



# KEEPING AMERICA'S WOMEN MOVING FORWARD

The Key to an Economy Built to Last

The White House Council on Women and Girls

April, 2012



## Executive Summary

Today, more than ever before, women are playing a central role in the American economy. Women now make up nearly 50% of our workforce, are a growing number of breadwinners in their families, and are the majority of students in our colleges and graduate schools. American women own 30% of small businesses, which generate \$1.2 trillion a year in sales. Since 1962, women's participation in the labor market has risen by 20 percentage points while the United States' Gross Domestic Product (GDP) has more than quadrupled. And according to a report by McKinsey, if the United States raised female labor participation rates to the average participation rate of the top 10 states, our economy would add 5.1 million women workers, the equivalent of a 3-4% increase in GDP.<sup>1</sup>

Consequently, when women still face barriers to participation in the workplace and marketplace, that is not just a "women's issue." When women still make just 77 cents for every dollar men make, or have to pay more for their health care than men, that hurts entire families who cannot afford to lose part of their income each month. When a job does not offer adequate family leave or sick leave, that also hurts men who need to help care for a new baby or an ailing parent. When women entrepreneurs continue to have a harder time accessing the capital they need to start and sustain their businesses, create new jobs, and sell new products, that hurts our entire economy. And when approximately two million women fall victim to domestic violence each year, that costs our nation \$8 billion annually in lost productivity and health care expenses and results in the loss of 8 million paid days of work a year.

The statistics are very clear: The success of American women is critical for the success of American families and the American economy. And in order for our nation to keep moving forward, women must be able to help provide for their families and contribute fully to our economy.

That is why, within months of taking office, President Obama created the White House Council on Women and Girls with the explicit mandate to ensure that every agency, department, and office in our federal government – with the policies they draft, the programs they create, and the legislation they support – takes into account the needs and aspirations of American women and girls. Over the past three years, the Obama Administration has worked tirelessly to promote equality; enhance women's economic security; and ensure that women have the opportunities they need and deserve at every stage of their lives, from obtaining training and education, to succeeding in the workforce and supporting their families, to retiring with dignity and security.

This report provides a sampling of the policies, programs, and legislative initiatives that have resulted from these efforts. It is by no means a comprehensive list, but rather a reflection of the depth and breadth of the President's commitment to the lives of women and girls.

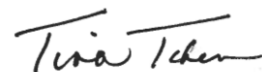
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## By the Numbers: Security and Opportunity for American Women at Every Stage of Their Lives

### YOUNG WOMEN OBTAINING HIGHER EDUCATION AND BEGINNING THEIR CAREERS

- Of the additional 3.4 million students who have received Pell grants since the President took office, approximately **2.3 million are women**.
- **9.4 million students and families** have benefitted from the American Opportunity Tax Credit to help pay for college.
- **1.1 million women** between the ages of 19 and 25 who would have been uninsured currently receive health coverage under a parent's health insurance plan or through an individually purchased health insurance plan.
- Women and girls across America are benefiting from efforts to promote Science, Technology, Engineering, and Math, (STEM) degrees and careers because women who hold STEM degrees and jobs **earn 30% more**, on average, than women in non-STEM jobs.

### WORKING WOMEN PROVIDING FOR THEIR FAMILIES AND CONTRIBUTING TO ECONOMIC GROWTH

- More than **16,000 Small Business Administration Loans** totaling more than **\$4.5 billion** were granted to women-owned small businesses.
- **\$62.5 million** in monetary relief has been obtained for victims of sex-based wage discrimination by the Equal Employment Opportunity Commission since January 2010.
- The Payroll tax cut provided an average of **\$1,000** of tax relief for nearly **75 million women**.
- An estimated **4.9 million women** were kept out of poverty in 2010 because of expansions in refundable tax credits such as the Earned Income Tax Credit and Child Tax Credit.
- An estimated **20.4 million women** are benefiting from expanded access to preventive services such as mammograms, breast and cervical cancer screenings, and prenatal care at no additional cost.

### SENIOR WOMEN IN RETIREMENT AND PREPARING FOR RETIREMENT

- **24.7 million women** enrolled in Medicare received preventive services at no additional cost in 2011, including an annual wellness visit, a personalized prevention plan, mammograms, and bone mass measurement for women at risk of osteoporosis.
- More than **2 million women** enrolled in Medicare who hit the donut hole saved **\$1.2 billion** in 2011 due to improvements in prescription drug coverage.
- More than **\$13.6 billion** in payments of **\$250** each were provided to seniors and veterans as part of the Recovery Act, a substantial percentage of which went to women.
- President Obama has committed to protecting Social Security for an estimated **30 million women** beneficiaries.

## HIGHLIGHTS OF PRESIDENT OBAMA'S EFFORTS TO KEEP AMERICAN WOMEN MOVING FORWARD



**“Lifting women up lifts up our economy and lifts up our country.”**

*Remarks by the President at the National Women's Law Center's Annual Awards Dinner, November 9, 2011*

- ❖ **Provide Tax Relief for All Working Women.** The President secured the Making Work Pay tax credit in 2009 and 2010, then in 2011 and 2012 fought for and won a 2% payroll tax cut for nearly 75 million working women. In addition, the President secured historic expansions in refundable tax credits such as the Earned Income Tax Credit and Child Tax Credit for low-income families, which are estimated to have kept 4.9 million women out of poverty in 2010.
- ❖ **Make College More Affordable for Women.** The President has dramatically increased Pell Grant funding, and of the additional 3.4 million students who have received Pell grants since the President took office, approximately two thirds, or 2.3 million, are women. The President also created the American Opportunity Tax Credit to reduce college costs, and he championed bold and comprehensive student loan reform that will save taxpayers \$68 billion over the next decade. Together, these efforts represent the largest investment in higher education since the G.I. Bill.
- ❖ **Promote Women in Science, Technology, Engineering, and Math (STEM) Careers.** Since the beginning of his Administration, the President has increased funding to promote education, training, and hiring for women in STEM industries. Through the \$4.35 billion *Race to the Top* competition, President Obama granted states competitive preference in the application process if they demonstrated efforts to close the STEM gap for girls and other underrepresented groups. Additionally, the Recovery Act significantly increased the number of grants distributed by the National Science Foundation, including those specifically for women; women received 1,050 awards they would not otherwise have received under the Foundation's regular budget.
- ❖ **Support Women-Owned Small Businesses.** Since the beginning of the Administration, the President has enacted 17 tax cuts for small businesses, including billions of dollars in tax credits, write-offs, and deductions for Americans who start new businesses, hire the unemployed, and provide health insurance for their employees. In addition, through

the Recovery Act and the Small Business Jobs Act, the Small Business Administration has made available more than \$4.5 billion through more than 16,000 loans to women owned businesses. The President has also expanded opportunities for women-owned businesses to receive federal contracts by finally implementing the Women-Owned Small Business Contracting program, more than ten years after authorization. This rule opens up more opportunities for women-owned small businesses and economically disadvantaged women-owned small businesses, and is a tool to help achieve the statutory goal that 5% of federal contracting dollars go to women-owned small businesses. Since implementation, more than 9,000 firms have registered in the program repository.

- ❖ **Support Employment Opportunities for Women.** Through the Recovery Act, more than 185,000 low-income young women received summer employment and more than 215,000 women were placed in subsidized jobs. Additionally, through the Recovery Act and the Education Jobs Fund, the President supported more than 400,000 teacher jobs, the majority of which were held by women. The Administration has also invested in employment and training programs to put women to work in under-represented industries.
- ❖ **Protect Women Against Pay Discrimination.** The first piece of legislation President Obama signed into law was the Lilly Ledbetter Fair Pay Act, which helps women get the pay that they've earned. The President also continues to push for the Paycheck Fairness Act, commonsense legislation that gives women additional tools to fight pay discrimination. And in January of 2010, the President created the National Equal Pay Task Force, which brings together the Equal Employment Opportunity Commission (EEOC), the Department of Justice, the Department of Labor, and the Office of Personnel Management to identify and rectify challenges to gender pay disparities. Since the creation of the Equal Pay Task Force, the EEOC has obtained more than \$62.5 million in monetary relief through administrative enforcement for victims of sex-based wage discrimination.
- ❖ **Expand Health Care Access for Women.** By 2016, the historic Affordable Care Act will expand health coverage to as many as 13 million women. Because of the Affordable Care Act, as of February 2012, an estimated 20.4 million women already have access to preventive services through private insurance plans and can receive mammograms, prenatal care, cervical cancer screening, and other preventive care at no extra cost. And starting in August 2012, additional recommended preventive services, including well-woman visits, screening for gestational diabetes, domestic violence screening, breastfeeding supplies, and contraceptive services will be covered by health plans at no extra cost. Additionally, by 2014, health insurance companies will be barred from charging women higher premiums than they charge men and from denying coverage to women with pre-existing conditions (including breast cancer and pregnancy).
- ❖ **Protect Women's Access to Reproductive Health Services.** Women typically use contraception for 30 years of their lives, and the average cost of contraception is \$30 to \$50 per month. Under the Affordable Care Act's preventive services coverage provision, insurance companies are now required to cover contraception at no extra cost. In addition, President Obama has consistently supported and defended Title X family planning clinics, proposing funding increases for these clinics in each year of his Administration. For many women, a family planning clinic is their entry point into the health care system and is their primary source of care. This is especially true for low-income women, women who are uninsured, and for Hispanic and African American women. These services are highly cost-effective, saving \$4 for every \$1 spent.<sup>2</sup> And in April 2011, President Obama refused to allow language barring Title X funding to Planned Parenthood to be included in the federal budget.<sup>3</sup>
- ❖ **Expand Opportunities for Women to Save for Retirement.** In September 2009, President Obama announced several new steps to make it easier for American families to save for retirement, including expanded opportunities for automatic enrollment in 401(k) and other retirement savings plans and improved ways to save tax refunds. In addition, this year, the Treasury and Labor Departments released new guidance making it easier for pension plans to offer workers more choices for how to receive their retirement benefits, including options that are particularly beneficial for women.

## I. Restoring Economic Security for Women

### *BY THE NUMBERS*

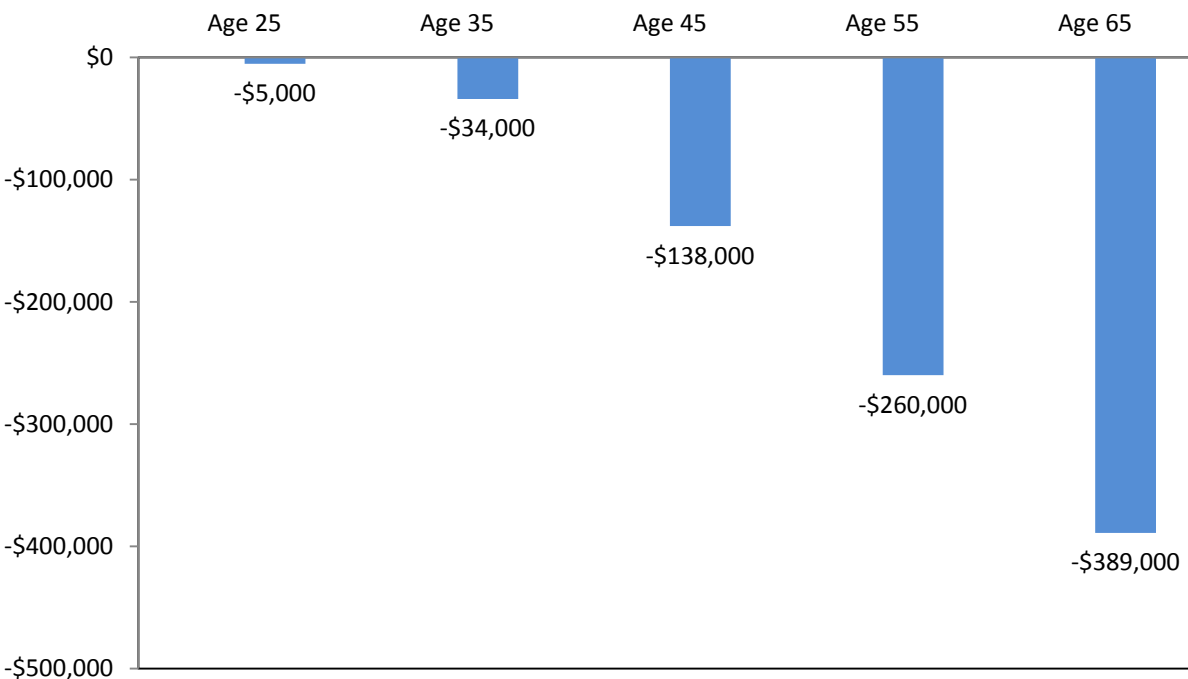
- **\$62.5 million** in monetary relief has been obtained for victims of sex-based wage discrimination by the Equal Employment Opportunity Commission since January 2010.
- The payroll tax cut provided an average of **\$1,000** of tax relief for nearly **75 million women**.
- An estimated **4.9 million women** were kept out of poverty in 2010 because of expansions in refundable tax credits such as the Earned Income Tax Credit and Child Tax Credit.
- An estimated **20.4 million women** are benefitting from expanded access to preventive services such as mammograms, breast and cervical cancer screenings, and prenatal care.
- Unemployment Insurance was extended for **1.9 million** women who would have otherwise exhausted their benefits in 2012.

While women's labor force participation has increased dramatically in recent decades, and women are breaking barriers in every industry, they continue to earn less than men and be at greater risk for income insecurity. These disparities are particularly problematic as families are becoming increasingly reliant on women's incomes.

Today, more families than ever before depend on women as breadwinners. While in 1982, wives' incomes comprised just 28.4% of total family income, by 2009, wives' incomes comprised 37.1% of total family income. The number of female-headed households with children has also increased significantly over the past few decades; and when parents are not living together, women are more likely to be responsible for the financial costs of raising children, which are increasingly significant. In 2009, for example, day care center fees for an infant exceeded average annual rent payments in 24 states; in 40 states, these fees were higher than a year's tuition and related fees at a four-year public college.

Yet, while costs are rising, and women are providing more of their families' incomes, pay disparities between men and women persist. While women's average annual income is 74.7% higher than it was 30 years ago, in 2010, women still earned an average of just 77 cents for every dollar earned by men. Over the course of her lifetime, that pay gap can cost a woman and her family tens or hundreds of thousands of dollars in lost wages (see Figure 1), reduced pensions, and reduced Social Security benefits.

**Figure 1: Cumulative Lost Earnings by Full-Time Working Women in 2011<sup>4</sup>**



Source: Department of Labor, Office of the Chief Economist, analysis of BLS' Current Population Survey

On top of these pay disparities, women also face higher healthcare costs than men, which can put a serious dent in their incomes. In 14 states, more than 90% of the best-selling health plans charge women more than men. In the aggregate, women spend an estimated \$1 billion more than men for equivalent health coverage.<sup>5</sup> Women are also far more likely to experience domestic violence, which threatens not just their safety, health, and well-being, but their financial security as well. Women who experience intimate partner violence are at higher risk for job loss and homelessness, and they miss nearly 8 million days of paid work each year as a result of this abuse.

Starting with the very first bill he signed – the Lilly Ledbetter Fair Pay Restoration Act – President Obama has worked to restore economic security for American women. From passing health care reform that outlaws gender discrimination, to prosecuting pay discrimination against women, to launching groundbreaking consumer protection efforts, to investing in child care, the Obama Administration has worked to support women as they provide for their families and save for the future.

## A. Fair Pay for Women



THE PRESIDENT SIGNS INTO LAW THE LILLY LEDBETTER FAIR PAY RESTORATION ACT IN THE EAST ROOM OF THE WHITE HOUSE ON JANUARY 29, 2009.

“Equal pay is by no means just a women's issue -- it's a family issue. It's about parents who find themselves with less money for tuition and child care; couples who wind up with less to retire on; households where one breadwinner is paid less than she deserves. That's the difference between affording the mortgage -- or not; between keeping the heat on, or paying the doctor bills -- or not. And in this economy, when so many folks are already working harder for less and struggling to get by, the last thing they can afford is losing part of each month's paycheck to simple and plain discrimination.”

*- President Obama, Upon Signing the Lilly Ledbetter Bill (January 29, 2009)*

In 2010, there were 23.2 million working mothers. More and more American families with children rely on women's wages for a significant portion of their income, so when women continue to make just 77 cents for every dollar men earn— 64 cents for African American women, and 56 cents for Hispanic women – that doesn't just hurt women, it hurts families who lose part of their income each month.<sup>6</sup>

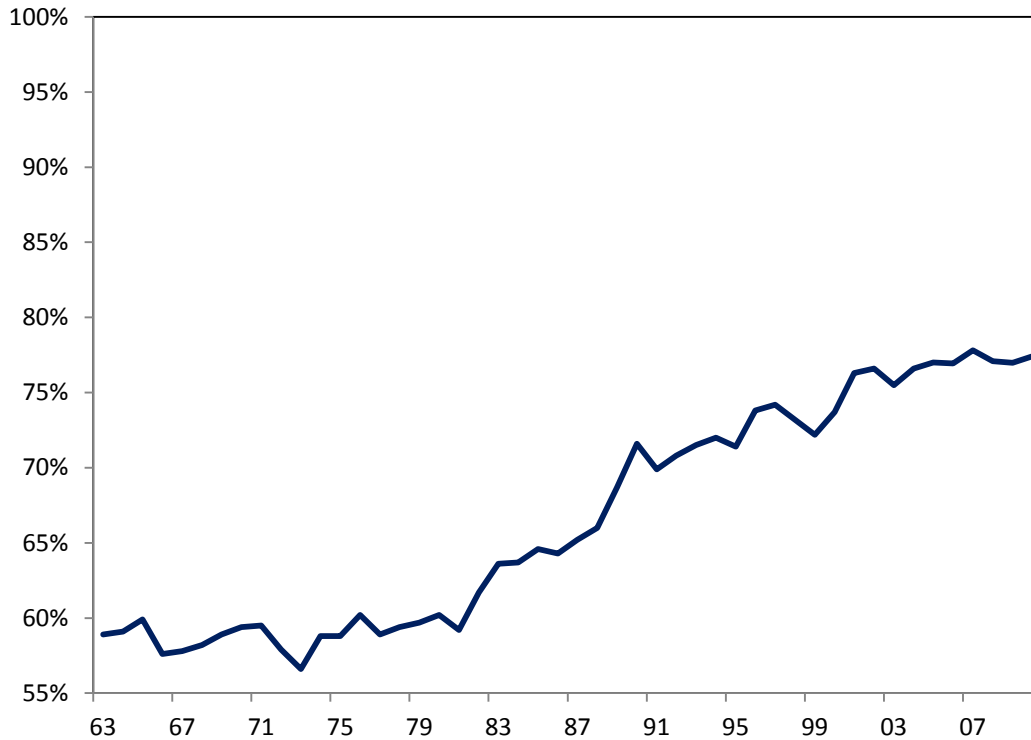
From the very beginning of his administration, President Obama has worked to ensure that women are paid fairly for their work. From signing the Lilly Ledbetter Fair Pay Act, to creating the National Equal Pay Task Force, to proposing minimum wage and overtime protections for home-care workers – 90% of whom are women – President Obama has made clear his belief that there should be no second class citizens in our workplaces and that making our economy work means making sure it works for everyone.



## 1. Equal Pay

When the Equal Pay Act, which outlawed pay discrimination based on gender, was passed in 1963, women earned 59 cents for every dollar that men earned. Today, nearly 50 years later, women have made up less than half of that pay gap.<sup>7</sup> In recent years, the gap has been closing more slowly, remaining virtually unchanged over the past decade. And even when controlling for factors such as experience, education, industry, and hours, among others, a substantial gap persists.

**Figure 2: Women's Median Annual Earnings as a Percent of Men's, 1963 - 2010**



Source: U.S. Census Bureau

*And this gap only widens over the course of women's careers, in part because women are more likely to take time away from work to care for their families. As men gain experience in the labor force, their wage gains typically exceed those experienced by women. In 2011, for example, a typical 25 year-old woman working full-time, year-round will have already earned \$5,000 less than a typical 25 year-old man. If that woman faces the same wage gaps at each age that existed in 2011, then by age 35, she will have earned \$33,600 less than a typical 35 year-old man. By age 65, that earnings gap will have ballooned to \$389,300. That is why, from his very first week in office, President Obama has been fighting to end pay discrimination.*

***Signing Landmark Pay Discrimination Legislation.*** The very first piece of legislation President Obama signed into law was the Lilly Ledbetter Fair Pay Restoration Act of 2009. The Act reverses the Supreme Court’s decision that the statute of limitations for pay discrimination claims starts at the date of the first discriminatory pay check. It also reinstates the long-standing interpretation of the law that treats each paycheck as a separate discriminatory act that starts a new clock for purposes of calculating the relevant statute of limitation. As a result, many women who have been discriminated against can now have their day in court to seek the pay they deserve. The President also continues to advocate for the passage of the Paycheck Fairness Act, commonsense legislation that would give women the tools they need to fight pay discrimination.<sup>8</sup>

***Enforcing the Law on Equal Pay.*** The National Equal Pay Task Force, which the President created in January 2010, brings together the Equal Employment Opportunity Commission (EEOC), the Department of Justice, the Department of Labor, and the Office of Personnel Management to identify and rectify the causes of gender pay disparities. The task force issued recommendations calling for heightened levels of interagency coordination and communication that have resulted in improved enforcement of equal pay laws.<sup>9</sup> Examples of the task force’s accomplishments include:

- The EEOC has obtained more than \$62.5 million in monetary relief through administrative enforcement for victims of sex-based wage discrimination; obtained changes to workplace practices that benefit about one quarter of a million workers; and filed five cases challenging sex-based wage discrimination.
- The Office of Federal Contract and Compliance Programs (OFCCP) has recovered about \$1.4 million in back wages and salary adjustments for more than 500 workers affected by pay discrimination based on sex or race.
- In FY 2011, OFCCP and the Department of Labor (which enforces affirmative action and equal opportunity laws contractually agreed to by federal contractors) recovered more than \$7.6 million in back wages for women who suffered sex discrimination (including discrimination in hiring and pay, and harassment) in employment.

***Seeking Innovative Ways to Eliminate the Pay Gap.*** The Department of Labor, in conjunction with the National Equal Pay Task Force, issued an “Equal Pay App Challenge.” This challenge invites software developers to use publicly available data and resources to create applications that accomplish at least one of the following goals: provide greater access to pay data broken down by gender, race, and ethnicity; provide interactive tools for early career coaching; help inform negotiations; and promote online mentoring. The goal of this challenge is to empower individual users by educating them about the labor market, salary ranges, and skill level requirements.<sup>10</sup>

## 2. Minimum Wage and Overtime Protection for Home Care Workers



PRESIDENT BARACK OBAMA DELIVERS REMARKS ON NEW MINIMUM WAGE AND OVERTIME PROTECTIONS FOR IN-HOME CARE WORKERS AT A “WE CAN’T WAIT” EVENT IN THE EISENHOWER EXECUTIVE OFFICE BUILDING OF THE WHITE HOUSE, DECEMBER 15, 2011.

“The nearly two million in-home care workers across the country should not have to wait a moment longer for a fair wage. They work hard and play by the rules, and they should see that work and responsibility rewarded. Today’s action will ensure that these men and women get paid fairly for a service that a growing number of older Americans couldn’t live without.”

*- President Obama on new minimum wage protections (December 15, 2011)*

***Ensuring Fair Labor Standards for In-Home Care Workers.*** Today, nearly two million Americans – roughly 90% of whom are women, and a large portion of them women of color – provide in-home health and caretaking services for the elderly and infirm. Many of them are paid at rates well below the minimum wage and denied the most basic workplace protections. The Obama Administration has initiated a rulemaking to provide minimum wage and overtime protections for these workers to ensure they are paid fairly for their work.

### B. Tax Cuts and Credits

President Obama has continuously fought for – and secured – vital tax relief for working women and their families. From the Recovery Act – which created the Making Work Pay Tax Credit and expanded the Earned Income Tax Credit and the Child Tax Credit – to the payroll tax cut, the Obama Administration has saved tens of millions of working families thousands of dollars in taxes.



PRESIDENT BARACK OBAMA TALKS WITH WOMEN OUTSIDE THE OLD MARKET DELI IN CANNON FALLS, MINNESOTA AUGUST 15, 2011.

“Our economy works only when everybody is participating, and that means that things like equal pay for equal work aren’t just women’s issues, those are middle-class family issues, because how well women do will help determine how well our families are doing as a whole.”

- Remarks by the President, at Discussion on Women and the Economy (October 21, 2010)

## 1. Payroll Tax Credits for Employees and Employers

***Securing a Payroll Tax Cut for All Workers.*** In December 2010, President Obama fought for, and secured, an extension of the 2% employee-side payroll tax cut (from 6.2% to 4.2%). In 2011, this tax cut provided \$112 billion of vital relief that impacted nearly all American workers and their families, including nearly 75 million women. And because this cut has been extended, in 2012, a working family making \$50,000 will receive a tax cut of \$1,000.

***Passing Hiring Incentives to Restore Employment (HIRE) Act.*** Signed by President Obama in March of 2010, the HIRE Act provided tax cuts for businesses that hire someone who has been out of work for at least two months. From February 2010 through August 2010, an estimated 2.9 million women were hired by employers that could potentially qualify for tax exemptions under the HIRE Act.

***Proposing a Small Business Hiring Tax Credit.*** In his FY 2013 budget, President Obama proposed a 10% income tax credit for small businesses that expand their hiring or increase wages for employees. This tax cut could benefit more than 900,000 women-owned small businesses if they were to hire workers or increase their payroll.

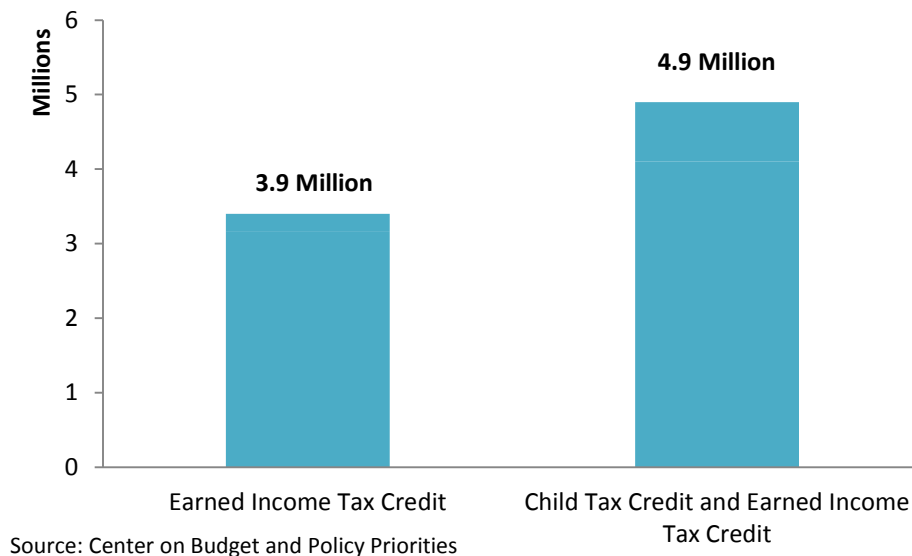
## 2. Earned Income Tax Credit and Child Tax Credit

According to a study released by the Center on Budget and Policy Priorities, six policies included in the Recovery Act kept 8.4 million women and girls above the poverty line in 2009.<sup>11</sup> Two of these policies – the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) – kept nearly 4.9 million women and girls out of poverty in 2010.<sup>12</sup> Building on this achievement, in December of 2010, the President fought for,

and secured, the extension of the EITC and CTC. Today an estimated 12 million women – representing 60% of all parents – are benefiting from these extensions.

**Expanding the Earned Income Tax Credit (EITC).** The EITC is a refundable tax credit -- primarily for low-income working families with children -- that has lifted more children out of poverty than any other single program or category of programs.<sup>13</sup> According to the Center for Budget and Policy Priorities, the EITC kept an estimated 3.4 million women and girls above the poverty line in 2010. This tax credit enables a newly employed single mother of two to supplement her earnings as soon as she starts work. If this mother earns \$20,000 a year, she stands to receive an EITC of around \$4,400 for her family.

**Figure 3: Number of Women and Girls Kept Out of Poverty in 2010**



**Ensuring More Families Receive Their Child Tax Credit (CTC).** The Child Tax Credit reduces the amount of federal taxes low-income families must pay by up to \$1,000 for each qualifying child under the age of 17. For example, a family of four that would otherwise owe \$4,000 in taxes might only owe \$2,000 after receiving the credit for each of their children. Though the CTC was expanded to a maximum of \$1,000 per child from \$600 per child in 2002, the credit remained unavailable to millions of low-income families because the minimum amount of earned income used to calculate the refundable portion of the credit was around \$12,500.<sup>14</sup> In the Recovery Act, the Obama Administration worked with Congress to lower that threshold from \$12,500 to \$3,000—giving many families access to thousands of dollars in additional tax benefits that would have otherwise been lost. In the December 2010 tax deal, the President secured an extension of this expanded credit for working families through 2012.

### 3. Making Work Pay

***Making Work Pay Tax Credit.*** Through the Recovery Act, the Obama Administration created the refundable Making Work Pay Tax Credit of up to \$400 for working Americans and up to \$800 for working couples earning under \$190,000. In 2009 and 2010, more than 95% of all working Americans benefited from this tax credit.<sup>15</sup> This credit provided crucial assistance to struggling families during the worst period of the recession—lifting nearly 1.5 million Americans above the poverty line in 2010 alone.<sup>16</sup> While the Making Work Pay Tax Credit expired at the end of 2010, it was replaced by the payroll tax cut which continues to provide a significant boost to the paychecks of working families.

#### **Tax Incentives for Middle Class Families: 2009 – 2012**

**A typical family making \$50,000 a year has seen their taxes cut by \$3,600 during President Obama's first term in office. And if they've had a child in college during those years, they've gotten \$4,400 more than they would have before the President took office, for a total of \$8,000 in relief.**

- In 2009, as part of the Recovery Act, the President signed the Making Work Pay tax cut of up to \$800 for a family (and \$400 for a single individual) in 2009 and 2010. A typical working family making \$50,000 per year would have gotten \$1,600 in relief from this law over those two years.
- At the end of 2010, the President signed a 2% payroll tax cut for 160 million working Americans and their families, which provided \$1,000 in tax relief for a typical family during 2011. At the end of 2011, President Obama stood firm against the opposition of Republicans in Congress and ensured that the payroll tax cut was extended into 2012, and then for the entire year – providing an extra \$40 per paycheck for a typical working family this year. Independent, respected economists estimate that the payroll tax cut will help create 400,000 jobs by the end of the year and boost economic growth by 0.5%.
- In 2009, as part of the Recovery Act, the President signed the American Opportunity Tax Credit, a new, partially refundable tax credit that is now helping more than 9 million families afford college. As part of the December 2010 tax deal, this credit was continued through 2012. Between 2009 and 2012, this credit will provide a typical family \$4,400 beyond what they could have received under prior law.

### C. Unemployment Extension and Reform

As our economy begins to recover from the recent recession, many women are still struggling to find work. More than 40% of unemployed women have been out of a job for over six months. For many unemployed women, Unemployment Insurance (UI) provides a measure of basic economic security as they look for work, encouraging them to stay in the labor force rather than dropping out entirely.

Against considerable opposition, President Obama fought for – and secured – extensions in Unemployment Insurance in December 2011, and then again in February for the rest of 2012. Without these extensions, millions of American women pounding the pavement looking for work would have exhausted their benefits. In addition, the President has taken the most ambitious ideas from both parties and moved forward with reforms that will encourage more Americans to use their UI benefits to get themselves back to work.

## 1. Unemployment Insurance Extensions

***Extending Unemployment Insurance for 1.9 Million Women in 2012.*** Unemployment benefits provide income support for all members of the households in which recipients live. To date, more than 19 million laid-off workers have received federal Unemployment Insurance benefits, and more than 50 million workers and members of their households – roughly one in six Americans – have benefitted from this support. By expanding these benefits, the Administration was able to lift nearly 3.4 million people above the poverty line in 2010 alone. This past winter, the President fought for and secured an extension of these benefits through 2012, helping 1.9 million women who would have otherwise exhausted their benefits. Further, this extension gives momentum to the entire economy; independent analysts like the Congressional Budget Office and Mark Zandi of Moody’s Analytics rate UI as one of the highest “bang for the buck” policies to boost household spending and employment.

***Modernizing Unemployment Insurance Eligibility.*** The UI Modernization Act made \$7 billion in incentive payments available to states to encourage them to reform their UI programs. States could receive one-third of their incentive payment by adopting an alternative base period, which allows workers with shorter, more recent work histories to be eligible for UI benefits. A total of 41 states received their one-third share, including 21 states that responded with legislative changes. States could receive the remaining two-thirds of their incentive payments for adopting two of the following policies designed to expand UI eligibility: allowing workers who were employed part-time previously to continue receiving UI while looking for part-time work; providing UI benefits to those who left their jobs for certain compelling family reasons; allowing workers to continue receiving UI for an additional six months if in an approved training program; and providing additional benefits for households with more dependents. Twenty states modified their laws to allow those leaving their jobs for compelling family reasons, such as domestic violence or caring for a sick loved one, to claim UI. And 28 states made changes to allow those seeking part-time work to receive UI, which is particularly beneficial to women who are more likely to be part-time workers.

## 2. Unemployment Insurance Reform

*The Unemployment Insurance extension bill signed this past February answers the President’s call for innovative reforms to the Unemployment Insurance system to help connect American women with work. These reforms include:*

***Supporting “Bridge to Work” and Other Innovative Programs.*** Innovative programs that get UI claimants back to work share bipartisan support. The UI extension bill authorized the Secretary of Labor to approve applications for demonstration projects in up to 10 states that will allow them to more easily create work-based training and wage subsidy programs that could resemble the “Bridge to Work” program proposed in the President’s American Jobs Act. These projects could allow states to compensate employers for hiring or training UI recipients,

enhancing the claimants' skills and giving them a pathway back to work. The projects can last no longer than three years and must be completed by 2015.

*Expanding Work Sharing Across the Country.* Work sharing allows employees to receive UI benefits to compensate for a reduction in hours in businesses that would otherwise lay off workers. Work sharing programs currently operate in 20 states. Such programs have been shown to prevent layoffs in countries around the world.

*In-Person Reemployment Services and Eligibility Assessments for Those in the UI Program for an Extended Period.* Numerous studies suggest that reviewing the eligibility of UI claimants and connecting these beneficiaries with re-employment services (such as job referrals, work search plan development, and resume review) can reduce the length of time on UI. For example, one recent study found that in Nevada, the combination of re-employment eligibility assessments and re-employment services reduced the average length of time spent receiving UI benefits by almost 4 weeks.

*Extending Self-Employment Assistance Programs to the Long-Term Unemployed.* The legislation would, for the first time, allow states to set up self-employment assistance (SEA) programs for the long-term unemployed in the Federal UI system. For UI recipients interested in starting their own business, SEA provides support and facilitates entrepreneurship training. Recent evidence from a Department of Labor evaluation found that this type of training increased by more than 50% the likelihood of starting a business that was still in operation five years later, as well as increasing participants' employment rates and earnings.

## D. Health Security

Today, tens of millions of Americans – including those with and without health insurance – struggle to pay their health care bills. A study released last year by CredAbility, a nonprofit credit counseling agency, estimated that 20% of their clients listed medical debt as the primary reason for seeking bankruptcy protection. The burden of being unable to afford care often has a greater impact on women than men. In one study, more than 50% of women delayed seeking medical care because they couldn't afford it, compared to 39% of men. Women are also less likely to be eligible for employer-based health benefits than men: Today, less than half of women have the option of obtaining employer-based coverage on their own. Even when women work for an employer that offers coverage, one in six is not eligible to enroll, often because she works part-time. And women who don't have employer-based coverage often struggle to access and afford coverage on their own. Today, only 14 states have limited or banned gender rating – the practice of charging women more than men – in the individual market. In states that have not taken such steps, 92% of the best-selling plans charge women higher premiums than men for the same insurance policy. The practice of gender rating costs women in the individual insurance market an estimated \$1 billion a year.

To address these disparities and many others, in 2010, President Obama signed the Affordable Care Act into law. Under this Act, women enrolled in new insurance plans will receive recommended preventive services with no co-pay or deductible, and insurance companies will no longer be able to discriminate based on gender or pre-existing conditions. When fully implemented, health reform will expand health coverage to an estimated 13 million women.



## 1. Access and Affordability

***Making Women’s Preventive Care Affordable, Including Contraception.*** Under the Affordable Care Act, most insurance companies will be required to cover basic preventive health services – including contraception – at no extra cost. In July 2011, the Institute of Medicine (IOM) issued groundbreaking recommendations for which women’s preventive services should be covered. As a result, an estimated 20.4 million women in private insurance plans benefitted from access to preventive services such as mammograms, screenings for cervical cancer, prenatal care, flu and pneumonia shots, and regular well-baby and well-child visits. Starting in August 2012, additional recommended preventive services -- including well-woman visits, screening for gestational diabetes, domestic violence screening, breastfeeding supplies, and contraceptive services (with limited exemptions: e.g., health plans sponsored by certain religious employers or those that are grandfathered) -- will be covered by health plans at no additional cost. Nearly 99% of women have used contraception at some point in their lives, but more than half of all women between the ages of 18-34 struggle to afford it.<sup>17</sup> Women typically use contraception for 30 years of their lives, and the average cost of contraception is \$30 to \$50 per month.

***Prohibiting Insurance Companies from Discriminating Based on Pre-Existing Conditions.*** As part of the Affordable Care Act, beginning in 2014, it will be illegal for insurance companies to deny coverage to people with pre-existing conditions, such as having had breast cancer or being pregnant.<sup>18</sup> The prohibition against discrimination based on a pre-existing condition is already in effect today for children, benefiting an estimated 17.4 million children under 19.<sup>19</sup> Until 2014, a new program, the Pre-existing Condition Insurance Plan (PCIP), makes health coverage available and more affordable for individuals who are uninsured and have been denied coverage by health insurance companies because of a pre-existing condition. More than half of today’s PCIP enrollees are women.<sup>20</sup>



PRESIDENT BARACK OBAMA AND FIRST LADY MICHELLE OBAMA GREET MEMBERS OF MAUDE SMITH'S FAMILY AT HER HOME IN NEW ORLEANS, LOUISIANA AUGUST 29, 2010.

***Prohibiting Gender Discrimination by Insurance Companies.*** In 31 states, *all* of the best-selling plans engage in gender rate. And in states that permit this practice, 92 % of the best-selling plans charge 40 year-old women more than 40 year-old men for identical coverage. Beginning in 2014, thanks to the Affordable Care Act, women can no longer be charged more for health insurance simply because of their gender.

***Covering Maternity Care.*** Currently, 68% of enrollees in individual market plans lack maternity coverage. Today, only nine states require all insurers selling health coverage in the individual market to cover maternity care. In states where such coverage is not required, only 6% of plans sold to a typical 30-year old woman offer it. Starting in 2014, the Affordable Care Act will require that all insurance plans sold in the individual market cover maternity care.

***Eliminating Lifetime Caps and Annual Limits.*** The Affordable Care Act prohibits health plans from imposing lifetime limits on health benefits. This important consumer protection is already in effect, and the Department of Health and Human Services reports that 39.5 million women have benefitted from it.<sup>21</sup> Health reform has also restricted annual limits that health plans can impose, and beginning in 2014, these limits will be prohibited altogether.

***Expanding Health Care for Women Veterans.*** The Department of Veterans Affairs is working to provide comprehensive health care for America's 1.9 million women veterans. VA is installing full-time women veterans program managers at VA health care facilities, and the FY 2013 Budget includes a \$403 million investment – a 17% increase from the 2012 enacted amount – for gender-specific health care for eligible women veterans.<sup>22</sup>

***Supporting Caregivers of Wounded Warriors.*** Thanks to the Caregivers and Veterans Omnibus Health Services Act of 2010, a range of additional VA services are now available to seriously injured, post-9/11 veterans and their family caregivers through the new Comprehensive Assistance for Family Caregivers program. Caregivers – the overwhelming majority of whom are women – are being helped with monthly stipends, travel expenses, health insurance, mental health services and counseling, comprehensive training, and respite care, if they are not already covered by another health insurance plan.<sup>23</sup>

## **2. Education and Outreach**

***Educating Policymakers about Women's Health.*** At the Department of Health and Human Services (HHS), a team of researchers developed the Women's Health USA 2011 Databook. This concise reference book serves as a key resource for policymakers and program managers at the federal, state, and local levels to identify and explain women's health issues. The agency also developed the State Women's Health Profiles, providing information on the women's health priorities, performance, and outcome measures for each state and jurisdiction.<sup>24</sup>

***Ensuring Early Detection of Heart Disease in Women.*** Heart disease has long been considered a man's disease. Yet today in America, a woman suffers a heart attack every 90 seconds, and heart disease is the number one cause of death in American women. Still, few women know how to identify symptoms of a heart attack and seek emergency attention. To raise awareness about heart attacks for women and their families, HHS developed the *Make the Call, Don't Miss a Beat* campaign. This national effort has educated families across the United States on early detection and emergency protocol.<sup>25</sup>

**Promoting Safe Medication Use Among Latinas.** According to the 2003 National Assessment of Adult Literacy, 41% of Hispanic and Latino adults have below basic health literacy skills, making it harder for them to read drug labels and follow critical medication instructions. To address this challenge, the Office of Women’s Health at HHS and the Food and Drug Administration (FDA) launched a new, award-winning *¡Nunca Más! Novela* Health Series in October 2011. The series uses a soap opera format to showcase the pitfalls of medication misuse, and it highlights several easy steps Latinas can take to maximize the benefits of these products.<sup>26</sup>

**Preventing Teen Pregnancy.** As part of his FY2013 Budget, the President advances \$260 million for teen pregnancy prevention and related efforts. A \$105 million initiative targets funds for grants to community-based and faith-based organizations that implement the evidence-based models that have been proven to work in reducing teen pregnancy. The initiative will also fund and rigorously evaluate programs that are promising but not yet proven. In addition, CDC will receive \$16 million to fund a five-year project promoting the use of evidence-based teen pregnancy prevention programs. Through these projects, CDC estimates that over 100 program implementation partners will reach over 13,000 youth. Enhanced referral networks will lead youth in target communities to clinics with enhanced, teen-friendly services.<sup>27</sup>

**Launching a New Campaign to Prevent Drug Use by Teenage Girls.** According to a report from the Partnership for a Drug Free America, teenage girls are more likely to perceive benefits from engaging in alcohol or drug abuse than teenage boys.<sup>28</sup> The National Youth Anti-Drug Media Campaign’s popular “Above the Influence” (ATI) brand has partnered with MTV, Clear Channel, and *Seventeen* magazine on a national campaign, ATI Unwasted Weekend, that encourages teens to spend their weekends “unwasted” and live above the influence of drinking and drugs. The campaign worked with *Seventeen* magazine to sponsor a national contest, inspiring teen and pre-teen girls to live a drug-free lifestyle by expressing their individuality through fashion. Because girls’ substance abuse is often connected to self-esteem issues, the campaign also took out a fold-out ad in *Seventeen* calling on girls to do a self-confidence quiz and “mission statement.”<sup>29</sup>

**Developing Online Resources for Women with Substance Use Disorders and Their Service Providers.** The Office of National Drug Control Policy (ONDCP) at the White House is working to create an online resource – including links to specialty treatment locators, academic journal articles, statements on the issue from professional organizations, and successful program models – for women with substance abuse disorders and those who treat them, both medically and in the criminal justice and child welfare systems. ONDCP will also be releasing a series of blog posts highlighting woman- and family-centered substance abuse interventions – including services that take into account the nature of women’s substance abuse disorders and the impact of trauma on their lives. The need to address women and families as a drug policy issue is also highlighted in the Administration’s 2011 National Drug Control Strategy.<sup>30</sup>

### 3. Maternal Health

**Providing Home Visits for New Mothers.** In 2011, as part of the Affordable Care Act, the Department of Health and Human Services awarded \$224 million to states to help families voluntarily receive home visits from nurses and social workers to improve maternal and child health and child development.<sup>31</sup>

***Improving Maternity Care at Hospitals.*** The Center for Disease Control and Prevention (CDC) has awarded a grant to the National Initiative for Children’s Healthcare Quality to help hospitals nationwide improve the quality of their maternity care.<sup>32</sup>

***Providing Information on Influenza for Prenatal Care Providers.*** Because pregnant women who contract influenza are at high risk for complications, the Department of Health and Human Services has created a toolkit to provide information and resources to help prenatal care providers implement Centers for Disease Control (CDC) influenza recommendations. The toolkit covers clinical influenza presentation, prevention, treatment and chemoprophylaxis, infection control, and intrapartum and newborn considerations.<sup>33</sup>

***Supporting Mothers Who Choose to Breastfeed.*** The Affordable Care Act requires most workplaces to provide reasonable break times and private space at work to express breast milk up until a child’s first birthday. The U.S. Surgeon General has also launched a nationwide effort to support mothers who are breastfeeding. In addition, the Department of Agriculture continues to raise awareness of the benefits of breastfeeding through its national breastfeeding campaign, Loving Support Makes Breastfeeding Work. Lastly, the CDC is working with hospitals to support mothers who choose to breastfeed.<sup>34</sup>

***Digitally Connecting Expecting Mothers with Prenatal Tips.*** In February 2010, the text4baby program ([www.text4baby.org](http://www.text4baby.org)) was launched by an unprecedented partnership including the National Healthy Mothers Healthy Babies Coalition (HMHB), Voxiva, Johnson and Johnson, CTIA-The Wireless Foundation, the Department of Health and Human Services, and the White House Office of Science and Technology Policy. The program sends free health tips through text messaging to pregnant women and new moms who enroll. Since its launch, text4baby has enrolled more than 300,000 individuals and sent more than 25 million text messages. The program was picked as one of the HHS Innovates awardees in 2010 and won the Best of Silver Anvil Award from Public Relations Society of America in 2011. Initial evaluation results of the program are promising: One study showed “very high satisfaction with the service, increase in users’ health knowledge, improved interaction with healthcare providers, improved adherence to appointments and immunizations, and increased access to health resources.”

#### **4. Reproductive Health**

***Safeguarding Women’s Access to Reproductive Health Services.*** Under the leadership of Attorney General Eric Holder, the Department of Justice (DOJ) has worked to ensure continued access to reproductive services by enforcing the Freedom of Access to Clinic Entrances (FACE) Act. Pursuant to this Act, DOJ has prosecuted crimes including verbal threats, physical obstruction, bombings, arson, and planned homicides. DOJ has filed eight civil Freedom of Access to Clinic Entrances (FACE) complaints since 2009, compared with just one case filed in the previous nine years.<sup>35</sup>

***Protecting Funding for Family Planning Clinics.*** For many women, a family planning clinic is their entry point into the health care system and is their primary source of care. This is especially true for low-income women, women who are uninsured, and for Hispanic and African American women. Each year, publicly funded family planning services prevent 1.94 million unintended pregnancies, including 400,000 teen pregnancies. These services are highly cost-effective, saving \$4 for every \$1 spent.<sup>36</sup> President Obama has consistently supported and defended Title X family planning clinics, in each year of his Administration. And in April 2011, he

refused to allow language barring Title X funding to Planned Parenthood to be included in the federal budget.<sup>37</sup>

***Creating a Toolkit to Determine Reproductive Health Needs in the Wake of a Disaster.*** With funding and technical assistance from the Centers for Disease Control (CDC), the Department of Health and Human Services (HHS) has developed a toolkit released in 2011 to assess the reproductive health needs of women aged 15-44 affected by natural and man-made disasters. The toolkit helps state and local health departments and other government and non-governmental organizations address a range of concerns, including safe motherhood, infant care, family planning, family stressors and service needs, health and risk behaviors, and gender-based violence.<sup>38</sup>

## 5. Research on Women's Health

***Expanding Women's Health Research.*** Last year, the National Institutes of Health launched a new strategic plan to deepen our understanding of the role that sex and gender play in health and disease. Within the National Institutes of Health, Specialized Centers of Research on Sex and Gender Factors Affecting Women's Health promote innovative, interdisciplinary research on sex differences affecting women. These centers are designed to speed the application of basic research findings to clinical practice in order to improve outcomes for women with conditions including addictions, urologic problems, polycystic ovarian syndrome, pain, irritable bowel syndrome, interstitial cystitis, osteoporosis, and depression.<sup>39</sup>

***Expanding Women Veterans' Health Research.*** Improving the health and healthcare of women veterans is a high priority within the Department of Veterans Affairs. VA women veterans health research focuses on: gender differences with regard to Post-traumatic Stress Disorder (PTSD), post-deployment behaviors, and reintegration in women combat veterans; understanding barriers and improving access to VA health care for women veterans; long-term health outcomes of women who served during the Vietnam era; expanding mental health research including PTSD, substance abuse, and sexual trauma; and basic research on breast cancer including hormones, regulation, genetic factors, as well as autoimmune diseases. To bolster support for women's health researchers and increase the number of women veterans participating in studies, VA Health Services Research and Development (HSR&D) launched the Women's Health Research Network (WHRN).

***Expanding Mentoring Opportunities for Women's Health Researchers.*** The National Institutes of Health developed the Building Interdisciplinary Research Careers in Women's Health program to provide mentoring for researchers focused on women's health. To date, the program has made 63 awards to 41 academic centers and mentored more than 400 scholars in women's health research (80% of whom are women).<sup>40</sup>

***Ensuring that Sex Differences are Taken into Account in the Evaluation of Medical Devices.*** In some cases, medical devices, such as pacemakers and prosthetic limbs, may affect women and men differently and may need to be tailored to account for sex differences. In December 2011, FDA released draft guidance that, for the first time, outlines FDA expectations regarding sex-specific patient enrollment, data analysis, and reporting of study information for medical devices. This guidance will help researchers and manufacturers develop safer, more effective medical devices for women.<sup>41</sup>

## 6. Support Services

***Supporting Pregnant and Parenting Students.*** In an effort to ensure that pregnant and parenting students have the support they need to stay in school, the Department of Education has developed educational tools for elementary and secondary school administrators, teachers, counselors, parents, and students on teenage pregnancy and parenthood. In addition, through the Affordable Care Act, the Pregnancy Assistance Fund – a \$25 million competitive grant program – provides pregnant and parenting adolescents and women with a network of supportive services to help them complete high school or postsecondary degrees and gain access to health care, child care, family housing, and other critical supports.<sup>42</sup>

***Assisting Women Suffering from Trauma.*** To address trauma’s impact on women, the Administration has initiated a Women and Trauma Federal Partners Committee. The committee has held a Roundtable on Women and Trauma and is engaged in strategic planning efforts to help female survivors of trauma.<sup>43</sup>

***Developing Resources for Young Women Diagnosed with Breast Cancer.*** As part of the Affordable Care Act, the CDC has developed a series of initiatives to educate young women about breast health and to develop new resources and enhance existing support services for young women, particularly those at heightened risk for breast cancer.<sup>44</sup>

***Creating a Strategic Framework for STD/HIV Prevention.*** Currently more than 290,000 women are living with HIV/AIDS in the U.S., and women and girls now account for 24% of all diagnoses of HIV infection among adults and adolescents. To improve prevention and care efforts, the Centers for Disease Control and Prevention brought together organizations from diverse sectors in a National Coalition to Enhance STD/HIV Prevention. The group worked to advance a holistic public health approach, including developing a leadership framework across sectors and promoting effective health care, prevention, and education efforts.<sup>45</sup>

## 7. Consumer Safety

***Protecting Women and Families from Unsafe Household Products.*** Despite improvements in environmental policies and significant reductions in average blood lead levels, lead exposure remains a concern for pregnant and lactating women, particularly among certain population subgroups at increased risk for exposure. Maternal lead exposure during pregnancy can adversely affect both maternal and child health. Recent National Health and Nutrition Examination Survey (NHANES) estimates suggest that nearly 1% of women of childbearing age (15-44 years) have blood lead levels that put them at risk for health concerns.<sup>46</sup> The Environmental Protection Agency (EPA) has taken a number of steps to protect the public from harmful chemicals like lead and mercury, which can be especially dangerous for pregnant women and children. For example, since 2010, EPA has been implementing its rule requiring the use of lead-safe work practice standards by the renovation, repair, and painting industries.<sup>47</sup>

***Mercury and Air Toxics Standards (MATS).*** On December 21, the EPA announced the Mercury and Air Toxics Standards, the first national standards to protect American families from power plant emissions of mercury and other metals and toxic air pollution (such as arsenic, acid gas, nickel, and cyanide). These standards will cut emissions by relying on widely available, proven pollution controls that are already used by more than half of America’s coal-fired power plants. Estimates indicate that these safeguards will prevent as many as 11,000 premature deaths and 4,700 heart attacks a year. They will also prevent 130,000 cases of childhood asthma

symptoms and 6,300 cases of acute bronchitis among children each year while reducing childhood exposure to emissions linked to developmental disorders. These standards, and the final Cross-State Air Pollution Rule, which was issued earlier in 2011, are the most significant steps to clean up air pollution from coal-fired power plants since the Acid Rain Program of the 1990s.

***Stopping Deceptive Health Claims Pitched to Women and Mothers.*** The Federal Trade Commission is working to prevent marketers from making deceptive advertising claims about the health benefits of their products, many of which are marketed to women. Recent FTC cases have taken on unsubstantiated claims made by companies promoting calcium supplements to prevent or treat osteoporosis, walking shoes to tone and strengthen certain muscles, dairy products to relieve digestive problems and prevent illness, and acai berry products to help with weight loss. The FTC has also stopped companies from making unsubstantiated health claims – many of which are aimed at mothers – about children’s products, including claims that cereals boost children’s immunities and improve their attentiveness, that dairy and protein drinks prevent cold and flu, and that children’s vitamins promote healthy brain and eye development.

## **E. Investing in Child Care**

Since 2000, the cost of child care has grown twice as fast as the median income of families with children; average yearly costs for child care range from \$4,000 and \$15,000 for infants, and \$4,000 and \$11,000 for 4 year-olds. In 39 states, child care fees are higher than a year’s tuition at a four-year public college. To help reduce these costs and support working women, President Obama has made significant investments in quality, affordable child care.

***Making Historic Investments in Child Care Funding.*** Through the Recovery Act, the President made a historic investment in Head Start and Early Head Start, giving 64,000 additional children access to child care. The program now serves 968,000 children, the highest service level in the history of the program, and funding was secured by the President in subsequent budget requests to maintain this level of service. The President has also implemented a new Head Start regulation that requires, for the first time ever, that low-performing grantees compete for funding, enhancing quality and accountability in all Head Start centers.

***Enhancing Outcomes and Results in Early Learning.*** President Obama established the Race to the Top: Early Learning Challenge fund, a new \$500 million investment challenging states to improve the quality of their early childhood care and education programs. This Challenge will focus on improving quality across programs, ensuring critical links with physical and mental health, nutrition, and family support for our neediest children. Through the competition, 35 states, D.C., and Puerto Rico created plans to increase access to high-quality programs for children from low-income families, and nine states received funding in the first round of the competition.

## **F. Violence Against Women and Girls**

While tremendous progress has been made in addressing violence against women over the past decade, sexual assault and domestic abuse still pose significant threats to women. Domestic violence causes

more than two million injuries each year and results in three deaths each day. Stalking affects 1 in 6 women, and sexual assault remains one of the most underreported violent crimes in the country.

In addition to the physical and emotional trauma that victims experience, there is also a strong correlation between domestic violence and personal economic instability. Women who are being victimized are often harassed in the workplace or prohibited from attending school. And economic dependence often keeps women trapped in abusive relationships and dependent on abusive partners for food, shelter, and basic necessities for themselves and their children. Even women who manage to escape violent relationships often suffer long-term economic repercussions, such as poor credit and spotty employment.

Further, the Centers for Disease Control estimates that domestic violence costs our nation 8 billion dollars a year in lost productivity and health care costs alone, and other studies have suggested that the full economic impact is much higher. Domestic violence is responsible for the loss of 8 million paid days of work annually, the equivalent of 32,000 full time jobs.

Over the past three years, the Obama Administration has launched a range of new efforts to prevent and prosecute violence against women and help victims escape their abusers and rebuild their lives.

## 1. Health, Housing and Economic Security

*Improving Healthcare Responses to Domestic Violence.* Under the Affordable Care Act, standard preventative care measures will now include screening for domestic violence at no additional cost, and the Department of Health and Human Services is working to train health and human service providers to integrate these screenings into their work.<sup>48</sup>

### *Helping Survivors Find Safe and Affordable Housing*

- **Protecting Victims Living in Subsidized Housing.** In October 2010, the Department of Housing and Urban Development (HUD) released new rules that provide protection for victims living in subsidized housing, allowing landlords to evict perpetrators of abuse and ensuring that victims do not lose their housing due to crimes committed against them.<sup>49</sup>
- **Preventing Eviction as a Result of Domestic Violence.** In February 2011, HUD issued guidance to clarify that residents who are denied or evicted from housing as a result of domestic violence may have grounds to file a discrimination complaint with HUD under the federal Fair Housing Act. The new guidance states that in addition to the Violence Against Women Act's protections for victims of abuse who experience housing discrimination, the Fair Housing Act provides authority for HUD to investigate whether the denial or eviction violates the Act based on gender or another federally-protected basis.<sup>50</sup>
- **Permanently Barring Sexual Harassers from Managing Rental Properties.** The Department of Justice has sought and received injunctions permanently barring sexual harassers from managing rental properties.
- **Improving Government-Wide Collaboration to Address HIV Among Women.** In March 2012, President Obama issued a presidential memorandum establishing an inter-agency



working group to improve efforts to understand and address the intersection of HIV/AIDS, violence against women and girls, and gender-related health disparities. This working group will build on current agency programs addressing the intersection of these issues by improving data collection, research, intervention and prevention strategies, and training. Among its responsibilities, the working group will provide the President with recommendations for informing the National HIV/AIDS Strategy. The President's directive commits to an ongoing Federal effort to address the intersection of HIV/AIDS, violence against women and girls, and gender-related health disparities by applying evidence-based strategies, engaging families and communities, supporting research and data collection, and mobilizing both public- and private-sector resources.

### *Enhancing Economic Empowerment Initiatives for Survivors*

- **Helping Employers Address the Impacts of Domestic Violence in the Workplace.** To keep victims safely employed, the Department of Justice has launched a virtual resource center on domestic and sexual violence and the workplace.<sup>51</sup>
- **Helping Victims of Domestic Violence File for Federal Refundable Tax Credits.** The Department of Health and Human Services launched a new coordinated effort to ensure that more victims of domestic violence file for federal refundable tax credits, like the Earned Income Tax Credit – a refundable Federal income tax credit for low-income workers. The program is called Assets for Independence (AFI), and it provides grants to community-based programs and state and local governments.<sup>52</sup>

## **2. Education and Prevention**

*Expanding Efforts to Prevent and Respond to Sexual Assault in the Military.* In 2011, the Department of Defense established several new policies to combat sexual assault and reinforce a culture of prevention, response, and accountability. A new expedited transfer option allows service members who file a sexual assault unrestricted report to request a transfer from their unit or installation and to have a decision on that request made within 72 hours. Under a new document retention policy, specified sexual assault reports will be retained for longer periods of time. In addition, military dependents (18 years and older) can now receive DOD sexual assault support services, and commanders can now conduct unit-level surveys to gain insights into their unit's command climate related to issues of sexual assault. Finally, DOD is implementing a certification program to ensure consistent high quality care and support for sexual assault victims.<sup>53</sup>

*Providing Treatment for Military Sexual Trauma (MST).* Understanding that sexual trauma can produce lasting adverse health effects that can impact employability, VA provides treatment for physical and psychological wounds of MST for all veterans free of charge. All medical centers must screen all veterans for MST, provide free treatment for mental and physical health conditions related to MST, and have a designated MST coordinator to serve as a point person for MST issues

*Preventing Teen Dating Violence.* Seeking to empower young women and girls with the tools to develop safe, healthy relationships, the Department of Health and Human Services created

the *Dating Matters* program. This program expands local public health capacity by establishing a comprehensive, community-wide Teen Dating Violence Prevention Initiative focusing on 11-14 year olds in high-risk communities. In addition, in 2011, the Office on Violence Against Women at the Department of Justice provided grants to help middle and high schools address dating violence by training school administrators, faculty, and staff; developing school-wide policies; providing support services; creating effective prevention strategies; and collaborating with local victim service providers.<sup>54</sup>

***Changing Attitudes Towards Youth Violence.*** Recognizing the need for concentrated, coordinated efforts to reduce the high rates of violence among youth Vice President Joe Biden launched the 1is2many initiative in September 2011. It is a program to raise awareness about dating violence and sexual assault and encourage bystanders to speak out against violence. The Vice President solicited input from young men and women across the country on how to reduce dating and sexual violence in schools and on college campuses.<sup>55</sup>

***Combating Sexual Assault on College Campuses.*** Twenty to twenty-five percent of college women report experiencing an attempted or completed rape in college.<sup>56</sup> The Vice President has taken a lead role in preventing dating violence and sexual assault on college campuses nationwide. In April 2011, Vice President Biden and Secretary of Education Arne Duncan introduced comprehensive guidance to help schools, colleges, and universities nationwide better understand their obligations under federal civil rights laws (Title IX) to prevent and respond to campus sexual assault.<sup>57</sup>

***Funding a National Dating Abuse Helpline.*** Teenagers and young women are often reluctant to talk about dating violence or use traditional hotlines when they need help. To communicate effectively with young victims, in 2011, the Office on Violence Against Women (OVW) at the Department of Justice funded the National Dating Abuse Helpline to provide services by phone, chat, or text message 24 hours a day. Teens can text “LOVEIS” to 77054 to talk to a peer advocate. Since September 2011, the helpline has responded to more than 10,000 chat and text requests for help from young people in need. OVW also supports a collaboration begun in 2009 between Futures Without Violence and the AD Council, called That’sNotCool.Com, an interactive website about digital abuse.<sup>58</sup>

***Rallying Men as Allies.*** In April 2011, acknowledging the critical role that men play in preventing violence against women, the Department of Justice launched the Engaging Men in Preventing Sexual Assault and Domestic Violence program. This program works to involve men as allies, active bystanders and influencers of other men and boys. Using the latest technology, combined with hands-on mentorship, the program is reaching young men and changing their attitudes about violence. By developing new male leaders in the field who are willing to publicly speak and act to oppose violence against women and girls, this program seeks to create a ripple effect, encouraging others to get involved.<sup>59</sup>

***Developing Technology to Prevent Sexual Assault and Dating Violence.*** In July 2011, Vice President Biden, in conjunction with Secretary of Health and Human Services Kathleen Sebelius and the White House Office of Science and Technology Policy, launched the “Apps Against Abuse” technology challenge, seeking innovative software applications to help young people prevent sexual assault and dating violence.<sup>60</sup>

- **Circle of 6:** This iPhone app makes it easy to reach your circle of friends and family and let them know where you are and what you need. The app uses text messaging to contact your circle, GPS to locate you when needed, connections to reputable domestic violence organizations, and a user-wide pledge to stop violence before it happens.<sup>61</sup>
- **On Watch.** This iPhone app lets you transmit critical information by phone, email, text, and social media to your support network. You can check in with friends, call 911 or campus police, set countdown timers that send messages and GPS information automatically if events or activities do not go according to plan, and connect to sexual assault, dating violence, and domestic abuse hotlines.<sup>62</sup>

***Recruiting Members of Underrepresented Groups to Serve As Leaders in the Domestic Violence Field.*** The Administration recognizes the importance of drawing members of underrepresented groups into the work on violence against women. With the leadership of the Department of Health and Human Services, five states – Minnesota, New Jersey, Virginia, Vermont, and Wisconsin – will work with the Women of Color Network of the National Resource Center on Domestic Violence to develop leadership and create a model that can be replicated in areas across the country.<sup>63</sup>

***Holding the First-Ever Violence Against Young Women Cabinet Meeting.*** On July 13, 2011, Vice President Biden convened the first ever Cabinet-level meeting to assess progress and discuss next steps in addressing violence against young women. Agencies across the federal government committed to expanding their efforts to raise public awareness, use technology to reach teens and young adults, and change social norms about abuse.<sup>64</sup>

### **3. Prosecution and Legal Remedies for Victims**

***Strengthening Collaboration to Support Victim Remedies.*** The Department of Homeland Security (DHS) launched new efforts beginning in 2010 to collaborate across the Department and with government and non-government partners to assist immigrant victims of crime, including women subject to violence. In December, the U Visa Law Enforcement Certification Resource Guide was made publicly available to provide valuable information about immigration remedies to law enforcement officials. This guide has been complemented by unprecedented U.S. Citizenship and Immigration Services efforts to make training and related resources more accessible to state and local law enforcement officials as well as issuance of field guidance by U.S. Immigration and Customs Enforcement.<sup>65</sup>

***Expanding Access to Legal Services for Victims.*** Studies show that access to legal counsel has reduced domestic violence by as much as 21%. The Access to Justice for Domestic Violence Victims pilot project at the Department of Justice (DOJ) helps victims access critical legal services by encouraging commitments from the private bar to provide pro bono legal services. The agency recently released Civil Protection Orders: A Guide for Improving Practice to provide guidance for advocates, attorneys, judges, law enforcement officers, and prosecutors to ensure that protective orders are issued, served, and enforced throughout the United States.<sup>66</sup>

***Updating the Definition of Rape for the First Time Since 1927.*** In an effort to ensure that cases of sexual assault are accurately reflected in our nation’s crime statistics, the DOJ updated

the FBI's Uniform Crime Report definition of rape so as to be more inclusive of the various forms of sexual penetration understood to be rape and to include the rape of men.<sup>67</sup>

***Reducing the Backlog of Rape Kits.*** A recent DOJ study of more than 2,000 law enforcement agencies across the country found that 18% of unsolved rapes involved evidence that was not submitted by law enforcement agencies to crime labs for analysis.<sup>68</sup> The DOJ has launched a pilot program to reduce the backlog of forensic rape kits and to develop innovative best-practices that can be adapted in localities nationwide.<sup>69</sup>

***Building the Capacity of Tribal Courts to End Domestic Violence.*** In the recent National Intimate Partner and Sexual Violence Survey, 45.9% of self-identified American Indian or Alaska Native women reported physical assault by an intimate partner at some point in their lifetimes.<sup>70</sup> Yet, in Indian Country, the types of domestic violence that elsewhere lead to convictions are often either not effectively prosecuted or not prosecuted at all. To remedy this, in July 2011, DOJ proposed legislation that would significantly improve the safety of Native American women and allow federal and tribal law enforcement agencies to hold more perpetrators of domestic violence accountable for their crimes.<sup>71</sup>

***Working to Increase Reporting of Sexual Assault.*** Fewer than one in six rapes are reported to the police. In an effort to increase reporting rates, the White House and the Office on Violence Against Women at the DOJ gathered academics and practitioners for a sexual violence research forum in the first-ever White House Roundtable on Sexual Assault.

#### **4. Support Services for Victims**

***Undertaking a Comprehensive Effort Across the Federal Government to Protect and Empower Victims.*** In December 2010, President Obama signed the Child Abuse Prevention and Treatment Act, providing funding for nearly 1,700 shelters and service programs for victims of domestic violence and for the National Domestic Violence Hotline, which answers more than 23,000 calls each month.<sup>72</sup>

***Funding Direct Services for Youth Victims of Violence and Sexual Assault.*** The Office on Violence Against Women at the Department of Justice created a Youth Services Program which provides the first federal funding stream solely dedicated to providing direct services for youth victims of dating violence and sexual assault. The program offers counseling, legal advocacy, and mental health services and focuses on vulnerable populations such as runaway and homeless youth, sexually exploited youth, and LGBTQ youth.

***Improving Delivery of Services to Sexual Assault Survivors.*** At the Department of Justice, the Office on Violence Against Women launched the Sexual Assault Demonstration Initiative, the first large-scale project to identify best practices to reach more sexual assault survivors and provide comprehensive services.<sup>73</sup>

#### **G. Housing**

When President Obama took office in January 2009, the housing market had been in decline for 30 straight months, causing home equity to drop by half and leading to an average loss of over \$80,000 for every American homeowner.<sup>74</sup> Over the past three years, the Obama Administration has taken critical

steps to mitigate the impact of the housing crisis and ensure that Americans have the resources to purchase and refinance homes.

## 1. Helping Responsible Homeowners

*The Obama Administration has worked to help responsible borrowers refinance their mortgages – saving the average homeowner \$3,000 a year – and to provide tax credits for Americans looking to purchase a home.*

***Providing Support for Borrowers Refinancing Their Loans.*** With interest rates at record lows, homeowners can save hundreds of dollars a month by refinancing their loans. However, many borrowers who are current on their payments have been unable to refinance – even when doing so is in their interest and the interest of lenders and taxpayers. In response, the Administration created the Home Affordable Refinance Program (HARP), which has helped more than one million borrowers refinance their homes.

***Putting Forward a Plan to Further Expand Access to Refinancing.*** In February 2012, the President announced a legislative plan to expand access to refinancing for responsible borrowers. The plan would remove the remaining barriers in the HARP program mentioned above, so that all those with loans insured by Fannie Mae or Freddie Mac who have been paying their mortgages on time will have access to simple, low-cost refinancing. The plan would also create a similar program for those families whose loans are not guaranteed by Fannie Mae or Freddie Mac. Together these steps would ensure that no responsible borrower is locked out of today's low interest rates just because home prices in their neighborhood have fallen. This would provide approximately 11 million families with loans insured by Fannie Mae and Freddie Mac and three to four million families with non-GSE loans with the opportunity to save thousands of dollars a year.

***Extending the Homebuyer's Tax Credit.*** The President extended and expanded the Homebuyer's Tax Credit, which was first passed in 2008. Under the Homebuyer's Tax Credit, 2.5 million families who purchased homes received relief.

## 2. Reducing Foreclosures to Stabilize the Market

*In communities that have experienced the sharpest decline in home prices, the impact on families and the economy has been particularly severe. President Obama has taken significant steps to reduce foreclosures and help communities recover from the housing crisis.*

***Putting People Back to Work Rehabilitating Vacant and Foreclosed Properties.*** As part of the Recovery Act, the President expanded the Neighborhood Stabilization Program to provide \$7 billion in funding to communities to manage the vacant and foreclosed residential properties that are creating blight and bringing down local home values. The program has made investments in 13,000 neighborhoods in 48 states, reducing local foreclosure rates and helping these communities turn the corner to recovery. In addition, as part of the American Jobs Act, the President proposed Project Rebuild, which would invest \$15 billion to leverage private capital and expertise to rehabilitate hundreds of thousands of properties in communities across the country.

### 3. A Homeowner Bill of Rights to Ensure that Everyone Plays by the Same Rules

*As the housing crisis revealed, the mortgage servicing system is badly broken, resulting in a number of unnecessary foreclosures that have harmed both families and our economy. President Obama has put forward a single set of rules that borrowers and lenders alike can follow to meet their responsibilities and understand the terms of their commitments.*

***Developing Simple, Easy to Understand Mortgage Forms for People Who Want to Buy a Home.*** To help ensure that every prospective homeowner has access to clear, straightforward forms that inform – rather than confuse – them, the Consumer Financial Protection Bureau (CFPB) is developing a simple mortgage disclosure form to be used in all home loans, replacing overlapping and complex forms with hidden clauses and opaque terms that families cannot understand.

***Creating a Single Set of Standards That Better Serve Borrowers, Lenders and the Housing Market.*** In addition to access to simpler mortgage forms, the Administration has released the Homeowner Bill of Rights, which prevents hidden fees and penalties, stops conflicts of interest, provides assistance to at-risk borrowers before they fall into foreclosure, and offers safeguards – like a right of appeal – against inappropriate foreclosure. The Administration will ensure that all those with government insured loans have these protections and will work with regulators to expand them to all borrowers.

### 4. Completing a Housing Settlement That Will Provide Relief and Require Servicers To Change Their Approach

*In February, the federal government and 49 state attorneys general announced a landmark settlement to address mortgage loan servicing and foreclosure abuses. This agreement – which represents the largest federal-state civil settlement in history – will not only provide significant relief to borrowers, but will also result in significant changes to how the largest banks service mortgages.*

***Over \$25 Billion in Relief to Homeowners.*** Under the settlement, the five major servicers have agreed to provide over \$25 billion in relief to homeowners. That relief includes at least \$10 billion to write down principal for borrowers who owe more on their mortgages than their homes are worth, at least \$3 billion to support refinancing for responsible borrowers, and up to \$7 billion in support for the unemployed, servicemembers, and distressed communities.

***Unprecedented Changes to How Banks Service Mortgages.*** The settlement requires the mortgage servicers to implement unprecedented changes in how they service mortgage loans and handle foreclosures, helping to prevent some of the abuses that led to the crisis.

### 5. Fighting Housing Discrimination

***Protecting Women from Housing Discrimination.*** The Department of Housing and Urban Development (HUD) investigates claims of discrimination and, together with the Department of Justice (DOJ), enforces the federal Fair Housing Act to protect against sex discrimination and familial status discrimination, including discrimination against single mothers. For example, in November 2011, a federal court entered a consent decree in a Fair Housing Act complaint filed by the DOJ alleging that the owner and manager of a two bedroom single-family home refused to rent to a single mother and her young son because “there would be no man to shovel the snow.” Over the past three years, the DOJ has opened 16 investigations involving sexual

harassment in housing, has filed eight lawsuits alleging that female tenants were sexually harassed in violation of the Fair Housing Act, and has obtained over \$800,000 dollars in damages payable to sexual harassment victims.<sup>75</sup>

***Protecting Pregnant Women and New Parents from Loan Discrimination.*** HUD has made major progress in ending lending practices that discriminate against pregnant women and parents on parental leave. In addition to announcing several settlements that adopt new non-discrimination policies for pregnant applicants and applicants on parental leave, HUD continues to actively investigate and settle other cases and seek industry-wide reforms.<sup>76</sup>

## 6. Homelessness

***Preventing and Ending Homelessness for Women.*** According to a report from the Department of Housing and Urban Development, 77.9% of sheltered homeless people in families in 2010 were women. Thanks to the Homelessness Prevention and Rapid Re-housing Program, passed as part of President Obama's Recovery Act, an estimated 700,000 women have been saved from homelessness since the beginning of this Administration.<sup>77</sup>

***Preventing and Ending Homelessness for Women Veterans.*** Supportive Services for Veterans and Families is VA's primary prevention program designed to help veterans and their families avoid, and overcome, homelessness. Program grantees provide: case management to family members; temporary financial assistance to promote housing stability, including support for rent, utilities, moving expenses, transportation, and child care; and funds for emergency rental assistance, security and utility deposits, food and other household supplies, child care, one-time car repairs, and other needs to help keep veterans and their families housed together. VA's Homeless Veterans Support Employment Program provides vocational assistance, job development and placement, and ongoing support to improve employment outcomes among homeless veterans and veterans at risk of homelessness. Approximately 25% of the hires are women veterans. The Veterans Homeless Prevention Demonstration Program is a multi-site, three-year pilot project designed to provide early intervention to recently discharged Operation Enduring Freedom/Operation Iraqi Freedom veterans and their families to prevent homelessness. To date, 58% of VHPD participants have been families, and 27% have been women veterans. In addition, long-term case management, supportive services, and permanent housing are provided through a cooperative partnership between the Department of Housing and Urban Development and the Department of Veterans Affairs Supported Housing (HUD-VASH) Program. Currently, 11% of HUD-VASH recipient veterans are women.



## H. Consumer Financial Protection

*Today, millions of American women are drowning in debt, and households headed by single women are particularly vulnerable to the burdens of credit card and student loan debt. The most recent Survey of Consumer Finances shows that households headed by single women pay higher credit card interest rates than households headed by single men. The discrepancy in interest rates was even more pronounced among low-income households—those with less than \$30,000 in annual income – headed by single women. Low-income single women are also more likely to be near their credit card limit, with 12.8 % of low-income single women with credit card debt carrying credit at or above 95 % of their limit, compared to 10.4% of single men. Low-income female-headed households also carried more than twice as much credit card debt, on average, than low-income households headed by men.*

*Single women have higher average education debt. Among households with an education loan, households headed by single women have \$4,073 more in average education debt compared to those headed by single men. Households headed by single women also faced higher maximum interest rates on student loans (5.9 %) compared to single male households (5.6 %).*

*To help women and families avoid and recover from debt, President Obama fought for and won needed reforms to ensure banks and other lenders plainly disclose all fees, penalties, and interest rates they charge to consumers so that they know what they're signing up for and can make informed choices.*

***Establishing the Consumer Financial Protection Bureau.*** Through the Wall Street Reform law, the President consolidated authorities from seven federal agencies into a new bureau whose sole mission is to protect consumers from unfair, abusive, and deceptive practices—whether they are applying for a mortgage, choosing among credit cards, or using any number of other consumer financial products. The Consumer Financial Protection Bureau is undertaking the following efforts to protect and empower women:



- **Protecting Women from Discriminatory Lending Practices.** The Bureau has the ability to enforce fair lending laws that protect women from discriminatory lending practices. The Bureau can also rein in practices that may drive some women away from banks—including stopping banks from enrolling customers in expensive overdraft programs without their consent.
- **Empowering Women Through Financial Education and Financial Literacy.** The Bureau is empowering women to make smart financial choices and avoid unfair practices with an office dedicated to financial education and financial literacy.
- **Helping Women who Take Out Loans to Pay for Higher Education.** To protect women who take out loans to cover the costs of higher education, the Bureau will supervise private student lenders, fight unfair lending practices, and require lenders to follow fair rules of the road and give students the information they need to make smart choices.

*Cracking Down on Fraud.* The President also signed the Fraud Enforcement and Recovery Act, which gives the federal government more tools to investigate and prosecute fraud.

*Protecting Americans from Unfair and Deceptive Credit Card Practices.* The President signed the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act to protect Americans from unfair and deceptive credit card practices. The act bans retroactive rate increases and allows consumers to clearly and plainly see fees they might be charged *before* they open an account. Once consumers have signed up, credit card companies are now required to conspicuously display fees that have been paid in periodic statements.

## I. Social Security and Medicare

### 1. Medicare

*Over half of America’s more than 48 million Medicare beneficiaries are women – and 70% of beneficiaries over the age of 85 are women. The coverage Medicare provides is particularly critical for women, who tend to have lower incomes and more significant health needs and – because of their greater life expectancies – rely on Medicare longer than men. Women in Medicare also spend a greater share of their income on health care, partially because of costs related to preventive services such as mammograms, clinical breast exams, bone density tests, and visits for Pap tests and pelvic exams.*

*Since he first took office, President Obama has protected and strengthened Medicare and continues to call for reforms that will make it even stronger. The Affordable Care Act significantly extended the life of the Medicare trust fund and the President’s most recent budget would extend it another two years. The President’s Medicare reforms have also lowered beneficiary costs for preventive services and saved millions of beneficiaries an average of \$600 on their prescription drugs.*

*Reducing Prescription Drug Costs in Medicare.* In 2010 and 2011, more than 5.1 million seniors and people with disabilities on Medicare saved more than \$3.2 billion on prescription drugs thanks to the Affordable Care Act. These savings include a one-time \$250 rebate check to seniors who fell into the prescription drug coverage gap known as the “donut hole” in 2010, and a 50 % discount on brand-name drugs worth a total of \$2.1 billion, or an average of \$604 per

person, in 2011. Through the first two months of 2012, approximately 103,000 seniors and people with disabilities have already received \$93 million in savings in the donut hole.

***Offering New Preventive Benefits with No Co-Pay or Deductible.*** Women on Medicare tend to have greater health needs than men: a higher percentage of women have more than three chronic conditions, and women on Medicare are more likely to suffer from osteoporosis, arthritis, and hypertension. The Affordable Care Act makes many key preventive services available with no co-pay or deductible to help ensure that seniors don't have to skip a potentially life-saving screening for these types of conditions because they can't afford it. More than 32.5 million seniors, including 19 million women, have already received one or more free preventive services, including the new Annual Wellness Visit, a one-time health review, as well as education and counseling about preventive services and other care.

***Saving Money for Seniors.*** The average person on Medicare will save approximately \$4,200 from 2011 to 2021, while those with high prescription drug costs will save much more – close to \$16,000 over the same period. This is especially good news for women on Medicare, who tend to have lower incomes and higher rates of poverty than men in the program.

***Fighting Fraud and Saving Taxpayer Dollars.*** The Affordable Care Act helps stop Medicare fraud with tougher screening procedures and stronger penalties. Anti-fraud efforts recovered \$4.1 billion in taxpayer dollars in 2011, and a total of \$10.7 billion over the past three years. Prosecutions are up as well: the number of individuals charged with fraud increased from 797 in fiscal year 2008 to 1,430 in fiscal year 2011 – a 79% increase.

***Standing Strong Against Those Who Would Undermine Medicare.*** The President recognizes the need to reform Medicare in order to preserve it as a guarantee of coverage into the future. Building on the reforms in the Affordable Care Act that extend the life of the Medicare trust fund, President Obama has continued to promote efficiency and root out wasteful spending. At the same time, the President stands firmly against plans from Republicans in Congress to end Medicare as we know it. Under the House Republican plan, instead of being enrolled in Medicare when they turn 65, seniors who retire a decade from now would get a voucher that equals the cost of the second least expensive health care plan in their area. If traditional Medicare is more expensive than the private plan, they would have to pay more out-of-pocket if they want to enroll in traditional Medicare. Further, the overwhelming financial incentive of this system would be for insurance companies to siphon off the youngest and healthiest enrollees, leaving those who are sicker and older in the traditional Medicare program facing higher costs. Over time, more and more enrollees would leave the program, raising costs for those that remain. The net result is higher health care spending and a greater burden on our seniors.

## **2. Social Security**

*Women rely on Social Security to a greater extent, and for a longer time, than men. Women over the age of 65 tend to live two years longer than men over 65, and they make up 57% of all Social Security beneficiaries 62 and older and roughly 68% of beneficiaries 85 and older. For unmarried women – including widows – 65 and older, Social Security comprises 49% of their income, compared with 37% for unmarried men. As a result of lower earnings during their time in the workforce, elderly women are also less likely than elderly men to have significant income from pension.<sup>78</sup>*

***Committed to Protecting Social Security.*** President Obama believes that all seniors should be able to retire with dignity, not just a privileged few. That's why he is committed to protecting and strengthening Social Security and has called on Congress to work on a bipartisan basis to preserve Social Security as a reliable source of income for American seniors – particularly women, who are more reliant on Social Security for longer periods of time than men.

## J. Retirement



While women live on average three years longer than men – and there are currently six million more women over the age of 65 than men – retired women have a median income that is 42% lower than retired men. In 2009, older women's Social Security benefits were just 71% of older men's benefits (\$11,057 versus \$15,557), and women age 65 and older had significantly lower annual retirement incomes than men (\$21,500 versus \$37,500). Incomes from women's own public and private pensions were just 60% and 48% of men's pension incomes, respectively.

In September 2009, President Obama announced several new steps to make it easier for American families to save for retirement, including expanded opportunities for automatic enrollment in 401(k) and other retirement savings plans and improved ways to save tax refunds. In addition, the President has put forward a legislative proposal for automatic Individual Retirement Accounts (IRAs) in which tens of millions of workers who have no employer-sponsored retirement plan would automatically participate through payroll deposit contributions at their workplace, while remaining free to opt out.

## 1. Auto-IRA

***Making Retirement More Secure for American Families.*** Saving from an early age is critical for women to develop a robust retirement account, but according to a survey by Northern Trust, only one-third of workers under the age of 35 have enrolled in their employer’s 401(k) retirement plan. In September 2009, President Obama announced expanded opportunities for automatic enrollment in retirement savings plans and has championed an automatic IRA legislative proposal through which tens of millions of workers without access to a workplace retirement plan would be automatically enrolled in IRAs through payroll deposit contributions, while remaining free to opt out. At least one study has shown that automatic enrollment can increase participation by the four groups most likely to under-save—women, minorities, younger workers, and lower-income employees—from about 20% to 80%. The Administration has also proposed easing requirements on the timing and amount of distributions from retirement accounts for many retirees, reducing the compliance burden and providing elderly Americans with greater control over their retirement assets.

## 2. Annuities

***Protecting Women from Outliving Their Assets Through Lifetime Income Streams.*** In 2011, the Treasury and Labor Departments released new guidance introducing a package of proposed regulations and rulings to make it easier for pension plans to offer workers a wider range of choices as to how to receive their retirement benefits. These proposals would make it easier for various types of pension plans to offer options like partial annuities, longevity annuities, and deferred annuities to their participants.

## II. Creating Jobs and Economic Opportunity for Women

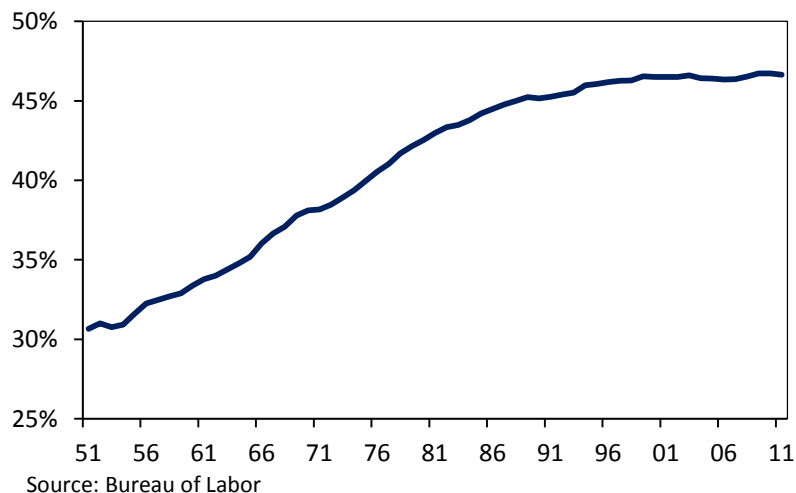
### *BY THE NUMBERS*

- More than **16,000** loans worth more than **\$4.5 billion** for women entrepreneurs.
- Funding to save more than **400,000** teacher jobs, the vast majority of which are held by women .
- More than **185,335** summer job opportunities for low-income and disconnected young women.
- More than **215,000** women placed in subsidized jobs.

Over the past fifty years, women’s labor force participation has become the lynchpin for America’s economic growth. And as more and more women have entered the labor force and increased their levels of education, they have become well positioned to lead our economy over the next decade as well. For example, women make up the majority of workers in the health sector, and many of the occupations projected to grow most rapidly in the next decade are in this sector. In addition to being critical for economic growth, women’s labor force participation is also vital to families’ economic security. Women are breadwinners in a growing number of our families, and wives’ earnings play an increasingly important role in families’ incomes.

President Obama recognizes that expanding opportunities for women to participate in the labor market requires not just new jobs, but also new efforts to help women – and men – balance the needs of their families with the responsibilities of their careers. That is why his Administration has launched numerous efforts to create jobs, support women small business owners, and promote flexible workplaces.

**Figure 4: Women's Share of the Labor Force, 1951 - 2011**



## A. Employment

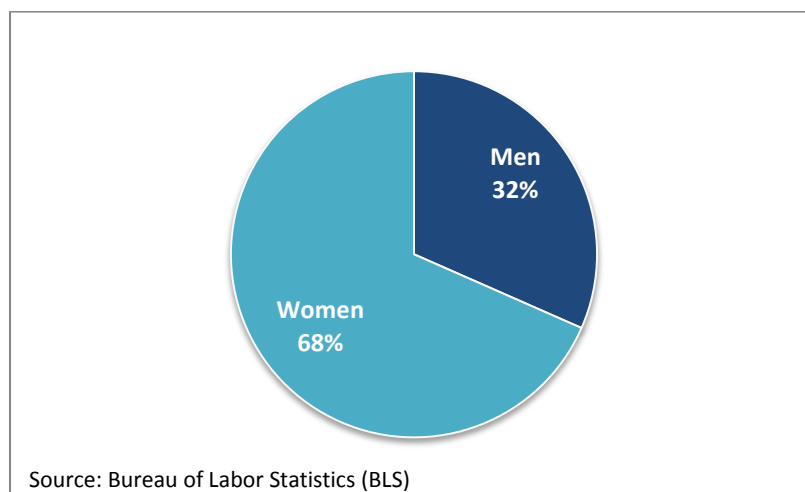
Women earn the majority of college and graduate degrees and, as Figure 1 shows, are now nearly 50% of the workforce. Yet, many women still face barriers to obtaining employment and advancing their careers. As women's incomes are increasingly critical for supporting American families, job creation strategies must expand opportunity in industries where women are overrepresented (such as the education and healthcare sectors), help women enter industries and occupations where they are currently underrepresented, and remove barriers to women's employment and career advancement in all industries.

That is why President Obama has worked to promote women in STEM (Science Technology, Engineering, and Math) careers and also in trades where they are traditionally underrepresented. The Obama Administration has also launched a number of new efforts to help women veterans and service members advance in their careers, and to help military spouses – the vast majority of whom are women – obtain employment as their families move from base to base. In addition, the Obama Administration is working to provide new pathways to employment for low-income women. Ultimately, these efforts do not just help women, they help families who rely on their incomes, and they help our economy, which benefits from their talent, skills and contributions.

### 1. Education Jobs

*As state and local budget crises have worsened, school systems have been forced to make spending cuts that have led to widespread teacher layoffs and put hundreds of thousands more teacher jobs – over two thirds of them held by women – at risk. Additional layoffs would dramatically diminish the quality of our children's education, resulting in fewer school days, increased class sizes, and the elimination of key classes and services. That is why President Obama has worked to support state and local efforts to retain, rehire, and hire early childhood, elementary, and secondary educators (including teachers, guidance counselors, classroom assistants, afterschool personnel, tutors, and literacy and math coaches).*

**Figure 5: Education Services 2011 Employment by Sex**



***Preventing Teacher Layoffs in the Depth of the Recession.*** As part of the Recovery Act, the Obama Administration's State Fiscal Stabilization Fund provided \$48.3 billion in support to save schools from harmful cuts – including support for approximately 300,000 teacher jobs. In August

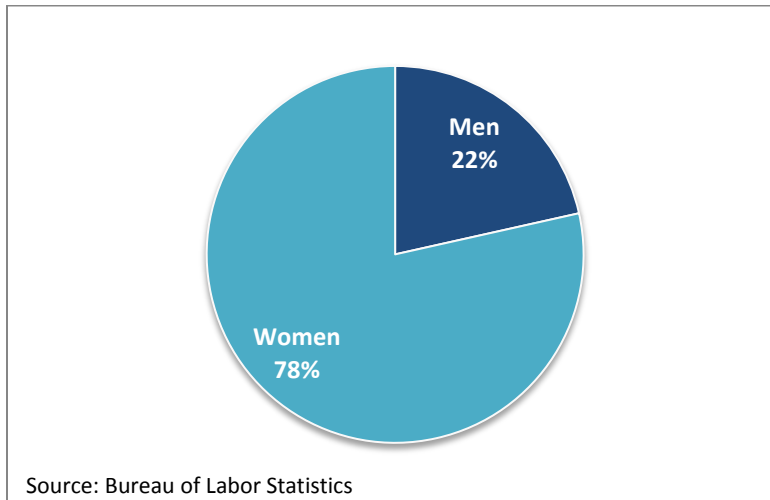
2010, President Obama created a \$10 billion Education Jobs Fund, supporting roughly 130,000 more teacher job-years.

**Continuing the Commitment to Keep Teachers in the Classroom.** As the economy begins to recover, many states have cut back on K-12 education spending: since June 2009, nearly 250,000 teacher jobs have been lost, accounting for more than half of all job losses in local government. In order to help reverse this trend, the President is proposing \$25 billion to help prevent up to 320,000 additional teacher layoffs.

## 2. Health Care Jobs

*Over the next decade, health care and social assistance will be the fastest growing sectors, creating 5.6 million jobs by 2020. Given that more than 75% of current employees in these sectors are female (Figure 3), expanding and developing our healthcare workforce will be vital for boosting women’s employment rates. That is why, through both the Recovery Act and the Affordable Care Act, the Obama Administration has made important investments in healthcare delivery and public health infrastructure that have created – and will continue to create – jobs in communities across the country.*

**Figure 6: Health and Social Assistance 2011 Employment by Sex**



**Supporting Health Professionals in Underserved Areas.** Because of investments from the Recovery Act, the Affordable Care Act, and annual appropriations, the number of clinicians who practice in underserved communities through the National Health Service Corps has nearly tripled over the past three years to more than 10,000. In 2011, the National Health Service Corps provided vital health care services to about 10.5 million patients, up from 3.7 million patients in 2008.

**Funding Health Centers.** Community health centers provide access to quality primary health care services at more than 8,000 service delivery sites around the country. Since the beginning of 2009, America’s community health centers have increased the total number of patients

served by 2.4 million and have added more than 18,600 new full-time positions in many of our nation's most economically distressed communities.

***Investing in Public Health and Prevention.*** The Administration allocated \$500 million in funds from the 2010 Prevention and Public Health Fund to programs to support community public health initiatives, develop the public health infrastructure, and foster the next generation of health professionals. In 2011, building on the initial investment, \$750 million in funds were dedicated to these efforts, and in 2012, \$1 billion will be invested.



PRESIDENT BARACK OBAMA GETS A HUG FROM NURSE SONIA REICH AFTER ADDRESSING NURSES AT THE WHITE HOUSE ABOUT HEALTH CARE REFORM SEPTEMBER 10, 2009.

### 3. Science, Technology, Engineering, and Math (STEM) and Non-Traditional Careers

*Science, Technology, Engineering, and Math (STEM) fields are among the fastest growing sectors of our economy. Between 2010 and 2020, STEM-related employment is projected to increase by 16.5% to over 8.5 million jobs. Yet, women still represent only 25% of the STEM workforce. This disparity is due in part to women's comparatively low participation rates in certain STEM degree programs (including math-intensive subjects such as computer science and engineering). Furthermore, many women who earn STEM degrees do not go on to establish careers in STEM industries.*

*This is especially disconcerting since women who hold STEM degrees and work in STEM occupations earn 33% more, on average, than women in non-STEM jobs. And while women in non-STEM occupations typically earn 21% less than their male colleagues, the salaries of their counterparts in STEM fields are only 14% less than those of their male coworkers.*

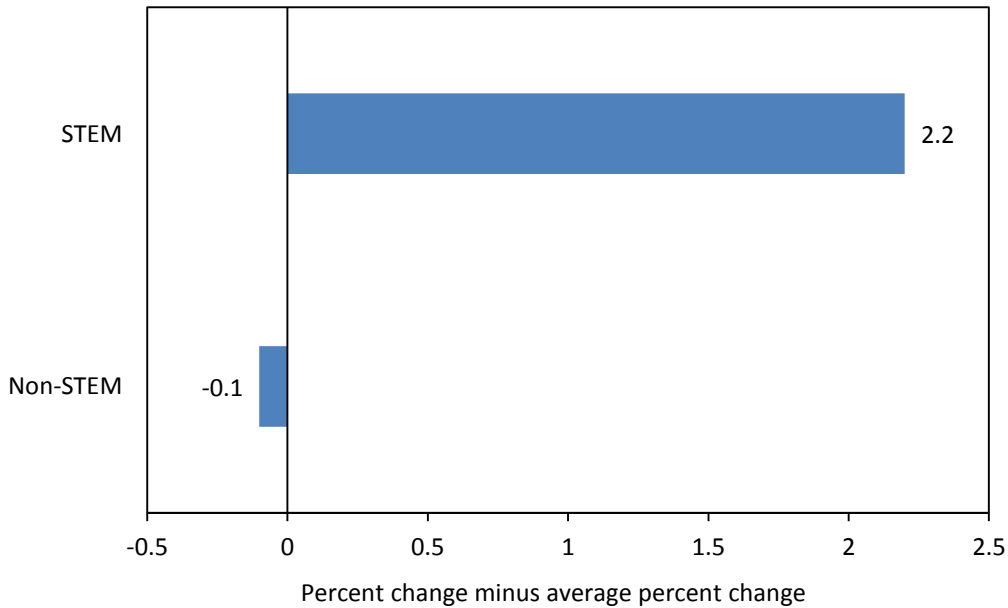
*Women are also significantly underrepresented in many fast-growing, high-wage fields such as skilled manufacturing and trades. And while women have seen impressive gains in industries such as finance, they have not reached the top levels of these occupations at the same rates as men.*

*Research has pointed to the importance of mentors for attracting, retaining, and promoting women in STEM careers.<sup>79</sup> And, as in many fields in which women are underrepresented, offering more flexible workplaces may also help with recruitment and retention in STEM and non-traditional careers. With this*



in mind, the Obama Administration has committed to promoting these and other interventions to help increase career opportunities for women in these critical fields.

**Figure 7: Difference between Projected Employment Growth Rate for STEM and Non-STEM Industries and Average Projected Employment Growth Rate, 2010 - 2020**



Source: Department of Labor, Bureau of Labor Statistics

**Boosting Funding for Women Scientists and Researchers.** The American Recovery and Reinvestment Act of 2009 significantly increased the number of grants distributed by the National Science Foundation, including those specifically for women. Women received 1,050 awards that they would not have otherwise received under the Foundation’s regular budget.<sup>80</sup>

**Working to Increase the Number of Women of Color in STEM Careers.** Women of color are significantly underrepresented in STEM education and employment. In October 2009, the congressionally-mandated Committee on Equal Opportunities in Science and Engineering (CEOSE) hosted a symposium on this important subject, resulting in a series of recommendations including expanding research, investment, and evaluation.<sup>81</sup> In addition, at the National Institutes of Health, the Working Group on Women in Biomedical Careers launched the Women of Color Research Network, a social media site to provide networking, mentoring, and career development opportunities that already has over 300 members.<sup>82</sup>

**Promoting the Recruitment, Retention, and Advancement of Women in Research.** Women currently earn 41% of PhD’s in STEM disciplines, but make up only 29% of tenure-track faculty in those fields.<sup>83</sup> Through the Career-Life Balance initiative, the National Science Foundation has actively sought to narrow this gap over the next ten years by implementing flexible policies for its grant recipients at a Foundation-wide level.<sup>84</sup> In addition, the National

Institutes of Health has established a leave bank to assist employees who need time off to manage personal illness or family obligations.<sup>85</sup>

***Promoting Women in Green Technology Industries.*** The Department of Labor's Women's Bureau released *A Woman's Guide to a Sustainable Career*, informing women professionals about hiring needs and challenges, training and entrepreneurship opportunities, and in-demand and emerging jobs in green industries. The Women's Bureau also sponsored nine green jobs training projects to serve as models for engaging and preparing women for high-growth and emerging green jobs.

***Hosting Women in Finance Investment Symposia.*** In the past few years, there has been an evolution in institutional investor senior leadership, and senior women from foundations, endowments, and pension funds now manage more than \$2 trillion worth of U.S. financial assets. In July 2011, the Treasury Department hosted its second Women in Finance Investment Symposium specifically focused on women in the institutional investment community. This event built upon the Women in Finance Symposium in March 2010 and the Access to Capital Conference in March 2011, and had three goals: 1) Further the dialogue on Access to Capital for small companies; 2) Expand relationships with the institutional investment community; and 3) Convene a Startup America Partnership working group to support women entrepreneurs.<sup>86</sup>

***Recruiting Women into Transportation and Infrastructure Careers.*** The Department of Transportation (DOT) is working with stakeholder organizations to recruit women into transportation and infrastructure jobs where they are seriously underrepresented. DOT has facilitated two roundtables and focused on expanded outreach, enhanced skills training, and increased flexibility in the workplace. The goals of the roundtables were to identify barriers and opportunities for attracting and retaining women in blue collar transportation careers; engage the industry in a broad policy initiative that promotes health and safety for women in blue collar transportation careers; and identify training and resources needed to move this initiative forward.

***Supporting Women Farmers and Ranchers.*** Through a combination of price support and disaster relief programs, operating and ownership loans, and conservation programs, the U.S. Department of Agriculture (USDA) works to support American agriculture – and the Women's Outreach Program ensures that these resources reach women farmers and ranchers. In addition, through various partnerships with government and community organizations, USDA is continuing its efforts to increase the number of women owning and operating farms and agriculturally-related businesses and to augment the number of women in leadership positions throughout the agricultural sector.<sup>87</sup>



PRESIDENT BARACK OBAMA VISITS THE ED BRANDT DAIRY BARN AT THE WHITESIDE COUNTY FAIR IN MORRISON, ILL., AUGUST. 17, 2011

**Promoting Women's Leadership in the Clean Energy Industry.** The Clean Energy Education & Empowerment initiative was launched in July 2010 at the first Clean Energy Ministerial (CEM), led by the Secretary of Energy, Steven Chu. The CEM, composed of 23 governments, is a high-level global forum to promote policies and programs that advance clean energy technology, share lessons learned and best practices, and encourage the transition to a global clean energy economy.<sup>88</sup> To fulfill its commitment to this international initiative, the Department of Energy is undertaking a U.S.-based program to improve recruitment, retention, and advancement of professional women in clean energy fields. Details of the program will be formally announced at the third Clean Energy Ministerial on April 26, 2012 in London. Additionally, the program will be highlighted at a symposium co-sponsored by the MIT Energy Initiative in September 2012. This event will focus on professional development and reach out to students interested in clean energy careers.

#### 4. Employment for Veterans, Servicewomen, and Military Spouses

*Women currently make up approximately 14.5% of our military – and there are nearly 1.9 million female veterans in America.<sup>89</sup> Furthermore, roughly one million women are the spouse of an active duty service member or veteran.<sup>90</sup> These women make tremendous sacrifices to serve our country; yet, they often struggle to find the employment they need to support their families. The unemployment rate for female veterans who served on active duty since September 2001 was 12.4% in 2011, compared to 8.2% for non-veteran adult women.<sup>91</sup> Averaged over the years between 2006 and 2010, unemployment among military spouses was 9.3% compared to 4.9% for spouses overall; and in 2010, the unemployment rate among spouses of active duty military was 26%.<sup>92</sup> Since he took office, President Obama – along with the First Lady Michelle Obama and Dr. Jill Biden through their Joining Forces initiative – have worked tirelessly to help our veterans and military spouses get the jobs they need and the support and recognition they deserve.*

**Providing Tax Credits to Employers that Hire Veterans.** In November of 2011, Congress acted on President Obama's call to enact legislation to help get veterans back to work. The Returning Heroes Tax Credit gives businesses that hire unemployed veterans a credit of up to

\$5,600 per veteran, and the Wounded Warriors Tax Credit offers businesses that hire veterans with service-connected disabilities a credit of up to \$9,600 per veteran.

***Obtaining Private Sector Commitments to Hire More than 150,000 Veterans and Military Spouses.*** In June of 2011, Dr. Jill Biden announced a new Military Spouse Employment Partnership led by the Department of Defense. Through this partnership, nearly 100 companies are now advertising more than 68,000 jobs for military spouses, and those jobs are now all listed in one place on the Joining Forces website. In addition, in August of 2011, the President challenged America's businesses to hire or train 100,000 veterans and military spouses by the end of 2013. In less than six months, more than 1,500 companies rose to the challenge, committing to hire more than 150,000 veterans and military spouses by the end of 2013.



"Today, as we near this solemn anniversary, it's fitting that we salute the extraordinary decade of service rendered by the 9/11 Generation — the more than 5 million Americans who've worn the uniform over the past 10 years... They were there, on duty, that September morning, having enlisted in a time of peace, but they instantly transitioned to a war footing... They're sons and daughters who carry on the family's tradition of service, and they're new immigrants who've become our newest citizens. They're our National Guardsmen and Reservists who've served in unprecedented deployments. They're the record number of women in our military, proving themselves in combat like never before. And every day for the past 10 years, these men and women have succeeded together — as one American team."

- Remarks by President Obama, 93rd Annual Conference of the American Legion, August 30, 2011

***Promoting Licensing Portability.*** Military spouses are ten times more likely to have moved across state lines in the last year than their civilian counterparts. Yet, more than 120,000 military spouses work in a profession that requires a state professional license (such as teaching or nursing), and when they move from state to state, many are forced to pay significant fees or

fulfill onerous requirements to obtain a new license. Nearly 40% of military spouses surveyed said “easier state-to-state transfer of certification” would have helped them find work after their last military move. In February of 2012, the Administration released a new report by the Defense and Treasury Departments identifying best practices to help ease these burdens on military spouses, and the First Lady and Dr. Biden called on America’s state legislatures and governors to pass and sign legislation to promote licensing portability across state lines.

### *Creating Healthcare Jobs for Veterans*

- **Challenging Community Health Centers to Hire 8,000 Veterans in Three Years.** The Obama Administration has challenged America’s community health centers to hire 8,000 veterans – approximately one veteran per center – over the next three years. As part of the Affordable Care Act, funding has been provided for these centers to serve more Americans and hire more workers. The National Association of Community Health Centers is also contributing to this effort.
- **Helping Veterans Become Physician Assistants.** To fast-track medics into jobs in health centers and other health facilities, the Health Resources and Services Administration (HRSA) pledged to expand opportunities for veterans to become physician assistants. Through this initiative, HRSA will give priority in physician assistant grant awards to universities and colleges that help train veterans for careers as physician assistants.



### *Opening Up New Employment Opportunities for Women Servicemembers*

- **Ending the Co-Location Exclusion.** In February 2012, under its Women in Service Review, the Department of Defense announced that it intended to eliminate the

“co-location exclusion” barring women service members from being assigned to units required to physically co-locate with direct ground combat units, a change that will open more than 13,000 new positions to women soldiers. This change reflects the commitment of the Department of Defense to eliminating barriers that prevent service members from fulfilling their highest potential.<sup>93</sup>

- **Allowing Women to Serve on Submarines.** In February 2010, the Department of Defense announced policy changes to support a phased approach to the assignment of women to U.S. Navy submarines. The first female submarine officers began training in August 2010 and commenced service onboard ballistic missile and guided missile submarines in November 2011. In addition, DOD has underway several studies on options for reconfiguring other Navy submarines to accommodate women, and for designing future submarines to accommodate mixed-gender crews.<sup>94</sup>
- **Creating Female Engagement Teams.** Building off the success of earlier pilot programs in Iraq, in 2010 the Army and Marines formally established Female Engagement Teams (FETs), small groups of female soldiers and Marines that accompany otherwise male units on patrols in order to gain insight into the needs of, and build relationships with, Afghan women. These missions aim to foster cooperation and improve security by enabling U.S. units to engage with as diverse a population as possible.<sup>95</sup>

## 5. Pathways Back to Work for Women

*As our economy continues to recover, millions of American women are looking for ways to upgrade their skills to prepare for emerging job opportunities. The President remains committed to providing resources to prepare them for, and connect them with, employment.*

***Opening Pathways to Employment for Young Women.*** In 2009 and 2010, the Recovery Act supported summer job opportunities for 185,335 low-income and disconnected young women across America, providing them with their first paycheck, and teaching them life-long employment skills.

***Incentivizing Businesses to Hire Low-Income Women.*** By providing wage subsidies for companies that hire low-income workers, the TANF Emergency Contingency Fund supported 260,000 jobs, 83% of which went to women. According to an analysis by the Center on Budget and Policy Priorities, this flexible program allowed States to reduce the cost and risk associated with new hiring, spurring businesses to employ additional workers. The President has proposed expanding these efforts through the Pathways Back to Work Fund – included in the American Jobs Act and the President’s FY13 Budget – to invest \$12.5 billion to provide subsidized employment for low-income Americans.

## B. Small Businesses and Entrepreneurship

Forty years ago, women owned just five percent of all small businesses. Today, women own 30%, a total of 7.8 million small businesses generating \$1.2 trillion a year in sales. Between 1997 and 2007, women-

owned companies in the U.S. grew at nearly twice the rate of all US privately held firms, adding roughly 500,000 jobs while other companies lost jobs.

Yet, while women-owned small businesses play a critical role in our economy, according to the National Women's Business Council, few take advantage of federal loan programs. More than half (55.5%) of women-owned businesses had to use personal or family savings to start or acquire their business. Many women entrepreneurs also struggle to advance their businesses beyond the start-up phase.

In order to promote women's entrepreneurship and support small businesses, the President has signed 17 small business tax breaks into law, providing support for companies across the country seeking to hire new workers and make new investments. He has also expanded access to credit for small businesses by establishing a Small Business Lending Fund and a State Small Business Credit Initiative and expanding Small Business Administration (SBA) initiatives that help entrepreneurs access capital. In addition, the Obama Administration has offered new training and counseling opportunities for women entrepreneurs and dramatically expanded access to federal contracting opportunities for women-owned small businesses.

### **1. Increasing Loans and Providing Access to Capital for Women Business Owners**

*Small Business Administration (SBA) loans are three to five times more likely to go to women and minorities than conventional bank loans. Through the Recovery Act and the Small Business Jobs Act, the President put much-needed capital in the hands of women entrepreneurs by expanding the availability of these loans. As a result, the SBA made available more than \$4.5 billion through more than 16,000 loans to women-owned businesses.*

***Passing the Recovery Act.*** The Recovery Act reduced fees for the 7(a) and 504 loan programs, the SBA's two largest loan programs. As of September 30, 2010, SBA had approved \$22.6 billion in Recovery Act loan guarantees, which supported \$30.4 billion in lending to small businesses. From February 17, 2009 to September 30, 2010, weekly SBA loan dollar volumes rose more than 90% in the 7(a) and 504 programs compared to the weeks preceding the Recovery Act's passage. Overall, more than 70,000 small businesses received reduced-fee SBA loans.

***Passing the Small Business Jobs Act.*** Following the passage of the Small Business Jobs Act of 2010, which extended 7(a) and 504 fee reductions, weekly loan volumes rose and reached a high of approximately \$2.2 billion. This represents the highest weekly lending level since the SBA began tracking weekly loan volumes. As of December 31, 2010, SBA approved more than \$10 billion in Jobs Act loan guarantees, which supported more than \$12 billion in lending to small businesses. Since enactment of the Jobs Act, SBA 7(a) and 504 programs have assisted more than 19,000 small businesses.

***Supporting Small Businesses through the Small Business Lending Fund.*** The Small Business Lending Fund (SBLF) is a dedicated investment fund that encourages lending to small businesses. SBLF provided over \$4 billion in low-cost capital to qualified community banks and community development loan funds (CDLFs) (with assets of less than \$10 billion) to incentivize small business lending. SBLF investments could spur a \$2.6 billion increase in lending to women-owned businesses, an \$863 million increase in lending to veteran-owned businesses, and a \$1.9 billion increase in lending to minority-owned businesses. The Treasury Department engaged directly with community banks and CDLFs -- including those that serve women-owned, veteran-owned, and minority-owned small businesses -- to build nationwide awareness about the SBLF program.<sup>96</sup>

***Providing Other Sources for Loans.*** In FY 2011, the USDA’s Rural Development Rural Business Services program provided more than 700 loans to rural women-owned businesses, more than half the total 944 projects funded. In that same fiscal year, the National Aeronautics and Space Administration (NASA) awarded approximately \$384 million in contracts to women-owned small businesses, up from \$348 million the year before. NASA’s outreach also resulted in an increase in the number of women-owned businesses registered in the NASA Vendor Database, an online repository providing access to procurement opportunities. In October 2011, NASA was recognized by the U.S. Chamber of Commerce for supporting the economic advancement of women.<sup>97</sup>

## **2. Training and Counseling for Women Entrepreneurs**

*SBA provides women entrepreneurs with counseling, training, and assistance needed for business start-up or expansion, as well as assistance in identifying federal procurement opportunities. According to SBA’s Impact Study of Entrepreneurial Development Resources, counseled companies stay in business longer over time and create more jobs.*

***Supporting Women’s Business Centers (WBCs).*** SBA’s Women’s Business Centers represent a national network of 110 educational centers offering women comprehensive training and counseling to start and grow their own small businesses. These centers have trained and counseled more than 160,000 women, many of them in underserved and economically disadvantaged communities and are, for the first time, in every state in the continental U.S. Through these centers, women receive face-to-face and online counseling, training, and mentoring to help them develop strategic plans, conduct market studies, implement new technologies, and access capital. Participants are more likely to start businesses; their businesses are more likely to survive over the ensuing years; and they are better prepared to seek financing and to plan effectively for future business growth.<sup>98</sup>

***Promoting High Growth Entrepreneurship for Women Through Start-Up America.*** In response to the President’s *Startup America* call to action to promote high-growth entrepreneurship, the independent Startup America Partnership and other private-sector organizations have made commitments to deliver more advisory services and business resources to women-led, high-growth startups across America.<sup>99</sup>

***Improving the Success of Rural Women-Owned Businesses and Farms.*** Of the 3.3 million U.S. farm operators counted in the 2007 Census, 30.2% — or more than 1 million — were women. The total number of women operators increased 19% from 2002, significantly outpacing the 7% increase in the number of farmers overall. USDA has funded nearly 40 risk management education projects throughout the U.S. to help women in agriculture achieve specific business and financial goals, develop marketing strategies, implement new practices, and improve communication in their businesses.<sup>100</sup>

## **3. Access to Federal Contracting**

***Expanding Opportunities for Women-Owned Businesses to Receive Federal Contracts.*** The Women-Owned Small Business Contracting program was authorized more than ten years ago and was finally implemented by the Obama Administration last year. This rule identifies 83 industries in which women-owned small businesses (WOSBs) and economically disadvantaged women-owned small businesses (EDWOSBs) are under-represented and authorizes government



contracting officers to set aside federal contracts for those businesses. In addition to opening up more opportunities for EDWOSBs and WOSBs, the rule is another tool to help achieve the statutory goal that 5% of federal contracting dollars go to women-owned small businesses. Since the WOSB program was launched in early 2011, more than 9,500 firms have taken steps to certify for the program.

## C. Safe, Fair, and Flexible Workplaces for Women

Safe, flexible, and fair workplaces are critical for the success of all employees. But far too often, women find themselves working in unsafe conditions, and many working women who serve as primary caregivers for young children and aging parents struggle to balance the needs of their families with the demands of their workplaces. Too often, staying home to care for a sick child, taking an elderly parent to a doctor's appointment, or taking time off from work after giving birth can mean risking their jobs.

But safe, flexible, and fair workplaces are not just good for women workers – and all American workers – they are good for the economy as well. Studies show that flexible workplaces can lead to increased productivity and higher profits and can help companies attract and retain the best workers. A report by the White House Council of Economic Advisers found that these gains could add as much as \$15 billion a year to our economy.<sup>101</sup> That is why the Obama Administration has worked to combat workplace discrimination, improve worker safety, and promote workplace flexibility.

### 1. Workplace flexibility

*In 2008 there were 65.7 million people who had served as caregivers in the past 12 months, 12.9 million of whom cared for both an adult and a child – and two thirds of all caregivers were women.<sup>102</sup> Yet, according to the Council of Economic Advisers (CEA), only 28% of full-time workers and 39% of part-time workers report having flexible work hours. Even when employers do offer flexible workplace arrangements, employees are often reluctant to take advantage of them either because, in the case of unpaid leave, they cannot afford to do so, or in the case of paid leave, they worry about missing out on promotions or not being viewed as a “team player.”*

*Yet, flexible workplaces aren't just good for workers and their families – they are good for business as well. Research shows that flexible arrangements often lead to increased worker productivity and a better bottom line, and they often help companies attract and retain the best workers. That is why the Obama Administration has sought to promote workplace flexibility both in the federal government and in businesses across the country.<sup>103</sup>*

***Promoting Workplace Flexibility as a National Priority.*** In March of 2010, the President and First Lady hosted a White House Forum on Workplace Flexibility, inviting business leaders, nationally recognized experts, advocates, and others with the goal of establishing workplace flexibility as an issue of national importance.<sup>104</sup>

- **Publishing the First Ever Report on Economic Benefits of Workplace Flexibility:** As part of the Forum, the President's Council of Economic Advisers issued their first ever report on the economic benefits of workplace flexibility which found that flexible workplace policies often increase worker productivity, reduce turnover rates and absenteeism, and help businesses attract the best workers.

The report also estimated that wholesale adoption of flexible workplace policies could save as much as \$15 billion a year through greater productivity, lower turnover, and reduced absenteeism.<sup>105</sup>

- **Launching a National Dialogue on Workplace Flexibility:** The Department of Labor Women’s Bureau launched a National Dialogue on Workplace Flexibility in ten cities across the country, bringing together industry leaders, employers, unions, workers, advocates, and government officials to share best practices and discuss solutions for workplace flexibility across industries.<sup>106</sup>

***Ensuring the Federal Government is a Model Employer.*** To strengthen the government’s role as a model employer, the President signed the Telework Enhancement Act, which requires federal agencies to take steps to promote teleworking, including appointing a senior telework managing officer in each federal agency. In addition, offices and agencies across the federal government are implementing a number of different workplace flexibility policies, including creating lactation rooms to support breastfeeding mothers, holding seminars on work-life balance, and creating leave banks to assist employees affected by family or medical emergencies.

***Supporting New Mothers in the Workplace.*** As of 2010, 1.8 million new mothers with children under the age of one were in the labor force.<sup>107</sup> The landmark Affordable Care Act requires employers to provide reasonable break time for nursing mothers to express breast milk for one year after their child’s birth, and to provide a safe, private place to do so.

***Helping Women in STEM Careers Balance Work and Family.*** Though women comprise a significant and growing part of America’s STEM talent pool, research shows that many women in STEM fields struggle to balance the requirements of their careers with the demands of raising a family. To address this challenge, in partnership with academic institutions and national professional societies, the National Science Foundation’s Career-Life Balance Initiative put forth a set of policies and practices to help women and other young scientists and engineers care for their families while driving American innovation and technological advancement.

## 2. Working to End Employment Discrimination

***Fighting Sex Discrimination in Employment.*** In 2011, the Equal Employment Opportunity Commission obtained more than \$140 million in relief for victims of sex discrimination. In addition, the Justice Department has investigated and prosecuted numerous violations of Title VII of the Civil Rights Act, protecting women against pregnancy discrimination, harassment in the workplace, and unlawful physical fitness tests that unfairly exclude them from employment opportunities.<sup>108</sup>

## 3. Workplace Safety

***Reducing Chemical Exposure for Hair and Nail Salon Workers.*** The Environmental Protection Agency (EPA) is working with the White House Asian American and Pacific Islander Initiative on outreach efforts to reduce chemical exposure for nail salon workers – who are overwhelmingly women – and to promote safer alternatives to products currently used. Similarly, the Occupational and Safety Health Administration (OSHA) published a new document in English, Spanish and Vietnamese on the hazards of hair smoothing products. OSHA has also developed a web page on hair salon hazards and is currently developing similar materials on nail

salon hazards. Other agencies are working to investigate scores of complaints from hair salon workers about possible formaldehyde exposure through hair products.<sup>109</sup>

***Reducing Injuries in Nursing Homes.*** Women make up the vast majority of our caretaking workforce. Unfortunately, workers in nursing and residential care facilities have among the highest lost workday injury and illness rates of all major American industries. In response, the Occupational and Safety Health Administration (OSHA) is launching a National Emphasis Program to improve safety in these workplaces.

### III. Training and Educating Women for High-Growth, High-Demand Jobs

#### *BY THE NUMBERS*

- Of the additional **3.4 million** students who have received Pell grants since the President took office, approximately **2.3 million** are women.
- **9.4 million students and families** have benefitted from the American Opportunity Tax Credit to help pay for college.
- **1.1 million women** between the ages of 19 and 25 who would have been uninsured currently receive health coverage under a parent's health insurance plan or through an individually purchased health insurance plan.
- Women and girls across America are benefiting from efforts to promote Science, Technology, Engineering, and Math (STEM) degrees and careers because women who hold STEM jobs earn **30% more**, on average, than women in non-STEM jobs.

As more career options have become open to women, and women's incomes have become increasingly critical for their families' economic security, more women have been looking to education and job training as a pathway to greater opportunity and a larger paycheck.

Women receive 62% of college associate's degrees, 57% of bachelor's degrees, 60% of master's degrees, and just over half of all Ph.D.s.<sup>110</sup> This is a significant advance from thirty years ago when women received fewer than half of undergraduate degrees and fewer than 27% of all professional degrees and doctoral degrees.<sup>111</sup> In addition, more and more women are earning certifications, associate's, and bachelor's degrees from community colleges. Today, community colleges are serving 44% of all students enrolled in postsecondary education, 58% of whom are women.<sup>112</sup> These institutions are especially appealing to women balancing family responsibilities. Currently, community colleges educate single parents at nearly three times the rate of four-year colleges.

Yet, even as women have become more highly skilled and educated, women with college and graduate degrees continue to be disproportionately represented in lower-paying occupations and hold fewer of the highest-paying occupations – such as specialist physicians, finance professionals, and medical technicians – than men.

To help more women prepare for the high-skill, high-wage jobs of the future, the President has launched a series of education and training initiatives, from promoting STEM education for girls to helping more young women attend college.

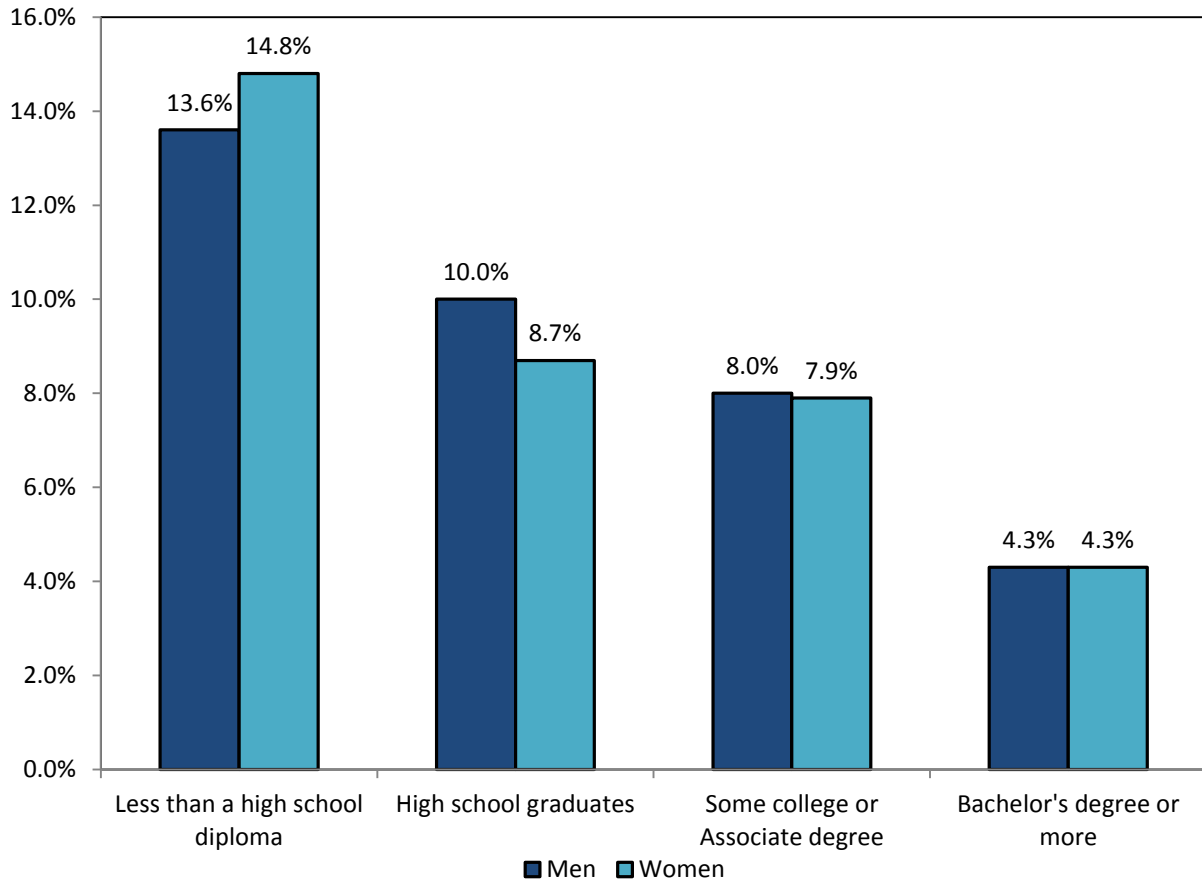
## A. Access to Quality, Affordable Education



Today, earning a post-secondary degree or credential is no longer just a pathway to opportunity – it is a prerequisite. There is also a strong correlation between education and economic opportunity. College graduates earn an average of 77% more per hour than those who have only a high school diploma. Furthermore, in 2011 women with a bachelor’s degree had an unemployment rate of 4.3%, compared to 8.7% for women who had only a high school diploma (see Figure 7).

The Bureau of Labor Statistics projects that in the coming years, jobs requiring education beyond a high school diploma will grow by more than the average, while occupations requiring a high school diploma or less will grow below average rates. For example, between 2010 and 2020, employment in jobs that require an associate’s degree is projected to grow by 18.0%, 3.7 percentage points more than the average projected employment growth of 14.3%. And of the 30 fastest growing occupations, half require a college degree.

**Figure 7: Unemployment Rate for Men and Women, by Educational Attainment  
(2011 annual average, ages 25+)**



Source: Bureau of Labor Statistics, Current Population Survey

That is why President Obama has called on Americans to commit to at least one year or more of higher education or career training, so that by 2020 America will once again have the highest proportion of college graduates in the world. Through new tax credits and expansions in the income-based student loan repayment plan, the President is working to ensure that higher education is affordable and accessible for all Americans.

### 1. American Opportunity Tax Credit

*In 2009, President Obama created the American Opportunity Tax Credit that provides up to \$10,000 for four years of college tuition for families earning up to \$180,000. More than 9.4 million students and families benefit from the American Opportunity Tax Credit. President Obama has called on Congress to make this tax credit permanent and prevent it from expiring in 2012.*

## 2. Increasing Pell Grants

***Dramatically Increased Pell Grant Funding.*** A landmark investment in Pell Grants was enacted in the Health Care and Education Reconciliation Act of 2010, which ended student loan subsidies for private financial institutions and banks and shifted more than \$60 billion in savings back to students. Of the additional 3.4 million students who have received Pell grants since the President took office, approximately two thirds, or 2.3 million, are women. Since President Obama took office, the number of Pell Grant recipients has increased by 50%, allowing millions of additional low-income and middle-class students to attend college. The President has raised the maximum Pell Grant award to \$5,635 for the 2013-14 award year—a \$905 increase since 2008.

## 3. Student Loan Debt Management

***Income Based Repayment.*** Announced as an executive action last fall, the Administration’s “Pay as You Earn” plan expands income-based repayment, enabling 1.6 million students to cap repayment of their student loans at 10% of their monthly income. Additionally, millions of borrowers are now eligible to consolidate Direct Loans and FFEL Loans and save up to half a percentage point on their interest rate.

***Keeping Student Loan Interest Rates Low.*** This summer, interest rates on subsidized Stafford student loans are slated to double from 3.4% to 6.8% — a significant burden at a time when the economy is still fragile and students are taking on increasing amounts of debt to earn a degree. The President has called on Congress to prevent that hike from taking place this year, a proposal that will keep interest rates low for 7.4 million student loan borrowers and save the average student over a thousand dollars during the life of the loan.

***Promoting A New College Scorecard and Financial Aid Shopping Sheet.*** The Department of Education and the Consumer Financial Protection Bureau have launched the “Know Before You Owe” campaign to create a model financial aid disclosure form (“shopping sheet”) to help students better understand the type and amount of aid they qualify for and easily compare aid packages offered by different colleges and universities. The President has also called for a College Scorecard, a report card for colleges containing key indicators of student success and financial outcomes that make it easier for students and families to choose a college that is best suited to their goals, finances, and needs.

## B. Job and Workforce Training

Technical and skill-based training and credentials are often prerequisites for employment in the highest-paying, fastest-growing sectors of our economy. The Obama Administration has undertaken a number of initiatives to ensure that women have the training and skills they need to compete in today’s economy.

Investments in the Recovery Act enabled states to help millions of out of work Americans—including millions of women—seeking jobs or job training opportunities. \$750 million was specifically dedicated to grants to help prepare workers for careers in high-growth industries, such as healthcare, green jobs, advanced manufacturing, and information technology, and tens of thousands of Americans received job training that helped them to earn industry-recognized credentials, find employment, or advance in their careers. The Administration also funds nearly 3,000 One-Stop Career Centers nationally. More than 50%

of the customers at these centers are women who depend on the Centers' training and education programs to upgrade their skills and prepare for high quality employment.

## 1. Community College and Business Partnerships

***Making Historic Investments in Community College Workforce Training Efforts.*** The Obama Administration has already invested \$500 million through the Trade Adjustment Assistance Community College and Career Training initiative to support partnerships among community colleges, employers, and Workforce Investment Boards to develop programs that provide pathways for individuals negatively impacted by trade. These programs will help these individuals secure jobs in high-wage, high-skill fields including advanced manufacturing, transportation, healthcare, and STEM. The Administration will invest an additional \$1.5 billion in this initiative over the next three years. Building on this success, the President proposed a new \$8 billion Community College to Career Fund in his FY13 Budget. This Fund will help forge new partnerships between community colleges and businesses to train two million workers for good-paying jobs in high-growth and high-demand industries.

***Developing Business and Training Partnerships to Build Americans' Skills.*** Last year, the Obama Administration helped launch Skills for America's Future, an industry-led initiative to improve industry partnerships with community colleges and build a nationwide network to maximize workforce development strategies, job training programs, and job placements. Through this initiative, the President announced a new partnership of private sector employers, community colleges, and the National Association of Manufacturers to provide 500,000 community college students with industry-recognized credentials that will help them secure jobs in the manufacturing sector.

## 2. Displaced Worker Training and Services

***Expanding Access to Training and Services for Displaced Workers.*** Displaced workers are individuals who lost their jobs through no fault of their own but because their employer closed a plant or division, moved or abolished their position, or simply had insufficient work for them. From 2007 to 2009, more than 6 million women became displaced from their jobs. Currently, displaced workers must endure a lengthy administrative process just to determine what services they are eligible to receive. As part of the President's effort to reform and modernize our training system, the Administration is proposing to expand the availability of a universal suite of training and employment services to a broader number of dislocated workers by consolidating and improving the federal government's two major programs for displaced workers—the existing Trade Adjustment Assistance program and the Workforce Investment Act's Dislocated Worker program. In 2010, about 150,000 workers completed training through one of these two programs. Under the Administration's proposal, this number would rise to almost 500,000.



### C. STEM and Title IX



**PRESIDENT BARACK OBAMA CONGRATULATES GOOGLE SCIENCE FAIR WINNERS, FROM LEFT, NAOMI SHAH, SHREE BOSE, AND LAUREN HODGE IN THE OVAL OFFICE, OCT. 3, 2011.**

“Last month, I got a chance to meet the winners of the Google Science Fair. This is an international competition of high school students, the cutting edge of technology and science. All three of the winners turned out to be Americans. All three were girls.... My wish for my daughters and for yours remains the same. I want them to go out into a world where there is no limit to how big they can dream, how high they can reach...”

*- Remarks by President Obama at the National Women's Law Center's Annual Awards Dinner, (November 9, 2011)*

Nowhere is the misalignment between academic preparation and labor market demand more evident than in the critical fields of science, technology, engineering, and math. Over the next decade, there will be approximately 8.5 million STEM job openings; but during that same time period, there will be a projected shortage of 1 million STEM graduates.<sup>113</sup> Although women fill close to half of all jobs in the U.S. economy, they hold less than 25% of STEM jobs – jobs which often pay significantly more than non-STEM jobs and are vital for American innovation and economic growth.

This gender gap starts well before women enter the workforce. Girls in grades 4, 8, and 12 continue to score slightly below boys in science achievement tests.<sup>114</sup> In addition, fewer girls than boys take advanced placement exams in STEM-related subjects, and many girls who take advanced science courses in high school do not go on to study science in college.<sup>115</sup> Almost one-third of all male freshmen, compared with only 15% of all female freshmen, plan to major in a STEM field even though 15 out of the 20 fastest growing occupations in 2014 are expected to require science or mathematics training.<sup>116</sup> Today, while women are the majority of students in our colleges, they hold a significantly smaller proportion of degrees awarded in many of the most vital STEM fields, such as engineering and computer science. Further, women with a STEM degree are less likely than their male counterparts to work in a STEM occupation.

Since he first took office, President Obama has made it a high priority to attract and retain girls and women in STEM fields with policies ranging from education reform to the elevation of female scientists and engineers as role models.

## 1. **Science, Technology, Engineering, and Math (STEM) Education**

***Rewarding States that Engage Girls in STEM.*** In the 2009 Race to the Top competition, a comprehensive and transformative education program focused on spurring innovation and reforms in K-12 education, President Obama granted states competitive preference in the application process if they demonstrated efforts to close the STEM gap for girls and other underrepresented groups.<sup>117</sup> This was the sole competitive preference in the application process, and all 12 of the states receiving an award through the \$4 billion program earned points for addressing this STEM priority. This emphasis was maintained in the most recent round of competition, which awarded \$200 million to nine additional states.<sup>118</sup>

### ***Encouraging Girls and Young Women to Pursue STEM Careers***

- **Linking Young Women to the Transportation Industry.** The transportation industry is projected to grow 11% from 2008 to 2018.<sup>119</sup> Under the leadership of Secretary Ray LaHood, the Department of Transportation launched a series of Transportation YOU programs for girls 13-17 in cities across the country—from San Francisco to Denver to Raleigh. This initiative serves as a source of scholarship, internship, and networking opportunities, encouraging girls to pursue employment in high-growth STEM fields in which women are significantly underrepresented.<sup>120</sup>
- **Introducing Girls to Aerospace Engineering Careers.** NASA hosts a series of educational programs aimed at encouraging young women and girls to pursue careers in STEM fields. NASA's Digital Learning Network provides opportunities for girls to learn about STEM career choices through a variety of distance learning initiatives throughout the year. The program centers around Virtual Visits, through which 4<sup>th</sup>-12<sup>th</sup> graders interact with NASA experts. Since its inception in September 2011, 27 sessions have been conducted with 91 NASA professionals. In addition, through the Women in STEM High School Aerospace Scholars program, girls take part in online programming and a week-long summer workshop to build confidence and enhance their interest in STEM fields. NASA also developed a series of digital films designed to inspire middle-school girls by highlighting young women working at NASA.<sup>121</sup>
- **Connecting Girls with STEM Mentors and Role Models.** Research has pointed to the importance of female mentors for keeping young women in STEM careers.<sup>122</sup> To spark middle and high school girls' interest in STEM, the Women in STEM Speakers Bureau deploys top female Administration scientists and others to student roundtables across the country. In addition, in Spring 2011, the Department of Energy (DOE) created a mentoring program that matches female college students with successful DOE employees.<sup>123</sup>

- **Providing STEM Programming and Educational Opportunities.** In 2010, the National Aeronautics and Space Administration (NASA) created education forums focused on astrophysics, planetary science, earth science, and heliophysics to provide STEM education opportunities, including targeted programs for girls. In 2011, hundreds of NASA scientists and science educators reached 250,000 girls through events including classroom experiences, afterschool programs, career days, and museum activities. In partnership with the American Library Association (ALA), NASA is engaging girls in learning about the universe through hands-on activities at public libraries. Through “Astro4Girls and Their Families”, girls are learning about the universe and celebrating the contribution of women to astronomy and science. Over the past two years, through NASA’s Strong Gravity/Big Explosions program, more than 2,200 girls across the country have had the opportunity to join scientists for a day to explore exploding stars and black holes.<sup>124</sup>

## 2. Title IX



“I also want to say something as a father. You know, it was this program in the mid-1990s as much as anything that helped propel women’s basketball into the national consciousness. And thanks to players like each of these women and those who came before them, our young women today look at themselves differently, especially tall young women, like my daughters. My girls look at the TV when I’m watching SportsCenter and they see women staring back. That shows them that they can be champions, too. And so, as a father, I want to thank all of you.”

- *Remarks by President Obama, Honoring the 2008-09 NCAA Women’s Basketball Champions (April 27, 2009)*

**Defending Title IX.** The Departments of Justice and Education have acted aggressively to defend Title IX, protecting women’s rights to equal opportunity in athletics, challenging a discriminatory single-sex program, and combating sexual assault on school and college campuses. The Departments of Justice and Education have also been actively enforcing Title IX to ensure that it includes protections against sex stereotyping (discrimination based on a student’s failure to conform to stereotypes of how individuals of the student’s gender are expected to look and act).<sup>125</sup> DOJ is also coordinating the enforcement of Title IX across federal

agencies to ensure they are meeting their Title IX obligations to address and prevent discrimination based on sex.<sup>126</sup>

*Using Title IX as a Guide for STEM.* In 2009, NASA published a report, Title IX & STEM: Promising Practices for Science, Technology, Engineering, & Mathematics that provides a valuable guide for educational institutions that strive to assess and improve women's participation in STEM programs.<sup>127</sup>

## Appendix I: Obama Administration Reports on Women and the Economy

### **Women in STEM: A Gender Gap, August 2011**

#### ***U.S. Department of Commerce, Economics and Statistics Administration***

America's science, technology, engineering and math (STEM) workforce is crucial to America's innovative capacity and global competitiveness. Yet women are vastly underrepresented in STEM jobs and among STEM degree holders despite making up nearly half of the U.S. workforce and half of the college-educated workforce. While this report does not – and cannot – explain why gender differences in STEM exist, it does aim to provide data and insight that will enable more informed policymaking.

<http://www.esa.doc.gov/sites/default/files/reports/documents/womeninstemagaptoinnovation8311.pdf>

### **Women's Employment During the Recovery, May 2011**

#### ***U.S. Department of Labor***

The Department of Labor analyzed women's employment during the economic recovery and found that in 2010, women represented 46.7% of the United States labor force, a slightly larger share than at the start of the recession in 2007. Adult women have had little change in their labor force participation during the recession.

[http://www.dol.gov/\\_sec/media/reports/FemaleLaborForce/FemaleLaborForce.pdf](http://www.dol.gov/_sec/media/reports/FemaleLaborForce/FemaleLaborForce.pdf)

### **Women in America: Indicators of Social and Economic Well-Being, March 2011**

#### ***U.S. Department of Commerce, Economics and Statistics Administration***

##### ***Office of Management and Budget***

The Administration gathered information from across the Federal statistical agencies to compile baseline information on how women are faring in the United States today and how these trends have changed over time. The report provides a statistical portrait showing how women's lives are changing in five critical areas: People, Families, and Income; Education; Employment; Health; and Crime and Violence.

[http://www.whitehouse.gov/sites/default/files/rss\\_viewer/Women\\_in\\_America.pdf](http://www.whitehouse.gov/sites/default/files/rss_viewer/Women_in_America.pdf)

### **Women-Owned Businesses in the 21st Century, October 8, 2010**

#### ***U.S. Department of Commerce***

Women-owned businesses contribute significantly to the U.S. economy. In 2007, 7.8 million firms were owned by women, accounting for almost 30% of all non-farm, privately-held U.S. firms. Women-owned firms had sales/receipts of \$1.2 trillion and those with paid employees had 7.6 million workers.

<http://www.esa.doc.gov/sites/default/files/reports/documents/women-owned-businesses.pdf>

### **Jobs and Economic Security for America's Women, March 2010**

#### ***The White House - National Economic Council***

This report lays out the economic landscape facing women today and details some of the many ways the Administration is committed to making sure the government is working for all Americans and especially American women.

<http://www.whitehouse.gov/sites/default/files/Jobs-and-Economic-Security-for-Americas-Women.pdf>

### **Work-Life Balance and The Economics Of Workplace Flexibility, March 2010**

#### ***Council of Economic Advisors***

American society has changed dramatically over the past half century. Women have entered the labor force in growing numbers and families have increasingly relied on more than one earner to make ends meet. This report presents an economic perspective on flexible workplace policies and practices. The first section reports some of the changes in the U.S. workforce that have increased the need for flexibility in the workplace.

<http://www.whitehouse.gov/files/documents/100331-cea-economics-workplace-flexibility.pdf>

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