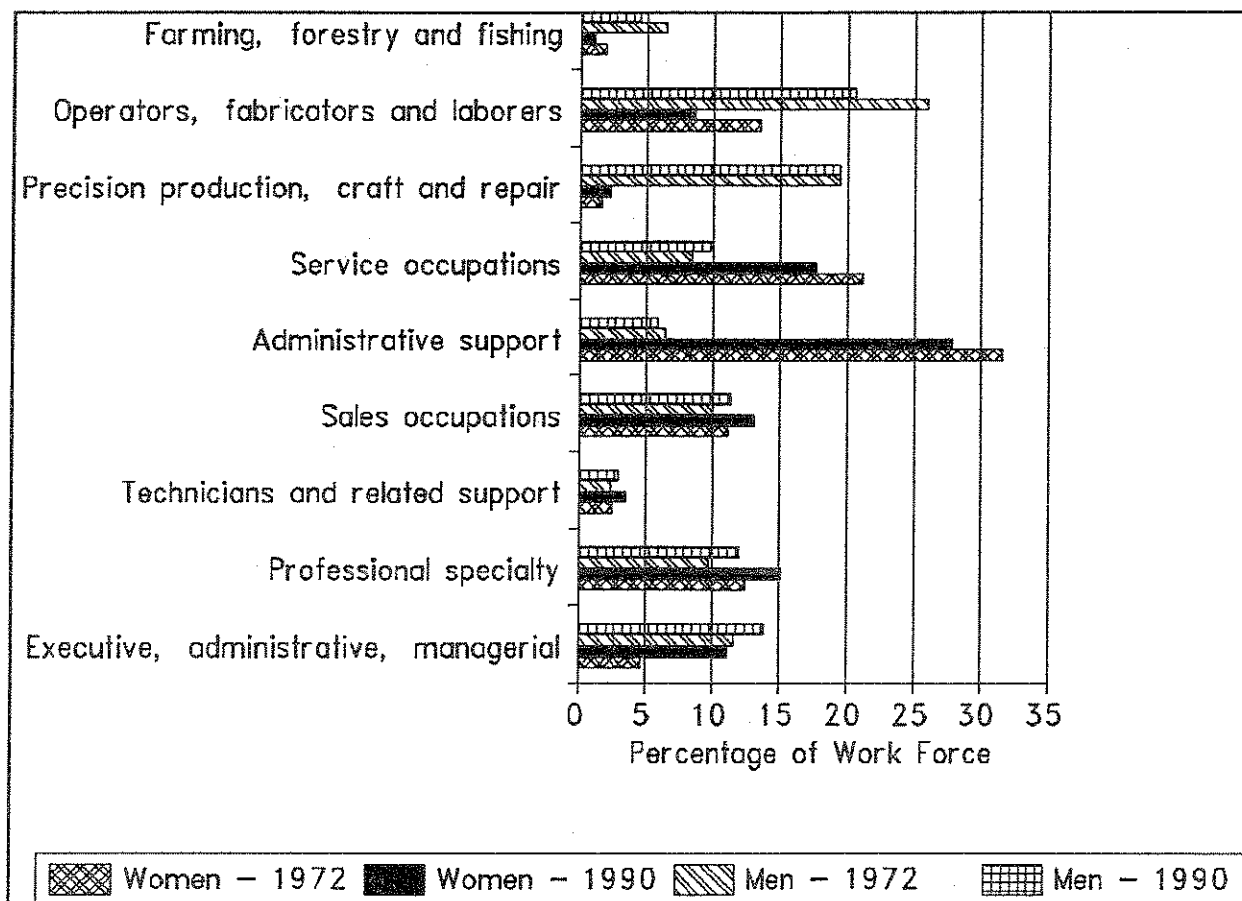
Since 1983, the number of women in nontraditional jobs has remained

women from entering and remaining in non-traditional careers. Women are educated and trained primarily for traditionally female jobs. Moreover, if they swim against the tide and choose to enter a male dominated industry, sexual harassment and ostracism usually drives them back into the female job ghetto.

INDUSTRIAL OUTLOOK

Approximately 5 million new jobs will be added to the economy by 2005,

Figure 3 - Job Segregation, 1970-1990



relatively unchanged at four percent of the total work force. Social, educational and occupational barriers still prohibit

raising total employment from 123 million in 1990 to 147 million. The majority of these newly created jobs will

be non-farm wage and salary jobs in the service-producing industries. In fact, the service sector will account for nearly 94 percent of all new jobs. The service-sector includes transportation, communication and utilities; wholesale trade; retail trade; finance, insurance and real estate; services; and government. The service sector is currently the largest source of employment. In 1990, women held 62 percent (24.3 million) of all service sector jobs and projections indicate that their share will increase by the year 2005.¹⁴

Service workers tend to have lower educational attainment and lower earnings, except for occupations such as firefighters and police officers -- nontraditional fields for women. Many of the new jobs will be part-time and will also tend to offer low pay, require little training and skills, demand little work experience, offer very limited chances for advancement and will be very sensitive to shifts in the economy.

It would appear from these figures that the majority of women will continue to be concentrated in a few low-wage occupations. The failure to fully incorporate women into the work force has fueled the continuing economic inequities faced by women.

WOMEN AND POVERTY

Pay inequity is a major contributing factor to the overrepresentation of women and children among the poor. In 1988, women comprised 62 percent of people in the work force with poverty level incomes.¹⁵ In 1990, female year-round, full-time workers were much

more likely than their male counterparts to have low annual earnings.¹⁶ The poverty rate of all families maintained by women with no husband present was 34 percent; for those families maintained by women with children under age 18, the poverty rate was 45 percent. Women who maintain families alone have the lowest median family income (\$15,346).¹⁷ 26 percent of all low-wage working single parents collect AFDC benefits, and 44 percent of all low-wage working single parents receive food stamps.¹⁸ Women are also overrepresented in the elderly poor. While only 58 percent of all elderly people are women, they account for 71 percent of all poor people over age 65.¹⁹

Only 15 percent of women workers earn more than \$25,000 per year, compared to 41 percent of male workers.²⁰ Even the few women who work in non-traditional fields still do not earn comparable incomes with men, and, moreover, men who work in traditionally female occupations earn more than women working in those occupations.

The women who make up the working poor usually have equivalent or more education and work experience than many men in the work force -- another indication of the undervaluation of women's work and the inability of women to secure lucrative employment.

PART-TIME AND CONTINGENT WORK

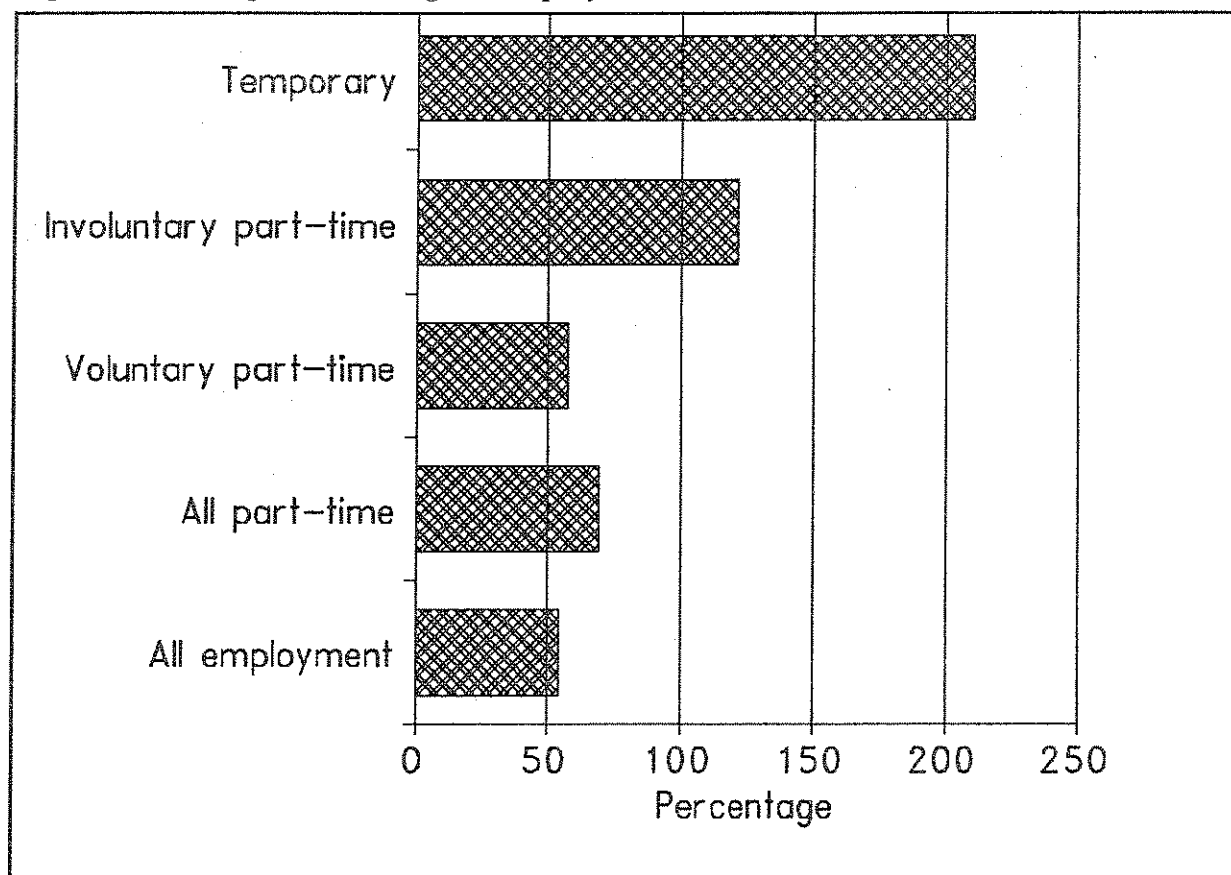
25 to 30 percent of the U.S. civilian work force is currently part-time, temporary and/or contingent workers. The fastest growing sector of workers today are

part-time and temporary workers -- the majority of whom are women -- accounting for one-quarter of all U.S. employment growth during the 1980s.²¹

Part-time, contingent and temporary workers have long been used in the American labor market, particularly in the female work force. Economic uncertainty and changing business

Three-quarters of part-time jobs are in sales, clerical, service and unskilled labor occupations, while only one-sixth are in managerial, professional and technical fields.²² Part-time workers account for two-thirds of employees receiving minimum and sub-minimum wages.²³ Part-timers receive lower pay, fewer or no benefits, and little, if any, job security. The average part-time worker

Figure 4 - Change in Contingent Employment, 1970-1990



practices during the past decade have made these employment patterns increasingly common. The shift from manufacturing jobs to service sector jobs has also contributed to their increase.

earns only about 60 percent of the hourly wage of the average full-time worker. Furthermore, only 22 percent of part-time workers are covered by employer-sponsored health insurance.²⁴

In 1989, approximately 13.5 million women worked part-time, accounting for more than two-thirds of all part-time employees.²⁵ While some women voluntarily hold part-time or temporary jobs, others have no choice but to accept such jobs, either because they can't find alternate employment or because jobs which are available to them do not provide the flexibility to balance work and family responsibilities.

Temporary workers are also more likely to be women, accounting for two-thirds of all temps, but not by choice.²⁶ Temporary employment has increased from 417,400 workers in 1982 to 1,295,900 workers in 1990, growing nearly three times as fast as overall employment since 1982.²⁷ Contingent employment is also growing faster than overall employment, and, as is the case with part-time and temporary workers, women make up the majority of contingent employees.²⁸

One result of the escalation of the part-time work force is the increase in people who are moonlighting. Moonlighting, or holding multiple jobs, jumped 500 percent for women between 1970 and 1980, while men's moonlighting increased only 20 percent. Forty percent of moonlighting women hold multiple part-time jobs.²⁹ Many of these women combine two or more part-time jobs resulting in them working as many, if not more, hours as full-time workers.

Low wages and a lack of benefits result in economic hardship and poverty for part-time, temporary and contingent workers more often than for other workers, and further exacerbate the

inequities women face in the workplace. Additionally, institutions and laws implemented to protect workers were designed for full-time, permanent employees. Part-time, temporary and contingent workers are not covered by Occupational Safety and Health (OSHA) regulations, unemployment insurance or pension regulations.

PENSIONS/SOCIAL SECURITY

Women continue to be disadvantaged after retirement, when the effects of wage disparities and job segregation continue. Women lose out economically in their old age because their Social Security payments are often too small for them to make ends meet, they have less income from savings, they are half as likely as men to receive private pensions and the amounts they receive from pension plans are half those of men. Retirement policies of today do not reflect the changes in the work force, nor do they provide equitable returns for today's older women.

Women are 70 percent more likely to spend their retirement in poverty than men. 14 percent of all older women live below the poverty line, compared to 8 percent of older men.³⁰ 41 percent of older women are poor or near-poor, compared to 17 percent of older men. By the year 2020, two out of five elderly women living alone will still be living on incomes less than the equivalent of \$9,500 in today's dollars, while the number of elderly people will nearly double over the next 30 years.³¹

Private pension plans, while not specifically designed to discriminate

against women, usually do. The typical company plan is structured to reward those workers with the longer uninterrupted service and the highest wages. In 1989, the average pension income for women over age 65 was \$5,220, compared to \$8,659 for men.³² However, only 10 percent of women over age 65 receive any benefits from private pension plans at all.

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time out of the labor force to assume family responsibilities, and women average 11.5 years out of the work force, compared to 1.3 years for men.³³ Married women who work and earn Social Security credits in their own right, in fact, face the greatest inequities in the system. Many of these "dually entitled" women find that their benefits are not any different than if they had not worked a day in the paid labor force.³⁴ In 1990, women on average received \$518 per month in Social Security benefits, 76 percent of men's average benefit of \$679.³⁵ 70 percent of unmarried older women, however, rely on Social Security as their primary source of income.³⁶

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once again, bear the disproportionate burden of these inadequacies since the traditional system amplifies the inequities experienced in other areas of the labor system.

SEXUAL HARASSMENT

Sexual harassment is another obstacle to workplace equity.³⁷ 50 to 85 percent of all women in the workplace will experience harassment in some form over their worklives. Only five percent

of employees
who are
harassed report
the incident or
file claims.
Women are
often faced with
the unhappy
prospect of

continuing to work in an impossible situation, filing a claim with possibly devastating career consequences or quitting an otherwise satisfying job.

GLASS CEILING

The "glass" ceiling is another form of discrimination women face in the workplace.³⁸ Although women have made significant inroads into entry-level and mid-management ranks, they have not experienced similar gains into senior levels of management, regardless of their increased education and experience, better credentials, overall qualifications and greater length of time spent in the work force. During the last 10 years, women and minorities have only slightly increased their representation in the middle to top level positions of the largest corporations.

It would be naive to expect that the longstanding historical and institutional practices that relegated women to second-class status in the work force would vanish overnight. However, even though women have won some victories in their struggle for workplace equity, the majority of women still face an uphill struggle for economic equality.

VIOLENCE AGAINST WOMEN

Violence against women is part of our "cultural fabric."³⁹ It affects every woman even if she is not directly a victim of violence. The decisions women make about where to work, what type of work to do, where to live, events to attend, and who to associate with are all informed by the pervasive violence against their gender. The threads of violence are everywhere in all women's lives. Rural or urban, educated or illiterate, rich or poor -- women of all ethnic and racial backgrounds, of varying ages, physical abilities and lifestyles are victims of violence.

In 1970, there were few shelters for battered women, few rape crisis centers and very little national or community recognition of the problem of violence against women. Up until 15 years ago, many jurisdictions refused to arrest and prosecute spouse abusers, even though a comparable assault on the street by a stranger could have led to a lengthy jail term -- police were reluctant even to respond to a call regarding a domestic problem. Women who filed rape charges faced humiliating probes into their sexual behavior and disquieting responses to the crime from their communities.

During the past 20 years, public and private efforts have been introduced to aid survivors of rape and domestic violence. Rape laws now call for the focus to be on the defendant's alleged acts rather than the victim's behavior. Sex crimes units and domestic crimes units have been developed in major metropolitan areas. States and cities have provided "victim" assistance to guide survivors through the court process. However, it is still easier to convict a car thief than a rapist. Rape survivors are still questioned about their prior sexual history in assault cases. Victims of domestic abuse are still being admonished by judges to "kiss and make up." Moreover, in the cases where domestic violence complaints are taken seriously, women are still not afforded the necessary protection from their abusers. In the past few months alone, two women have been killed -- while they were in physically in courtrooms seeking protection orders -- by their estranged partners.

DOMESTIC ABUSE

In the United States, a woman is more likely to be assaulted, injured, raped, or killed by a male partner than by any other type of assailant. Domestic violence is believed to be the most common yet least reported crime in our nation. An estimated 3 to 4 million American women are beaten each year by their husbands or partners. One-third of all domestic violence cases, if reported, would be classified by police as felony rape, robbery or aggravated assault. The U.S. Surgeon General has identified domestic violence as a major health problem to women since wife

battering results in more injuries that require medical treatment than rape, auto accidents and muggings combined. Approximately 30 percent of all emergency room visits by women are the result of injuries sustained from battering -- the single largest cause of injury to women in the United States. Each year, more than 1,000 women - or about four women per day - are killed by their husbands or partners.⁴⁰

Domestic violence is a common problem -- a woman is beaten every 15 seconds. In 1989, the number of women abused by their husbands was greater than the number of women who got married. If every woman victimized by domestic violence last year were to join hands in a line, the string of women would span from New York to Los Angeles and back again. Over 50 percent of all women will experience physical violence in an intimate relationship, and for over 25 percent of these women the battering will be regular and on-going.⁴¹

Unlike the majority of other crimes, wife abuse is chronic violence. It is persistent intimidation and repeated physical injury that almost always escalates. Absent intervention by outside sources, abuse will continue indefinitely -- or until the woman is killed by her abuser. One national study showed that in over half of all murders of wives by their husbands, police had been called to the

residence an average of five times in the previous year to investigate a domestic violence complaint.⁴²

The typical battered woman is attacked three times each year and a third of women are battered again within six months after a reported incident of abuse. Furthermore, nearly 50 percent of abusive husbands batter their wives when they are pregnant, making them four times more likely to bear infants of low birth weight. Battery of a pregnant woman also increases the likelihood of the woman bearing an infant with developmental disabilities.⁴³

Battered women, in general, do seek assistance in terminating their

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relationship from a variety of agencies, including police, lawyers, health care personnel, family members and the clergy.

However, these agencies are limited in their ability to effectively respond to the women's cries for help. A study of more than 6,000 battered women in Texas found that, on average, the women had contacted five different sources of help prior to leaving the home and becoming residents of battered women's shelters.⁴⁴

Some women do choose to remain in abusive relationships for a variety of reasons, including increased physical danger if the woman tries to leave and

the fact that the woman may have no alternative living situation and no economic means to support herself or her children.

SEXUAL ASSAULT

A law school professor at the University of Kentucky began the section on rape in her criminal law course by asking each male student to tell the class what actions or behaviors he modified to protect himself from sexual assault. None of the men could identify any changes in their daily routine. The situation was quite different, however, for their female colleagues. Each woman had several instances of places she would not go to alone, times of day she would not venture forth alone and areas in which living was out of the question. The male students were puzzled by their female colleagues' responses -- they were unaware of the extent to which fear of sexual assault alters women's activities and behavior.

Since 1974, the rate of assaults against young women -- aged 20 to 24 -- has jumped 48 percent, while the rate for men of the same age group has decreased 12 percent. One in three women will be the victim of sexual assault during her lifetime. One in every seven married women will be the victim of sexual assault by her husband, and marital rape is still legal in many states. Of the American women alive today, 25 million either have been, or will be, raped at least once during their lives -- usually by someone she knows.⁴⁵

Approximately 60 percent of all rapes are committed by someone known to the

victim. These include neighbors, acquaintances, boyfriends, relatives and spouses. 57 percent of college rape victims are attacked by their dates. According to a recent national study, 84 percent of women who had been raped knew their attackers.⁴⁶ Only four percent of the violent crimes committed against men, however, are committed by a spouse or partner.

Rape remains the most under-reported of all major crimes: only seven percent of all rapes are reported to police. By comparison, the reporting rate for robbery is 53 percent; assault, 46 percent; and burglary, 52 percent. Fewer than five percent of college women report incidences of rape to the police or to their schools. Furthermore, several independent studies suggest that official figures for sexual assault are too low. Of all rapes reported, only two percent of rapists are arrested and only one percent are convicted.⁴⁷

Moreover, public attitudes about rape have not changed significantly, despite public education campaigns. A 1988 Rhode Island Rape Crisis Center survey of 1,700 sixth to ninth grade students found that a substantial percentage of these pre-adolescents and adolescents believed that a man has the right to kiss or have sexual intercourse with a woman against her will, particularly if he had "spent money on her." Half of the students said that a woman who walks alone at night and dresses "seductively" is "asking to be raped."

Furthermore, two recent studies of convicted rapists serving time in prison demonstrate that men who rape

overwhelmingly excuse or justify the act.⁴⁸ Rapists fell into two categories, "admitters" and "deniers." The admitters acknowledged that the rape was wrong but excused their perpetration of it on the grounds that they were not fully responsible for their own behavior -- they were drinking or on drugs or the woman had "led them on." Deniers, however, did not believe that their behavior was inappropriate.

Although they acknowledged the act, they justified it by saying that the woman wanted

it, she didn't resist "enough," she was promiscuous or she really enjoyed it -- in other words, it was a seduction, not a rape. Neither group of men felt any empathy whatsoever for their victim, either during or after the rape -- both considered rape a "low-risk, high-reward" act, an act of recreation or adventure.⁴⁹ All the men in the survey, when asked why they had chosen a particular woman, replied, "It could have been any woman," or "It didn't have to be her, she was just there at the time."

Rape is "a conscious process of intimidation by which all men keep all women in a state of fear."⁵⁰ Too many people blame women for rape, claiming that women know the risks and should better protect themselves. Yet, this statement takes men's behavior for granted and judges only women's behavior. It assumes that men will always prey on women -- and if women foolishly ignore this fact they deserve whatever happens.

COSTS OF VIOLENCE AGAINST WOMEN

The cost of sexual assault and domestic violence to the individual is considerable; however, the cost to society is just as significant. Not only must medical and law enforcement costs be taken into consideration, but the costs of foregone careers, lowered

productivity, delayed educational opportunities, and long-term health problems suffered by

the victims of domestic violence and sexual assault must also be figured into the equation.

Medical costs for domestic violence alone are staggering. Over 1 million women in the United States seek medical assistance each year for injuries caused by their husbands or other partners. Medical costs related to domestic abuse are estimated to be at least \$100 million a year.⁵¹

Domestic violence also does not affect women alone -- children in the household also suffer tremendously from domestic violence. Children are present in over 50 percent of homes where police intervene in domestic violence calls. In homes where there is domestic violence, children are abused or seriously neglected at a rate 1500 percent higher than the national average. Research results suggest that battering is the single most common factor among mothers of abused children. A major

study of more than 900 children at battered women's shelters found that nearly 70 percent of the children were themselves victims of physical abuse or neglect.⁵² Furthermore, more than half of all homeless women and children are on the street because they are fleeing domestic violence.⁵³

Children from violent homes have higher risks of alcohol/drug abuse and juvenile delinquency. They may also experience cognitive or language problems, developmental delays, stress-related physical ailments and hearing and speech problems. Boys who witness domestic violence are more likely to batter their female partners as adults than boys raised in nonviolent homes.⁵⁴

Violence against women affects women in the workplace as well as the home or on the streets. Domestic violence costs the economy \$3 billion each year due to employee absenteeism and sick time. Rape victims are often forced to quit their jobs in the year following a rape, due to the emotional trauma. Moreover, battered women's husbands often prohibit them from working outside the home and/or attending school; battered women have also lost their jobs partly because of abuse, and partly because their husbands often harass them at work by phone or in person.⁵⁵

REPRODUCTIVE RIGHTS

"To work and to raise children simultaneously is a challenging task for working couples as well as for single working parents. Clearly, the difficulties and satisfactions of combining the two

roles are best handled by those who are voluntarily involved in both. Therefore, the most basic, if not the most obvious, policy implication is that individuals should have control over whether and when they become parents."⁵⁶

Twenty years ago, it was a common practice for women to quit their jobs when they became pregnant -- either by choice or because their employer left them no choice. It was also rare for women to return to the workplace after the birth of a child -- they were expected to stay home and tend to their families' needs. Women's roles as mothers and wives were intertwined with their roles in the work force -- and any change in the woman's reproductive status always had repercussions on her career choices. Even though women's work lives have changed considerably over the past two decades, their reproductive decisions still effect their employment decisions.

On first blush, reproductive rights might appear to be incidental to women's struggle for workplace equity. A thoughtful analysis of the issue, however, suggests that reproductive rights are essential to women's full participation in the workplace. Women can never hope to achieve equal opportunity -- in the workplace and in their personal lives -- without the right to control their own bodies. Supreme Court Justice Harry Blackmun expressed this sentiment best when he wrote, "Millions of women have ordered their lives around the right to reproductive choice, and this right has become vital to the full participation of women in the economic and political walks of American life."

Reproductive rights, boiled down to its essence, is about individuals being able to make choices without government involvement in this most personal of arenas. It is about workplaces where all employees are protected from reproductive health hazards. It is about the choice to be informed about and to use contraceptives. It is about infertility research. It is about the right to have children. It is also about the right to have an abortion. Reproductive rights is not simply about being pro-abortion, though. No one is pro-abortion; rather, one is supportive of a woman's right to make the choices that are best for her, under her own unique circumstances.

WHO HAS ABORTIONS?

For over a third of her life, the average American woman is trying to avoid pregnancy. Two-thirds of all women have at least one unintended pregnancy by the time they reach menopause. More than half of the 6 million pregnancies that occur in the United States each year are unintended, and half of those pregnancies, or 1.6 million, end in an abortion.⁵⁷

Young, unmarried women, the majority of them teenagers or in their early 20s, are those women most likely to choose to terminate their pregnancies. 82 percent of all women who had abortions in 1987 were unmarried and two-thirds

had family incomes of \$25,000 and under per year.⁵⁸

For young women, an unplanned pregnancy can have particularly devastating results. Teenagers who become mothers are much more likely than other young women to develop health problems, to drop out of school, to have their marriages end in divorce and to struggle with poverty.⁵⁹ Furthermore, a four-year study conducted by the Johns Hopkins School of Hygiene and Public Health of 334 pregnant young women aged 17 and younger found that those who had abortions did better economically, educationally and emotionally.

ABORTION RIGHTS IN THE U.S.

Before 1850, the law with respect to abortion followed the pre-existing common law of England in all but a few

s t a t e s .

Abortion was legal prior to "quickening," i.e. when the woman first felt the fetus move, usually in the 16th or 17th week of pregnancy.

Abortion was commonly used by women as a method of contraception and was generally accepted. Abortionists and abortifacient agents were widely advertised, and most newspapers and periodicals of the day contained advertisements of the procedure.⁶⁰ By 1890, however, every state had banned abortion, except in

cases in which an abortion was necessary to save the life of the mother. The movement to ban abortion resulted primarily from the drive by physicians to standardize medical training, certification and licensing procedures, and the perceived threat to family values from women's increasing emancipation.

By the 1960s, the climate surrounding a woman's right to an abortion had changed considerably. The American Medical Association endorsed a model law approving abortion to protect the mother's life and health -- including mental health -- and in cases of rape, incest and fetal abnormality. State legislatures also began to reconsider the issue in the late 1960s. Between 1967 and 1973, 17 states reformed their abortion laws or repealed them outright, and similar legislation was introduced in almost every state in the nation.⁶¹ In the years immediately preceding the 1973 Supreme Court decision in *Roe v. Wade*, abortion policy in the United States became a patchwork of differing regulations and restrictions.

This patchwork had the side effect of creating a two-tiered system in which a woman's ability to obtain an abortion depended largely on her place of residence and her financial resources. In the two and a half years prior to *Roe v. Wade*, nearly 350,000 women left their own states, in which abortion was still illegal, to obtain a legal abortion in New York.⁶² If a woman did not live in a state in which abortion was legal, however, and if she couldn't afford to travel to a state in which abortion was legal, the alternative was often an illegally obtained abortion.

ABORTION AND THE JUDICIARY

In 1973, the U.S. Supreme Court issued two decisions on abortion rights which established one law for the entire country. In *Roe v. Wade* and *Doe V. Bolton*, the Court held that the Constitution protects a woman's decision whether to terminate her pregnancy and that a State may not unduly burden the exercise of that fundamental right by regulations that prohibit or substantially limit access to the means of effectuating that decision. The constitutional basis for the decisions rested upon the conclusion that the Fourteenth Amendment right of personal privacy embraced a woman's decision whether to carry a pregnancy to term. With respect to the protection of the right of personal privacy against State interference, the Court held that since the right of personal privacy is a fundamental right, only a "compelling State interest" could justify its limitation by a State.

Two recent cases on which the Court has issued decisions have signaled a change in the court's reasoning regarding a women's constitutional right to abortion. In 1989, the Supreme Court upheld the constitutionality of Missouri's abortion-regulation statute in *Webster v. Reproductive Health Services*. While this decision was not an outright reversal of *Roe v. Wade*, it did indicate that the Court was willing to apply a less stringent standard of review to state restrictions with respect to a woman's right to abortion.

Provisions which were held to be constitutional include the following:

barring public employees from performing or assisting in abortions not necessary to save the life of the mother; barring the use of public buildings for performing abortions, despite the fact that there were no public monies involved; and requiring physicians believing a woman desiring an abortion to be at least 20 weeks pregnant to perform tests to determine whether the fetus is viable. The Court's majority chose not to rule on the Missouri law's Preamble language which described life as beginning at conception with constitutional protections attaching at that point.⁶³

In 1992, The Supreme Court, in *Planned Parenthood of Southeastern Pennsylvania v. Casey*, ruled that restrictions on abortion contained in the Pennsylvania Abortion Control Act were constitutional. Upheld provisions include the following: women seeking abortions must receive counseling on risks and alternatives and wait at least 24 hours after the counseling to have the abortion; minors under 18 must get one parent's informed consent or a judge's approval for an abortion; no abortions may be performed after 24 weeks of pregnancy unless an abortion is necessary to protect the woman's life or prevent permanent physical harm; and doctors must keep detailed records of abortions and any reasons for performing late-term abortions. A provision requiring married women to notify their husbands' of their plan to have an abortion was struck down.

Like the *Webster* decision, *Casey* did not overrule *Roe* outright. In its five to four decision, the Court did give states

sweeping power to restrict abortions; however, the decision also flatly declared that states may not outlaw all abortions. However, the Court did retreat from their ruling in *Roe* that the right to choose abortion is a fundamental right entitled to the highest degree of constitutional protection. Instead, they have adopted the "undue burden" standard promulgated by Justice Sandra Day O'Connor in the *Webster* decision.

The "undue burden" standard means that unless a law is "an absolute obstacle" or "severe limitation," it will be upheld as constitutional so long as it is rational. Most of the restrictions held to be constitutional in *Casey*, as well as *Webster*, had previously been held unconstitutional by the Supreme Court pursuant to *Roe*.

BIRTH CONTROL IN THE U.S.

Colonial women had an average of eight children over their lifetimes, according to demographic estimates. By 1873, however, U.S. fertility rates had declined to about four births per woman. Lower mortality rates and improved living standards resulted in many people attempting to reduce the size of their families. The methods of controlling fertility were quite limited, however.

The only contraceptive methods available to Americans during the 19th century were douches, "natural" family planning methods and abstinence. Well-connected women with access to European markets were sometimes able to obtain diaphragms and condoms, but these were not available to the general population. It is believed that abortion

was the most widely used method of limiting family size.⁶⁴

In 1965, the Supreme Court issued a decision in *Griswold v. Connecticut* that struck down state laws prohibiting the use of contraceptives by married couples. The decision resulted in the immediate liberalization of family planning legislation in 10 states and paved the way for the nearly unanimous acceptance of contraception that now exists in this country. Moreover, in a 1972 decision, *Eisenstadt v. Baird*, the Supreme Court struck down a Massachusetts statute that barred the distribution of contraceptives to unmarried people.⁶⁵

STATUS OF CONTRACEPTIVE RESEARCH

Rapid progress in the research, development and dissemination of modern contraceptives was made during the 1950s, 1960s and 1970s. The introduction in 1960 of the oral contraceptive or "pill" was widely hailed as a medical marvel which would allow women, as never before, to control their reproductive lives. As with other contraceptive methods, however, the pill, because of side effects, cannot be used by all women, leaving these women reliant on other methods. After the introduction of the pill, contraceptive research and development in the U.S. ground to a standstill. This was due to a variety of reasons, including insufficient public funding for research and evaluation, a shortage of scientists entering the field of contraceptive research, a "spillover" effect from the politics of abortion rights, product

liability crisis and cumbersome Food and Drug Administration regulations and approval procedures.⁶⁶ Since the late 1970s, only one new contraceptive method has been made available in the United States.

The need for a broader variety of effective contraceptive options is well-established. Fewer methods are available to women and their partners in the United States than in other industrialized countries, and there is also greater reliance on less-effective methods. More than 57 million American women of childbearing age struggle each year with the failings and side effects of available methods of birth control. In 1988, 39 million American women were at risk for an unintended pregnancy. Of these women, 90 percent used some contraceptive method, yet 3.5 million unintended pregnancies happened that year.⁶⁷ Of the women who use no contraceptive method, the majority do not practice contraception because of concerns about their health risks and side effects and/or the lack of affordable reproductive health care and contraceptive methods.⁶⁸

REPRODUCTIVE RIGHTS IN THE WORKPLACE

Workplace hazards to reproduction have typically been considered to be of concern only for women employees. Historically, "protective" labor laws have been based on assumptions that reproduction weakened women, whether or not they were actually pregnant, that women were more susceptible to various workplace diseases and that women needed "special consideration" in the

workplace. These laws regulated women's work lives, generally by prohibiting their access to certain occupations and mandating shortened workweeks. Protective labor laws also had the -- perhaps not unintended -- side effect of confining women to low-paying, dead-end jobs. Protective legislation was held to be constitutional by the Supreme Court in *Muller v. Oregon*, in which they ruled that the well-being of future generations depended on the well-being of women, which made childbearing a public as well as a private interest, empowering the state to regulate women's reproductive lives.

The Court, however, recently reversed this decision. In *United Auto Workers (UAW) v. Johnson Controls*, the Supreme Court ruled that policies which deny women access to jobs, simply because of their potential reproduction, are discriminatory and, thus, unconstitutional. *Johnson* challenged an employment policy at the nation's largest automobile battery manufacturer which barred all "fertile women" -- defined as any woman under 70 years of age who could not provide medical proof of sterility -- from jobs that might put their reproductive health at risk because of lead exposure. Although studies have shown that men's reproductive health is also at risk from lead exposure, their access to the jobs in question was not limited. This policy effectively denied many high-paying jobs

with promotional possibilities to female employees of Johnson Controls.

It has been estimated that 20 million industrial jobs could be closed to women because of "fetal protection" policies, like those at the Johnson Controls plant.

Keeping women out of jobs with potential hazards for their reproductive health obscures the issue that these hazards put both female and male workers at risk.

Many of these jobs are high-paying, traditionally male jobs that women already have difficulty breaking into.

Companies, however, have not sought to institute policies "protecting" their female employees from workplace hazards stemming from traditionally female jobs, such as Video Display Terminals (VDTs), even though use of VDTs has been linked to higher miscarriage rates, birth defects and other fertility ills. Companies have also not tried to bar men's access to these positions, even though substantial evidence exists that men's reproductive health is also harmed by workplace toxins.⁶⁹ Simply keeping women out of jobs with potential hazards for reproductive health obscures the issue that these hazards put both female and male workers at risk.

Reproductive rights has an effect on all areas of women's lives. The degree of control women are able to exercise over their reproductive lives directly affects their educational and job opportunities, income level and physical and emotional well being, as well as the economic and social conditions the children they do bear will experience.⁷⁰

EDUCATIONAL EQUITY

In national reports on our educational system, Americans have been alerted time after time to the failings of the current system and warned of the devastating effects a poorly educated student population will have on our future. Yet, most calls for reform have ignored the need to address the educational inequity that is rampant in our educational system.

Neither the *National Education Goals* issued by the National Governors Association in 1990 nor *America 2000*, the 1991 plan from the U.S. Department of Education, mentions the importance of providing equitable opportunities for both girls and boys in our schools. Whatever educational reforms are instituted must address the current inequities, especially given that women will comprise almost half of our future work force.

The ability of the United States to remain competitive in an increasingly global economy depends, in part, on the ability of our educational system to adequately prepare all future employees -- both male and female. Gender discrimination in education denies women and girls access to the education and training and, ultimately, jobs they need to adequately provide for themselves and their families.

EQUITY IN THE SCHOOLS

"The invisibility of girls in the current education debate suggests that girls and boys have identical educational

experiences in school. Nothing could be further from the truth."⁷¹ Consider the following findings:

- *Girls receive significantly less attention from classroom teachers than do boys.

- *The contributions and experiences of girls and women are still marginalized or ignored in textbooks.

- *Girls and women at every educational level are substantially underrepresented in math, science, computer and other technical courses and programs.

- *Girls begin their schooling with essentially equal levels with boys of self-esteem. By graduation time, however, they have suffered a loss of self-confidence that is twice that of boys.

- *Sexual harassment of girls by boys -- ranging from innuendo to actual assault -- is increasing in the classroom.

- *Inadequate information is provided on sexuality and reproductive health issues, even though findings suggest that pregnancy and parenting play a major role in contributing to female drop-out rates. Furthermore, violence against women and sexual harassment are rarely discussed in school curriculums.

GENDER BIAS IN EDUCATIONAL TESTING

Many of the standardized tests used in our educational system reflect a gender-bias. Females score on average 60 points lower than males on the SAT, yet they also routinely receive higher grades than their male peers. As a result of the score

differential, women face a competitive disadvantage on many of the benefits pegged to SAT scores ranging from college admissions to scholarships to access to gifted programs students and employment certification programs.⁷² Increasing evidence indicates that the inclusion of questions whose content favors boys' experiences and knowledge, as well as testing practices such as fast-paced timing and the penalty for guessing on the test may contribute to score differences between male and female students.⁷³

Research on gender bias in testing has identified various types of bias in standardized tests. "Content" bias includes: "quantity bias," the number of males and females referred to in a question; "stereotype bias," the roles and activities in which each gender is portrayed; and "status bias," the relative level at which each gender is presented. Differences in socialization are also thought to present equity problems in the area of context validity, creating "context bias," or the setting in which a question is placed.⁷⁴

EQUITY IN SPORTS

Discrimination against women in education related sports activities is endemic. Girls and women have substantially fewer opportunities to participate and receive significantly less support than their male peers in virtually every aspect of secondary and post-secondary school athletics, including scholarship assistance. Only one big-time college athletic program in America -- the University of Washington -- comes close to offering equal sports

opportunities and scholarships to women. A recent survey of 646 colleges by the National Collegiate Athletic Association (NCAA) showed on average that athletic departments allocate less than one-sixth of their sports recruitment budget, barely one-fifth of their overall budgets and not even one-third of their scholarship money to women.⁷⁵ Women also suffer from widespread employment discrimination in education-related athletic programs. The hiring of Bernadette Locke as an assistant basketball coach for the men's team at the University of Kentucky made headlines -- yet men are routinely hired to coach women's sports (and usually paid more than their female colleagues) and no one protests about their gender difference from the team.

VOCATIONAL EDUCATION

The Carl Perkins Act, passed by Congress in 1984, provides federal resources for vocational education and focuses on sex equity in vocational education as well as encouraging more nontraditional enrollments. It also targets single parents and homemakers through sex equity programs. Sex segregation in vocational enrollment and training programs, however, has changed little over the past 20 years.

Limited access to diverse vocational training is one of the contributing causes of women's lack of wage parity with men and their disproportionate poverty. 70 percent of female secondary vocational school students are enrolled in programs leading to traditional female jobs. Furthermore, the majority of women enrolled in publicly funded job

training programs are trained for traditional female, low-wage clerical and service jobs.

POST-SECONDARY EDUCATION

Women have always graduated from high school in greater numbers than men; until recently, though, more men graduated from college. In 1989, however, the majority of degrees at all levels except doctorates were earned by women.⁷⁶ A college degree improves a woman's prospects for economic self-sufficiency. Women graduates working full-time year-round have earnings 40 percent higher than women who have only a high-school diploma.⁷⁷

Despite women's gains in access to higher education -- especially since the passage of Title IX⁷⁸ -- women undergraduate and graduate students still do not enjoy full equality of educational opportunity on college campuses.⁷⁹ Indeed, women's educational experience may differ considerably from men's, even when they attend the same institution, share the same classes and professors and live in the same places.

Faculty may overtly -- or more often inadvertently -- treat male and female students differently in the classroom and related learning situations.⁸⁰ These behaviors, by which women students are either singled out or ignored simply because of their gender, may cause them to have less confidence in their academic

abilities than their male colleagues as well as putting them at a significant educational disadvantage.

Women are also disadvantaged by the larger institutional environments since campus support services, employment and course-related experiences are often different for male and female students.⁸¹ Women students are treated differently in the admissions and financial aid process, in academic advising and career counseling and in projects with other students and faculty. The day-to-day life on campus can lead women to question their role in the college community, especially when "petty hostility toward women under the guise of fun is routinely expressed in social and residential settings; typical social activities and campus media demean women; and/or women are expected to perform stereotypically feminine roles in

Women minority students and non-traditional students are doubly disadvantaged.

conjunction with social events and cooperative housing arrangements."⁸² Moreover, sexual harassment -- by both faculty and fellow students -- is

a common problem for female students. Incidents of sexual harassment, date rape and gang rape are still treated with a "blame the victim" or "boys-will-be-boys" attitude by the administration on many college campuses.

Women in non-traditional academic disciplines are doubly disadvantaged. Although women's enrollments in traditionally male fields -- such as physics, engineering, geology, architecture, medicine and law -- are

beginning to grow, their actual numbers compared to men in these fields in most instances are still quite small.⁸³ Women in these nontraditional fields may face a "chilly" or hostile climate within the department that can be especially discouraging to students who are already swimming against the tide.

Women minority students and non-traditional women students also suffer from inequities. Minority women must often struggle against stereotypes of both gender and race. For example, minority women are often singled out, not as individuals, but as representatives of their particular ethnic group, such as when an African-American woman is called upon to give the "black woman's view" of an issue rather than simply her own opinion.

Nontraditional⁸⁴ women students -- who comprise the fastest growing segment of the postsecondary student population⁸⁵ -- are also disadvantaged by compounded stereotypes. Whether they are entering college as freshmen, returning students or graduate students, the seriousness of their pursuit is often called into question. Too often, they are viewed as bored women who are dabbling in the academic world because they have nothing better to do. Furthermore, their pursuit of a degree is often hindered by to the lack of available child care.

DEPENDENT CARE

Work and family life may be inimical only because employers and policy makers have not taken into consideration the family responsibilities of both men

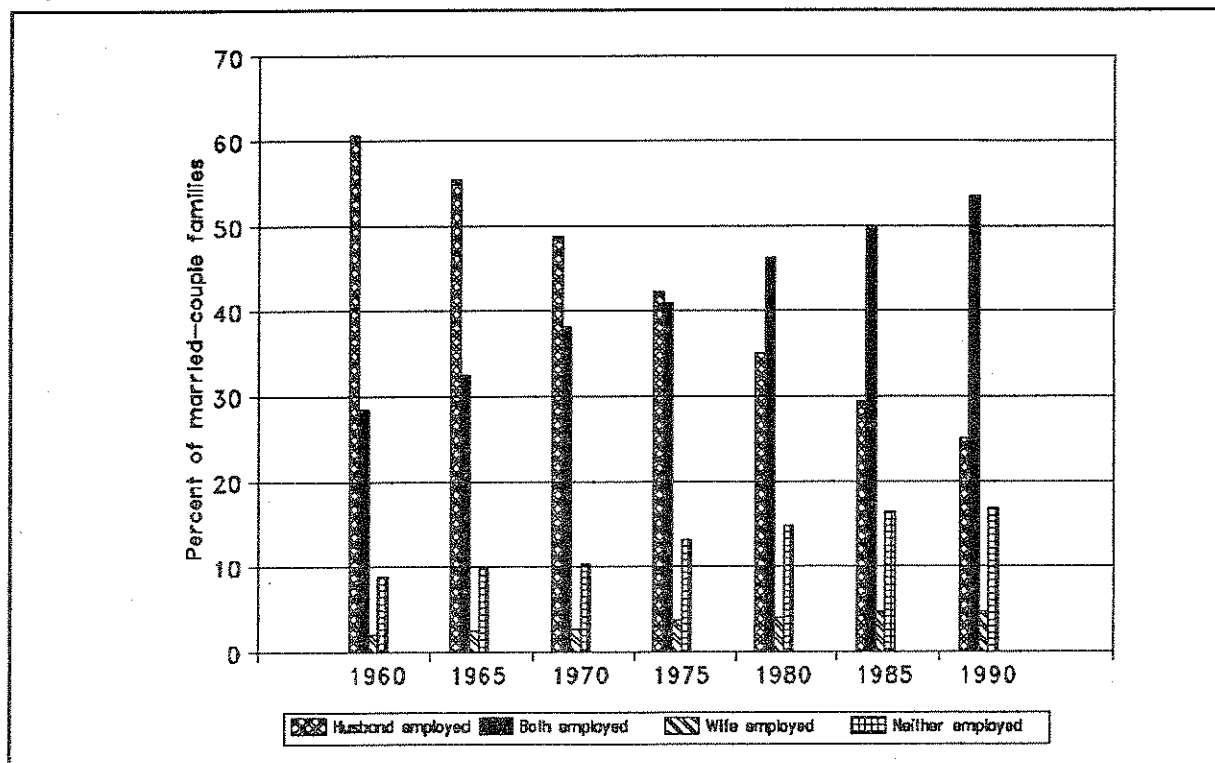
and women, as well as the demographic shifts occurring in the workplace. With ever increasing numbers of women entering the work force and more working families bearing the responsibilities of caring for both their children and elderly family members, while juggling work loads, however, there is growing demand for reform.

THE CHANGING FAMILY

Over the last three decades, the proportion of married-couple families where both spouses were in the labor force almost doubled. In 1960, 28 percent of married-couple families were dual-worker couples; by 1990, the proportion was 54 percent. Over the same period, the proportion of traditional families in which the husband, but not the wife, was in the labor force shrank from 61 percent of all married couples to just 10 percent. Since 1970, the proportion of children in two-parent families where both parents were in the labor force grew from 36 to 61 percent.⁸⁶ Of all families with children, the proportion with only one parent increased from 13 percent in 1970 to 28 percent in 1990.⁸⁷

A family's socio-economic level used to depend almost exclusively on the husband's earnings. Today, though, wives in the labor force contribute substantially to family income. In 1988, the median income of married couple families with the wife in the paid labor force was \$42,709, compared with \$27,220 for those without the wife in the paid labor force.⁸⁸ Among families with children, two-thirds rely on a female earner (either as the single earner or a

Figure 5 - Labor Force Participation Rates by Family Type, 1960-1990



dual earner), while only one-third do not. The traditional family with a working father and a mother at home now represents only one-quarter of all families with children.⁸⁹

In 1950, only one in eight mothers with children under age six was working.⁹⁰ As recently as 1975, the Bureau of Labor Statistics found that labor force participation rates varied sharply among women depending on their marital status and whether or not they had children. However, nearly 60 percent of all women with children under six were in the work force at the time of the 1990 census, up from 46 percent in 1980. Today, the majority of mothers are in the labor force. Their labor force participation rates range from about 75

percent for those whose youngest child is of school age, to 52 percent for those with children under two.

CHILD CARE POLICIES

The United States is the only industrialized nation that does not provide the right to maternity or paternity leave or family and medical leave.⁹¹ All through Europe, families are guaranteed paid leaves while they care for newborns and are then assisted in balancing work and family responsibilities by a variety of government-sponsored or partially funded child-care programs. In the United States, unpaid maternity leave is available to only 32 percent of full-time female workers and to only 18 percent of

full-time male workers employed in medium and large private firms. Paid leave continues to be a rarity, being available to only three percent of female workers and one percent of male workers.⁹² American companies must follow the lead of their European counterparts in assisting their employees to balance their work and family responsibilities, if they are to remain competitive in the global economy.⁹³

Families are disadvantaged not only by a lack of available maternity and paternity policies but also by the lack of available, affordable child care. Seven to 25 percent of the nation's schoolchildren are "latchkey" children because their parents cannot afford to place them in supervised care -- low-income families spend an average of 25 percent of their income on child care. A minimum-wage worker would spend almost all her or his income on child care costs.⁹⁴ Among non-working mothers in families with incomes under \$15,000, 36 percent would seek work if reasonably priced child care were available. Among single, divorced, widowed and separated mothers not currently in the labor force, 45 percent would seek employment.⁹⁵

Without the ability to place their children in a quality child care situation, many working parents suffer from distraction while on the job. Children also suffer when they lack opportunities for healthy development in a stable, stimulating environment. Moreover, many single mothers find it easier to support themselves and care for their children by applying for public assistance. Fifty percent of young mothers not in the labor force because of

child care constraints receive welfare payments.⁹⁶ These women can't afford to work, since their meager paychecks will not cover the costs of child care.

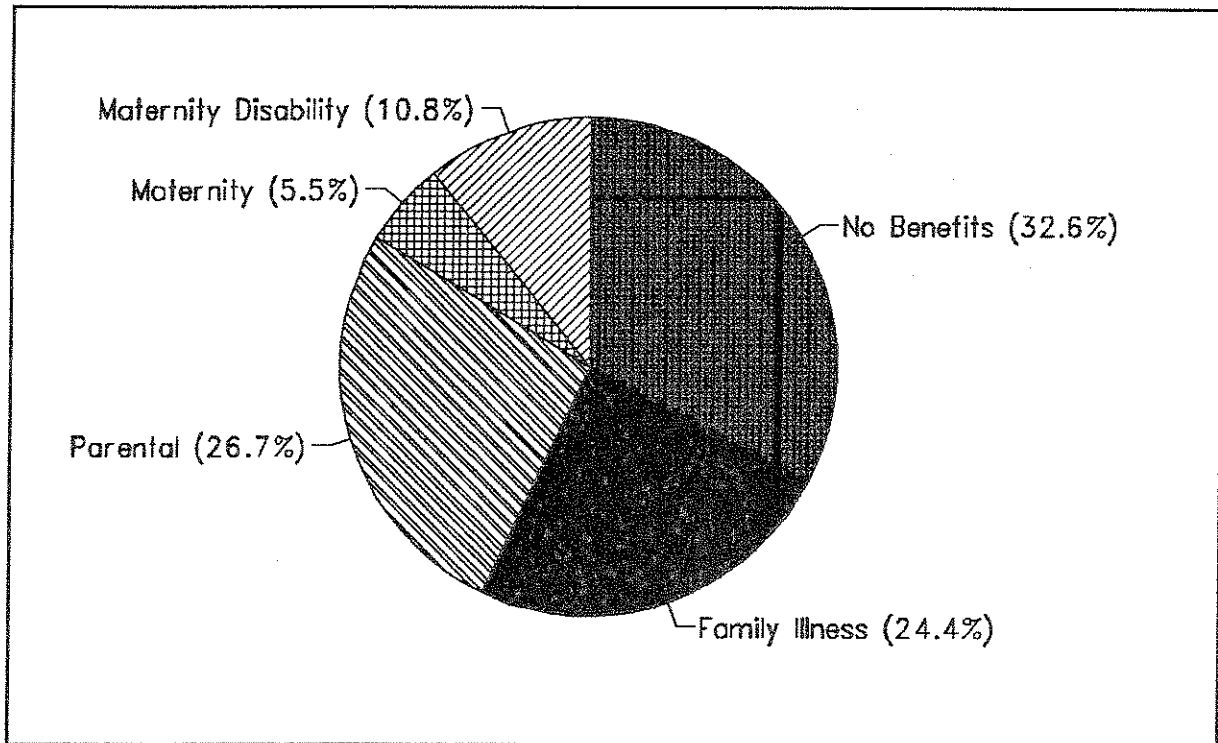
ELDER CARE

Dependency care does not only involve the responsibility for children. Elderly parents and grandparents are also in need of assistance. Approximately 90 percent of the elderly needing assistance are cared for by their families and approximately 25 percent of all working women currently take care of elderly dependents.⁹⁷ Many families today find themselves members of "the sandwich generation," struggling to care for children and older family members, in addition to meeting their job responsibilities. These employees are usually left to shift for themselves, daily juggling their multiple roles.

The problem of elder care is likely only going to intensify. Today, more and more people are living longer -- approximately one in nine Americans is 65 or over, and by 2020, the numbers may be one in six. By contrast, only one in 25 Americans in 1900 was 65 or over.⁹⁸ The people who have traditionally provided care for the elderly are increasingly unavailable -- since they are in the paid labor force.

Having to balance the demands of caring for an elderly dependent against work responsibilities is trying; however, most caregivers must also shoulder most of the financial burden. Little financial help is provided by health insurance or Medicare. If a woman is caring for her disabled husband, the financial burden is

Figure 6 - Workers with Dependent Leave Benefits



the most extreme. The way the system is set up today, caregiving often means that a wife faces living the rest of her life in poverty, regardless of her former financial status.⁹⁹ Medicare excludes what it defines as "custodial care," which is the type of care most elderly dependents require, nor does Medicare pay for nursing home care.¹⁰⁰ Moreover, since nearly all private health insurance in the United States is tied to employment, most elders will not be covered by these policies.

FAMILY AND MEDICAL LEAVE

Paid parental leave benefits continue to be rare -- being offered in only three percent of large firms -- and job security for workers who take unpaid leave is

usually not provided. Furthermore, only three percent of employees in medium and large firms are offered leave to care for elderly dependents.¹⁰¹

United States industry has objected to providing unpaid family and medical leave because they claim that the costs will be financially ruinous and that taking care of dependents is not an industry issue but rather a personal matter. However, a recent three-year study of the effects of mandatory leave policies implemented in four states¹⁰² found that industry did not incur significant costs from the policies -- 91 percent of the companies reported that family and medical leave policies were easy to implement and did not have a negative impact on their bottom line.

Furthermore, if mandatory family and medical leave policies were implemented for all employees in all businesses, the cost to industry would average out at only \$6.70 per employee per year.¹⁰³ Accommodating an employee's leave needs is a logical, cost-effective employer response -- it decreases employee turnover, boosts employee morale, saves employers the cost of rehiring and retraining and boosts productivity.

Families suffer from the lack of family and medical leave benefits. 12 percent of the 7 million people caring for elderly parents are forced to quit their jobs to meet their caregiving responsibilities. An additional 14 percent must quit full-time positions and take part-time jobs.¹⁰⁴ Employees who leave the work force to care for dependents suffer from employment breaks which negatively affect benefits related to seniority and eligibility for pensions. Employees who remain on the job, though, are more likely to experience poor health, anxiety and depression.¹⁰⁵ Furthermore, taxpayers pay an additional \$4.3 billion annually -- in payments for welfare, unemployment compensation, food stamps and Medicaid -- to support workers who have lost their jobs due to their family responsibilities. Working mothers without job protected leave annually receive \$108 million more in assistance from such programs and also experience more unemployment and lower wages than do mothers with job-protected leave.¹⁰⁶

Women are disproportionately disadvantaged by the lack of family-friendly workplace policies. As long as working women earn less than working

men, women will continue to be viewed as "secondary" workers. If the wife's job pays less than her husband's and offers less opportunity for advancement, it is clear which job will take precedence when a newborn needs stay-at-home care, quality affordable child care can't be located, an elderly dependent needs care or simply when a child needs to be taken to the doctor.

WHAT'S BEING DONE

Outright discrimination against women in the workplace is already against the law. But policies, systems and procedures in the work place may inadvertently perpetuate discrimination.

ECONOMIC EQUITY

More and more public and private sector employers are examining the issue of pay equity to correct for inequities not remedied by existing law. By 1989, 22 state governments and the District of Columbia were studying whether gender or race affected the way public employees' wages were set and 20 states were beginning to make or had completed making pay equity adjustments to rectify inequities. A total of over 1,700 local governments were examining their wage-setting policies and making adjustments. Unions have also made pay equity a major component of their collective bargaining programs and have successfully used it as a bargaining tool.

Women are becoming an increasingly important part of membership in organized labor in the United States. In

1988, 17 million or 16.8 percent of workers were members of unions or similar professional associations.¹⁰⁷ During the mid-to-late 1980s, union membership offered women higher earnings, more rapid earnings increases and narrowed the earnings gap between the sexes. Membership in a union is strongly related to high wages; only 13 percent of all union members are low-wage workers. Unionization of women workers is proving to be an important strategy in achieving pay equity.

The Economic Equity Act of 1991, introduced by the Congressional Caucus for Women's Issues, contains several bills regarding women's equity in the workplace. The Pay Equity Technical Assistance Act would establish a clearinghouse within the Department of Labor to disseminate information on pay equity efforts in both the public and private sectors.

The Legislative Pay Equity Study would establish a bipartisan commission to select a private contractor to conduct a pilot study of the Library of Congress to determine whether workers are being paid according to the work they do -- and not according to their sex or race. The Commission would then report the findings and recommendations for a comprehensive plan to ensure pay equity within the entire legislative branch.

The Worker Retraining Act would create a demonstration program of grants to be awarded to states to provide literacy and skills training for workers currently in low-paying jobs to prepare them for more highly skilled positions which would provide a better wage.

The Women in Apprenticeship Occupations and Nontraditional Occupations Act would authorize community-based organizations to provide technical assistance to employers wishing to recruit, train and retain women in apprenticeship programs in the skilled trades for women. It would also authorize a study to determine barriers to women's participation in apprenticeships and in nontraditional occupations and strategies for overcoming those barriers.

The Pension Reform Act would address a number of pension issues. It would eliminate, by the year 2000, the practice of integration -- in which a private pensioner's earned benefit is offset by the percentage of the employee's Social Security benefit. It would ensure that businesses who offer pensions cover 70 percent of their work force by closing a loophole that currently allows businesses to avoid this requirement. It would also lower the vesting requirement for multi-employer plans -- in which several employers band together to offer a pension program -- from 10 years to five, the same amount as for single-employer pensions. The legislation would also make the Retirement Equity Act of 1984 retroactive with respect to pensions not divided at the time of divorce.

The Spousal Pension Equity Act would amend the 1986 Tax Code to allow married individual's qualified pension plans to calculate benefits from income in the same manner used for single individuals, regardless of employer. The Social Security Care Provider Act would address the "zero years" problem, in which women who take time out of the

work force for family caregiving responsibilities are penalized by having zeroes averaged into the calculation of their Social Security benefits. The bill would provide that workers caring for children or dependent relatives could deduct 10 years, with no zeroes averaged in, from the number of years used to calculate benefits. Further, the Part-time and Temporary Workers Protection Act would amend the Employee Retirement Insurance Act (ERISA) to lower the number of hours an employee must work each year in order to receive credit toward vesting requirements under employer pension plans. The legislation would also require employers to offer health insurance benefits to part-time and temporary workers on a pro-rata basis if the employer provides such benefits to full-time workers.

The Glass Ceiling Act, originally introduced as part of the Economic Equity Act of 1991, was incorporated into the Civil Rights Act of 1991. This provision establishes a commission to examine the glass ceiling affecting women and minorities in the work force and to recommend policies to promote opportunities for the advancement of women and minorities. It also establishes a new awards program for employers who have done the most to eliminate the glass ceiling.

Legislation has also been introduced to repeal the damage caps in the Civil Rights Act of 1991. The caps apply to women, people with disabilities and some religious minorities. The Civil Rights Act of 1991 restored and strengthened laws protecting women

and minorities from job discrimination and did expand the remedies for women who are victims of intentional discrimination. However, women are denied full relief under the legislation. The Equal Remedies Act would remove the caps from the damage provisions and allow victims of intentional discrimination to seek full relief.

VIOLENCE AGAINST WOMEN

The Violence Against Women Act is currently under consideration in both houses of Congress. The bill's many provisions include increased federal funding for domestic violence shelters and rape crisis centers, education programs to combat gender and racial bias in sexual assault and domestic violence cases in the judicial system, creation of a National Commission on Violent Crime Against Women, increased federal sentences for rape in the Senate bill, and mandatory treatment programs for convicted sex offenders in the House version of the bill.

Moreover, the American Medical Association recently issued guidelines, embodying the association's recommendations but not binding, that physicians should routinely question female patients about domestic violence. The AMA decided to issue the guidelines due to the prevalence of medical injuries sustained by violence against women.

REPRODUCTIVE RIGHTS

The Freedom of Choice Act has been introduced in both the House and the Senate. This bill would codify the

principle of *Roe v. Wade* and, if adopted, would prevent states from enacting laws to restrict women's right to choose. The bill does not require states to fund abortions nor does it authorize abortion on demand at any stage of a pregnancy.

Legislation has also been introduced on the establishment of five new contraceptive research centers with an emphasis on applied research to enable more safe and effective birth control methods to reach the marketplace in a timely manner. The centers would also develop training protocols and continuing education programs for health professionals.

Furthermore, collaborative work among industry, government, women's health advocates and the private nonprofit sector is occurring. Examples of this include cooperation between the National Institutes of Health, the Population Council and GynoPharma, Inc. in putting the Copper T-380 intrauterine device on the market several years ago, and more recently, the cooperative venture led by the Population Council and Wyeth-Ayerst corporation to manufacture and distribute Norplant.

EDUCATIONAL EQUITY

The Nontraditional Employment for Women (NEW) Act, was signed into law in December, 1991. The NEW Act promotes nontraditional job opportunities for women by requiring the Job Training Partnership Act (JTPA) to set goals for training and placing women in fields traditionally dominated by men. The act requires the

dissemination of information on successful approaches to training and placing women in nontraditional fields and improved coordination between JTPA and vocational educational programs with respect to training and placing women in nontraditional employment. The NEW Act also establishes a \$1.5 million demonstration program for six states to develop and expand nontraditional employment training programs.

The Higher Education Act also contains two provisions dealing with educational equity. The Pell Grant Eligibility Expansion Act would expand Pell Grant eligibility for less-than-half time students to make them available on the same basis as full-time students. Nontraditional students would be eligible for grants for up to five semesters of attendance.

The Women and Minorities in Science and Mathematics Act amends the Higher Education Act to encourage women and minorities to enter the fields of science and math. It would provide training for faculty and staff to develop educational programs for encouraging the entry of women and minorities into these fields, authorize the use of funds for model training for women who seek work in math and sciences and provide counseling for high school girls and minorities to prepare them for entrance into these fields.

DEPENDENT CARE

Legislation has been introduced to expand the current Dependent Care Tax Credit, a major source of federal

assistance for families who rely on child care. The Dependent Care Tax Credit Refundability Act would increase benefits for lower and middle-income families as well as make these credits refundable to low-income families who owe no income tax and, thus, would normally be unable to benefit from a tax credit. To keep up with inflation, the bill would index the Dependent Care Tax Credit to the cost of living.

Companies are also slowly beginning to institute more family-friendly policies, including flexible scheduling, telecommuting, job sharing, child-care assistance and leaves for family emergencies. The International Foundation of Employee Benefit Plans found that 52 percent of the 463 companies it surveyed in 1990 said they allowed flextime arrangements, and another 34 percent said they expected to offer them by the year 2000. 19 percent said they provided either on-site child care or child-care subsidies and 68 percent said such help would be available by 2000.¹⁰⁸

WHAT YOUR LOCAL CAN DO

Issues management is a term used by BPW/USA as well as business and industry to describe the process of identifying important issues and acting on them or "managing" these issues to find solutions. Issues management is much more than program planning. It is the process of identifying issues which have special significance to working women -- and working families -- and acting on them at the level where action

will be most effective. Issues management includes:

- *Assessing the needs of local members;
- *Increasing awareness on issues affecting working women;
- *Addressing local and state as well as national issues;
- *Setting goals and objectives for ways to address the issues;
- *Creating a decision making environment;
- *Evaluating achievements;
- *Following up on projects and activities;
- *Gaining greater recognition and visibility for BPW at the local, state and national level.

The key to issues management by a local organization is finding out the needs, interests and concerns of your members. Determining what issues are most relevant to you, your members and your community is the first step in effective local issues programming.

HOW DOES LOCAL ISSUES MANAGEMENT WORK?

Issues management is not a single activity but instead is an approach that allows for a variety of responses on issues. Whether you are the president of your local BPW, a member of the program planning or issues committee,

or an individual BPW member looking for ways to be more involved, you can benefit from this approach. Turning issues into action on the local level means the following:

Doing a Needs Assessment. The first step to local issues management is finding out what issues are of special interest to your membership. One way to determine members' interests and needs is to distribute a simple questionnaire. Information gained from this questionnaire can be used to define members' concerns and select the issues on which you will develop your programs. Another way to assess members' views is with discussion groups or roundtables. The group's responses can provide a good list of possible issues and stimulate thinking on how to address the issues.

Studying the Issues. When you have compiled a preliminary list of possible issues for your local programs, the next step in implementing issues management is to increase your own and your members' understanding of the issues. Start by reading. Has each member of your local BPW read the Spring issue of *National Business Woman*? If not, this is a good source of information and resources. You should also read the working papers available from the BPW Foundation. Your public library is another good resource.

While studying the issues, do not simply identify separate local and national issues. Identify the local angle on national issues. For example, if the librarians or nurses in your community are raising the issue of comparable

worth, use them as a case study to inform members about the issue of pay equity. A local election might offer opportunities for a panel featuring women candidates, or candidates supporting BPW/USA issues. Of, if a prominent employer in your community is developing guidelines on sexual harassment or family-friendly policies, see if a local member could serve on the advisory committee.

For additional input on community issues, send a representative to the city or town council meeting, the meeting of the Chamber of Commerce or a school board meeting. Study the local newspaper. Are there members who can be assigned to research local issues? Does one of your members have a job-related problem or special interest that could be researched and presented to the entire group? Learning about the issues is never finished. But even as you continue to study the issues, you will want to become actively involved on some of them.

Turning Issues Into Action. Increasing public awareness on issues is important, and educational programs -- speakers, panels, debates -- can be effective ways to inform members and the general public. These activities should not only inform but also stimulate interest in further action, though. An exciting educational speaker should encourage members to move into a more active mode of issues management. Problems are not solved simply by raising consciousness. For instance, recognizing your community's need for adequate day care is important. But what can your local organization do? On the

grassroots level, BPW can take action and effect change.

The next step is putting into action projects that address the identified issue or problem. Goals must be set. Get down on paper exactly what the group wants to accomplish and what activity will meet these goals. Be specific about both. For example, on the issue of reproductive rights, are members most interested in increasing public awareness? With that goal in mind, you may want to sponsor a symposium on the issue, with speakers and workshops organized to heighten awareness. If your issue is educational equity and your primary goal is to help girls prepare for the workplace, members might want to sponsor a career day at the local school or establish a mentoring program. Does the public lack knowledge on the need for adequate day care? Should private industry get involved? Your local BPW could sponsor a day care forum or approach local employers for help in funding a day care center.

Once goals and objectives are clear, it is time to define the specific project in more detail. What form should your project take? Should it be a one-day program or a more long-term project? Who are the projected participants? What type of publicity will be required? Who will develop it? What is the budget and where will the funds come from? Who will obtain the funds?

Draw up a calendar, assigning specific responsibilities and designing a fund-raising strategy. Fulfilling the project may be possible within your BPW's usual calendar and committee structure, or it may demand special arrangements such as an "issues task force," a major fund-raising effort or a long-term special projects fund.

It is important to include community resources in your planning. For a symposium on family-friendly policies in local workplaces, ask local employers to provide meeting space and publicity. If you are organizing events around the issue of educational equity, approach your local schools for assistance.

Involving Members. As your local organization determines issues to be addressed and plans programs or projects on these issues, include your committees in the entire process. As the community becomes aware of your concern for and stand on specific issues, your local organization will certainly gain publicity, and your public relations committee will want to highlight upcoming events. Membership should also be included. What better way to attract new members than helping effect positive change or addressing critical issues in your community?

The responsibility for planning local BPW activities rests primarily with your officers and committees. But it is equally important to use the talents of

On the grassroots level, BPW can take action and affect change.

BPW's diverse membership and to involve as many members as possible in planning and implementing issues activities. If your local BPW has a networking directory listing members' interests and occupations, this can be a valuable tool for selecting projects and recruiting volunteers.

Planners might also repeat simple surveys at intervals to assure member involvement. Tailoring goals and projects to the needs of members and the community is what issues management is all about.

IS THERE A MODEL FOR ISSUES MANAGEMENT?

No single model will fit every issue. Issues management means adapting to the needs of the situation. But some guidelines do apply to all programs.

Evaluate projects. Seminars and workshops should always include an evaluation form for participants to fill out at the end of the project. Members also need the chance to discuss what they have done during the year and make suggestions for new projects.

Use projects as springboards for later action. For example, at the symposium on workplace equity, did most people not know about job trends? A workshop on career planning or job retraining would be a logical next step. Did your BPW conduct a community survey of child-care needs? Next you might form a child-care referral service, or conduct an employer education campaign. If you sponsor a forum on educational equity, your next step might be organizing a

mentoring program with girls in local high schools.

Don't be afraid to drop projects. Your BPW doesn't have to give an annual scholarship or sponsor a banquet, if other projects are more rewarding. Your evaluations can help you decide whether projects are meeting their goals.

Try more spontaneous ways to manage issues. Did the city newspaper run a series on local career opportunities? Write a letter to the editor about the glass ceiling. Did you see a TV show on the changing work force? Send the producers information on women in the workplace and BPW/USA. One local even entered a float in the local parade depicting women in non-traditional work and careers. Call attention to the issue in every way you can.

Keep going back to study the issues again. Monitor new developments, find new angles, look for new sources of information, redefine your goals. Is your BPW studying the issue of reproductive freedom? A current debate in the legislature might shed new light on the issues. Have you been studying workplace equity? Your BPW might want to plan a local version of National Business Women's Week to recognize employers with exemplary policies.

Use BPW's materials. Keep track of the materials BPW/USA, your state federation and the BPW Foundation produce for use in local issues management -- newsletters, workbooks, working papers and articles in National Business Woman. Talking points on the workplace equity issues have been

attached -- refer to these when planning programs, preparing publicity, speaking with the media or otherwise representing BPW on the issues.

Above all, be flexible. The action you and your local BPW take should be appropriate to the issue, to member interests and involvement and to the goals you set -- not just to the Federation calendar, committee organization or traditional policies.

When you use issues management, BPW members are doing more than becoming aware of issues affecting working women. Members are taking action to solve the problems and find solutions to the issues. Issues management is an action process. It means greater involvement by our members to ensure that all working women will one day enjoy full participation, equity and economic self-sufficiency in both their personal and work lives.

TALKING POINTS ON PAY EQUITY

* 75 percent of all women work in two low-paying industries -- service and retail trades similar to the occupational profile of women during the 1930s.

* Although women have increased their earnings to 72 cents for every dollar earned by a man in 1990 from 64 cents in 1980, the male-female wage gap has narrowed primarily because of decreases in men's salaries in technical, sales, administrative support and service jobs.

* Women and minorities account for only a slight increase in the top executive positions of the 1,000 largest corporations during the last 10 years. Female managers lag behind their male counterparts in salary increases and job transfers essential to career advancement, according to a 1991 study of 1,000 female and male managers at top United States companies.

* As many as 85 percent of all working women will experience some form of sexual harassment during their working life, according to the National Council for Research on Women.

* Men who view the entry of women into male-dominated industries as encroachment on "their territory" will often use sexual harassment as a way of keeping men and women segregated in the workplace.

* Women's Social Security benefits are 73 percent lower than men's while only 10 percent of women over age 65 receive private pensions.

TALKING POINTS ON VIOLENCE AGAINST WOMEN

* Violence against women, including rape, homicide, wife-beating and other domestic violence, harms individual women and adds medical bills, law enforcement expenses, women's lost careers, decreased productivity, foregone educational expenses and long-term medical care to the cost of society. Domestic violence costs the economy 3 billion dollars each year in absenteeism and sick leave.

* More than half of all women will experience some form of physical violence in their intimate relationships. Of the 3 to 4 million women that are beaten each year by their partners, 1,000 women -- or about four per day -- will die. A woman is battered every 15 seconds in the United States.

* Wife-beatings, resulting in 30 percent of all emergency room visits, account for more injuries that require medical treatment than rape, auto accidents and muggings combined.

* The arrest of domestic abusers by the police leads to 62 percent fewer subsequent assaults, whether or not the abuser is convicted.

* More than half of the homeless women are victims of domestic violence. 25 to 35 percent of battered women are pregnant, resulting in increased neonatal care, increased chance of miscarriage, and increased risk of mental retardation and physical disability in children.

* A rape occurs every six minutes in the United States. About 60 percent of all rapes are committed by someone known to the victim. Almost half of the rape victims quit their jobs in the year following the rape, according to the American Journal of the Psychiatric Association.

* Less than 10 percent of all rapes are reported to the police. Of those reported, only 2 percent of the rapists are arrested while only 1 percent are convicted.

TALKING POINTS ON REPRODUCTIVE RIGHTS

* Women, comprising 45 percent of the work force, have become integral participants in strengthening the economy. Women will only be considered full partners in the workplace, in the home and in society when they are considered the best and the only legitimate decision makers on issues that concern their own bodies. Women will never achieve equality without the right to privacy and the right to control their own destiny, and their reproductive rights are fundamental to this.

* Reproductive rights means having choices that include: the right to information about contraception; the right to a work environment free from reproductive health hazards; and the right to decide for oneself whether or not to have children.

* The average American woman tries to avoid pregnancy for over one-third of her life with fewer methods of birth control than are available in other countries. Two-thirds of all women have one unintended pregnancy by the time they reach menopause while 57 million women and their partners struggle with the failings and side effects of the less effective contraceptive methods that are available in the United States.

* Five million women, typically young, and of a low to moderate income with no children, receive services through Title X funded clinics. Laws which prohibit federally funded abortions and enforce the gag rule restrict Title X funded clinics from counseling women on their reproductive options and create a two-tier health care system in which a woman's reproductive choices depend largely on her finances.

* Teenagers who become mothers are more likely than other young women to develop health problems, drop out of school, have marriages that end in divorce and struggle with poverty.

* In 1987, 82 percent of all women who chose to have abortions were young, unmarried women either employed or enrolled in school. Two-thirds of these women had family incomes under \$25,000 per year.

TALKING POINTS ON EDUCATIONAL EQUITY

- * Education is the key to economic self-sufficiency. College educated women earn twice as much as the women with only a high school diploma -- who are most likely to have poverty-level incomes.
- * Despite the passage of Title IX, the 1972 Educational Amendments Act which prohibits discrimination in educational institutions receiving federal funds, women undergraduate and graduate students do not have equal educational opportunities on campus.
- * Girls are systematically discouraged from courses of study essential to obtaining higher-paying, male-dominated employment. Women earned only 15 percent of all bachelor's degrees for engineering in 1989. In vocational education, girls are enrolled primarily in office and business-training programs while boys are enrolled in programs that lead to higher-paying jobs in the trades, according to the U.S. Department of Education.
- * Sexual harassment of girls by boys -- from innuendo to actual assaults -- is increasing in schools. As many as 30 percent of women enrolled in colleges or universities have experienced sexual harassment.
- * Non-traditional female students, comprising the fastest-growing segment of the post-secondary student population, are often devalued by faculty, administrators and other students who characterize these returning student as bored, middle-age women.
- * Financial aid staffs often award men with dependents greater amounts of aid than women with dependents because of sex-biased assumptions that men bare more of the familial costs.

TALKING POINTS ON DEPENDENT CARE

- * Fewer than 10 percent of all families are the traditional model with a wage-earning father and stay-at-home mother. The number of dual-income families has increased by 56 percent since the late 1970s.
- * Over half of all working families have children under the age of 18. Half of the mothers with infants are in the labor force. Following pregnancy, most women are back to work within six months. The proportion of working women with young children has increased five-fold since the 1950s.
- * Only 37 percent of all female workers and 18 percent of all male workers have unpaid parental leave in companies with 100 or more employees. Fewer than four percent of all employees have parental leave benefits in smaller firms.
- * 25 percent of all American workers care for an older family member. Of the seven million workers caring for elderly parents, 12 percent are forced to quit their jobs to meet their caregiving responsibilities. Another 14 percent have had to take part-time jobs.
- * The cost of permanently replacing an employee are significantly greater than granting family or medical leave, according to a 1990 study by the Small Business Administration. The cost for a business to accommodate family medical leave amounts to \$6.12 per employee.
- * Family and medical leave benefits decreases employee turnover, boosts morale, boots productivity and saves employers from the costs of rehiring and retraining, according to workplace studies, European employers, and CEOs of major corporations.
- * The lack of family-friendly corporate policies often force women to take jobs with less responsibility and lower wages in order to balance their work and familial obligations.

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The National Federation of Business and Professional Women's Clubs of the United States of America (BPW/USA), founded in 1919, promotes full participation, equity and economic self-sufficiency for working women through legislative advocacy, member training and support programs and communications. With 100,000 members in 3,000 local organizations represented in every congressional district in the country, BPW/USA includes among its members women and men of every age, race, religion, political party and socioeconomic background.

The Business and Professional Women's Foundation was established in 1956 by the members of BPW/USA to promote full participation, equity and economic self-sufficiency for working women through education, information and research. Headquartered in Washington, D.C., the tax-exempt, non-profit foundation collects, conducts and analyzes research on issues affecting women in the workplace while providing financial assistance for women to further their education to advance in their careers or re-enter the job market.