

GRASSROOTS TO GOVERNOR'S MANSION:  
WOMEN IN CONTROL

by Governor Christine Todd Whitman, New Jersey  
*Speech at the Governor's Conference on Women*  
Tuesday, 28 March 2000

Thank you, Commissioner Kenny, for that introduction. Good afternoon everyone. I am happy to see such a strong turnout. It speaks to the significance of this conference.

Events like this are like professional figure skating. It looks effortless. But I know how much work goes into making it look that way. I want everyone involved to know how much I appreciate all their efforts.

I would specifically like to thank the New Jersey Chamber of Commerce, the Department of Community Affairs, and its Division on Women for coordinating this conference. I also want to thank all of the sponsors. Your support has created an excellent opportunity for women from all over the state to meet and explore the issue.

The key issue, as we know, is power: Getting it. Sharing it. Using it to advance women, and the causes important to them. Today's workshops are on topic. They focus on lobbying, running for office, financing a business, and joining a corporate board. There is even a workshop entitled, "Power, Politics, and the Corporate Ladder."

The most direct path to power is a strong economic base. Thanks to the one-two punch of a vibrant economy and fiscal responsibility, New Jersey has that base.

We have some of the highest salaries in the nation, and more than 392,000 jobs have been added to our economy since the day I took office.

But the challenge is to make sure women are fully enjoying the fruits of that strong economy. It is a challenge near to my heart as the state's first female governor.

How do we do that, and what do women want?

We want the ability to earn more money and keep more of our hard-earned dollars. We want opportunity, whether it's advancing in politics or gaining the economic tools to build or expand our businesses.

We want support and acknowledgement for our many responsibilities. That could mean help finding child care, purchasing affordable insurance, or balancing the demands of caring for children and elderly family members.

Here's how we are working to provide help in those areas.

First, I have made sure that the first recipients of our prosperity are the taxpayers. Over the past six years, we've cut taxes 37 times, saving New Jerseyans \$11 billion by the end of this fiscal year.

With the coming fiscal year, we're going to do even more. We're taking advantage of a well-stocked unemployment insurance fund to provide tax relief to both employers and employees.

This year's proposed budget includes \$130 million to relieve all New Jersey workers of their unemployment insurance contribution for the next two years, and another \$130 million to lower the unemployment tax on employers.

These tax cuts again demonstrate my basic belief in letting people keep more of the money they earn. That is especially important to the working poor, those who don't earn enough to make themselves economically self-sufficient, many of whom are women.

One of the first things I did when I took office was to remove 380,000 low-income taxpayers from the rolls. More recently, we've exempted another 320,000 low-income earners.

Exempting the working poor from the state income tax, however, doesn't exempt them from all taxes, especially federal payroll taxes. That is why I have proposed the creation of a New Jersey Earned Income Tax Credit. This credit, when fully phased in, will pay \$823 to more than 200,000 hard-working families earning the minimum wage.

These proposals, if enacted, will give us 40 tax cuts, but women need more than tax relief - they need opportunity.

The number of women-owned business is growing at almost twice the national average. New Jersey boasts nearly 165,000 women-owned businesses, which generate more than \$26 billion a year in revenue.

As a government, we have a role in fueling the dream of business ownership for thousands of women. Last year alone, more than 5,000 women received training to start and own their own business through our network of Small Business Development Centers. Nearly 3,000 women received valuable one-to-one counseling on managing, marketing, and financing their business.

But small businesses are fragile things. They need a lot more than love, sweat and tears to keep growing. They need money. The statewide network of New Jersey Small Business Development Centers (NJSBDC) last year helped 115 women apply for nearly \$15 million in financing.

Seventy clients of these centers were approved for more than \$8 million in financing. Brenda Hopper, Director of the NJSBDC, is here and I urge you to connect with her.

I want to mention other ways in which the state is helping to provide opportunity. Our two financing entities for business, The New Jersey Economic Development Authority and the Authority for Small Businesses, Minorities and Women's Enterprises, have a number of programs devoted to businesses owned by women.

These include small business loans, loans for women seeking to create child care facilities, training programs for entrepreneurs, as well as help for women-owned contracting firms.

Last year I signed legislation that established the New Jersey Women's Micro-Business Pilot Program within the Department of Community Affairs. The two-year pilot program will provide loans, loan guarantees, training, and technical assistance to potential female entrepreneurs looking to start a home-based or part-time business.

Today's women are consummate jugglers. They juggle jobs, households and children. The women of the Sandwich Generation are juggling all this, plus caring for an elderly parent.

If they are lucky, they are helped by husbands, siblings, or employers. More than likely, they are juggling alone.

State government can't remove their responsibilities, but there are things we can do to help support them.

Juggling so many responsibilities leaves women vulnerable. Too many can't afford health insurance, and this is hurting them.

Lack of health insurance is keeping them from seeing a doctor when they're sick. It's keeping them from getting preventive care, such as annual mammograms or cervical cancer screenings.

This year I am proposing that we take the next \$100 million from the tobacco settlement to address this problem with an insurance program called FamilyCare.

With FamilyCare, we can help 125,000 low-income adults obtain the health insurance they need.

FamilyCare includes preventive care, such as mammograms and cervical cancer screenings, as well as prescription drugs and mental health services.

We want our FamilyCare program to do for adults what our KidCare program has done for the nearly 60,000 children - provide comprehensive insurance. The parents of the children in KidCare will be among the first people we will encourage to sign up.

No woman should avoid seeing a doctor because she can't afford to pay for care. With FamilyCare, no woman will have to make that choice.

What's more, early this year, I signed legislation requiring health insurance coverage for annual mammograms for women age 40 and older who have health insurance.

For those women of the Sandwich Generation juggling the responsibilities of caring for both the young and the old, we've launched a series of initiatives to help.

I've committed more than \$60 million for caregiver assistance programs and outreach.

We've added our respite care program to give caregivers a needed rest, and are creating caregiver training programs to help them with their responsibilities.

We created the statewide NJEASE program, which is one-stop shopping to help women tap into all the services available for aging parents, such as home-delivered meals, pharmaceutical assistance or help paying utility bills.

These have been very good times for New Jersey. We have a strong economy and a bright future. The challenge is to make sure all women enjoy the fruits of our strong economy.

For working mothers, I've established a new hotline designed to connect them with local child care services, and we plan to use federal welfare money to add 500 child care slots to the more than 69,000 currently subsidized for low-income parents.

We've launched a \$12 million initiative that will provide support services such as child care and respite care for grandparents - mostly grandmothers—who are now faced with raising their grandchildren.

These have been very good times for New Jersey. We have a strong economy and a bright future. The challenge is to make sure all women enjoy the fruits of our strong economy.

We can help with tax cuts that enable more families to move ahead, with opportunities for women to make their mark in business and public service, and with support for those who are juggling multiple responsibilities.

We can do even more if we arm ourselves with the most current information. That's why I've asked Jane Kenny to direct our Division on Women to partner with the Institute for Women's Leadership at Douglass College to collect and disseminate information about women and the issues relevant to their lives to the business, government, and educational communities. This information will be a great help in shaping policies that are good for women.

As I close, I am reminded of Gloria Randall Scott, the former president of Bennett College in North Carolina, who said the critical responsibility for the generation you're in is to help provide the shoulders, the direction, and the support for those generations who come behind.

We are meeting that responsibility. With our attention to sharing economic success, increasing opportunity, and supporting women balancing the care of families and aging parents, we're providing the shoulders, the direction, and the support—not just for the women of today, but for the women of tomorrow.