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Women's Foundation
of Colorado

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REMARKS BY FIRST LADY HILLARY RODHAM CLINTON
AT THE WOMEN'S FOUNDATION OF COLORADO
Denver, Colorado

MRS. CLINTON: Thank you. Thank you all very much. Thank you for that warm welcome and thank you for filling this hall on behalf of yourselves and other women throughout Colorado and the United States who will be inspired and helped because there was a conference today that talked about the issues confronting women in our society. I'm pleased to be here with my friend, your governor. I appreciate greatly the introduction that your friend, the ambassador, gave me. And I want to thank all who are associated with this extraordinary foundation that is, I believe, the only statewide women's foundation in the entire country. And for that Colorado should be very proud and you should applaud yourselves. (Applause.)

I started my visit today by going to Mi Casa, an organization that the Foundation has helped in the past. One dedicated to providing women with the tools they need to become self-sufficient, self-respecting. To build a future for themselves, their families, and their communities. I was, as I often am, struck by the courage of the women I met. The women who were running the project, who every day come to work inspired by the belief that they can help others make a difference. And the women who came. Women currently on welfare who see a better future for themselves and their children, but need help and support in order to realize that. Women who are on the verge of starting their own businesses or who already have. And proudly tell you what they have accomplished and admit that they still have a long way to go.

Success stories that are being shared because women who have been successful as many in this hall are, have found time to come share their experience. I had heard about Mi Casa for a long time, but I had never had the opportunity to visit before. And I though it was only fitting to visit a project that reflected what this Foundation and this Conference is all about before I came to speak with you this afternoon.

This summit, as it is being called, has great potential. Not only to equip individual women with the tools they need, but

to inspire all of us to reach out and provide opportunities for those who might themselves not even think to ask. I looked at the program and I've looked at what's ahead for you this afternoon. And I think there is an extraordinary opportunity for women this afternoon to participate by sharing their experiences, by asking what they can do, by asking for help.

That was one of the ideas that came out this morning. How often women are willing to say to one another if they are given the chance, I need help. How can you help me? I think in a very down-to-earth way that's what this summit is about. And I look forward to reading the report of the summit and am pleased that it will be shared with decision makers here in Denver and in Washington.

There are few issues more important than economic security. And if you are able to provide economic security for women, you are more likely to insure that families and communities will also be economically secure. That is something we have learned now all over the world. During my visit to South Asia, I saw programs that brought women together, like Mi Casa, gave them the belief they were able to do for themselves, gave them the confidence and the opportunity to go out and earn income for themselves and their families, and watched as those women brought their entire families economically along with them.

I met a women in a small dusty village in Bangladesh, who was a member of a borrowing group called the Grameen Bank, which lends money to the poorest of the poor in that poor country. The loans are maybe 10, 25, 50 dollars. But each of those loans represents a statement, a value, as to how that women who receives that loan thinks of herself and what she can do for her family. And one women whom I met said to me, she had gotten her first loan and she had bought a milk cow. She got her second loan and she bought her second milk cow. And she got her third loan and she bought a rickshaw for her husband so he too could be independent and no longer work for someone else.

It may look from so far away that those tiny steps are not related to what happens here in Denver or Colorado. But on a different scale that is what I saw at Mi Casa and that is what this foundation is doing and that is what this summit is about. It may be a milk cow in Bangladesh and it may be a computer to do desk top publishing in Denver. But each is a means to enable a women to pursue her own hopes and dreams.

Our economy is strong. Our economy is creating jobs. We have seen good, positive growth and change. And yet, despite what has occurred that we can be pleased about, we know that

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there are many men and women in America today who are working very hard and not feeling and not actually seeing the results of that hard work in increased income and a higher standard of living for themselves and their families. That is one of our biggest problems right now. How do we make sure that the energy, the entrepreneurialism, the excitement that you find in groups of women like the ones here can be replicated and spread throughout our society. How do we make sure that all women who are willing to work, willing to take responsibility, will be able to share in the results of that kind of hard work?

We began looking for answers as the foundation here has about what is happening in women's lives by commissioning a study through the labor department called Working Women Count. It was a survey of two hundred and fifty thousand working women who were asked questions about their income and what was happening at their work places and how they were trying to create a life that included home responsibilities and those outside the home. We learned as all of us in this room know firsthand about the challenges facing women who are attempting to create a better opportunity for themselves and gain a measure of economic security.

I have met with hundreds and hundreds of the women like those I met with at Mi Casa and those I met with around the country to talk about what economic security means to them. I'll never forget talking with a young woman in Santa Fe, a divorced mother of five children who has received no child support. Who did not want to be on welfare, but who could not find a traditional job that would enable her to pay for all of the services that she needed for her children. So she sought a position in an area she'd always dreamed of working. She wanted to be a fire fighter. It was a long struggle and she became one of only two women on the fire department's roster. But even with her salary there, she found it difficult to support her children, provide health insurance for them and do what is necessary to keep a family together. So she took another, full-time job. So there she was, working two full-time jobs, finding it difficult to keep her children going and wondering what else she was expected to do.

Wherever I go, I find the same concerns. I hear about the needs women have. The needs to be respected on their jobs. To be able to feel that they are taking good care of their children if they leave them in child care. The need for flexible schedules. The need for capital to start those small businesses they dream about. Women are striving for economic security but too often the tools they need are not readily available. What I hope will come out of your summit is a realistic depiction of

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both the opportunities and the challenges confronting women. What does it mean for us as a society that approximately sixty percent of women with children under six are in the workforce today. But a recently completed study about available child care deplored the conditions available in many child care centers.

What does it mean that ninety-nine percent of women in the United States will work for pay at some point in their lives. But that time may come at a different point during the life cycle. Some women may work in their twenties, and not in their thirties or forties. Some may not work until their children are grown and gone and want to enter the work force in their forties or fifties, only to be met by disbelief and discrimination because of their age.

How do we make the work world understand the full capacity and potential of women? It is not just young women who have a lot to contribute and should be given the opportunity. Women at all ages of our lives should be respected for what we can bring as well to the world of work. (Applause.) That means we have to be more respectful of the choices women make. I don't know about you, but I personally am very tired of seeing women pitted one against the other. (Applause.) Seeing women who make the choice to be full-time mothers pitted against women who have a full-time career and either do not marry or do not have children. And being pitted against women who are attempting to compose a life that consists of both family and children and work. We ought to stop pointing fingers at one another and hold out helping hands so that every responsible choice a woman makes can be supported. (Applause.)

We have to be honest and realistic about the obstacles women face when they make certain choices. It is not easy in many homes in our country for a family with two working parents to make the choice that one of those parents, usually the mother, will take time off from work in order to care for young children. Given the pressures for material possessions. Given some of the social pressures that exist, that is not an easy choice. We should do more to support women and men who wish to make that choice. And we should do more to provide support through governmental regulations and business policy to support leave programs and flex time so that women do not have to make a very difficult choice between their children and their work responsibilities.

Before I came up here, I was handed a note from a woman who said, I am writing this note to let you know of something very special that your husband, namely my husband, did for me. Two months ago my husband died of congestive heart failure after a

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prolonged period of several years of illness. Because your husband signed into law the Family Medical Leave Act I was able to transport my husband to doctor appointments and hospital visits and to keep my job and bring comfort to my husband at the end of his life. We should do more to enable women to be good mothers, good wives, and good caretakers if those are the responsible choices they make. (Applause.) And both business and government should be partners in that effort.

We also should do more in the work place so that women are given the opportunities they earn. One of the single biggest responses we received in the Working Women Count survey was to hear from women who knew they were still not being paid at the same level as men doing the same kind of work. They were not being given the opportunities for promotion and advancement. We should once and for all begin to treat people in the work place on the basis of what they can contribute to the business, not on what gender or what race they happen to be. But that is going to take some real effort on the part of all of us, beyond affirmative action. We should start practicing affirmative thinking and see people as individuals and treat them in accordance how they behave and how they perform on the job.

And then we come to that very difficult area of how to support all of these efforts and maintain the kind of economic security that families deserve to have. We've done a lot in this country to make sure that older people have economic security at the end of their work lives. Social security and medicare and part of a contract that enables older people, particularly older women, since women, on average, live longer than men, to have some measure of economic security.

I want to stress how important that is. Because in all of the talk about Medicare and Social Security it is easy to forget we are talking about real people. The median annual income for women sixty-five and over in our country is \$8,500. Now stop and think about that. The average median income. As you walk down the street, as you leave today and you see women who are over sixty-five, think to yourself, they are likely living on around \$8,500 a year.

I mention that because it's not only a question of their economic security. It is also one that affects their children and their grand-children. This intergenerational compact that we have entered into have enabled many families to achieve a level of economic security with the knowledge that their parents and grandparents would be given the basic needs required towards the end of their lives.

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We have to view things like health care as an investment in people that enables them to achieve economic security. As a part of what we mean when we talk about economic security. This is the kind of challenge that we are debating now in our country and there are many good ideas about how to provide the tools that women and men and girls and boys need. But I think much of what has to happen must begin inside each of us. As we assume responsibility for ourselves. It must then expand outward into the families that we are a part of. In the places where we do work. In the communities that we live in and help to lead. We should honestly discuss every one of the challenges confronting women as they attempt to achieve economic security. Not in an ideological way because I don't think there are right or left or conservative or liberal answers for a lot of the challenges we confront. I believe what is out there waiting for us to discover are down-to-earth, common-sense, pragmatic solutions to the problems people face every single day. As they work to keep body and soul together. To give their families, and particularly their children, better opportunities. As they work to achieve their own god-given potential.

All through this country many businesses, many not for profits, many families and communities have begun to solve a lot of the problems that are discussed at this summit. We need to replicate programs like Mi Casa. We need to look at businesses that have been creative in providing flex time and emergency child care. Not just to treat them like their an aberration but to figure out how we can band together to replicate what they have provided which enables more people to take advantage of the opportunities that are out there. For them to achieve economic security.

This is a movement that is happening throughout the world. Because we know that if we can only invest more in women, we will not only lift up families, we will lift up communities and even countries. I've seen it firsthand. I know that it is an issue that if we pursue, we can move the agenda forward. Part of the reason that I am excited about the upcoming Women's Conference sponsored by the United Nations is because one of its primary emphases will be on economic security.

We can come from our country and share the success stories, like the Mi Casa resource center which did receive support from this Foundation, which has reserved support from our federal Small Business Administration, has received support from the state of Colorado. It is one of the many training and counseling centers that are beginning to make a real impact on the economies of their communities. And we can learn from others around the world who are making the same steps to invest in women.

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This upcoming conference in Beijing is an important opportunity to focus attention on women. It is the chance we have to come together as you have in this summit. And to share ideas, to share our successes, to share failures, to learn what works and what does not. It is important therefore in my opinion that the United States play a very big leadership role in shaping the agenda of this conference to focus on the bread and butter issues. The issues that people get up the morning worrying about and go to bed still concerned over.

Those who would argue we should boycott the Women's Conference because the host country has a poor record on human rights may be well motivated but as Madeline Albright, the chair of our delegation has suggested, they miss the point. Human rights cannot be separated from women's rights. Women's rights to economic opportunity, to fair treatment, to political participation, should be part of the human rights agenda. Women do most of the work in the world. They have the responsibility for raising our children in the world. They are the backbone of the vast majority of families and communities. Anything we can do to provide greater economic opportunity for women is a good investment and the United States should do all that it can to make sure that barriers to women's participation are broken down and that training and credit and political involvement and health care and education are available to all women.

I hope that this summit's report will be part of what is considered in Beijing. Certainly many of the issues that are on the agenda for this summit are exactly what should be looked at and discussed there. And out of it should come what you are going to produce: a report in the words of many of the participants about what is actually going on in the lives of women today. Not an abstract discussion or an academic treatise. But what does it mean to try to start a new business. What does it mean as a woman at Mi Casa said today, when your dream for a new business dies in the parking lot of a bank. What does it mean if you are a young girl who's dreaming big dreams about your own future but get no encouragement from anyone close to you? What does it mean that you have health care needs that you cannot get met because in our country you have no insurance or in another country there is no doctor or hospital to access? What does it mean if you have the right to vote, as we do here, and are able to celebrate the seventy-fifth anniversary of our suffrage, but so many women are too busy to exercise their vote? Too busy to become involved in the basic right of citizenship. Whereas women in other parts of the world are still denied suffrage or are so prevented from exercising it, that it's grant is a farce. What does it mean for all of us to know that

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economic security is not within reach for millions for our fellow women in America and billions of other women around our globe?

These are questions that don't belong just in the reports from summits, or just in the platforms from UN conferences. These are questions that each of us should be asking ourselves -- talking about with our friends -- discussing in our work places, our churches, everywhere we gather. Because as the Governor said, economic security is not an end in itself. We all know more people than we can count that have more economic security than you or I will see in a lifetime, but don't have a lot of what else makes life worth living. Yet it is absolutely fair to say that poverty and stress in the face of economic challenge render the lives of millions of women difficult, if not impossible.

So yes, let's work as hard as each of us knows to do what we can to make it possible for every women in every family to have enough economic security. That she's able to feel good about her future and the future she can hold out to her children. Because it is from that point then, when people at that level of security, that they can begin worrying about quality of life in their communities. When they can begin reaching out more to help each other. And then those of us who are economic secure, let's stop and ask ourselves what more can we do to make it possible for more people to feel that they have the choices that we have taken for granted.

So although the foundation is hosting this summit on economic security, I see its agenda as going far beyond what is being discussed today. I see it as a statement about the potential and promise of women everywhere. And I see it as a challenge to each of us. That we go forth from this day determined to do what we can for ourselves. To take responsibility. To quit, as a friend of mine said, wringing our hands over our problems so that we can roll up our sleeves and get to work. And I also see it as part of a great effort to make, that they we provide those opportunities necessary for every women willing to seize them. So that all of us can move towards economic security as a way of moving toward a juster, more hopeful society for ourselves and our children.

Thank you all very much.

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