



President's Message

Well Branch members here we are in March, 2020 and it's time for the presidential primary, and state / local elections. It's going to be quite an election year which, for many, is an unbearable thought as images of mudslinging, endless campaign ads, and overwhelming robocalls fill their heads. But I cherish participating in the democratic process, and embracing the freedoms hard won for me by many women during the last 100 years since winning the right to vote for women.

This is the first-time California will be joining other states in what's called "Super Tuesday" when several states vote simultaneously. The change occurred back in 2017, when former Governor Jerry Brown signed a bill to move California's primary elections in 2020 from June to March in a move designed to increase the influence of the country's most populous state in deciding presidential candidates. "Candidates will not be able to ignore the largest, most diverse state in the nation as they seek our country's highest office," California Secretary of State Alex Padilla said in a statement about the bill titled the Prime Time Primary Act.

Regardless of political preference, as well informed and intelligent women, I have no doubt that we are all going to be at the polls come "Super Tuesday" or have already sent in our mail-in ballots. So, I'm hoping you'll go that extra mile and pass along this information to a child/grandchild, a friend, or a neighbor.



Get the facts before you vote. <https://votersedge.org/ca>

Voter's Edge California (VEC) is a joint project of MapLight and the League of Women Voters of California Education Fund (LWVCEF).^{*} Voter's Edge California is a comprehensive, nonpartisan online guide to elections covering federal, state, and local races in the state of California.

With Voter's Edge California, voters can:

- Access their full, personalized ballot by entering their address.
- Get in-depth information on candidates, measures, and who supports them.
- View candidate biographies, top priorities, answers to questions, photos, policy videos, endorsements, and detailed information about who funds their campaigns.
- Browse unbiased explanations of ballot measures; find out who supports, opposes, and funds them.
- Check where, when, and how to vote, including information on their local polling locations.
- Keep track of their choices to make voting easier.
- Share information about the election with friends and family.

Another informative website I found while pursuing the internet for opportunities to find reliable information about the issues was at MSN News Election 2020:

<https://www.msn.com/en-us/news/elections-2020>

What I liked was the way the site was organized, information was easy to find, and they offer a range of topics from candidates, issues, and what's happening state by state. It appears to represent both sides of the issues which fits with AAUW non-partisan policies.

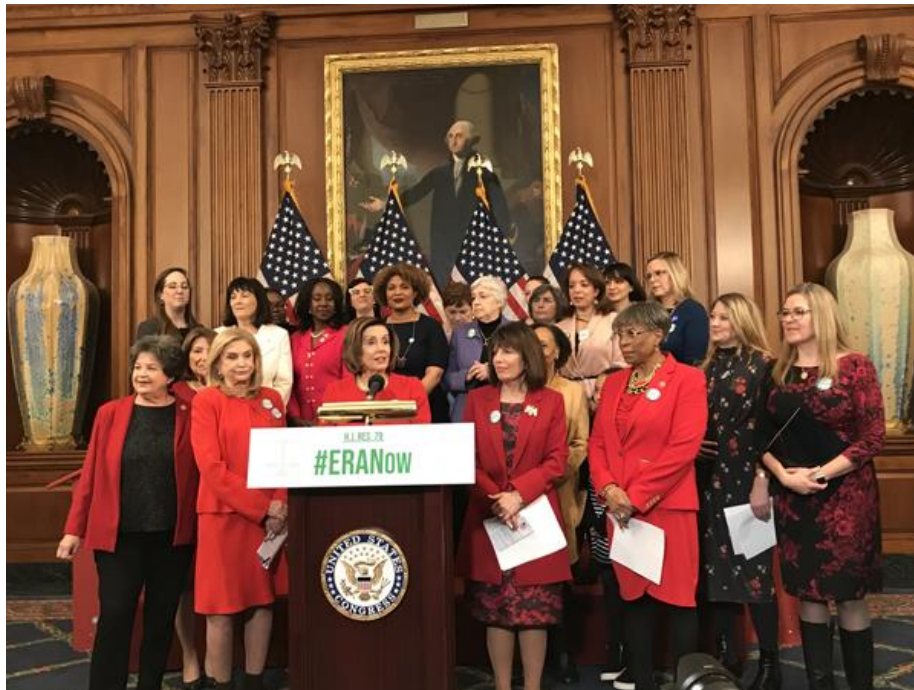
AAUW does encourage us to look deep into the issues on gender equality and pay equity, which includes student loan debt, especially how it affects women, and support initiatives, candidates, and propositions that further improvement for women in these areas. I know that the opportunities for information on the internet are unlimited and varied, so I'm happy to pass this along. Take what you like and leave the rest, as my mom used to say.

Linda Slater

AAUW, Hayward-Castro Valley Branch

Public Policy

Time for Congress to Ratify the Equal Rights Amendment!



In February, Kim Churches, Chief Executive Officer of AAUW had the honor of joining Speaker Nancy Pelosi and other distinguished members of Congress to call for the full ratification of the Equal Rights Amendment. With the powerful work of our members in Nevada, Illinois and Virginia over the last few years, we've reached the tipping point – 38 states have ratified the ERA! Now it's time for Congress to act and lift the deadline for ratification.

The majority of Americans mistakenly believe that women and men are already guaranteed equal rights under the U.S. Constitution. Adding the Equal Rights Amendment (ERA) would, once and for all, guarantee constitutional equality between men and women, and establish that these rights cannot easily be abridged.

The ERA was first introduced in Congress in 1923 and was ratified by 35 of the necessary 38 states by 1977. However, Congress imposed an arbitrary deadline to complete the process by 1982. With recent votes for ratification in Nevada, Illinois and Virginia, we are one giant step closer to the finish line.

Now, Congress must do its part to make women's constitutional equality a reality. H.J. Res 79 would remove the deadline for ratification, allowing states like Nevada, Illinois and Virginia to count.

Women in the United States have waited long enough for the ERA to be fully ratified. We cannot wait for equality any longer. Enter your address below to send a message to your Representative to urge their support for ratification of the ERA.

The fastest way to help is to use the **Two-Minute Activist** to send an email to your congressperson encouraging them to support removing the deadline for the ratification of the ERA amendment. Here is the link:

<https://secure.everyaction.com/ZM0sPHN6pU6Spx30QP7OHw2?emci=bc8b0320-d44d-ea11-a94c-00155d039e74&emdi=ab0f7189-6a4e-ea11-a94c-00155d039e74&ceid=928777>

For additional information about the progress of H.J. Res 79 through the Congressional process check out Congress.gov. You can sign up for status of bills; review the history of a bill; view voting records on specific bills; etc.

<https://www.congress.gov/bill/116th-congress/house-joint-resolution/79/all-actions?overview=closed&KWICView=false>

Upcoming events



Drama Reading

When: March 19, 1:00pm

Where: Liz Bathgate's home

We will read MURDER ON THE NILE.

This is an Agatha Christie mystery which takes place on a paddle steamer on the Nile. Simon has recently married Kay, a very rich woman, having thrown over Jacqueline with whom he had previously been in love. The jilted Jacqueline is dogging them on their honeymoon.

There are a lot of parts, so we need everyone to come and read a part in this intriguing play.



Book Club

When: Monday, March 16, 2-4 pm

Where: Home of Barbara Jones, 3595 Oakes Drive, Hayward

We'll be discussing John Carreyrou's riveting Bad Blood: Secrets and Lies in a Silicon Valley Startup. Rita Sklar will facilitate the discussion.

Refreshments will be served. This will be our third group read of the year.

Regular members who cannot make the meeting, are bringing a guest or if you are new and would like to join us, **please RSVP to Barbara at 510-538-0516**. Your courtesy helps the hostess plan seating and refreshments. Thank you.



Dining Out

Where: China Gardens, 22253 Redwood Road, Castro Valley

When: Wednesday, March 11, 2020

Time: 12:30 p.m., meet at restaurant

Cost: Reasonable. As always, please bring cash.

Website: <https://www.chinagardentakeout.com/>

Most of us have enjoyed a meal at this local favorite which is opposite Trader Joe's. This restaurant is consistent in its food quality and flavors.

Please bring cash and send an email to: patmacsata@gmail.com to ensure your reservation by March 10th. Hope to see you there.

INTERNATIONAL WOMEN'S DAY CELEBRATION

Celebrate Our Legacy

100 YEARS OF WOMEN'S PROGRESS

**POLITICAL • SOCIAL
ECONOMIC • CULTURAL**

HAYWARD CITY HALL

777 B STREET

HAYWARD CA 94541

MARCH 13, 2020

5 P.M. TO 8 P.M.

FREE ADMISSION AND LIGHT REFRESHMENTS

RSVP: <https://iwd2020hayward.eventbrite.com>

QUESTIONS? E-MAIL west1@diningforwomen.org





Tech Trek News

The committee has delivered applications to girls at schools in Castro Valley, Hayward, and San Lorenzo. The applications are due back to us on March 6. We will be reading over 25 applications on March 10 to select finalists to interview on March 28. We hope to select 7 girls to send to camp this year.

Our funding for camp this year is tight and we barely have enough for 7 girls. We have written over 40 letters to tech firms in the area with little response. We might have a grant for \$2,000 later this year, but camp must be paid for by March 1st.

Please remember Tech Trek as you review your annual donations. You may make a check out to AAUW CA SPF, with Tech Trek, Sonoma State, on the memo line and send it to Helene Carr, Treasurer. P.O. Box 642, Hayward, CA 94543

Member News



If you have news about a member who needs to be congratulated on a special occasion or accomplishment, who needs to be encouraged during illness or difficult time, or to be reminded we are here for him/her, please contact your corresponding secretary Barbara Jones at 510.538.0516 or by email at bb_jones@pacbell.net.

Let's let our friends know we care.

DEEPER IN DEBT

WOMEN AND STUDENT LOANS

UPDATED MAY 2019

THE LANDSCAPE OF COLLEGES IS CHANGING

Today's U.S. college student body is more racially and ethnically diverse than ever before—and increasingly female. Women will earn 57 percent of bachelor's degrees in 2019. In fact, women will outpace men in obtaining degrees at all levels of higher education.

This comes at a time when the cost of college attendance is at a record high: The price tag of a college education has more than doubled over the past generation—while household incomes have barely budged. As a result, more students are taking out loans and leaving school with an unprecedented level of student debt. **This is especially true for women, who tend to take on more debt. And in part because of the gender pay gap, they take longer – and struggle more – to pay it off. The problem is even worse for women of color.**

103% 
**INCREASE IN
PRICE TAG* OF A COLLEGE EDUCATION
SINCE 1987**

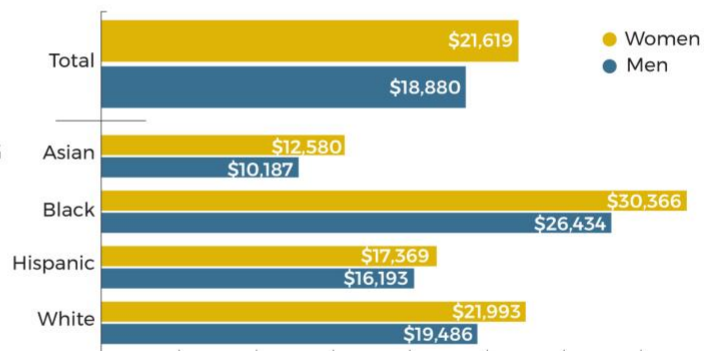
*INCLUDES TUITION, ROOM AND BOARD AND OTHER EXPENSES.

14% 
**INCREASE IN
MEDIAN HOUSEHOLD INCOME
SINCE 1987**

WOMEN HOLD ALMOST TWO-THIRDS OF THE OUTSTANDING STUDENT LOAN DEBT IN THE U.S. THAT'S ABOUT **\$929 BILLION.**

Source: AAUW analysis of the Federal Reserve Bank of New York's Quarterly Report of Household Debt and Credit data

DEBT FOR STUDENTS GRADUATING WITH A BACHELOR'S DEGREE MEAN CUMULATIVE DEBT



Source: AAUW analysis of the National Center for Education Statistics' National Postsecondary Student Aid Study data

LEARN MORE AND TAKE ACTION AT WWW.DEEPERINDEBT.ORG.

AAUW
empowering women since 1881

THE GENDER PAY GAP FOR COLLEGE GRADUATES

MEDIAN WEEKLY FULL-TIME EARNINGS OF BACHELOR'S DEGREE HOLDERS

	Median Weekly Full-Time Earnings	Ratio to White Men	Dollar Gap
White Men	\$1,385		
Asian Women	\$1,129	82%	\$256
Black Women	\$877	63%	\$508
Hispanic Women	\$910	66%	\$475
White Women	\$1,005	73%	\$380

From the moment women graduate from college, they face a gender pay gap. **This makes it even harder to pay off their larger share of student debt.**

74% PORTION OF MALE GRADUATES' EARNINGS THAT WOMEN GRADUATES ARE PAID

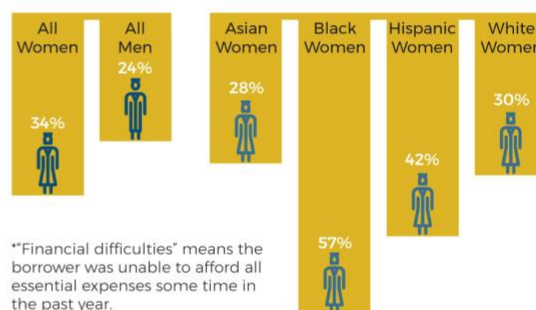
Source: AAUW analysis of the U.S. Bureau of Labor Statistics' 2016 Usual weekly earnings summary data

STUDENT DEBT AFFECTS WOMEN'S LONG-TERM ECONOMIC SECURITY

Women take about two years longer than men to repay student loans and are more likely to struggle economically as they do so. **As a result, women often put off saving for retirement, buying a home, or starting a business.**

The situation is more dire for Black and Hispanic women who pay off student loan debt even more slowly and experience more financial difficulties as they do so.

COLLEGE GRADUATES WHO REPORT FINANCIAL DIFFICULTIES WHILE REPAYING STUDENT LOANS*



Source: AAUW Analysis of the National Center for Education Statistics' Baccalaureate and Beyond Longitudinal Study data

HOW DO WE SOLVE THE PROBLEM?

1 CONGRESS must protect and expand Pell Grants for low-income students to reduce the amount of student loan debt they have to take on to complete a degree. In addition, passing stronger legislation to address the gender pay gap is critical.

2 STATE AND FEDERAL LEGISLATORS should increase funding for public colleges and universities and support efforts to move toward tuition- and debt-free options for students.

3 THE DEPARTMENT OF EDUCATION and lawmakers should make it easier for students to enroll in income-driven repayment options to help mitigate some women's financial difficulties. In addition, student loan borrowers should have protections from abusive and fraudulent practices by schools, lenders, and loan servicers.

4 INSTITUTIONS can address both the academic and overall financial needs of students, such as affordable access to child care.

5 INDIVIDUALS can join organizations like AAUW that work to close the gender pay gap. Find out more at www.aauw.org.

LEARN MORE AND TAKE ACTION AT WWW.DEEPERINDEBT.ORG.