

How the American Economy is Leaving Women Behind

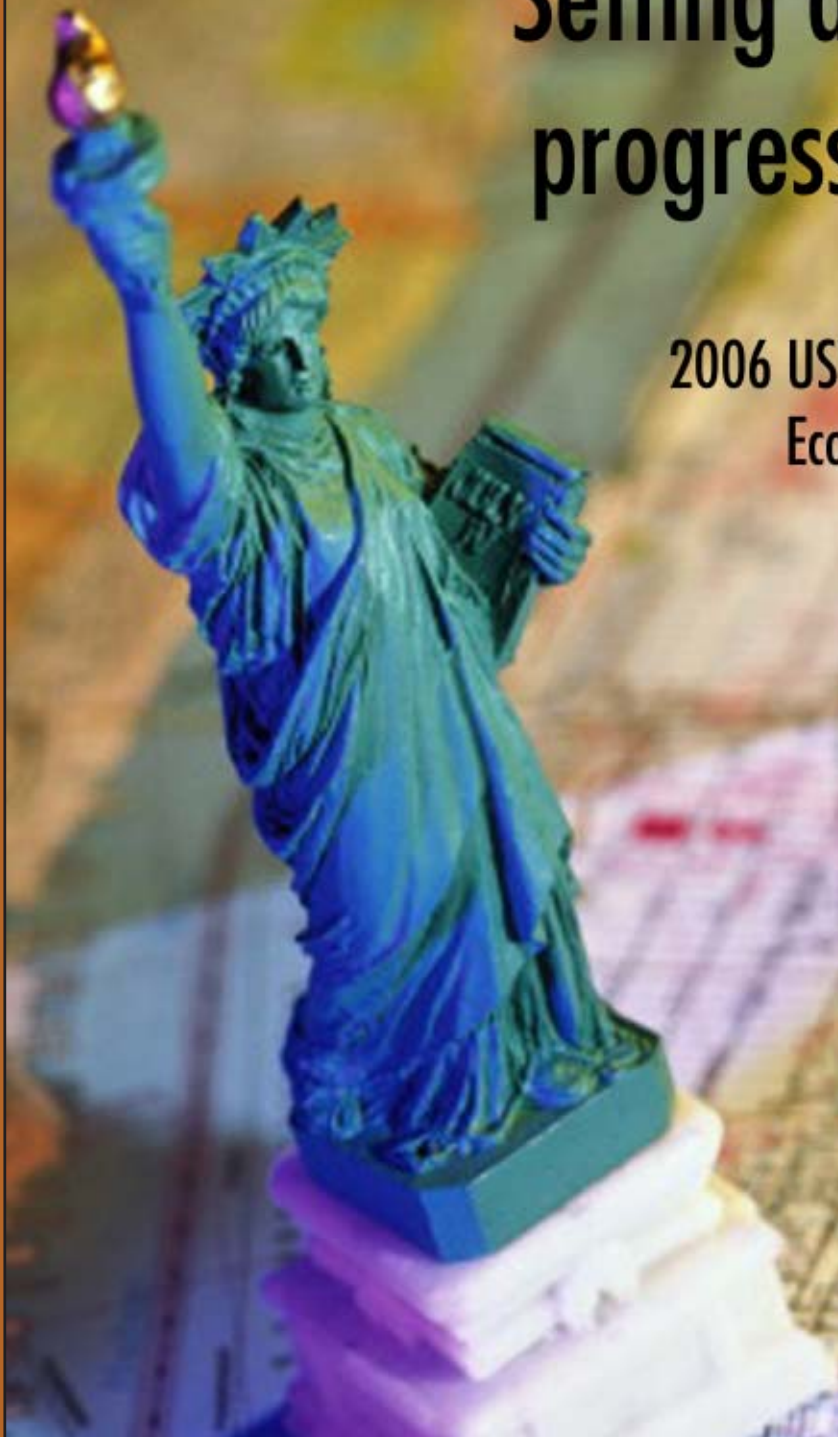
Setting a new course for progress and prosperity

2006 USWCC | National Congress on the
Economic Advancement of Women



*U.S. Women's Chamber
of Commerce*

www.uswcc.org



How the American Economy
is Leaving Women Behind

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About this Brief

This brief was prepared by the U.S. Women's Chamber of Commerce™ to support the work of the **USWCC | National Congress on the Economic Advancement** of women.

The **USWCC | National Congress on the Economic Advancement of Women** is a coordinated effort of individuals and organizations working together towards the advancement of specific strategies aimed at advancing the economic status and advancement of women.

The U.S. Women's Chamber of Commerce is the organizer of the National Congress. However, the National Congress participants include individuals as well as national and local organizations. These may be existing organizations and associations, or they may be formations brought together by local leaders for the specific purpose of advancing the strategic objectives of the National Congress.

A cornerstone of the National Congress is the ongoing reporting of economic progress and failures to provide a clear measuring stick on the economic advancement of women. We wish to acknowledge the many research organizations who work tirelessly to provide insights into the financial condition of women and we honor their efforts for, without their commitment and insights, our **truth** would come from corporate and media press releases and political spin.

About the U.S. Women's Chamber of Commerce

The U.S. Women's Chamber of Commerce™ is the leading advocate for women on economic and leadership issues. The USWCC is a not-for-profit 501(c)6 organization founded in 2001; its headquarters offices are located in Washington, D.C.

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Executive Summary

The U.S. Women's Chamber of Commerce™ organized the USWCC | National Congress on the Economic Advancement of Women after a series of recent studies and statistics produced alarming evidence that the American economy may be leaving women behind.

- » **Retirement:** "Millions Of U.S. Women May Run Out of Retirement Savings." *Society of Actuaries* (Sept 2006)
- » **Poverty:** "A woman in the United States is 45 percent more likely to be poor than a man." *Legal Momentum* (Sept 2006)
- » **Executive Leadership:** "Projected trend indicates it could take 40 years for women to achieve parity with men in corporate officer ranks." *Catalyst* (July 2006)
- » **Educational Paths to Opportunity:** "Women are being filtered out of high-level science, math, and engineering jobs in the U.S." *National Academies* (Sept 2006)
- » **Women's Business Profits:** Even though the number of (majority-owned) women-owned firms grew 42.3% between 1997 and 2006, their combined annual sales grew only 4.4%. *Center for Women's Business Research* (Sept 2006)
- » **Community Leadership:** Women hold 81, or 15.1%, of the 535 seats in the 109th US Congress. www.house.gov

This evidence of economic challenge reaches deep into the women's economy - education, careers, business ownership, community leadership, poverty and retirement. These economic issues must not be ignored by women leaders - or the greater American community.

After decades of hard work, women are still struggling for economic opportunity and advancement. We have moved from the home to the workforce, to business, boardrooms and elected office. Nevertheless, the statistics show women are still not reaching to the same levels of economic opportunity that our country has afforded men.

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The U.S. Women's Chamber of Commerce has brought together individuals, leaders and organizations from across the United States to begin the process towards deep, real, longlasting change.

In this brief we provide a top level view of the issues, issue drivers and solutions. We walk in the steps of many leaders who have come before us, and many women who have worked hard to obtain a quality of life for themselves and their families.

As we look deep at the drivers of our economic challenges we find very simple, closely related threads. The issues may look complex – but the drivers are clear. We believe that by focusing on these base level drivers, we will find the new road to progress.

The New Fundamentals for Progress

Ownership: Women have one final step to take in their movement from the kitchen to economic independence. We must step up and own the power of our lives, our purchasing, and our numbers. The need for this ownership transformation is deep and profound including the ownership of our business economy, our community roles, and our cultural foundation.

Awareness and Preparedness: Women must be aware of their situation and prepared to take the steps necessary to own their economic independence.

Influence: Women must exert their influence into the workplace, business environment, politics and culture to secure a strong economic future.

Through the persistent devotion to driving these core principles for progress, we believe that deep, real, longlasting change will be achieved and women will finally achieve economic parity and unrestricted opportunity in America.



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Evidence of Economic Challenges

The evidence of economic challenges for women is everywhere. Women have moved from the home to the workforce, to business, boardrooms and elected office. Nevertheless, the statistics show women are still not reaching to the same levels of economic opportunity that America has afforded men.


For decades women have bemoaned the inequities of compensation, career and education advancement. In recent years, the economic challenges have surfaced in business ownership and the filtering out of women from educational pathways to high earning careers. Economic disparities for women exist at virtually every band of the spectrum.

Media, Corporate and Political Manipulation

The commercial and political motivations of the media, corporate marketers and politicians often mask the challenges facing women – choosing instead to focus on headlines that sell papers, products, and politics. The result of this repositioning of the truth can be a complacent numbing of reality and will for women.

Happy headlines about women's ownership mask the declining revenues of women business owners. Positive stories about super mom don't report on the number of single women (and their children) living in poverty. However, these headlines help sell small business services, financial services, and fast foods.

One of the most egregious misrepresentations of motive can be found by Fortune 500 corporations who have developed elaborate "Supplier Diversity" marketing pitches to women business owners telling them that women-owned certification is the pathway to prosperity, even though recent studies report that these multi-billion dollar companies primary purchasing goal is to spend more with less (consequently) larger firms - and more recently to reduce their costs by moving to international supplier markets.



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The result is these large firms typically employ only 2-3 supplier diversity staff, do business with less than 200 women-owned businesses, and do only 2-3 percent of their purchasing with women-owned firms. Meanwhile they put on elaborate events, give themselves awards, and force women to secure often times useless business certifications all for the purpose of corporate marketing.

Poverty

A woman in the United States is 45 percent more likely to be poor than a man. (*Data provided by Legal Momentum and other sources.*)

Poverty is measured by comparing annual income with the federal poverty standard which the federal government updates annually for inflation. In 2005, the poverty standard was \$9,973 for an individual, \$12,775 for a family of 2, \$15,577 for a family of 3, and \$19,971 for a family of 4.

Women were about 45 percent more likely to be poor than men in 2005, with a poverty rate of 12.9 percent compared to 8.9 percent for men. One of every eight women was poor, compared to about one of every eleven men. ***The gender gap was even larger among the aged, with aged women 67 percent more likely to be poor than aged men.***

In 2005 the overall poverty rate was 12.6 percent, significantly higher than the 11.3 percent rate in 2000. Women were again much more likely to be poor than men, with ***14.6 million poor adult women*** compared to 9.4 million poor adult men. Indeed, while the poverty rate for men declined — from 9.3 percent in 2004 to 8.9 percent in 2005 - the poverty rate for women increased - from 12.7 percent in 2004 to 12.9 percent in 2005.

Legal Momentum also reports, “The Census Bureau unfortunately has done little to publicize this gap. While the Bureau’s annual report highlights poverty rate differences based on categories such as age and race, the Census Bureau has so far resisted giving similar attention to poverty rate differences based on gender, and this failure distorts the public perception of poverty in this country.”



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Evidence, cont.

Educational Pathways to Opportunity

More education does not translate into higher pay.
(Data provided by American Association of University Women and other sources.)

While education has a positive affect on a woman's economic status, the spectrum of opportunities for education and the results of education are not always serving women well.

Job skills education has different ramifications than university education. A liberal arts education has different financial benefits than science and engineering education. And education for nontraditional students has different complexities from education for traditional students.

Our changing world, educational costs, decreasing financial aid, campus harassment, the disproportionate male control of the sciences and inability of women to translate education into wage parity, have left women with a very unclear educational pathway to opportunity.

While, the number of female students enrolled in colleges and universities has grown dramatically over the last three decades – today, women make up the majority (57%) of undergraduate students on college and university campuses across America – far too many female students still face obstacles to higher education. And, while ***securing education certainly differentiates a woman economically from a woman without education, it does not always translate into earnings*** that equal the earnings of men.

According to the most recent data from the U.S. Census Bureau and Bureau of Labor, women who work full time earn about 77 cents to the dollar of their male counterparts. ***Because of the wage disparity, the average working family suffers an average loss of more than \$4,000 a year.*** Over a woman's career lifetime, this would ***result in a dramatic reduction in total lifetime earnings***, which result in lower benefits from Social Security and pension plans.

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Although historically perceived as a reflection of a women's lesser educational level and choices in child rearing, new studies by the General Accounting Office found that this **wage discrimination exists despite women's increased educational attainment, workplace experience, and decreased time out of the workforce raising children.**

The number of women attaining baccalaureate and advance degrees now surpasses the number of men obtaining the same degrees, however, **in 2004, a typical college-educated woman working full-time earned \$31,223 a year, compared to \$40,798 for a college-educated man - a stark difference of \$9,575.** Further, while in the workforce, women gain only approximately 30 cents per hour for five additional years of work experience, compared to \$1.20 for white men with the same experience.

Recent studies also confirm that women are still met with persistent discrimination in certain subject areas. Women remain greatly under represented in engineering and technology fields on campus but in many cases these trends begin in high school. According to statistics by the Department of Education, female students comprise only 33% of students enrolled in Advance Placement (AP) physics classes and make up only 15% of students enrolled in AP computer science classes.

With these troubling statistics coming out of our nation's high schools, it is no surprise that we see this same under representation prevailing at colleges and universities across the country. **Today, women receive less than 20% of all undergraduate degrees in engineering and computer sciences.**

Education remains one of the most complicated and under performing assets a woman can secure. While education is inextricably linked to financial gain, it still does not guarantee a woman's income will be equal to that of her male counterpart, nor does it guarantee to broaden a woman's occupational spectrum of potential to the sciences or other high earning occupations. The pathway to these areas of financial success require more than just education.



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Evidence, cont.

Executive Leadership

Projected trend indicates it could take **40 years** for women to achieve parity with men in corporate officer ranks. (*Catalyst Tenth Anniversary Census*)

The ability of women to secure corporate line and executive positions continues to show a great resistance to progress. The failure of women to secure corporate officer ranks is just the tip of the iceberg. **Women executives are more than twice as likely as men to hold staff positions versus line positions.** Staff officers are responsible for the auxiliary functioning of the business, while line officers are responsible for a company's profits and losses. Having line experience is critical for executives to reach the most senior levels in most companies.

The *2005 Catalyst Census of Women Corporate Officers and Top Earners of the Fortune 500* found that **in the last three years, average growth in the percentage of corporate officer positions held by women fell dramatically to 0.23 percentage points per year, the lowest yearly gain in the past ten years.** Between 2002 and 2005, the total number of women corporate officers increased by a mere 0.7 percentage points to 16.4 percent.

The average Fortune 500 company had 21.8 corporate officers in 2005; on average, women held only 3.6 of these positions. **Women occupied only 9.4 percent of clout titles** (those higher than vice president²), up from 7.9 percent in 2002. **More than one-half of the Fortune 500 had fewer than three women corporate officers.** Only eight companies in the Fortune 500 were led by a woman CEO in 2005, and none of those companies were among the Fortune 100.

Women held only 6.4 percent of top earner positions, up just 1.2 percentage points from 2002. And fully 75 percent of Fortune 500 companies reported no women as top earners.

Women's Business Profits

Even though the number of women-owned firms grew 42.3 percent between 1997 and 2006, their combined annual sales grew only 4.4 percent resulting in a drop of 37 percent in annual revenues. (*U.S. Census data*)

As of 2006, there are an estimated 7.7 million 51 percent or more women-owned firms in America. Even though women own 28.2 percent of all non-farm firms in the U.S., their total **portion of all sales continues to hover around 4.2%**.

A recent report issued by the U.S. Small Business Administration using the 2002 Economic Census shows that a high majority of women-owned firms are generating very small sales revenues. Additionally, these percentages have not changed significantly since 1997. **Nearly 50% of all women-owned firms had sales of less than \$10,000** annually in 1997 and in 2002. Nearly 80 percent had sales of less than \$50,000 annually in 1997 and 2002.

Over a decade ago, congress established a paltry goal of 5 percent for federal contracting with women-owned firms – a goal that has never been met. Current federal purchasing with women-owned firms hovers at 3 percent. This shortfall has cost women business owners 5 to 6 billion of dollars every year.

Local government and large corporate purchasing also remain very small relative to the total number of women-owned firms. Additionally, the relative size of loans and equity investments made in women-owned firms is smaller than the market whole - leaving women-owned firms at a significant disadvantage.

Even though women own 28.2 percent of all non-farm firms in America, their representation on local economic boards and in business leadership roles remains relatively low - consequently, their access to influence and opportunity are weak.



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Evidence, cont.

Securing Retirement

“Millions Of U.S. Women May Run Out of Retirement Savings.” (*Society of Actuaries* in cooperation with Women’s Institute for a Secure Retirement- Sept 2006)

The Institute for Women’s Policy Research tells us:

- Women’s average income after age 64 is only \$16,648 annually; men’s is \$31,243. Thus women are more economically vulnerable in old age.
- Women are much more dependent on social security during retirement than men. Women get half of their income from that source, compared to men, for whom social security is only about a third of their total income at age 65 and older.
- Only 17 percent of women in this age group have income from a pension; compared to 25 percent for men.
- Women have less income from earnings and assets at retirement than men.
- Women live longer than men, requiring more money in retirement. Nursing home care costs may exceed \$70,000 a year per person.

Legal Momentum reports that aged women are 67 percent more likely to be poor than aged men.

With many, many more women becoming business owners, less are participating in traditional corporate retirement programs and pensions.

Community and Political Leadership

Women hold 81, or 15.1%, of the 535 seats in the 109th US Congress.

Women's political leadership continues to fall woefully short of representative parity.

- Only nine women will serve as governors in 2007 (an increase of only one)
- In the 2004 presidential elections, only one woman (Carol Moseley Braun) threw her hat in the ring.
- As of 2004, only 216 women had ever served in the U.S. House of Representatives since 1789; compared 11,489 men.
- The 100th U.S. Congress will mark only the first time in history that a woman served as Speaker of the U.S. House of Representatives.

Women's participation as active contributors to political campaigns (exerting influence over the election process) also remains woefully short. During the 2004 election cycle, men lead in political contributions two to one compared with women.

Women's leadership on community economic boards, in political party leadership, and political appointments also lag well behind men. And yet, these leadership roles are often the gateway to elected office.



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Causes

Why are women lagging behind?

The drivers of our economic challenges distill down to a few very simple, closely related threads. The issues may look complex – but the drivers are clear.

Issue: Media and Corporate Issue Manipulation

The commercial and political motivations of the media, corporate marketers and politicians often mask the challenges facing women – choosing instead to focus on headlines that sell papers, products, and politics. The result of this repositioning of the truth can be a complacent numbing of reality and will for women.

Complex Cause: Media owners, corporations and political parties have aligned objectives - influence, and financial gain.

Simple Cause Driver: Women do not own many media outlets - so they are existing in a media driven society where they exhibit very little influence. They have been lulled into accepting what they see and hear. They have not exerted their sizeable capabilities and purchasing power to force change.

Issue: Poverty

A woman in the United States is 45 percent more likely to be poor than a man.

Complex Cause: Lack of appropriate education, inequality of pay, non-family friendly work environments and public policies,

Simple Cause Driver: Women as a whole are not working together to exert their considerable economic capabilities, purchasing power and political clout. By combining will with action, women could improve educational opportunities, and exert greater control over their economic, political and employment or business environments.

Issue: Educational Pathways to Opportunity

Women are not able to leverage education to secure higher pay.

Complex Cause: Women are shut out more lucrative educational/career paths, tuitions are rising while college aid is decreasing, women are harassed on campus, and educational opportunities do not meet the needs of nontraditional students.

Simple Cause Driver: Women as a whole are not working together to exert their considerable economic capabilities, purchasing power and political clout. By combining will with action, women could improve educational opportunities, and exert greater control over the political, educational and economic system.

Issue: Executive Leadership

Women are not reaching to line positions, executive management and top earner roles in today's corporations.

Complex Cause: Women are not securing line positions, which lead to executive positions. Informal networks lock out women. Non-family friendly policies leave women at a disadvantage.

Simple Cause Driver: Women as a whole are not working together to exert their considerable economic capabilities, purchasing power and political clout. By combining will with action, women could improve career opportunities, and exert greater control over the political, educational and economic system.

Women are operating inside the existing economic system where big companies lead, and consumers and employees follow.



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Causes, cont.

Issue: Women's Business Profits

Even though the number of women-owned firms grew 42.3 percent between 1997 and 2006, their combined annual sales grew only 4.4 percent resulting in a drop of 37 percent in annual revenues.

Complex Cause: Women have less of a history in business and consequently less networks and knowledge of the business growth process. Women are shut out of large government and corporate markets. Women are less able to secure the resources necessary for business growth.

Simple Cause Driver: Women as a whole are not working together to exert their considerable economic capabilities, purchasing power and political clout. By combining will with action, women could improve their business opportunities, and exert greater control over the political, educational and economic system.

Women are operating inside the existing economic system where big companies lead, and consumers and small companies follow.

Issue: Retirement Security

Millions of U.S. women may run out of retirement savings.

Complex Cause: Women earn less, live longer, have less social security income, less pensions, and less income from earnings and assets at retirement.

Simple Cause Driver: Women as a whole are not working together to exert their considerable economic capabilities, purchasing power and political clout to raise their incomes and prepare for retirement. Women are not appropriately educated to use the tools available to them. By combining will with action, women could improve their retirement situations.

Community and Political Leadership

Women hold 81, or 15.1%, of the 535 seats in the 109th US Congress.

Complex Cause: Not enough women are seeking elective office. Not enough women contribute to political campaigns. Not enough women are in community and political party leadership roles.

Simple Cause Driver: Women as a whole are not working together to exert their considerable economic capabilities, purchasing power and political clout. By combining will with action, women could exert greater control over the political, educational and economic system - thereby opening the doors to greater opportunity, family-friendly work environments and a cultural system that embraces the contributions of women to our world.



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Solutions

Old methods are not working.

After decades of hard work, women are still struggling for economic opportunity and advancement. We have moved from the home to the workforce, to business, boardrooms and elected office. Nevertheless, the statistics show women are still not reaching to the same levels of economic opportunity that our country has afforded men.

As we look deep at the drivers of our economic challenges we find very simple, closely related threads. The solutions to issues may look complex – but the base level drivers are clear. We believe that by focusing on these base level drivers, we will find the new road to progress.

The New Fundamentals for Progress


Women have one final step to take in their movement from the kitchen to economic independence. We must step up and own the power of our lives, our capabilities, our purchasing, and our numbers. The need for a women-led ownership transformation is deep and profound including the ownership of our business economy, our community roles, and our cultural foundation.

From our current view, many of us see ownership in a very narrow scope. One owns a business. One owns a car - or a house.

But, if we step back and look at the very economic structure in which our “ownership” takes place, we can see a broader economic structure. That broad structure is not owned or controlled by us. It is dependent upon our purchasing and participation. But, we don’t own it.

Why not? Or, a better question might be - what is our alternative?

The U.S. Women’s Chamber of Commerce believes one alternative is to establish an economic system that serves us - rather than women simply serving the existing structure.



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For instance, women are responsible for 83 percent of all consumer purchases. Women directly purchase or influence the purchase of 91 percent of all new homes. Women comprise 46 percent of the labor force and over fifty percent of the voting public.

Yet, today we purchase primarily from large corporations - rather than from within the community of women business owners or from large corporations that support or work and business opportunities. Today, we struggle to simply access federal contracting opportunities rather than coming together to elect leaders who will level the playing field. Today, we fight for simple career and financial advancement - rather than simply creating our own large corporate structures with our own set of values.

Ten years ago, these options did not really exist for women. We had not begun the women's business revolution. But, now we have. Now, we have the capability, the will and the means to support business, educational, and political structures that support us.

Awareness and Preparedness: Part of our new mindset, must be the awareness of our situation and a commitment to taking the steps necessary to own our economic independence.

This may sound obvious - but the intended meaning of this statement should not be taken lightly. As we have been numbed by corporate media and market control, and by political leaders who do not serve us, we have become complacent about our abilities and influence.

Otherwise why would a population of people who represent the majority of the voting public and 83 percent of all consumer purchases not elect leaders who will support our economic growth and quality of life? An awakening must happen before we can realize our full economic and political influence.

The USWCC | National Congress on the Economic Status of Women is beginning this awakening. As we outreach to women and leaders - we are sharing this truth and shaking off the numbness of the past.



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Solutions, cont.

Influence: Women must exert their influence into the workplace, business environment, politics and culture to secure a strong economic future.

Through the persistent devotion to driving these core principles for progress, we believe that deep, real, longlasting change will be achieved and women will finally achieve economic parity and unrestricted opportunity in America.

The U.S. Women's Chamber of Commerce is also laying the foundation for truth in media by founding the U.S. Women's Business Journal™. The USWBJ will push past the media and corporate hype to make sure women know the truth about their business and financial situation. The USWBJ will also bring news, information and resources forward to assist women in their quest for economic advancement.

Ownership: The U.S. Women's Chamber of Commerce is starting the 21st century women's ownership movement with the creation of USWCC | New Deal. USWCC | New Deal is a revolutionary movement whose sole motive is to create an environment where the full potential and collective influence of our community are harnessed to strengthen leadership, expand opportunities, and maximize our economic growth and development.

Just as President Roosevelt's New Deal initiatives and investments revitalized our country's economy in the 1930s, the USWCC | New Deal initiatives harness the potential and financial power of women to create a dynamic community of opportunity.

The USWCC | New Deal initiative includes women-owned marketplaces, financial and business service firms, and provides the type of bottomline education that will advance businesses and financial growth.

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Yardstick

To achieve - and to keep all of our supporters focused towards tangible objectives, we must have a yardstick for progress. To assure we achieve real progress, our yardstick must not be a simple plus or minus reading. Simply improving upon a statistic does not mean we have achieved success.

Over the coming weeks, we will work with communities all across the United States to define what our yardstick shall be. What progress do we want? How do we define success? Then, we will work to awaken women, help them to adopt an ownership mindset and help them to have the skillset, tools and influence necessary to establish real change.

There are fine, quality organizations in our communities who have identified the leverage points to progress. Through the USWCC | National Congress we will bring resources, communication and an awakened commitment to advance real economic progress for women.



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Participants

Dozens of research and advocacy organizations have stepped up to be part of the USWCC | National Congress on the Economic Advancement of Women. And, women across America have stepped up to lead. We honor these individuals and organizations.

Issue Leaders:

Poverty

Legal Momentum (www.legalmomentum.org)
[Special thank you to Tim Casey and Jennifer Grayson.]

Educational Pathways to Opportunity

American Association of University Women (www.aauw.org)
[Special thank you to Lisa Maatz.]

Executive Leadership

Catalyst (www.catalyst.org) and BPW/USA (www.bpwusa.org)
[Special thank you to Ilene H. Lang at Catalyst.]

Women's Business Profits

U.S. Women's Chamber of Commerce

Securing Retirement

Institute for Women's Policy Research (www.iwpr.org)
[Special thanks to Heidi Hartmann Ph.D., Dr. Sunhwa Lee and Dr. Vicky Lovell]

Women's Institute for a Secure Retirement
[Special thanks to Cindy Hounsell, J.D.]

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Community and Political Leadership

Nancy Hurlbert, National Chair - USWCC | Pipeline to the Presidency (www.uswcc.org/pipeline)

National Women's Political Caucus (www.nwpc.org)
[Special thank you to Clare Giesen.]

The International Women's Democracy Center
(www.iwdc.org) [Special thank you to Barbara Ferris.]

Regional and National Organizations to date:

AAUW Educational Foundation
American Association of University Women
American National Cattewomen
Arizona Small Business Association
Asian Women In Business
Association of Women Contractors – Minnesota
Bluegrass Alliance for Women
Broward Commission on the Status of Women
Business and Professional Women - Vermont
Business and Professional Women - Madison, WI
Business & Professional Women of River City
Business and Professional Women USA
Business and Professional Women's Foundation
California Commission for the Status of Women
California Women for Agriculture
Catalyst
Chinese Association of Sci. Ecn. Cult.
Crittenton Women's Union
Equal Rights Alliance, Inc
Hispanic Women's Corporation
Institute of Women's Policy Research
International Women's Democracy Center
Kentucky Commission on Women
Lincoln-Lancaster Women's Commission
Los Angeles City Commission on the Status of Women
Massachusetts Commission on the Status of Women
Michigan Association for Female Entrepreneurs
National Association of Commissions for Women
National Women's Political Caucus
NAWBO - South Jersey Chapter
NJAWBO - New Jersey Association of Women Business Owners
San Francisco Commission on the Status of Women
Tennessee Economic Council on Women
The WAGE Project
Wisconsin Women's Council (Women's Commission)
Women Business Builders (Glendale, AZ)
Women & Girls Foundation of Southern PA
Women's Sports Foundation
Women Work! The National Network for Women's Employment
Women's Institute for a Secure Retirement



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