

A Woman's Nation



By Maria Shriver

I sit down to begin writing this not too long after my mother died. I held her hand as she took her last breath and left this world. She was my hero, my best friend. I spoke to her every day of my life—and the truth is, I can't imagine my life without her. And so I sit here now, trying to write this opening to a report on the American woman that bears her last name and my own. I find it hard to concentrate, hard to gather my thoughts. For a moment, I consider not writing it. But I close my eyes and hear her telling me, as she always did, “You can do it, Maria! Get going! Get moving!”

My role model, like most daughters, was my mother. She was my first image and idea of what it meant to be a woman. It didn't matter to me that she wasn't like the other mothers. She wore men's pants, smoked cigars, and worked outside the home. She was my mother, and she was fearless. She raised me exactly the way she raised my four brothers: to believe I could do anything. She sent me right in there to play tackle football with the boys. She said, “Maria, this may be a man's world, but you can and will succeed in it.” I admit I wasn't exactly sure what that meant the first time I heard it. After all, I was only in the second grade. But I didn't question her. You didn't say no to Eunice Kennedy Shriver.

My mother was indeed a trailblazer for American women. She was scary smart and not afraid to show it. With all her energy and ingenuity, she didn't buy into the propaganda of her day that women had to be soft and submissive and take a back seat. That took courage back then, because she grew up in a family that

expected a lot from the boys and very little from the girls. Women stayed behind the scenes in supporting roles. Not my mother.

She was tough, but also compassionate. She was intimidating, but also approachable. Driven and also fun. Restless and patient—and curious and prayerful. My mother understood power and wanted it, then wielded it to help those who had none.

And while she liked to hang with the boys, all her heroes were women—first and foremost, her own mother, and the millions of other mothers of kids with intellectual disabilities. She introduced me to other role models who changed the world: Dorothy Day, Mother Teresa, Claire Booth Luce. She told me their stories, because she wanted me to appreciate the gift and the power of women to change the language, the tempo, and the character of the world.

And she was right. Cut to 2008. No one was cheering louder than my mother during an election campaign that was all about change. At last, during the same presidential campaign season, we saw one woman run for president and another for vice president. As for me, I watched the change unfold from a unique vantage point, as first lady of the biggest state in the union—home to more than 18 million women—and head of The Women’s Conference, an annual conference for and about women held in California.

My goal has been to make The Women’s Conference a nonpartisan meeting place where women could come together and share experience, information, and motivation with one another. Participants come from all walks of life—from foster-care graduates to heads of Fortune 500 companies, from stay-at-home moms and retired grandmothers to college students and small-business owners. Every age, every ethnic group, every economic circumstance. They come to be inspired by speakers from all over the world, who share their wisdom and strategies on finances, spirituality, health, political power, relationships, how to overcome obstacles, how to navigate every area of human life.

In the past few years, The Women’s Conference has exploded in size and impact. It has developed programs beyond its walls, granting scholarships to needy girls, investing in micro-lending to women, connecting poor women to services that can improve their lives, and working to end emotional, physical, and sexual violence against women. We’re now hosting about 25,000 attendees, and thousands more can participate online.

When the 2008 Conference sold out in just a couple of hours, it hit me that something profound was going on with women. We'd program a workshop on caring for aging parents, and it was standing-room-only. We'd bring in speakers to talk about how to start up a business, and the rooms were packed. We couldn't book enough sessions on empowerment, activism, and spirituality. All of them were filled, and people were asking for more.

Women say they feel increasingly isolated, invisible, stressed, and misunderstood.

I wondered what was going on. I talked to the women, and they filled out our questionnaires. I learned women are hungry for something that's missing in their lives—a place to connect. They say they feel increasingly isolated, invisible, stressed, and misunderstood. They say the news media, where I'd worked for 30 years, don't accurately reflect their lives anymore. They say women on TV shows and in the movies certainly don't either. They can't believe how out-of-touch government is with who women are today and what they need to survive. They can't understand how slow business has been in figuring out how to retain, support, and promote women. They lament that many faith institutions want women to be volunteers, but won't give them a seat at the table, let alone a place at the altar. They're terrified how quickly their family finances could be wiped out by a child's catastrophic illness or a parent's Alzheimer's. And they're exasperated that pundits and pollsters continue to jam women into convenient boxes with labels like “soccer moms” or “security moms.”

Of course, women are as diverse as men. They are successful businesswomen, single mothers living below the poverty line, college graduates making their own way, blue-collar wives in two-career families, gay mothers, foster mothers, childless women who've been laid off, women setting up Internet businesses from home, soldiers in combat units overseas. They don't dress the same way or vote the same way or have the same color skin. They don't speak with one voice. And they don't have one issue.

We decided we needed to learn some new, hard facts about today's American woman. Who is she? How does she live? What does she think? What does she earn? What are her politics? How does she define power? How does she

define success? What does she think of marriage? What does she really think of men? How does she want to live her life moving forward?

We went to the Center for American Progress, where the president and chief executive, former Clinton presidential chief of staff and author John Podesta, told us CAP was right in the midst of studying the impact of the changing economy on women. In fact, CAP's chief economist, Heather Boushey, who is an expert on women and workforce issues, told us that women were right on the cusp of a huge change. Women were about to break through and account for fully half of all American payrolls for the first time. Bingo!

We decided we needed to learn some new, hard facts about today's American woman. Who is she? How does she live? What does she think?

We told CAP that we wanted to study how women's changing roles were impacting not only the economy but also all the other areas of American culture that our conference participants had pointed out to us. And we especially wanted to know what men thought about it all. CAP said, "We're in!"

This report builds on the extraordinary work of so many women's groups who have gone before us, and the more than 200 state, county, and local women's commissions that day in and day out investigate and monitor the status of women and work diligently to promote equality. Their work and the groundbreaking reports of the Institute of Women's Policy Research have played critical roles in examining the status of the American woman.

Our report breaks new ground by taking a hard look at how women's changing roles are also affecting our major societal institutions: our government, businesses, religious and faith institutions, educational system, the media, and even men and marriage. And we examine how all these parts of the culture have responded to one of the greatest social transformations of our time. We look at where we are and where we should go from here.

It was back in 1961, when my uncle, President John F. Kennedy, asked former First Lady Eleanor Roosevelt to chair the very first Commission on the Status of Women. According to anthropologist Margaret Mead, who co-edited the final report, the goal was “a review of the progress that has been made in giving American women practical equality with men educationally, economically, and politically.”¹

The Commission’s 1963 report, *American Women*, said that the role for women “most generally approved by counselors, parents, and friends [is] the making of a home, the rearing of children, and the transmission to them in their earliest years of the values of the American heritage.”² Back then, only 10 percent of families were headed by unmarried women—and in families where both parents worked, less than a fifth of the wives earned as much or more than their husbands.³ In fact, most women’s jobs were in what the report called “low-paid categories” such as clerical work. And the Commission also found a “widening gap [between] the educational and career expectations for boys and for girls.”⁴ The gap in political participation was wide, too. There were only two women senators and 11 congresswomen, and just two women had ever held cabinet posts.

Among the Commission’s policy recommendations: equal pay for equal work, access to child care and paid maternity leave, and enhanced educational opportunities for women. Mead signaled in the final report, “The climate of opinion is turning against the idea that homemaking is the only form of feminine achievement.”⁵

Indeed it was. The report was published within months of Betty Friedan’s *The Feminine Mystique*, the opening salvo of the Women’s Lib movement, which promoted the idea that women’s true fulfillment could come only outside the home with “liberation” from wifely and motherly duties. With that, the pendulum of opinion seemed to swing all the way in the other direction.⁶ You could understand why women got whiplash.

All of a sudden, so many women became activists, taking to the streets and the halls of power. Many of these women risked their reputations, their security, their jobs—sometimes even their lives and marriages—to knock down walls of inequality. They got many outdated work laws changed and new anti-discrimination laws put in place. Their work and their courage created opportunity for many women, enabling more women to go to college and professional schools, more women to play sports, more women to get on career tracks. Today we stand on their shoulders. Their work freed so many of us to dream new dreams and fulfill

them. And with the simultaneous sexual revolution, the advent of the pill, and the *Roe v. Wade* decision, many women postponed or even said no to marriage or children. Women were moving up the ladder in just about every area of endeavor.

Fast forward to 2009. For the first time in our nation's history, fully half of U.S. workers are female—and mothers have become the primary breadwinners in 4 in 10 American families.⁷ That's a sea change from 40 years ago. What had been a slow and steady shift has been accelerating during the current recession, when more than three-quarters of the jobs lost have been men's jobs, especially in areas such as construction and manufacturing.⁸

With more and more men forced to stay home, more and more women are bringing home the bacon. Women are more likely than ever to head their own families. They're doing it all—and many of them have to do it all. When they work, it's no longer just for “the little extras.” Their income puts food on the table and a roof over their heads, just like men's income always did. In fact, half of all families rely on the earnings of two parents and in more than 20 percent of all families a single mother is the primary breadwinner.⁹ Seventy percent of families with kids include a working mother.¹⁰ And more and more of them, like me, are moving into what I call “the squeezed generation,” caring for both kids and our own aging parents.

Welcome to A Woman's Nation

As you'll read in this report, women have now taken their place as powerhouses driving the economy. Consider this: Today, women now earn 60 percent of the college degrees awarded each year and fully half of the Ph.D.s and the professional degrees.¹¹ Almost 40 percent of working women hold managerial and other professional positions.¹² Women make 80 percent of the buying decisions in American homes.¹³ Companies led by women generally are proving to have healthier bottom lines.¹⁴

It's a transformational moment in our history—much as the opening of the West, industrialization, the great 1960s civil rights campaigns, and the flowering of the Internet age have all irrevocably altered the fabric of American life. With working women now the New Normal, striving and succeeding in areas where they never

have before, so many assumptions and underpinnings of our society are cracking open. The rumbling is shaking the ground in every corner of the culture, and many women and men are struggling to get their footing. The effect on every sector of our society will be deep, wide, and profound. We hope this report will help us all come up to speed and begin a national conversation about how our institutions need to adapt to the unfolding of A Woman's Nation.

To take the pulse of Americans—their realities and their expectations, their hopes and dreams—I put back on my journalist's hat and together with our team crisscrossed the country holding conversations with an array of women and men on the frontlines of this new American revolution. In addition, the Rockefeller Foundation, in collaboration with *TIME*, commissioned a nationwide poll of 3,413 men and women to substantiate what we were hearing on the ground and flesh out the academic research.

An overwhelming majority of both men and women said they're sitting down at their kitchen tables to coordinate their family's schedules, duties, and responsibilities, including child care and elder care, at least two to three times a week.

Together, the results of these efforts provide a fascinating window into the changing American landscape. What we heard loud and clear is that the Battle Between the Sexes is over. It was a draw. Now we're engaged in Negotiation Between the Sexes.

Virtually all married couples told the pollsters they're negotiating the rules of their relationships, work, and family. An overwhelming majority of both men and women said they're sitting down at their kitchen tables to coordinate their family's schedules, duties, and responsibilities, including child care and elder care, at least two to three times a week. Men said it was more like every day!

Indeed, during my conversation with powerful businesswomen on the West Coast, one told me she and her husband "are constantly renegotiating our agreement

about what gets done, who does it—or do we hire somebody as opposed to doing it ourselves.” And a man in Seattle told me he and his wife have to work out “who’s gonna take care of the light bill? Who’s gonna pay for the mortgage? It doesn’t matter who’s bringing the money in. The money is coming in, but decisions have to be made about how the money is going out.”

In the Rockefeller/*TIME* poll, more than three-quarters of both men and women agreed that the increased participation of women in the workforce is a positive change for society. Both sexes also agreed that men are becoming more financially dependent on women. And both women and men said they’re still adjusting their lives, their expectations, and their assumptions to the change.

Women and men said they’re still adjusting their lives, their expectations, and their assumptions to women's participation in the workforce.

The findings matched what I heard in the street. Everywhere I went, people talked to me about how overstressed and in crisis they feel, especially when it comes to financial security. Women said that never before has so much been asked of them, and never have they delivered so much. Divorced mothers talked to me about trying to make do without child support. One single mother who had just lost her job told me she was utterly dependent on her family and friends just to stay afloat.

Men are feeling out of sorts and stressed-out as well. One man said to me, “We’ve been in our comfort zone. We’re men! We bring the money to the house! As soon as women start working, they’re bursting our bubbles and basically doing our job. Doing it better, in some cases.”

The men who were polled said that compared to their fathers, they’re much more accepting of women working outside the home. But they’re still looking for a play-book. Here’s an exchange from Seattle:

Maria: Is there a revolution going on about what it means to be a man, what are the rules of manhood today?

Mike: Yes, but it wasn’t started by us!

In fact, many Americans feel disoriented. The African American owner of an automotive parts company in Detroit told me, “Nothing in business school prepared me to deal with the problems I’m having.” He said he has trouble sleeping at night. He’s had to reduce his workforce by two-thirds, and employees are asking for pay cuts instead of layoffs. Female employees want help with child care or time off to tend to sick grandparents. “Men are conditioned to be problem-solvers,” he explained to me. “I solve my own problems. Well, today, the problems that are out there are very difficult to solve.”

And very difficult to adapt to, according to some men we met. One told me, “It used to be really easy. You’d go into all these kinds of arenas where there were just guys. The military, the firehouse, the police station, the law firm, everywhere you went. And the big change, of course, is that women are now in every one of those arenas. The dilemma for women has often been, ‘How do I be those things that are called masculine, like confident and assertive and ambitious, and still be a woman?’ And for men now, everywhere we go, there’s women. And some guys sort of feel like, ‘Oh my God, women have invaded!’”

And more and more often, a woman is the boss. One 55-year-old man told me, “In the olden days, women used their sexuality in the workplace, because they were looking for a husband to support them. Now the women have power.” Intriguingly, though, the poll shows that women find it much harder to work for female bosses than men do.

And women often define that power differently from men. One woman who had made it to CEO chose to give up the corner office and downgrade to a lower-rung position. She told me, “I will admit, it was fun, it was power, and I was dealing with a bunch of top dogs. But now I get to hang out with my kids when they come home from school. For me the definition of success is not being a CEO and not being the biggest dog and frankly not making the most money. It’s living a balanced life.”

In fact, talk to women, and you hear a lot about the search for “a balanced life.” More and more of them say if they could, they’d like to leave companies that are unresponsive and start their own businesses. Many of them do. In fact, the number of women working for themselves doubled between 1979 and 2003, so that women make up 35 percent of all self-employed people. Growth in the number of women-owned businesses is significantly higher than the growth in the overall business

sector: The number of women-owned businesses is growing at a rate of almost 23 percent, 2½ times faster than the growth in the number of total businesses.¹⁵

One female corporate executive told me, “Women don’t need equal pay. They actually need to be paid *more*, because the fact of the matter is that we typically are responsible for more within our families, and we have to pay to outsource more. Most of the men I have competed with for positions have had a stay-home wife at some point and many have had a wife throughout their entire marriage.”

But other women countered that it’s not up to employers to help with flex time or child care money. “If I’m doing the same amount of work as men, I want the same compensation. It’s up to *me* figure out if I want to spend it on child care.”

In 2009, these aren’t just women’s issues anymore. An overwhelming majority of both sexes believe the structure of the modern workplace isn’t meeting people’s needs. A preponderance of both men and women told the pollsters that if businesses fail to adapt to the needs of modern families, they risk losing good workers. Still, too many women *and* men who were polled said there were occasions when they wanted to take off from work to care for a child, but were unable to do so. In fact, women reported actually being afraid to ask for time off for caregiving. And large majorities of both sexes agreed that businesses should be required to provide paid family and medical leave for every worker who needs it.

Many of the highly successful women I spoke to worried about women who had made it big and then got beat up in the media. They talked about the outright sexism they’ve seen hurled at high-profile women such as Hillary Clinton and Sarah Palin, Katie Couric and Barbara Walters, Carly Fiorina and Martha Stewart. They question whether the climb all the way to the very top is even worth it.

Another hint that there’s still plenty of underlying sexism: Women told me that male co-workers ask them all the time to give pep talks to their daughters, but never to their wives. They marveled, “They want us to inspire their girls to great achievement, but don’t you go giving their wives any big ideas!”

In fact, the poll shows that a substantial majority of women feel that men resent women who have more power than they do. Yet wherever I went, I was surprised how open men were to sharing their bafflement about what women want—and their own insecurities about what’s expected of them.

“All of us grew up thinking this was a man’s world, that doors were just gonna open to us because we had a Y chromosome,” a Seattle man told me. “And suddenly, we have to adjust to the fact that that’s not the case. And the recession has made it even more intense for us. So every family is trying to figure out what does it mean that we’re both working or that I’m laid off and you’re working? We haven’t thrown some switch to go from a man’s world to a woman’s world. It’s more like we’re finally, for the first time, in a position where it’s no longer *only* a man’s world. Now what does that mean?”

With all the change and insecurity, women told the pollsters they rely on faith-based institutions and spiritual practice in general for help getting through.

Good question. What does it mean, especially in families where wives are suddenly the primary providers? Those stories moved me. One man told me, “My wife makes about three times what I make, and that has been challenging to me. I was raised very traditionally. The masculine partner took the lead or was supposed to.”

Some men talked about reinventing themselves. I met a stay-at-home father who says he’s coming to terms with shuttling the kids around and being supported by his wife. “It’s confusing. Am I turning into not enough of a man? It just all depends how it’s defined in your own family. So if I’m enough of a man to them, that’s all that matters.”

Another father told me, “It’s role reversal a little bit. I have dinner ready. I do the grocery shopping. I do laundry. She works harder than I ever did.” And what about his wife? She’s worried about their daughter, because “I feel like I’m not there as much for her as I ought to be. I do have some regrets.” In fact, the men and women who were polled both said they’re concerned about the effect of both parents working and raising children without a stay-at-home parent.

With all the change and insecurity, women overwhelmingly told the pollsters that religious faith is important to them in general for help getting through. And men report seeking connectedness through talking and listening to other men—on the Internet, on sports radio, in church groups.

Is there any group that doesn't feel like fish out of water? I was relieved to discover during my travels that many younger couples aren't so wedded to old stereotypes. When one twenty-something woman's live-in boyfriend lost his job in Detroit, she told me, "The expectation was that we would just pull together and figure it out. People from my generation just expect women to work." And I was glad that so many young men starting out today have a whole new sensibility about fatherhood. They told me they just expect to be active in their children's lives and help out at home, and they want it that way.

For some, of course, "woman as primary breadwinners" is old news, especially among Latinos and African Americans.

For some, of course, women as primary breadwinners is old news, especially among Latinos and African Americans. Said one black man, "When I see a strong woman, I'm actually more attracted to that, because that represents the women I was raised with." And a Hispanic single mother in Los Angeles said, "My mother taught me to work and be successful and not depend on a guy for all the things that I need." Gay couples aren't following old stereotypes either. One lesbian partner told us, "When we go to soccer and back-to-school night, usually we are the ones where both parents are there. We don't have gender rules, so we've always joked, 'Who's gonna be the husband tonight and take out the trash?'"

And marriages where the partners have adapted to the new realities seem to be stronger. As you'll read in this report, research shows that women are more sexually attracted to men who do more work around the house. And since a big predictor of a husband's satisfaction is how often he has sex, maybe all that kitchen-table negotiating and communicating about who does what around the house is having a good effect on the institution of marriage.

Within this huge shift, there will always be some who blame society's current ills on the very fact that so many women have gone to work and aren't staying at home with the children anymore. They point to high school dropout rates, teen pregnancies, and the millions of latchkey kids. They see those as women's issues. But most of the people we spoke to don't feel that way. They feel the care

and nurturing of children isn't just a women's issue anymore. These are family issues, and they affect all of us. Families have moved beyond finger-pointing to figure out how to confront these problems together. A union man in Detroit put it this way: "I think the fact that our roles are changing is just another way of us adapting to get the job done. We will do whatever needs to be done. And we will do it well."

More than four decades after President Kennedy's Commission on the Status of Women, we've learned that while there's much to cheer about, we still have a long way to go. Women still don't make as much as men do for the same jobs. Women still don't make it to the top as often as men. Families too often can't get flex-time, child care, medical leave, or paid family leave. The United States still is the only major industrialized nation without comprehensive child care and family leave policies. Insurance companies still often charge women more than men for the exact same coverage. Women are still being punished by a tax code designed when men were the sole breadwinners and women the sole caregivers. Sexual violence against women remains a huge issue. Women still are disproportionately affected by lack of health care services. And lesbian couples and older women are among the poorest segment of our society.

But so much has changed. Homemaking is no longer, as Margaret Mead wrote back then, the "most generally approved" job for women. Women's expanding role in families, industry, the arts, government, politics, and other institutions is altering the American landscape. Women are learning they no longer have to shoehorn themselves into one stereotype or another, but they can do so if they choose—or they can make it up as they go along.

In 2009, women have more choices than they did 40 years ago. They can choose to have kids with a partner, in a traditional marriage or not. They can stay childless, live as single parents, or choose a same-sex partner. They can be like the single mothers who raised a president of the United States and a brand-new Supreme Court justice. They can be like Hillary Clinton *and* Sarah Palin. They can be like Diane Sawyer, Michelle Obama, Sandra Day O'Connor, or like Nancy Pelosi, who spent the first half of her life staying home to raise five children and then went on to become the first female Speaker of the U.S. House of Representatives. Or anything else they can imagine.

It's in this new world that I'm raising four children. I'm trying to teach my boys to understand that the women in their lives will work and will have independent minds. I'm trying to teach them not just how to hold the door open, but how to do their own laundry and make their own mac and cheese. I'm also trying to teach my girls how to advocate for themselves, be smart about their finances—and to look not for a savior, but a loving, supportive, open-minded partner.

Which brings me back to my mother.

In so many articles after my mother's death, her brothers and pundits were quoted as saying, "If only Eunice had been a man, she could have been president!"

"If only." My mother learned from that. Her call to those who faced discrimination and the sting of rejection was to turn adversity into action. "Use adversity to give your life purpose and mission," she said. "Turn your adversity into advantage and opportunity." That's what she herself did, channeling her passion and outrage into changing the world for people with intellectual disabilities. She used her intelligence and her energy to improve the world—and that's why she's alongside so many other extraordinary women, all agents of change, who are immortalized in the Women's Hall of Fame in Seneca Falls, New York.

My mother figured out how to be true to herself in the man's world she was in—and I believe her solution makes her a real role model for today's American woman. She mothered five kids who adored her, shared the spotlight with her husband—and carved out a career for herself impacting millions of lives for the better. Her message to women was, "Don't let society tame you or contain you." Today, she *could* run for president. And I believe she would win.

I know for sure if she were alive today, she'd say about this report, "It's about time!" She'd get her hands on a hundred copies and send them to friends. She'd make bookstores put it in the window. She'd make sure every office on Capitol Hill had a copy, whether they wanted one or not. And when I'd say, "Mummy, calm down! This is just the first step," she'd say, "Well, when's the next step? Take that step, Maria, and take it now!"

And we shall. As we move into this phase we're calling a woman's nation, women can turn their pivotal role as wage-earners, as consumers, as bosses, as opinion-shapers, as co-equal partners in whatever we do into a potent force for change. Emergent economic power gives women a new seat at the table—at the head of the table.

*As we move into this phase we're calling
a woman's nation, women can turn their pivotal
role as wage-earners, as consumers, as bosses,
as opinion-shapers, as co-equal partners in
whatever we do into a potent force for change.*

Back in 1960, President Kennedy talked about the torch being passed to “a new generation.” Well, five decades later, the torch *is* being passed . . . to a new gender. There's no doubt in my mind that we women will lift that torch. We will carry it. And we will light a new way forward.

ENDNOTES

- 1 President's Commission on the Status of Women, *American Women* (Washington: Government Printing Office, 1963), p. 18.
- 2 *Ibid.*, p. 19.
- 3 See chapter by Boushey, Table 1, p. 38; Lawrence Mishel, Jared Bernstein, and Heidi Shierholz, *The State of Working America 2008/2009* (Ithaca, NY: Cornell University Press, 2009).
- 4 *American Women*, p. 4.
- 5 *American Women*, p. 204.
- 6 Betty Friedan, *The Feminine Mystique* (New York: Norton, 1963).
- 7 Heather Boushey, "Women Still Primary Breadwinners" (Washington: Center for American Progress, 2009). Institute for Women's Policy Research, "Unemployment Among Single Mother Families," IWPR Publication #C369 (2009). Ellen Galinsky, Kerstin Aumann and James T. Bond, "Times are Changing: Gender and Generation at Work and at Home" (New York: Family Work Institute, 2008), p. 8.
- 8 Boushey, "Women Still Primary Breadwinners."
- 9 Institute for Women's Policy Research, "Unemployment Among Single Mother Families," IWPR Publication #C369 (2009).
- 10 Galinsky, Aumann, and Bond, "Times are Changing," Figure 5.
- 11 *Ibid.*, p. 6.
- 12 See chapter by Harrington and Ladge, p. 198.
- 13 Marti Barletta, *Marketing to Women: How to Understand, Reach, and Increase Your Share of the World's Largest Market Segment*, 2nd edition (Chicago: Dearborn Trade Publishing, 2006).
- 14 See chapter by Harrington and Ladge.
- 15 Darrene Hackler, Ellen Harpel, and Heike Mayer, "Human Capital and Women's Business Ownership" (Washington: Small Business Administration, 2008).