## INSTITUTE



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Q U A R T E R L Y N E W S L E T T E R

# Women's Policy Research

## Election 2000: Who Is Looking After Our Families? Improving Child Care and Family Leave Policies

by Stacie Golin and Vicky Lovell

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Fall 2000

As we approach the November elections, there is an important opportunity for thoughtful debate around the strengths of alternative policies that support America's children, working parents, and families. Active, well-organized campaigns are already underway to promote enhanced child care programs and paid family leave. Yet, for more progress to be made, the electorate must demonstrate that candidates' positions on these issues significantly affect voters' actions at the polls.

#### Child care

The lack of high-quality, affordable child care for all families remains a pervasive problem. However, new ways of talking about child care as "early child-hood care and education" have arisen in discussions of the electoral campaign and of the re-authorization of Temporary Assistance to Needy Families and the Child Care Development Block Grant. In the past year, legislative efforts at the federal and state levels have focused on improving child care quality, emphasizing its educational nature.

State policymakers are recognizing that a stable, well-paid child care workforce is vital for the quality of early childhood services. Illinois recently passed the Great START (Strategies to Attract and Retain Teachers) program to provide financial incentives to retain child care workers.

recognizing that turnover is negatively associated with child care quality. California's governor is considering a similar bill.

The concept of universal pre-kindergarten is also gaining momentum. Georgia's pre-K program, financed using state lottery funds, is considered a model. New York has also begun to implement a universal pre-K program. Advocates in Massachusetts are calling for legislators to examine the merits of adopting universal pre-kindergarten. Vice President Al Gore has proposed extending universal pre-kindergarten on a national scale.



IWPR's Dr. Caiazza (right) addresses the role of work/ family issues in the elections at the July National Council of Women's Organizations Congressional Briefing, moderated by Judy Woodruff, CNN.

Republicans and Democrats in Congress are embracing the value of early education and care. Senators Jeffords, Kennedy, Kerry, and Stevens are leading supporters of the Early Learning Opportunities Act, which would provide funding to enhance the quality of early childhood

See Child Care and Family Leave on Page 3

Call for Papers - IWPR 6th Women's Policy Research Conference The Status of Women: Facing the Facts, Forging the Future, p. 5



IWPR's upcoming conference, The Status of Women: Facing the Facts, Forging the Future, on June 8-9, 2001, will assess the progress women have made and identify strategies for further change. Researchers, activists and policymakers from the public and private sectors will address issues including work/family policies, democracy, employment, health and poverty. IWPR's sixth women's policy research conference will use our flagship report series, The Status of Women in the States, to focus discussion on collaborative strategies for action. We invite your proposals for papers and will also plan plenary sessions that address critical issues for women today.

One area of research we are especially eager to develop at IWPR is understanding women's political participation and civic engagement—what mobilizes women to organize, to vote, to run for office? What mobilizes men to support issues of special importance to women and children? How can we build stronger public support for greater investments in job training and post-secondary education, child care and family leave? For making work more family friendly and making sure no one who works is poor? Answering these questions is especially challenging given our diversity as a nation. Class, race, ethnicity, age, religion, location and family status, as well as gender, all affect one's interests and one's perceptions of both self-interest and social needs.

Personally, I am increasingly interested in how we can strengthen the feminist movement in the twenty-first century. What movement infrastructure do we have and what should we be building? How do we expand our numbers, build our effectiveness? Shouldn't those of us working for women's rights be at least as powerful politically as seniors or environmentalists? Are we? If not, why not?

Many women's institutions have become the victims of progress toward

### President's Message

integration—for example, the number of women-only colleges has fallen dramatically as opportunities for women have increased at coeducational colleges and universities. As opportunities expand for women in business, law, medicine and other pursuits, will separate women's groups in these professions continue to make sense? At the same time, local women's institutions, such as rape crisis centers and women's centers, have mushroomed since the rebirth of the women's movement in the 1960s and 1970s. Many grassroots community groups are led by women and address women's issues among a host of others (such as immigrant rights and a living wage), but don't relate to the national women's organizations. Can we build an effective umbrella for everyone?

In July, I attended the annual convention of the National Association of Commissions on Women (www.nacw.org) and met many members of state and local women's commissions. These commissions represent our "national machinery"—in the terms used in United Nations venues. They are the key official means of representing women's interests in the body politic and bringing those interests to bear on policies and programs. Corny as it may sound, being there in San Francisco was for me an inspiring window on democracy in action.

At the same time, the National Council of Women's Organizations, with 120 member organizations, continues to grow in numbers, visibility and effectiveness (www.womensorganizations.org). Like many of its member organizations, NCWO was represented at both the Democratic and Republican party conventions this summer to ensure that the feminist agenda be addressed. Advocacy at every level is always needed to keep the official machinery moving in the right direction. In a democracy, there's no substitute for participation.

Organize, strategize, protest, vote!

fleide Hartwarm

### Why Privatizing Government Services Would Hurt Women Workers by Catherine Hill

The enclosed Research-In-Brief summarizes key findings of the IWPR report Why Privatizing Government Services Would Hurt Women Workers by Annette Bernhardt and Laura Dresser (forthcoming). Using data from the 1998 Current Population Survey, the research finds that the public sector offers considerably better wages and benefits for women workers than does the private sector. For African American and Hispanic women, and for women who do not have a college education, the difference between public and private sector employment is especially pronounced. To a large extent, higher wages and better access to health and pension benefits in the public sector can be attributed to higher rates of union representation as well as to a predominance of higher skilled occupations in the public sector.

Focusing on the most current year for which data is available, 1998, the authors find that the median earnings in the public sector are higher than in the private sector for most categories of workers. Median wages for women without a college degree are 15 percent higher in the public sector. For women with a college degree, wages in the public sector are seven percent higher than in the private sector. Among women, 72 percent of public workers participate in a pension plan and 69 percent have employer-provided health insurance. By contrast, in the private sector, less than half have either benefit, and in the case of Hispanic women, less than a third do. Thus, privatization is likely to erode the wages and benefits of women workers, especially for African American and Hispanic women and those with less formal education.

The report also examines women's access to professional and managerial occupations in the public and private sectors. Surprisingly, Bernhardt and Dresser find that if teachers are separated from other professional and managerial occupations, the public sector does not

See Privatization on next page

#### Privatization cont'd

appear to provide greater opportunity for women to hold managerial or professional positions. Because women in the public sector have more education than women in the private sector, we would expect them to be well represented in managerial and professional positions. That educational achievement has not translated into greater numbers of managerial jobs for women (while it has for men) indicates the continued presence of occupational barriers.

In sum, there is good reason to be concerned about the continuing call for leaner government and the contracting out of public services. On average, public sector jobs pay better and are more likely to include pension and health benefits. As government services are privatized, women, especially women of color and women who do not have a college education, could see significant declines in how much they earn and in their health and pension coverage. This does not mean that the public sector is a cure-all for inequality: glass ceilings and the gender gap in pay and benefits persist in the public as in the private sector. But the bottom line is that privatization, and the de-unionization that frequently accompanies it, is likely to prove detrimental to the economic welfare of women workers. •

#### Child Care and Family Leave cont'd

education and care through programs to promote effective parenting, increase children's literacy rates, and coordinate services between early childhood programs and health care facilities.

#### Paid family and medical leave

The Family and Medical Leave Act of 1993 was a milestone achievement that guarantees about half the workforce the right to unpaid job-protected leave to care for young children and for many emergency medical situations. But advocates continue to push for both broader coverage and income replacement, changes that would have a particularly positive effect for low-income workers.

President Clinton opened the door for

one strategy to provide temporary income to new parents. At his direction, the Department of Labor issued regulations in June 2000 allowing states to expand their unemployment insurance (UI) coverage to parents of newborns and newly adopted children. In anticipation of these new guidelines, 18 states have introduced legislation to enact such a program. Although none has passed to date, efforts will continue across the nation when legislatures reconvene in 2001.

Paid leave under a range of other circumstances is also important, especially for women, who do the majority of family care giving, and for low-income workers (including former welfare recipients), who are much less likely than other workers to have any paid leave. Caring for frail parents, for example, can be just as disruptive to employment (and, thus, to income) as caring for newborns. Workers also need paid leave to take care of sick children and spouses and to cover their own times of illness.

Policies that address the strain of competing family and work demands are critical to the social and economic wellbeing of the country. In 2001 and beyond, states will have new opportunities to consider a variety of strategies that could provide American families with muchneeded support. The November elections will be crucial and it is important for voters to scrutinize all candidates' positions carefully before electing their representatives. •



IWPR's National Meeting for State Child Care Advocates. L-R Mark Greenberg, Center for Law and Social Policy; Joya Misra (standing), Dept. of Sociology, U. Mass; Nancy Wiefek, Economic Opportunities Institute; Roslyn Powell, NOW Legal Defense and Education Fund; Trinita Logue, Illinois Facilities Fund.

## Welfare Reform: On the Eve of TANF Re-Authorization by Olivia Parry

In 1996, a new welfare law replaced Aid to Families with Dependent Children (AFDC), which was established under the Social Security Act in 1935. Temporary Assistance to Needy Families (TANF), or welfare reform, turned authority for cash assistance programs over to the states, restricted eligibility for federal cash assistance to a five-year lifetime limit, required work participation, and allowed states to sanction those who refused to work. These restrictions were intended to move recipients into work as quickly as possible and to encourage applicants to seek work before applying for assistance.

The impact of welfare reform has been far-reaching. Since 1996, caseloads have dropped dramatically, by as much as 50 percent in many states. However, in many cases, recipients have been forced to leave welfare for low-wage jobs with few if any benefits or health care; 29 percent of all single mothers who leave welfare for work return to welfare within two years (Urban Institute 1999). Low wages may factor into this statistic—the average hourly wage for a single mother leaving welfare is \$6.61 per hour, amounting to an annual income of \$13,000 (Urban Institute 1999).

Further, between 1995 and 1998, the number of children receiving welfare benefits declined by thirty-six percent, while the number of poor children declined by only ten percent (Center on Budget and Policy Priorities 1999). A recent report by the 1999 U.S. Conference of Mayors revealed that emergency requests for food and shelter increased by 18 percent. These are among some of the most recent statistics that suggest the success or failure of welfare may be better measured by the rise or decline in hardship and poverty rates, not merely by the percentage of those leaving welfare to work or the reduction in caseloads.

On September 30, 2002, the funding for TANF will run out. The debate in Congress over re-authorization is about to begin. If the goal of welfare is to reduce

See Welfare Reform on page 4

### What is the Value of Time?

What would a society look like in which market work, household work, and community service activities were equally valued and all adults were expected to participate in each sphere equally? A recent article by Carmen Sirianni and Cynthia Negrey, appearing in the March 2000 issue of Feminist Economics, "Working Time as Gendered Time," addresses some of the issues that underlie this question. In looking at the gendered underpinnings of the organization of time in contemporary Western society, the authors critically examine household labor time and the masculine model of employment. They argue that household labor time (unpaid work) and market labor time (paid work) are organized in part through the social structure of unequal gender relations.

Why does this matter? Generally, women do more household work than men and their non-market responsibilities limit their access to market work. Conversely, men do more market work than women and their market responsibilities limit their time for non-market and household work. Women's market work is undervalued, and the greatest rewards of market work accrue to men. The career model of employment is biased in favor of men who have few household and family responsibilities.

#### Welfare Reform cont'd

poverty and improve women's and children's well-being, policymakers need to address a number of issues. For example, an increase in the minimum wage would help "make work pay." Essential income supports for workers, such as child care, health care, transportation subsidies, substance abuse treatment and job training also can significantly improve economic security and well-being. Increased access to higher education would give individuals the opportunity to pursue a post-secondary education or invest in skill development targeted to living wage careers with growth potential. Policies should also consider the role of non-custodial parents in helping to improve and enable the transition from welfare to work.

Those with greater household and family responsibilities, often women, are at a competitive disadvantage and the traditional household division of labor is reinforced.

The authors promote a feminist vision of time based on alternative work-time arrangements for women and men, coupled with the goal of pay equity. Alternative work-time arrangements, which could foster gender equality in the home and market, could take the form of flexible work schedules, job sharing, flexible careers composed of periods of low and high involvement, pro-rated pay and benefits for part-time work, and worktime reduction in the form of a six-hour workday. If we are going to create a more balanced distribution of time between men and women and across non-market and



market spheres it will require a paradigm shift that enhances the value of nonmarket activities and gender equity. •

Cynthia Negrey (above), Study Director of IWPR's Job Training Project, is on leave from her position as an Associate Professor in the Sociology Department at the University of Louisville. Her co-author is Carmen Sirianni, Professor of Sociology at Brandeis University.

Around the country, research organizations and advocacy groups are working to mobilize citizens to become vocal and engage policymakers and the press, and to help set the terms of the debate. Welfare Made a Difference, a national public policy education campaign, the Center for Community Change's National Campaign for Jobs and Income Support, and research organizations such as the Center for Law and Social Policy, the Welfare Information Network and the Institute for Women's Policy Research are among many groups providing information, technical assistance and advocating on behalf of the nation's poor. If you would like to learn more, please contact April Shaw at (202) 785-5100. •

### Summer Intern Program 2000

by Alexsis Wilkes

My summer internship at IWPR was more than I had imagined it would be. The title "intern" is usually a nice way to say "gopher" or personal assistant. The world of the intern is usually filled with random assignments and grunt work, like copying and filing. At IWPR, from the first day I walked into the office, I was treated like one of the regular staff members. The interns are part of the team and we felt actively incorporated into the full running of the organization.

Working at IWPR also taxed my definition of the word "feminism" and how I viewed the world around me. As Research Intern Beth Tipton said, "Working for IWPR has helped us bridge the gap between our personal worlds of feminism and the public world of feminism." In the classroom, feminism is often defined in concepts or theories. However, feminism in the working world is simply a way of life. And working at IWPR showed me that the policies and laws that people live by often don't take women's experiences into consideration.

Although my future plans are not written in stone, my internship experience opened my eyes to new options and ideas. I was constantly reminded that I needed to think beyond my college years and prepare, prepare, prepare. At the end of a summer filled with meetings, assignments, a few parties and yes, some grunt work, I left the Institute with a new focus and an incredible brag book of my summer accomplishments. •



IWPR Summer Interns L-R - Beth Tipton, Alexsis Wilkes, Sara Angevine, Jessica Tai and Alina Mason at the National Museum of Women in the Arts.

### New Releases



Briefing Paper, Paid Family and Medical Leave: Supporting Working Families in Illinois, recent testimony by Vicky Lovell before the Illinois General Assembly, House Committee on Labor and Commerce, Subcommittee on Unemployment Insurance for the New Workforce. Enclosed.



Research-in-Brief, Transforming the Agenda? Gender Differences in Women's Issue Bill Sponsorship is a 4-page summary by Amy Caiazza of an article by Michele Swers, presented at "Women Transforming Congress: Gender Analyses of Institutional Life." The conference was sponsored by the Carl Albert Congressional Research and Studies Center. Enclosed.



Research-in-Brief, Why Privatizing Government Services Would Hurt Women Workers, by Catherine Hill, summarizes the report The Impact of Privatizing Government Services on Women Workers, by Annette Bernhardt and Laura Dresser. Enclosed.

#### On the Hill

On September 7, Study Director Vicky Lovell testified on paid family leave before the Subcommittee on Unemployment Insurance for the New Work Force of the Illinois House Committee on Labor and Commerce in Chicago. On July 21, IWPR presented the National Council of Women's Organizations monthly briefing on the women's vote. The briefing was moderated by Judy Woodruff, CNN.

#### In the News

WHYY Morning Edition in Philadelphia interviewed Study Director Amy Caiazza on September 23 about the status of women in Pennsylvania, New Jersey, and Delaware. On the same day, Dr. Lovell participated in Congressman Jim Moran's (D-VA) 2000 Women's Issues Conference, in a panel on Women and the New Economy: Workforce Issues and Trends in the New Millennium. On August 21, Heidi Hartmann was profiled in the German Magazine Der Spiegel. On August 1, Dr. Hartmann was interviewed on CNN Headline News on women's issues in the 2000 elections. Dr. Caiazza was interviewed about women's political participation by www.freedomchannel.com on June 27. Study Director Catherine Hill was interviewed on NBC Nightly News with Tom Brokaw on Social Security and privatization. On June 8, Dr. Hartmann was interviewed on Connecticut's KTRH-AM radio concerning the lack of progress toward pay equity for women.

#### IWPR Cited in the News

"Gore Gains Upper Hand Among Female Voters," *The Boston Globe*, September 9; "Gray Matters: A Social Security Conflict," *Newsday.com*, August 28; "Gore's Equal Pay Refrain is Played for Working Women," *The Wall Street Journal*, August 28; "A Warning for Women About Social Security," *The Washington Post*, August 1; "Allys, Erins and Moms," *The Cape Cod Times*, July 9; "Women's Pay: Inequality Still the Rule," *International Herald Tribune*, June 12; "The Other Gender Gap," *The American Prospect*, June 19. Enclosed.

#### Appearances

9/15 - Catherine Hill, Coalition of Labor Union Women National Convention, New Orleans, LA. 8/15 - Barbara Gault, American Sociological Association, Washington, DC. 8/15 - Cynthia Negrey, American Statistical Association, Indianapolis, Indiana. 8/15-17 – Lois Shaw, International Association for Feminist Economics' session on Economics. Gender & Sexuality, Istanbul, Turkey. 7/28 – Heidi Hartmann and Vicky Lovell, Family and Medical Leave Coalition, New Brunswick, New Jersey. 7/21 – Catherine Hill, Social Security Administration, Washington, DC, and Amy Caiazza. National Council of Women's Organization's briefing on Women in the 2000 Elections, Washington, DC. 7/7-8 -Heidi Hartmann, National Association of Commissions on Women, San Francisco, CA. 6/30 - Catherine Hill, NOW Conference, Miami, Florida. 6/24 – Amy Caiazza, "Communicating Politics: Engaging the Public in Campaign 2000 and Beyond," Washington, DC. 6/23 - Heidi Hartmann and Vicky Lovell, Industrial Relations Research Association, Washington, DC. 6/19 - Heidi Hartmann, Urban Institute, Washington, DC.

## Call for Papers IWPR Conference 2001

IWPR announces its Sixth Women's Policy Research Conference, The Status of Women: Facing the Facts, Forging the Future, co-sponsored by the Women's Studies Program of the George Washington University, to be held June 8-9, 2001, in Washington, DC. The conference will focus on women's social and economic status. Program topics include: Poverty and Income Security; Employment and Earnings; Family and Work; Health and Well-Being; Democracy and Society; Social Indicators of Women's Status; and International Perspectives. Paper and poster proposals must be postmarked by December 15. See enclosed, call (202) 785-5100, or visit www.iwpr.org.

#### October

- 21 Ms. Millennium Conference sponsored by Ms. Magazine. Speakers include Gloria Steinem, Marcia Ann Gillespie, and Maya Angelou. Grand Hyatt, New York. For more information call (877) 463-3867 or visit www.msmagazine.com.
- 22-24 Independent Sector presents We the People, Fulfilling the Promise Conference, Marriott Hotel, Washington, DC. The Independent Sector Annual Conference is the premier national meeting for the leadership of the entire nonprofit sector—foundations, nonprofit organiza-

tions, and corporate community involvement programs. Join your colleagues to strengthen philanthropy, not-for-profit initiatives, and citizen action! For more information, call (202) 467-6100 or visit www.independentsector.org.

#### November

- 2-4 Association for Public Policy Analysis and Management (APPAM) presents Doing and Using Public Policy and Analysis and Management Research, at the Hotel Westin Seattle, Seattle, Washington. APPAM strives to improve the tools and techniques used for public decision making and communicate the results to the public and nonprofit organizations as well as decision makers in government. The conference agenda spans the interests and background of APPAM's diverse membership across all issue areas and methodologies. For more information, call (202) 261-5788 or e-mail appam@ui.urban.org.
- 2 Policy Women-Management Women, Inc. will hold a Gender Reception as part of APPAM's 2000 conference (see above). The Gender Reception will take place between 5:15-6:30 and will be an opportunity to discuss the conference sessions and provide a casual forum to exchange ideas and reactions. All are welcome. Those interested in learning more about Policy Women-Management Women, Inc. are encouraged to attend. For further information, contact Connie Hassett-Walker at (973) 972-1719, or Keri-Nicole Dillman at (212) 998-7422.
- 3-5 The Hypatia Conference on Social Justice, The College of Saint Catherine, St. Paul, MN. Connect with other women involved in and concerned with social justice. For more information and to receive a full conference brochure, call (651) 690-8845, or e-mail socialjustice@stkate.edu.
- 13-14 Scholars, Artists, and Writers for Social Justice Conference on Child Care, Phoenix Park Hotel, Washington, DC. The conference will bring together approxi-

- mately 60-75 invited participants from three constituencies—labor, universities, and children's advocacy groups. For more information, call (413) 545-5974.
- 15 Status of Women in the States National Report release sponsored by the Institute for Women's Policy Research at the National Press Club, 10:00 am in Washington, DC. IWPR's flagship report series will be simultaneously released in nine states across the country. Don't miss this event in your state! For more information, call (202) 785-5100 or visit www.iwpr.org.
- 17 Congressional Briefing presented by the National Council of Women's Organizations on the Analysis of Women's Issues in the 2000 Elections, Washington, DC. For more information, call Danielle Hayot at (202) 785-5100.

#### December

4-6 The Changing Role of Law Enforcement in Ending Violence Against Women, sponsored by The National Training Center on Domestic and Sexual Violence in Austin, Texas. For more information, call the Center at (512) 407-9020.

#### 2001

### June 8-9

## Institute for Women's Policy Research announces

IWPR's Sixth Women's Policy Research Conference,

The Status of Women: Facing the Facts, Forging the Future

Washington, DC June 8-9, 2001, at the Capitol Hilton. For more information, visit www.iwpr.org or call (202) 785-5100

## **Around The Network**

#### Announcements

#### The Welfare Made a Difference Campaign

(WMDC) is a national education campaign seeking to reshape public perceptions and the public policy debate around welfare. The Welfare Made a Difference National Campaign is coordinated by the Community Food Resource Center, Church Women United, the Hunger Action Network of New York State, and over 150 other organizations and individuals. For more information, call (212) 894-8082, or visit www.wmadcampaign.org. Flyer enclosed.

#### The National Committee on Pay Equity

has released new figures on the gender wage gap. According to new data from the Census Bureau, full-time working women earned only 72 percent of the earnings of full-time working men, a drop of approximately one percentage point from the previous year. See enclosed flyer.

#### New Releases

Now available from the University of Michigan Press is the entertaining and accessible book, *Is Social Security Broke? A Cartoon Guide to the Issues*.

With text by economist Barbara R. Bergmann and cartoon art by Jim Bush, *Is Social Security Broke?* "is a no-nonsense guide to the sometimes confusing debate surrounding the country's most successful anti-poverty program." To order call (800) 876-1922, or see enclosed flyer for more information.

Unlocking the Door: Keys to Women's Housing is a new publication available from the national Women and Housing Task Force. The booklet includes information on topic areas such as displaced homemakers, rural women, women of color, and women with disabilities, and is available free from the McAuley Institute. Call (301) 588-8110 for more information.

### IWPR General and Project Support

IWPR is very pleased to announce receipt of an important new grant from the **Ford Foundation**. The Institute will use these funds to strengthen internal infrastructure and consolidate our considerable and recent growth.

New grants have been received from the Minnesota Women's Foundation, for *The Status of Women in Minnesota*, the Motorola Foundation, for *The Status of Women in the States* national overview report, the Rockefeller Family Fund for the Policy Listserv and Strategy Exchange and the Rockefeller Foundation for IWPR's project on job training opportunities for low-income men and women and work on unemployment insurance reform. Thank you to Clara Schiffer, a longtime member, who has made a gift to support research and dissemination on the shorter work week.

The Institute receives support from AARP and the Open Society Institute for work on women and Social Security reform; the John D. and Catherine T. MacArthur Foundation, the Day Care Action Council of Illinois, and the Foundation for Child Development for work on child care issues; and the Annie E. Casey Foundation and the Ford Foundation for work on unemployment insurance reform. The Ford Foundation also supports The Status of Women in the States report series, work on paid family leave and women and welfare, and the Working Group on Social Indicators of Women's Status. The Commonwealth Fund for Women's Health, the United Food and Commercial Workers International Union, and the American Federation of State, County and Municipal Employees support several other projects. IWPR has received general and institutional support from an anonymous donor, the Avon Products Foundation, the Brico Fund, the Charles Stewart Mott Foundation, the Ms. Foundation for Women, and the Open Society Institute.

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## Institute for Women's Policy Research

announces the nationwide release of

## The Status of Women in the States 2000 November 15 National Press Club - 10 am

and simultaneous press conferences in each of the nine featured states

Arizona • Arkansas • Colorado • Delaware • Hawaiʻi • Indiana • Minnesota • New Hampshire • Tennessee

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