

FAILING TO MAKE ENDS MEET:

The Economic Status of Women in California

Issued by The Women's
Foundation with the
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California Women's Law
Center, National Economic
Development and Law
Center, State of California
Commission on the Status
of Women, Women of Color
Resource Center, and
Women's Leadership Alliance

August 2002



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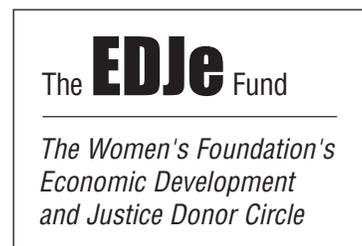
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WE WOULD LIKE TO THANK THE FOLLOWING INDIVIDUALS AND ORGANIZATIONS FOR THEIR ASSISTANCE:

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I. INTRODUCTION

The Women's Foundation has compiled data from a wide variety of existing sources across the state and country to present a compendium of the critical factors affecting women's economic security and status in California. Our partners in this project included the California Budget Project, Californians for Family Economic Self-Sufficiency/National Economic Development and Law Center, California Women's Law Center, the State of California Commission on the Status of Women, Women of Color Resource Center, Women's Leadership Alliance, and other experts.

Why examine women's economic security and economic status?

The past 20 years have brought about dramatic changes in the fundamental structures of the economy in California, the U.S., and the world. We have witnessed significant increases in earnings and wealth for some women and astonishing increases in poverty for other women and their families. Wages have remained stagnant (the median wage is essentially the same as it was 20 years ago), the cost of living has increased (particularly the cost of housing), and the economy has become global. At the same time, companies have moved many of the manufacturing jobs that provided higher pay and benefits outside of the U.S. The increasing trend of globalization has spurred a greater demand for a more highly educated domestic workforce to occupy the better-paying non-manufacturing jobs that remain in the U.S. In addition, the safety net has continued to weaken. Incomes have not kept pace with what it costs to live in California. The confluence of all of these factors has created a crisis in which more and more families are having trouble making ends meet. The severity of this crisis motivated us to examine the current state of women's economic status.

Because women are over-represented in low-wage occupations and tend to have substantially less income than men, single women with children, women of color, and older single women are the most likely to be living in poverty. Single women and their dependent children are the poorest of the poor in California with a poverty rate of 37 percent, compared to a national poverty rate of 25 percent for single women with children and an overall poverty rate in California of 14 percent.¹



Any examination of women's economic status must also include an assessment of the historical patterns that continue to influence what jobs women get, how much they are paid, and how they advance in their careers. Occupational segregation, gender discrimination, and gender socialization — which begin in the schools and continue throughout a woman's life — continue to adversely affect the economic security and status of women and girls.

An evaluation of women's economic status is particularly important at this time given that Congress is scheduled to reauthorize or continue the 1996 welfare reform legislation, Temporary Assistance to Needy Families (TANF), in late 2002. Decisions made concerning TANF have broad implications not only for women using TANF to move themselves and their families out of poverty, but also because such decisions have a strong impact on other policies related to poverty, employment, and education for women.

II. GOALS AND SCOPE

Our goal in creating this report is to provide activists, researchers, and policymakers with a tool to argue for the improvement of women's economic security for themselves and for their children. We also want to offer a vision of what economic security should be for women in California and a set of recommendations that could move us, as a state, closer to that vision.

The report provides an overview of economic security and insecurity in the U.S. and California and then examines three challenges to women's economic security: 1) education and training, 2) employment and wages, and (3) what we have chosen to call "making ends meet." Due to the unique needs of women on welfare and older women, additional sections address the specific challenges they face.

Areas Requiring More Attention

Addressing women's economic status is complex and there are many issues affecting women's economic security that are not explored here. Violence, including trafficking in women and girls, and women's unremunerated work are two such issues.

Violence against women, including domestic violence, sexual assault, and stalking, cost billions of dollars each year. Women survivors of violence are often burdened with many direct costs such as medical care, legal assistance, relocation costs, and repair to damaged property. In addition to having to pay out-of-pocket expenses, many violence survivors also lose income from job absenteeism or job loss.

- Rape is the most costly of all crimes to its victims. Total costs are estimated to be \$127 billion per year in the U.S.;²
- Domestic violence costs in the U.S. are estimated at \$67 billion per year;³
- Battered women in the U.S. lose approximately 1,750,000 work days per year.⁴

One form of violence against women and girls that is frequently overlooked is trafficking. Trafficking is the recruitment or transportation of persons through violence, abuse, deception, or coercion for the purpose of exploiting them economically and/or sexually. Trafficking is particularly damaging to women's economic security because trafficked women are often held in bondage, forced to work for little or no pay, and routinely abused.⁵

Trafficking victims are predominantly women and girls and can be foreign nationals as well as U.S. citizens, particularly those who are most vulnerable such as juvenile runaways and the homeless.⁶ There appear to be many women in California who have been trafficked. One estimate suggests that many of the 4,000 – 5,000 women from China engaged in prostitution in Los Angeles are trafficking victims.⁷ Because trafficking is an illegal and covert activity, adequate data are not available.

Women's unremunerated work — unpaid work such as housework, childcare, and elder care — is another economic issue that is widely overlooked despite a long history of international research and advocacy on valuing unpaid work.⁸ Measuring unpaid work is an important step to fully understanding the distribution of labor and income. Although there is no recent comprehensive study on the value of unpaid work in the U.S., a recent Canadian study provides some sense of just how much unpaid work is overlooked. The Genuine Progress Index (GPI) Atlantic reports that the value of unpaid household work, including housecleaning, meal preparation, and primary childcare, in Canada in 1997 was Canadian\$271.6 billion, or approximately US\$171.5 billion.⁹ In 1997, Canada's total population was

29,987,200, only 11 percent of the U.S. population that same year.¹⁰ Although we cannot make broad assumptions based on the Canadian data, we can use this data to estimate the value of American women's unpaid work.

III. OUR APPROACH

Our concern with the economic status of women in California is informed by The Women's Foundation's commitment to understanding the lives of individual women and of specific groups of women. We do this by looking at intersecting characteristics, including gender, race, age, sexual orientation, class, disabilities, language, and other influential factors. Given that California has become a "majority minority" state, it is more important than ever to address these intersections. The Women's Foundation's mission is for California to become a state in which women and girls can thrive. To achieve this, women and girls must be economically secure.

What is women's economic security?

We define economic security as a woman's ability to meet all of her basic needs as well as the needs of her dependents in the short- and long-term. A woman should never have to go without an adequate supply of nutritious food. Women should be able to afford safe and adequate housing, health insurance, and reliable childcare. A woman should not be discouraged from or denied access to meaningful education and training. Economic security is not simply about how much money women make or whether they obtain college degrees. Economic security involves addressing short-term and long-term stability by ensuring that women have a safety net, can save for tomorrow, have hope for fulfilling their long-term financial goals, and are able to build assets.

What factors affect women's economic security?

In almost all cases, a woman's higher economic status is based upon her economic security. Economic security is not "one-size-fits-all." A variety of factors affect the nature and extent of economic security among women. This is why it is particularly important to analyze economic security with a broad lens that takes in gender as well as race, geographic location, and family type.

- **Gender:** Gender is a critical variable in determining economic security. Weekly earnings, and by implication, annual income, differ greatly between men and women. There is a large disparity between women's and men's median weekly earnings in the U.S. and in California.
- **Ethnicity and race:** Ethnicity and race compound women's economic insecurity. Foreign-born Latinos/as are the second poorest group of people in California, with a poverty rate of 27 percent. Women of color in California have the highest rates of food insecurity, and European American women earn more than women of color in California and in the U.S. as a whole.
- **Geographic region:** Within the U.S., California is the most expensive state to live in. There is tremendous variance in levels of cost-of-living throughout the state. While San Francisco is the least affordable place to live in the U.S., the Central Valley has the highest poverty rates within the state.
- **Family type:** Although the poverty rate for married couples is lower than that for households headed by single parents, marriage itself is not a guarantee of economic security. In fact, the presence of children greatly increases potential for poverty. In California, married

couples with children have poverty rates almost double the rate for married couples without children.

Aside from these aspects, economic security is also about the quality of women's lives. Disability, illness, lack of childcare, unsafe housing, violence, and barriers to higher education or training can prevent women from becoming economically secure.

Though many of our findings may not be surprising, some are devastating. Overall, we reveal the tremendous need for change in the way women participate in and are supported by the economic system. Following our findings, this report makes recommendations for how the government and employers can remedy the documented inequities.

IV. DEFINITIONS AND LANGUAGE

DEFINITIONS

Federal Poverty Guideline

It is common to hear about poor people in terms of who is living at or below the poverty line. The "poverty line" is a measure that is based on the federal poverty thresholds that were developed in the early 1960s. The federal poverty line is calculated simply by multiplying the cost of a minimum diet by three (to estimate and include the cost of nonfood items).¹¹ Many studies reveal the inadequacy of this measure.¹² For example, the federal poverty line is not adjusted for regional costs of living and does not include basic needs such as housing, transportation, childcare, and health care. In light of this, we use, when possible, an alternative measure called the Self-Sufficiency Standard.

Self-Sufficiency Standard

The California Self-Sufficiency Standard was developed by Diana Pearce, Ph.D., in conjunction with Wider Opportunities for Women, Equal Rights Advocates, and Californians for Family Economic Self-Sufficiency.¹³ The Self-Sufficiency Standard provides a measure of the income needed to live at a basic level in every county in California, without public or private assistance. The Standard is generally higher than the federal poverty measure because it accounts for what most people need in order to be self-sufficient including the costs of food, housing, transportation, and health care. The Standard has been calculated for over 23 other states and the District of Columbia.¹⁴

The Working Poor

The U.S. Department of Labor defines the working poor as persons who spend at least 27 weeks in the labor force but whose incomes fall below the official poverty level. Because this report utilizes the Self-Sufficiency Standard as a more realistic benchmark of poverty and economic security, we define the working poor as people who work at least 27 weeks in the labor force but whose incomes do not meet the Self-Sufficiency Standard for their family type and county.

Intersectionality and the Gender Lens

A key role of The Women's Foundation's grantmaking and programmatic activity is to address gender-based disparities, particularly those affecting low-income women and women of color. Using an intersectional approach along with a gender lens analysis helps clarify how race, class, ethnicity, age, and sexual orientation intersect with gender and with each other.



LANGUAGE AND TERMINOLOGY

Race and Ethnicity

In addressing race and ethnicity, we use what we understand to be the most accurate terms. A majority of our data come from the U.S. Census Bureau, which uses the terms “Hispanic” and “White, non-Hispanic.” We have intentionally changed these terms. We use “Latina/o” to correspond to the Census definition of Hispanic.

We use “people of African descent” because “Black” does not describe an ethnicity and because “African American” does not necessarily include persons of African descent from the Caribbean or other regions. The Census and other data sources use “Black” and “African American.” Again, we have intentionally changed these terms in the data but want to caution that in changing terms, we do not intend to change data. In other words, readers should refer to the methodology of the original data source when determining the scope of the persons identified.

Asian, Asian Pacific Islander, and Pacific Islander are used distinctly throughout the report. We retained the language used by the data sources because of the tremendous variance in data often found among specific Asian ethnicities.

We use “European American” to correlate to “white” as used by the Census and other data sources.

V. METHODOLOGY

RESEARCH METHODOLOGY

Research was gathered mainly from already-published secondary sources as well as personal communications, including telephone and in-person conversations and email correspondence, and through information from various agencies, organizations, and databases on the Internet. Much of the data come from the U.S. Census Bureau, U.S. Department of Labor, Women’s Bureau, and U.S. Bureau of Labor Statistics. The endnotes provide details on all sources.

DATA LIMITATIONS

- We did not conduct primary research and are therefore limited to the methodologies and findings of our secondary sources. One complication is that we have used multiple sources of data with multiple methods of data collection. We have attempted to provide a review of all types of women in California, but because data that takes certain characteristics into account are limited, we focus on the specific groups of women for which data are available.
- A tremendous proportion of the data available is not disaggregated by gender and race. Much of this data is not available by gender. Some data address gender but not race, or only certain races. Data that addresses Asian Americans, for example, often are not disaggregated by Asian subgroup, among which there is tremendous variance.
- Another data limitation was gathering data specific to California. We attempted to provide comparisons between California and the entire U.S. wherever possible.
- In terms of Census data, certain groups have been historically undercounted, such as people of color, immigrants, and undocumented persons. While we are not in a position to resolve this data limitation, we want to acknowledge it as it reflects what is contained in the report.

VI. FINDINGS

In this section, we present our findings in three distinct ways:

- (1) we provide a survey of what economic security and insecurity look like in California and the United States through an intersectional approach coupled with a gender lens analysis.
- (2) we review women’s economic status in California through the analysis of education and training, employment and wages, and making ends meet; and, finally
- (3) we provide data about women participating in CalWORKS (women receiving welfare) and the economic security of older women.

A. SURVEY OF ECONOMIC SECURITY USING AN INTERSECTIONAL AND GENDER-SPECIFIC APPROACH

Who is Economically Secure?

An individual’s potential for economic security hinges on many intersecting variables including gender, race, educational attainment, income, and geographic location.

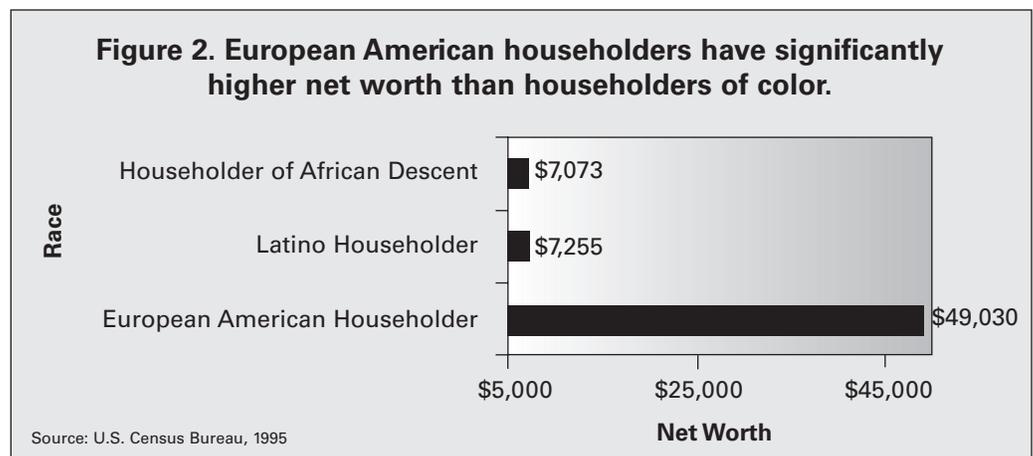
Gender

Educated European American men are the most economically secure in the U.S. and in California. Figure 1 shows that men’s median income in the U.S. is much higher than women’s.

- The median annual earnings for all women workers in California in 2000 was \$20,527; the median annual earnings for all men workers in CA in 2000 was \$29,886;¹⁵
- The median annual earnings for all women workers in the U.S. in 2000 was \$20,311; the median annual earnings for all men workers in the U.S. in 2000 was \$31,040.¹⁶

Race/Ethnicity

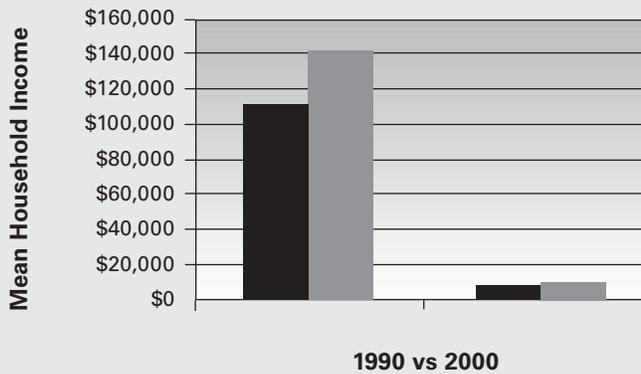
Household net worth is an important measure of economic security because income alone does not provide an accurate portrayal of who is economically secure.¹⁷ For example, an individual or family may have a high level of income but may be burdened by large amounts of debt. Household net worth examines components



of wealth (asset accumulation) including home equity, savings accounts, certificates of deposit, mutual funds, and other investments.¹⁸ In the U.S., European American householders have significantly higher median net worth than householders of African descent and Latino householders (see Figure 2). Median net worth is the difference between the value of a householder's assets and debts.¹⁹

- European Americans have the lowest rate of poverty in California and the U.S. at 8 percent and 7.5 percent respectively;

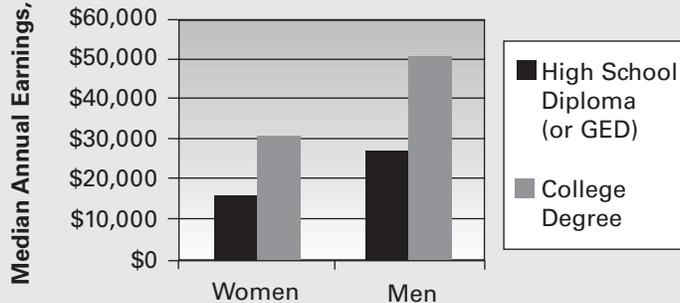
Figure 3. Drastic difference between highest and lowest mean income quintiles in the U.S.



Source: U.S. Census Bureau, 2000

- Latinos and people of African descent in California are more than twice as likely as European Americans to be poor, with poverty rates of 18 percent and 17 percent respectively;
- In the U.S., Latinos have a poverty rate of 21.2 percent and people of African descent have a poverty rate of 22.1 percent;
- Asians in California have a poverty rate slightly above European Americans at 9 percent, with substantial differences within Asian subgroups;
- In the U.S., the poverty rate for Asian and Pacific Islanders in 2000 was 10.8 percent;
- In California, foreign-born Latinos have a poverty rate of 27 percent and foreign-born Asians have a rate of 12 percent.

Figure 4. A college degree is worth much more than a high school diploma.



Source: U.S. Census Bureau, 1999

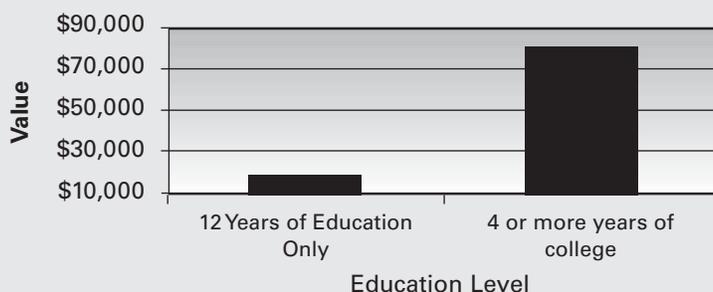
Income

- In California over the past ten years, incomes for the richest one-fifth of the population has increased an average of \$12,020 while incomes for the poorest and middle fifths has **decreased** by \$1,420 and \$2,250 respectively (see Figure 3);
- In the U.S., income inequality increased sharply between 1967 and the early 1990s.²⁰

Educational Attainment

- A college degree reduces the likelihood of poverty by 80 percent. In California in 1998, 20.5 percent of all women in California had a college degree.
- In the U.S. in 2000, women aged 25 – 29 had a college completion rate of 30 percent whereas men had a rate of 28 percent;²¹
- Dropout rates strongly correlate to family income. In the U.S. in 1999, the dropout rate of persons aged 16 – 24 years from the lowest income quartile was 21 percent whereas the dropout rate of persons from the highest income quartile was 3.9 percent;²²
- Figure 4 shows the higher economic value of a college degree over a high school diploma. Figure 5 shows the increased household net worth where householders have four or more years of college.

Figure 5. Four or more years of college greatly increases household net worth.



Source: U.S. Census Bureau, 1995

Geographic Region

- Within California, the San Francisco Bay Area had the lowest poverty rate (7 percent) in 2000; the San Joaquin Valley had the highest poverty rate (22 percent);²³
- Within the U.S. in 2000, New Mexico continued to have the highest poverty rate at 20.5 percent, whereas Maryland had the lowest poverty rate at 7.2 percent. California has a poverty rate of 14 percent.²⁴ In 2001, California ranked near the top in annual earnings in the U.S. but ranked 41st (9th from the bottom) in the number of people living in poverty.²⁵ The overall poverty rate in the U.S. in 2000 was 11.3 percent.²⁶

B. FACTORS CONTRIBUTING TO WOMEN’S ECONOMIC SECURITY AND INSECURITY

In this section, we examine what factors affect women’s economic security. We travel through a woman’s lifespan, looking first at education and training, then employment, and then at how well women are doing at balancing income with expenses — what we call making ends meet.

I. EDUCATION AND TRAINING

Educational attainment in the form of post-secondary education and/or vocational training is one of the most crucial elements in determining a woman’s access to long-term economic security. The college degree of today is, in many ways, the high school diploma of the past. Without higher education, women simply cannot attain the income necessary to establish long-term economic security.



GIRLS AND YOUNG WOMEN IN PRIMARY AND SECONDARY EDUCATION

Over six million students are enrolled in K – 12 public schools in California.²⁷ Forty-nine percent of all students are girls and 25 percent of all students do not speak English as their first language. Latinos/as are the single largest ethnic group in California public schools and account for 43.2 percent of all students. California ranks 46th (fourth from last) in the U.S. in K – 12 per pupil expenditures.²⁸

What classes are girls taking?

According to studies by the American Association of University Women (AAUW), girls’ participation and interest in mathematics and the sciences has increased over the past decade. This is good news, as participation in these courses is a predictor of increased earnings as adults. Throughout the U.S., more girls were enrolled in Algebra I, Algebra II, Geometry, Pre-Calculus, Trigonometry, and Calculus in 1994 than 1990. Research shows that matriculation in advanced math courses in high school positively and strongly correlates to success in post-secondary education and employment.²⁹ Vocational education in high school can help girls obtain higher-wage jobs. Vocational education can open doors to a wide range of non-traditional occupations in the manufacturing, construction, communications, and transportation sectors of the economy. Despite growing awareness about which high school classes can help young women succeed in the workforce, many barriers persist:

- Thirty-four percent of high school-aged girls in the U.S. report being advised by a faculty member to **not** take math in the senior year;³⁰
- In the U.S., boys are more likely than girls to take all three core science courses — biology, chemistry, and physics — by graduation.³¹

Testimony before the California Assembly in December of 1997 revealed that girls are tracked into courses and extracurricular activities that do not prepare them as well as boys for higher education.³² In addition, girls are regularly denied access to advanced academic classes in math and science, and data from a limited survey suggest that California public schools are not entirely compliant under Title IX, which prohibits discrimination in educational institutions.

Extracurricular Activities and Athletics

Research shows that participation in extracurricular activities positively correlates to students' grades. However, not all students have the same opportunities to participate in such activities.

- In the U.S., poverty is the number one reason that prevents students from participating in extracurricular activities;
- In 1997, one-third of student athletes in California were girls; however, girls received only one-sixth of all athletic funding.³³

Dropout Rates and Reasons

Although boys and girls have similar dropout rates, the reasons for dropping out fall along clear gender lines: the number one reason girls in California drop out of school is because of pregnancy. Work is the second main reason girls drop out. High school dropout rates are highest in the country among Latinas: in 1995, 30 percent of Latinas aged 16 – 24 dropped out of high school or did not complete a high school equivalent, such as the General Education Development credential (GED).³⁴

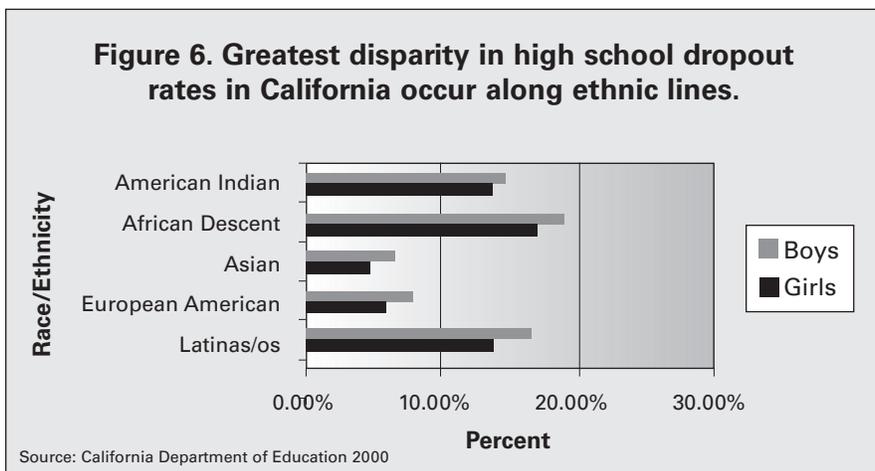
Latinas cite family pressure to have children, get married, and help care for their family members as main reasons they drop out of school.³⁵ California needs to pay particular attention to Latino/a students because they constitute the largest single ethnic group in schools today and because they have the highest risk for school failure of any ethnic group.³⁶

Girls drop out of school for reasons other than motherhood and work. Poverty, family violence, sexual abuse, mental illness, substance abuse, and lack of health care are all factors

that contribute to girls' dropout rates. One in five girls nationwide reports being sexually or physically abused.³⁷

The major differences in dropout rates in California occur along ethnic lines (see Figure 6): male and female Asians have the lowest dropout rates (7 percent and 5 percent respectively) and males and females of African descent have the highest rates (19 percent and 17 percent respectively).

Figure 6. Greatest disparity in high school dropout rates in California occur along ethnic lines.



Sexual Harassment

A pernicious form of discrimination that has long-term detrimental effects on girls is sexual harassment, which one scholar describes as the “older cousin” to bullying.³⁸ Sexual harassment in school includes anything from looks, jokes, graffiti on bathroom walls, and comments about body parts to the more severe forms of being grabbed, touched, or brushed up against in a sexual way.

Girls and boys experience sexual harassment at similar rates. Eighty-one percent of girls and 76 percent of boys in the U.S. report having experienced some form of sexual harassment.³⁹ In California in 1993, 85 percent of girls aged eight to 11 reported having been harassed in school.⁴⁰

However, the gender disparity within sexual harassment has more to do with the perpetrators than victims. Boys are more likely to sexually harass girls as well as other boys. A greater gender disparity can also be seen in the frequency of sexual harassment and the impact it has on its victims. Thirty-one percent of girls experienced sexual harassment “often” compared with 18 percent of boys. In addition, a greater percentage of girls described feeling less confident, more self-conscious, shamed, and embarrassed. Some girls’ grades dropped as a result of being sexually harassed, and one in four girls said they stayed home from school or cut class because of sexual harassment.⁴¹

WOMEN IN POST-SECONDARY EDUCATION

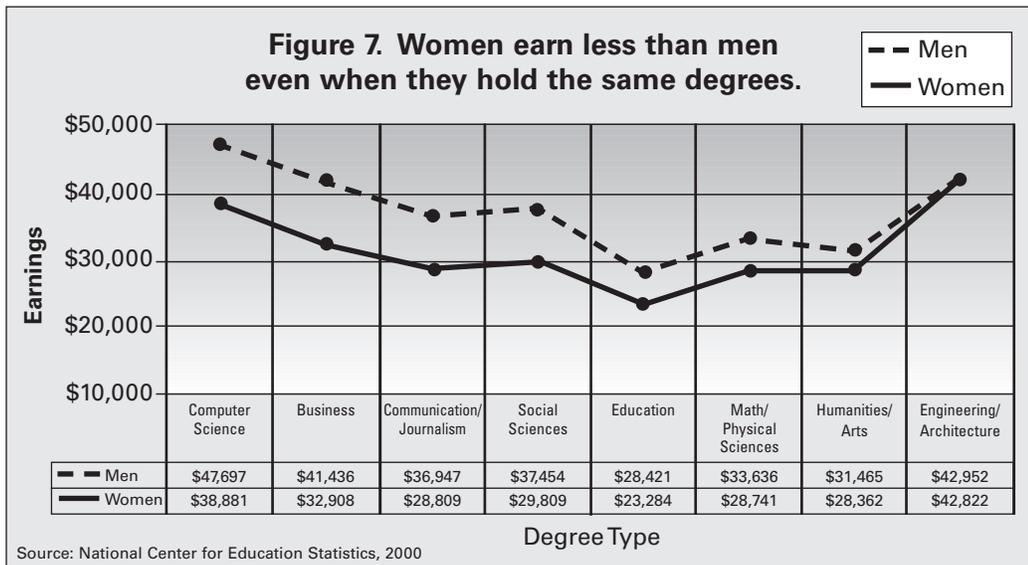
The college degree of today is, in many ways, the high school diploma of the past. This is perhaps most salient in terms of wages: in real dollars, the average hourly wage for workers without a high school diploma was \$8.25 in 1998 — a decline of 36 percent since 1979 after adjusting for inflation.⁴² Research conducted by Professor Robert Buck at San Diego State University reveals that a college degree reduces the likelihood of poverty by 80 percent whereas a high school diploma reduces the likelihood of poverty by only 25 percent. In order for women to find employment in occupations that offer self-sufficient wages or salaries, women must obtain some form of post-secondary education and/or training.

- In 2000, women in the U.S. with high school diplomas had median weekly earnings of \$421 whereas women with college degrees had median weekly earnings of \$760;⁴³
- In 1990, women in California with high school diplomas had median annual earnings of \$19,000, whereas women with college degrees had median annual earnings of \$29,500;⁴⁴
- Between 1970 and 1990, the number of women of African descent in Southern California earning college degrees doubled to 20 percent;⁴⁵
- In 1997, 30 percent of men and 25 percent of women in California had a four-year college degree or higher.⁴⁶ In 2000 – 2001, women earned 53.7 percent of the Bachelor’s degrees awarded by the University of California.⁴⁷
- California ranks first in the nation in the number of Ph.D. and graduate students who are scientists and engineers.⁴⁸ However, less than 30 percent of these students and graduates are women.

Women constitute slightly more than half of all college students across the country and have slightly higher rates of high school completion than men.⁴⁹ However, when educational attainment is compared with earnings, women make less than men even if they have more years of education:

- The typical full-time working woman with a high school diploma makes less than a male high school drop out;
- Women with Bachelor’s degrees make a few thousand dollars more per year than men with high school diplomas, but women with Master’s degrees make less than men with Bachelor’s degrees;
- Women with doctorates make less than men with Master’s degrees.⁵⁰

If women are obtaining college and graduate degrees at slightly higher rates than men, why are their incomes lower than men's incomes? There are many reasons for the wage gap including tenure in the workforce, type of occupation, and discrimination (for further discussion on the wage gap, see "Employment and Wages"). Figure 7 reveals pay disparities between women and men who have obtained the same college degree. The greatest disparity is among Computer Science degree holders: men earn an average of \$47,000 per year whereas women earn almost \$10,000 less per year. The narrowest disparity is between Engineering and Architecture degree holders where men earn an average of only \$130 more per year.



and Architecture degree holders where men earn an average of only \$130 more per year.

Another reason for the wage gap is that women tend to obtain degrees in fields that have paid lower wages historically. Considering that California employs nearly 30 percent of the country's

computer industry workforce, Computer Science and technology training is of particular importance. However, girls make up only a small percentage of students in Computer Science and computer design classes throughout the country, and are more likely than boys to enter clerical and data entry classes (the 1990s version of typing class).⁵¹

- Girls account for only 17 percent of Computer Science Advanced Placement test takers in the U.S.;
- In the U.S., women hold only 27 percent of Computer Science Bachelor's degrees — down from 37 percent in 1984. Computer Science is the only field where women's participation has decreased over time;⁵²
- Boys in Silicon Valley are nearly three times more likely than girls to enroll in Advanced Placement Computer Science;
- Since 1990, women's share of engineering degrees from institutions in the Silicon Valley area has remained at 20 percent whereas women's share of Computer Science degrees has declined from 33 percent in 1988 to 29 percent in 1997.

Aside from lack of encouragement, self-confidence also contributes to the low numbers of girls in Computer Science: girls of all races and ethnicities consistently rate themselves significantly lower than boys on computer ability. Research shows girls are "critical of the computer culture, not computer phobic." Experience with computers and female visibility in the computer industry and in games greatly influences girls' attitudes about computers and their involvement in the industry. Research shows that boys enter the classroom with more prior experience with computers and other technology than girls do. In addition, girls encounter fewer powerful, active female role models in computer games or software.⁵³ A disturbing example is that the best-selling video game of 2002 in the U.S. allows male characters to earn extra points for killing sex workers after having sex with them.⁵⁴ This game is most popular among adolescent boys.

WOMEN IN VOCATIONAL TRAINING

Vocational training is key to helping women obtain higher-paying non-traditional jobs. In the 1970s, the U.S. Congress allocated funds to help states eliminate gender discrimination in vocational education and to help women access skills training. Specifically, in 1976, Title II of the Educational Amendments set aside \$50,000 to fund a full-time sex equity coordinator within each state's Department of Education. In 1984, Congress passed the Carl D. Perkins Vocational Act (known as "Perkins I"), which increased the amount of funding for vocational and technical programming and made specific provisions in fund appropriations for programs targeting single parents and displaced homemakers.⁵⁵

Congress re-authorized the Perkins Act in 1990, known as "Perkins II," and national funding for programs for single parents, displaced homemakers, and for gender equity programs in vocational education exceeded \$100 million. However, the most recent reauthorization of 1998, which resulted in what is referred to as "Perkins III," eliminated the set-aside funding for these same programs. This reduction in funding and programming has set California back. According to a study by the National Coalition for Women and Girls in Education, California is "losing ground," along with other states such as Connecticut, Texas, and Wyoming. One activist stated, "Perkins III essentially destroyed most single parent, displaced homemaker, and non-traditional programs in California."⁵⁶ Without targeted funding to help women obtain vocational education and address gender disparities in vocational education, women will continue to be marginalized in many non-traditional occupations.

2. EMPLOYMENT AND WAGES

There is no doubt that women have made incredible advances with regard to wages and their participation and status in the labor force. In 1960, women comprised 38 percent of the total U.S. labor force.⁵⁷ Women currently account for nearly half of the country's and California's total labor force. Women throughout the U.S. contribute nearly 40 percent of all household income, generate \$3.3 trillion for the national economy, and own one out of every six businesses.⁵⁸ However, many women are confronted with the same challenges they faced 20 years ago: concentration in low-wage work; the glass ceiling and the sticky floor; discrimination in hiring, promotion, and wages; lack of benefits; and sexual harassment.⁵⁹

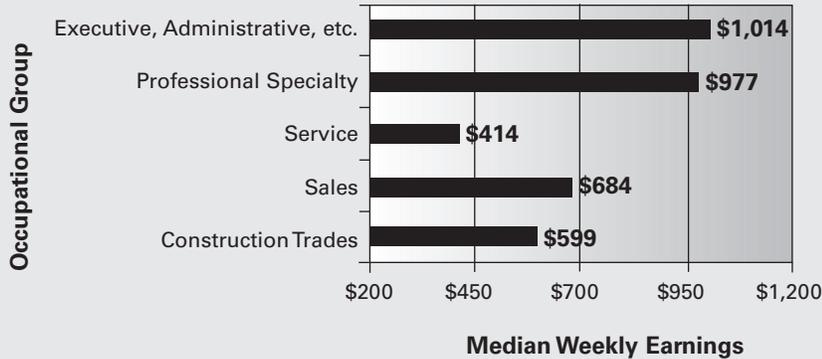
WOMEN IN THE LABOR FORCE

Women remain over-represented in traditionally female occupations that tend to pay low wages. In 1965, nearly two-thirds of women were employed in clerical, service, or sales occupations. Those three employment sectors continue to employ a large percentage of women workers. In the U.S. in 2000, the top five occupational categories for full-time working women were administrative support; professional specialty; executive, administrative, and managerial; services; and sales (see Figure 8).⁶⁰



In 2000, men were concentrated in the executive, administrative, and managerial occupational group, where they saw median weekly earnings of \$1,014. This figure is \$300 more per week than women in the same category earned, and double the incomes of women in administrative support, the leading occupational group for American women (see Figure 9).

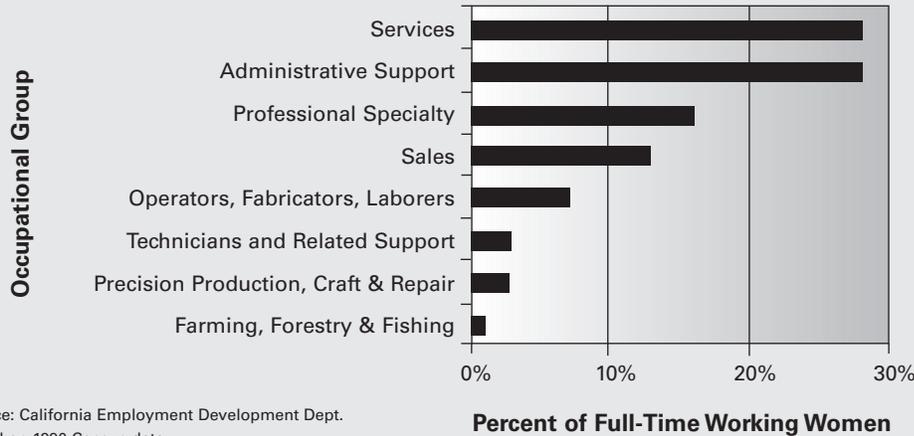
Figure 9. Leading occupational groups of men in U.S.



Source: U.S. Department of Labor 2000

In California in 1990, women's labor force participation was similar to the participation of women in the U.S. in 2000, and also similar to that of women in the U.S. in 1965 (occupational wage data by gender and race for the state of California from the 2000 Census will not be available until 2003). The top three occupational fields of women in California in 1990 were services, administrative support, and professional specialty (see Figure 10). As the chart makes clear, over 60 percent of all women

Figure 10. Women in California remain concentrated in traditional occupations.

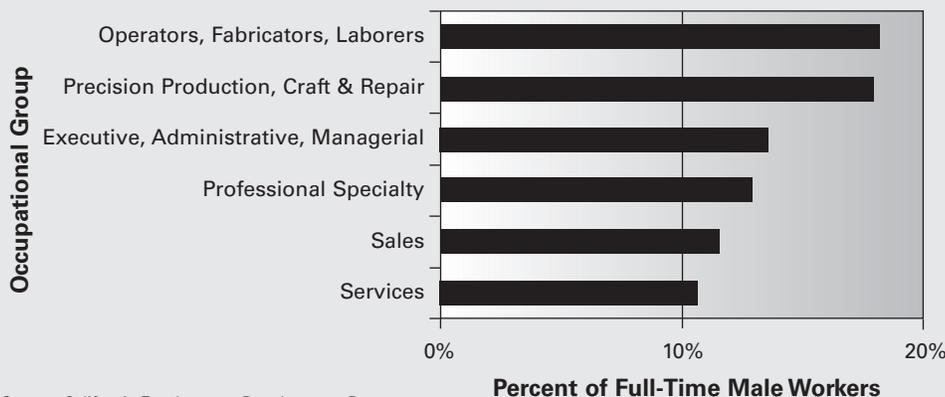


Source: California Employment Development Dept. Based on 1990 Census data.

workers in California were employed in sales, services, and administrative support occupations in 1990.

The top three sectors employing men in California in 1990 were operators, fabricators and laborers; precision production, craft, and repair; and executive, administrative, and managerial (Figure 11).

Figure 11. Men in California are concentrated in higher-wage occupations.



Source: California Employment Development Dept.

Women of Color in the Labor Force

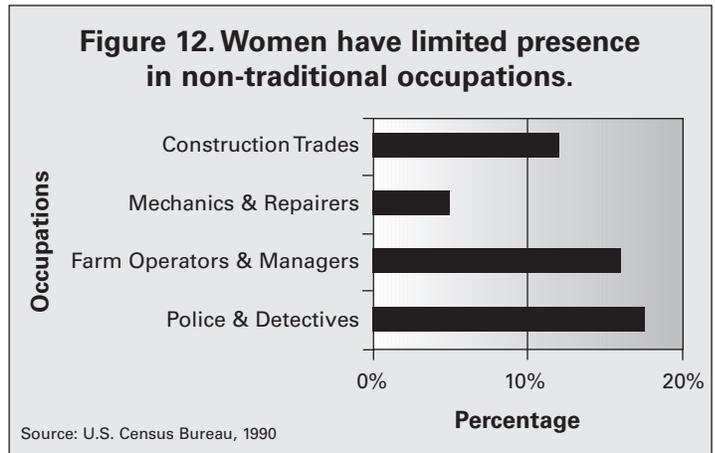
Women of African descent had higher rates of labor force participation than European American women until the 1970s.⁶¹ The top three occupations of employed women of African descent in 1996, nationally, were nursing aids, orderlies, and attendants; cashiers; and secretaries.⁶² In California, Asian American women's work participation rates have grown faster than those of California women overall.⁶³ Asian American women are

over-represented in low-mobility jobs in the garment industry and in services, clerical work, sales, and domestic household work.⁶⁴ And although Latinas' labor force participation has trailed other groups, they are now the fastest-growing group of working women in the state.⁶⁵

Non-Traditional Employment

One of the reasons women continue to have lower income levels than men is that women remain employed in many traditional occupations that pay lower wages and salaries. In 2000 in the U.S., the position of secretary was the second most highly concentrated occupation for women — women in that occupation earn a median weekly salary of \$450. In 1990, women in California were most highly concentrated in the services and administrative support, which are also low-wage occupational groups. At that time, the median weekly earnings of women workers in the services were \$316; for administrative support it was \$449.⁶⁶ As long as women remain concentrated in jobs that are historically undervalued and underpaid, few will achieve economic security. Figure 12 makes it clear that women continue to have limited presence in non-traditional occupations.

The U.S. Department of Labor defines women's non-traditional work as occupations where women make up 25 percent or less of the labor force. These occupations tend to be higher-paid, even when higher educational attainment is not required. For example, the construction trades have historically been an avenue for people (primarily men) without college degrees to achieve economic security. In 2001, the average hourly earnings of a construction worker in California were about \$23.⁶⁷ This is more than double women's median wage for administrative support positions. However, women's numbers in the trades remain relatively low compared to men: as of December 31, 1996, only 11.3 percent of registered apprentices in California were women.⁶⁸



Data on women in non-traditional employment, both nationally and within California, are greatly lacking. Data on the percentages of women in specific occupations in Figure 10 are from the 1990 Census, as data from the 2000 Census will not be available until 2003.

Women in Unions

Since the 1970s, union women have made important advances within the labor movement. Thousands of union women have participated in leadership training along with women's rights and civil rights activities, lobbied for improved legislation, and built vast coalitions.⁶⁹ Women in unions currently account for 40 percent of total union membership.⁷⁰ Although women in unions continue to face barriers, they tend to receive higher wages, better working conditions, and protection from discrimination through their union membership than non-union women. Table 1 shows the higher wages of union workers in select occupations throughout California.

Occupation and County	Non-Union Median Entry Level Wage	Union Wage
Carpenter, Los Angeles 2000	\$10.00	\$10.70
Childcare worker, Alameda 2000	\$7.25	\$8.43
Farm worker, food and fiber crops, Imperial, 1998	\$5.75	\$8.00
Home health aide, Santa Cruz, 2000	\$8.00	\$12.57

Source: California Employment Development Department, 2000

In California, where many women workers are employed in the service industry, unionization could greatly improve wages and benefits; however, union participation among women service workers in California is low.

WAGES AND BENEFITS

Examining women’s wages in the sales, services, and administrative support occupations helps clarify why so many women face economic insecurity. Using 2001 national data from the Bureau of Labor Statistics, we see that median weekly earnings for women in those three sectors are low. In addition, women earn less than men within the same occupational groups (see Table 2).⁷¹

Table 2: Women earn less than men within the same occupational groups.

Occupational Group	Median Weekly Earnings Women	Median Weekly Earnings Men
Service Occupations	\$335	\$438
Operators, Fabricators, and Laborers	\$368	\$501
Sales Occupations	\$429	\$692
Administrative Support	\$469	\$576
Professional Specialty	\$749	\$1021

Source: U.S. Department of Labor, Bureau of Labor Statistics, 2001 Household Data

In 2000, the median income for women in California was \$20,527.⁷² This means that half of all employed women in California earned above \$20,527 and half earned below. According to the California Self-Sufficiency Standard, a woman earning above the median could be economically self-sufficient in 55 out of 58 of California’s counties only if she were financially responsible only for herself, without children. A woman earning below the median (half of all employed women in the state) would not be self-sufficient in any county if she had one or more children. The minimum annual salary a woman needs to be self-sufficient with one child in *any* county in California is \$22,132 (Madera County). In other words, half of all employed women in California could not be economically self-sufficient with one child.

Gender Wage Gap

On June 10, 1963, President Kennedy signed the Equal Pay Act into law. At that time, gender discrimination in employment and wages was common: job advertisements throughout the country listed job vacancies and wages by gender, with women’s wages lower than men’s.⁷³ Women were explicitly discouraged from applying for many jobs, and women’s earnings totaled only 59 percent of men’s earnings. In 1999, women in the U.S. earned 77 percent of men’s earnings, and in 2000, women in California earned 82 percent of men’s earnings.⁷⁴

The landscape of the wage gap has changed. In the 1960s, economists argued that the wage gap resulted from women’s lack of advanced education and training. Now that women constitute more than half of college students and graduates, this theory has given way to other theories that analyze where women and men are concentrated in the labor force, work tenure, and personal choice. But even when earnings between men and women are compared within the same occupation, women earn less. In 2000, women made up 97.8 percent of all registered nurses, yet earned only 88 percent of their male colleagues’ wages.⁷⁵

The women’s movement has made advances in closing the wage gap, including successful lobbying for anti-discrimination laws. California Labor Code §1197.5 requires equal pay for equal work (within the same company) and the California Fair Employment and Housing Act protects Californians against harassment and discrimination along many lines including race and sex.⁷⁶ Despite these advances, a wage gap remains between genders and among races and ethnicities. According to one report, if single working mothers were paid what men were paid for comparable work, their family incomes would increase 17 percent and their poverty rates would be cut in half.⁷⁷

Retention, promotion, and longevity in the workforce also affect wages. Many women leave the workforce at some point in their lives to have children. Working mothers may find themselves on a short-term hiatus, or they may not return to the workforce. Others may work part-time or work on a contingent basis. Women are the primary caregivers of older family members as well, and may find themselves needing similar flexibility in caring for an older family member. All of these factors, and others, influence the gender wage gap. Whatever the cause of the wage gap between genders, it hinders women’s long-term economic security because wages influence pensions, Social Security benefits, and overall retirement security, including savings and investments.

Racial and Ethnic Wage Gap

In terms of disparities along ethnic lines, men’s earnings are higher than women’s earnings across race and ethnicity.

In the U.S. in 1999, women of African descent earned 64 cents to the European American male dollar and Latinas had the lowest earnings at only 55 cents to the European American male dollar.⁷⁸

In the U.S., European American men have the highest earnings and Latinas have the lowest earnings (see Table 3). The same is true in California. One report stated that “the economic position of Latinas, overall, was found to be significantly more disadvantaged than Latinos. Latinas hold positions that have much worse working conditions — fewer are unionized or have health insurance.”⁷⁹

Table 3. Women earn less than men across race and ethnicity.		
Race/Ethnicity	Median Weekly Earnings Women	Median Weekly Earnings Men
Latinos/as	\$364	\$414
African descent	\$429	\$503
European American	\$500	\$669

Source: U.S. Department of Labor, Bureau of Labor Statistics, 2001

The State of California will not have current data that allow us to look at occupational wages by gender until the 2000 U.S. Census data are released in 2003; California does not maintain its own data on occupational wages by gender.

Benefits

California ranks 46th (fourth from last) in the nation in employers providing health coverage to their employees. This is surprisingly low coverage considering that California has the 5th largest economy in the world. Health care benefits provide greatly needed support to families, particularly single women with children, and are crucial to helping women and their children prevent and cure illness.

3. MAKING ENDS MEET

Over the past 25 years, wages have remained stagnant while the cost of living has increased dramatically. Consequently, many women who work part-time or even full-time are struggling to make ends meet. In 2001, California ranked near the top in annual earnings in the U.S. However, the state ranked 41st in the rate of people living in poverty. Only 10 states had a higher rate of people living in poverty. Californians experience major disparities between the wealthiest and the poorest citizens and ranked 48th in the nation in income distribution.⁸⁰ Furthermore, the income disparity between urban and rural areas in California is the second highest in the nation.

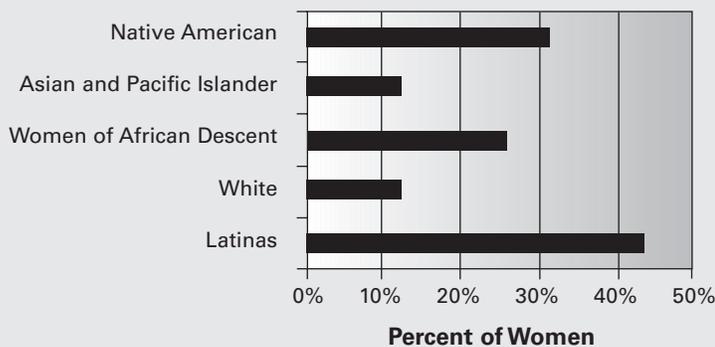
Some of the concerns for women in California include hunger and food insecurity, a lack of affordable and reliable childcare, and a crisis in affordable housing. The imbalance of income to expenses has driven many working people into poverty, especially women. Although women in California tend to have better wages than women elsewhere in the country, these wages are not nearly enough to cover the high cost of living in California.

FOOD INSECURITY/HUNGER

California is the largest agricultural producer in the country, yet women of color in California regularly experience food insecurity. A woman is experiencing food insecurity when she does not have enough food, cannot afford nutritious food, goes without food so that other members of the family can eat, does not know where her next meal is coming from, or skips meals.

While the national rate of food insecurity is 10 percent,⁸¹ women in California regularly experience food insecurity. Over 40 percent of Latinas, over 30 percent of Native American women, and 25 percent of women of African descent experience high rates of food insecurity (see Figure 13).⁸² In California in 2000, female-headed households represented 80 percent of those receiving food stamps.⁸³

Figure 13. Women of color in California regularly suffer food insecurity.



Source: California Dept. of Social Services, 2001

Participation in the food stamp program could help alleviate some of this hunger, yet California ranks in the bottom quarter nationally in food stamp participation.⁸⁴ Less than half of those who are eligible for food stamps actually receive them, and the participation rate has declined 45 percent over the last five years.⁸⁵ California has seen the largest percentage drop in food stamp participation nationwide in the same time period.⁸⁶

Many eligible working poor women do not utilize food stamp benefits because applying for food stamps involves so much red tape. An average of five hours and three office visits are required to qualify for food stamps. Food stamp offices are rarely open before or after normal work hours.⁸⁷

In 1997, California took the lead in the country by establishing a state food assistance program for documented immigrants who were cut off from federal food stamps. In 2001, the governor made this benefit permanent. In 2000, 14 percent of food stamp households were headed by non-citizens.⁸⁸

CHILDCARE IN CALIFORNIA

Childcare, one of California's largest industries, generates approximately \$5 billion in revenue for the state. Over 120,000 people in California, mostly women, are employed in this industry.⁸⁹ Childcare is a crucial component to women's lives and economic security. Many issues relating to childcare have a large impact in women's lives, whether they are consumers of childcare, lack childcare, or work in the childcare industry. Here we focus on the lack of quality affordable childcare.

Lack of Quality, Affordable, Reliable Childcare

Childcare in California is costly. In 2001, the average annual cost of childcare for an infant or toddler in a licensed childcare center in California was \$8,521.⁹⁰ A survey of childcare costs in the U.S. revealed that average annual costs ranged from \$4,000 to \$6,000.⁹¹ Quality childcare in California is not just costly; it is also unavailable to many families. Licensed childcare in California meets only 22 percent of the estimated need. According to the National Economic Development and Law Center, more than 80 percent of California's working mothers say it is either difficult or extremely difficult to find appropriate childcare. More than 20 percent of these mothers have been prevented from taking a job as a result of inadequate access to care.

The need for quality, affordable childcare in California will only grow. By 2010, it is estimated that parents will account for 85 percent of the workforce and the population of Californians aged zero to four may increase by more than 325,000.⁹² In light of this, and because the state is considering fundamental changes to the childcare system in 2002, it is crucial that the focus on childcare is fixed on long-term outcomes that support children and working families.⁹³

California has significantly increased the amount of state funds invested in childcare in response to the need generated by welfare-to-work programs. In 2001, California invested \$1.4 billion of federal funds and \$1.2 billion of state funds in childcare. A study examining the spending of 17 states, including three of the five largest states, found that California ranks around the other states in the commitment of state funds for childcare subsidies. California has also done a better job than most states in providing a subsidy level that creates similar access to childcare for subsidized and non-subsidized families.⁹⁴

AFFORDABLE HOUSING CRISIS

Women's economic insecurity is compounded by the high cost of housing in California. California continues to experience an affordable housing crisis that disproportionately affects women. Since 1970, the value of homes in California has increased 746 percent and rents have risen 392 percent. Nine out of the top ten least affordable places to live in the U.S. are in California, with San Francisco being the number one least affordable place to live.⁹⁵

Two of the major problems that have led to California's affordable housing crisis and have thus hindered women's economic security are: (1) the shortfall in the production of affordable housing units and (2) the fact that the cost of rental housing has risen faster than the incomes of the average California family.⁹⁶

Shortfall in Affordable Housing Production and Preservation

Although California needs to increase its housing stock by 300,000 units each year, only 92,000 units were produced in 1996.⁹⁷ Multi-family housing accounts for the majority of the state's production gap. During the 1980s, California produced approximately 91,682 units of multifamily housing per year. Between 1990 and 1999, the state added an average of only 28,089 units per year.⁹⁸ The shortfall in housing production means that many workers cannot afford to live in the cities where they work. This in turn increases women's transportation costs and time away from home, which can lead to increased childcare costs.

The production shortfall has led to an unhealthy dependency on existing housing, 12 percent of which, throughout the state, is substandard. The Central Southern/Foothill region of the state has the highest percentage of substandard housing at 36 percent. San Diego has the lowest at six percent.⁹⁹

Skyrocketing Costs of Housing

According to the California Budget Project, 49 percent of renters pay more than the recommended 30 percent of their income toward housing. The impact of California's housing crisis is more acute for low-income people: 91 percent spend more than approximately one-third of their income on housing and 67 percent spend more than half of their income on housing.¹⁰⁰

Rental housing costs have greatly exceeded inflation and the incomes of average California families.¹⁰¹ The Public Policy Institute of California reported "a powerful link between increases in inequality and increases in homelessness."¹⁰² When low-income workers face shrinking wages and dwindling housing options, the poor not only become poorer, they also become homeless. A substantial increase in overcrowding is another major problem resulting from the rise in housing costs. Between 1980 and 1990, overcrowding nearly doubled, and the problem has worsened in the last decade.¹⁰³ Nearly one third of Latino renter households in metropolitan areas were overcrowded in 1997. The presence of children is the most significant factor in overcrowded housing: in 1995, 40 percent of children in California lived in overcrowded households.



THE WORKING POOR

People fall into the category "working poor" when their incomes do not allow them to meet their families' basic needs such as housing, childcare, and food. The U.S. Department of Labor defines the working poor as persons who spend at least 27 weeks in the labor force but whose incomes fall below the official poverty level. Because we use the Self-Sufficiency Standard as a guide to measuring economic security and insecurity, we define the working poor as those who are working, but whose incomes fall below the Self-Sufficiency Standard for their family type in their county.

Considering that women are highly concentrated in low-wage work, it comes as no surprise that many are working but poor. On January 1, 2002, the minimum hourly wage in California increased to \$6.75, \$1.60 above the federal minimum wage. California joins twelve other states in having a minimum wage above the federal level. Only the state of Washington has a higher state minimum wage than California at \$6.90 per hour. To live in any of the major metropolitan areas, such as Los Angeles, San Francisco, San Jose, and San Diego, a woman with one child would have to earn a minimum hourly wage of approximately \$16.28. Despite the realities of the economy, women continue to be highly concentrated in low-wage employment where they are not earning enough to be self-sufficient in major metropolitan areas.

In addition to the poverty-level minimum wage, the 1996 welfare reform has largely eliminated the safety net and exposed many working women to food and housing insecurity.¹⁰⁴ The California Budget Project writes that two popular myths about California's poor are that "most poor people don't work or don't want to work" and that "work will raise families out of poverty."¹⁰⁵ The reality is that a full-time job is not a guaranteed way out of poverty and that even a college degree does not guarantee that a woman will earn pay equal to a man's.

In 1999, 21 percent of those living at or below the official poverty level in the U.S. were working. That same year, 71 percent of Californians eligible for food stamps were from working households.¹⁰⁶ In 1993 – 95 in California half of all poor families included at least one adult with significant employment in the prior year. Considering that half of all working women in California could not be self-sufficient with one child anywhere in California, the accurate rate of Californians living in poverty is potentially much higher than the federal poverty rate.

Figures 14 and 15 show the major gaps between self-sufficiency and real earnings within specific occupations and counties in California. Average wages for occupations where women are concentrated are much lower than occupations where men are concentrated. Women’s wages for these occupations and counties are also much lower than the Self-Sufficiency Standard. For example, a female nurse’s aide who has two children and lives San Francisco county earns approximately \$2,014 per month including a childcare tax credit and an Earned Income Tax Credit (EITC). However, in order to be self-sufficient, she needs to earn \$5,243 per month. This leaves her with a gap of \$3,229 between her income and cost of living.

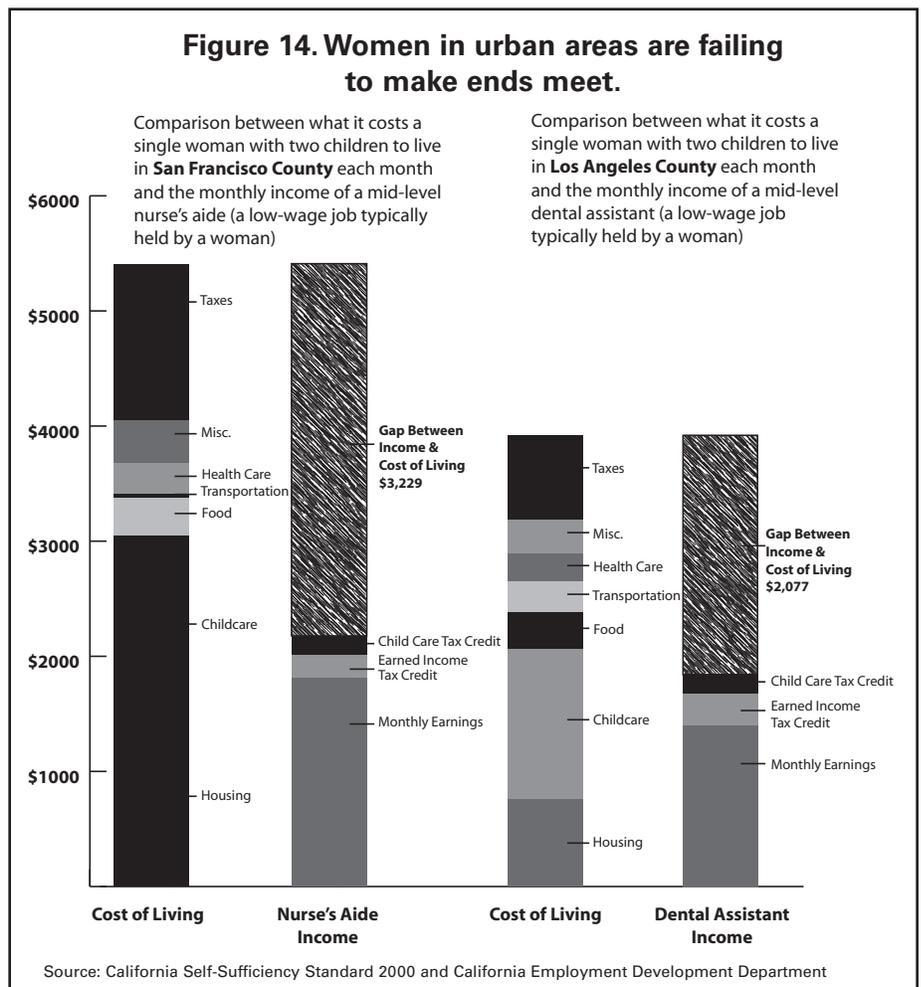
STRATEGIES TO HELP WOMEN MAKE ENDS MEET

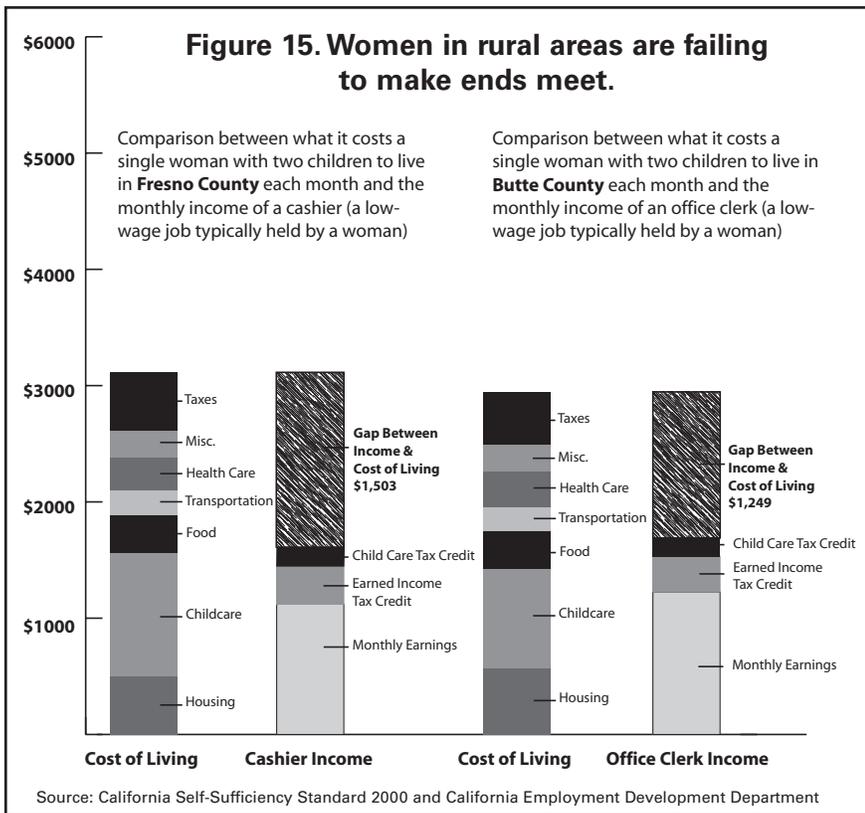
Individual Development Accounts (IDAs)

Since 1995, 32 states have passed legislation that creates state supported Individual Development Accounts (IDAs). IDAs are a financial and economic development tool designed to help low-income families save and accumulate financial assets for homes, businesses, and education. Ten states have provided matching funds for low-income people’s investments in IDAs.¹⁰⁷ Although IDA legislation has been introduced on several occasions, California has failed to make this asset-building resource available to California’s working families on a statewide level.

State Tax Policies

State tax policies can make a significant difference in helping people move out of poverty. California has the highest income tax threshold (the income level at which families begin paying income tax) in the country.¹⁰⁸ However, California has high rates of sales tax and excise taxes (tax on gasoline, alcohol, tobacco, etc.). California’s poorest families pay the highest percentage of their income on taxes the lowest 20 percent with average incomes of \$15,300 spent 12.1 percent of their income on state taxes in 1998, while the richest one percent spent 7.8 percent of their incomes on state taxes.¹⁰⁹





A state Earned Income Tax Credit (EITC) is another tax policy that would significantly benefit low-income women. The EITC is a special tax benefit for low-income working people. The credit is important to bolstering economic self-sufficiency among low-income workers because it reduces their tax burden and supplements wages. Although 15 states and the District of Columbia have passed a state EITC, California has yet to do so.¹¹⁰ In 2000, California did pass a Refundable Child Care Credit, which provides a tax credit to low-income families paying for childcare.

Accountable Development

In Los Angeles, community members, activists, and unions came together under the leadership of the Los Angeles Alliance for a New Economy (LAANE), to develop a “Community Benefits Plan.” This plan requires

developers to engage in *accountable development*, that is, to provide quality jobs, access to those jobs, affordable housing, and community services such as childcare as a condition of receiving public subsidies or major land use approvals.¹¹¹ The Staples Arena in Los Angeles is a rare success story of a partnership between activists and developers. The benefits that were agreed upon in the Staples Arena deal address all of the major barriers we have discussed within this section: lack of affordable and reliable childcare, lack of affordable housing, poverty-level wages, and food insecurity. The developers in the Staples deal agreed that they will comply with the Living Wage Ordinance of the City of Los Angeles and agreed to support union jobs.¹¹² The developers also agreed to make 20 percent of the housing units at the development affordable, exceeding the city’s requirement of 15 percent.

If public sector entities would negotiate contracts that required accountable development, it would increase the probability of women making ends meet.¹¹³ But without such systematic and integrated approaches to work, family, and economic/community development, women will continue to struggle to make ends meet by choosing between paying rent and buying enough nutritious food for their families.

D. WOMEN AND WELFARE IN CALIFORNIA

In 1996, President Clinton signed major changes to the welfare system into federal law — changes that far outweighed most welfare reforms since the 1930s. The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) replaced Aid to Families with Dependent Children (AFDC) with a new program called Temporary Assistance to Needy Families (TANF). Three of the most significant changes in the federal welfare law were: 1) the establishment of a five-year lifetime time limit on receipt of cash aid; 2) the implementation of work requirements in exchange for cash assistance for families with children; and 3) the transfer of authority over welfare to individual states. The primary goal of PRWORA was to reduce the number of families receiving welfare and to end welfare as

we know it. In response to this federal legislation, California adopted California Work Opportunity and Responsibility to Kids (CalWORKs). Although CalWORKs programs serve both men and women parents, it is particularly important to analyze CalWORKs through a gender lens since 78 percent of CalWORKs recipients are women.¹¹⁴

CALIFORNIA SHOULD FOCUS ON POVERTY REDUCTION, NOT CASELOAD REDUCTION

Welfare reform has been characterized as a success around the country. Indeed, the number of welfare caseloads has plummeted. In California, the cash assistance caseload declined by over 50 percent between 1996 and 2001.¹¹⁵ But despite this policy “success,” we know that most families that have transitioned off welfare are living in poverty and that poverty among women and children is still epidemic in our state, even in working families. In addition, the downturn in the economy has resulted in job loss for many CalWORKs participants and leavers. Although welfare caseloads are down, poverty is still a prevalent factor in women’s lives:

- Single women with children are the poorest of the poor in California with a poverty rate of 37 percent¹¹⁶;
- Fourteen percent of all Californians live in poverty.¹¹⁷ California’s child poverty rate is 39th in the nation;
- Fewer than one in ten CalWORKs leavers receive food stamps. Half of these welfare leavers are eligible to receive food stamps, but do not use the benefit;¹¹⁸
- As of November 2001, 44,202 CalWORKs recipients lost their benefits due to punitive sanctions, while 13,202 left welfare because of work. In other words, only 23 percent of CalWORKs recipients left welfare left for work, whereas 77 percent left because they did not comply with the new, restrictive, and often punitive regulations.¹¹⁹

CALWORKS’ “WORK FIRST” AND TIME LIMITS PERPETUATE POVERTY

CalWORKs focuses on the idea of “Work First,” which encourages CalWORKs recipients to move into the workforce as soon as possible, regardless of a job’s wage level or advancement potential. The “Work First” approach has succeeded, but only in achieving the goal of moving individuals into low-wage, dead-end jobs.¹²⁰

- While estimates vary, many researchers have concluded that welfare leavers’ wages range between \$7 and \$9 per hour;¹²¹
- According to the California Self-Sufficiency Standard, there is no county in California in which a single mother with two school-age children (the average CalWORKs family size¹²²) could support her family on \$9 per hour, much less on the state’s minimum wage of \$6.75 per hour;¹²³
- When welfare recipients find jobs, this does guarantee that they will be able to move off the welfare rolls: one-third of all welfare recipients works but is not earning enough to leave cash aid.¹²⁴

Education and training are key to moving people out of poverty, but the current time limits hinder CalWORKs recipients’ ability to take advantage of these opportunities. Although the state welfare law includes a mandate to provide education and training that will move participants into “self-sufficient” work, strict 18/24 month time limits mean that few CalWORKs participants are able to go into longer training or educational programs that can truly move them out of poverty.¹²⁵

Put simply, education tends to reduce poverty. According to research by Dr. Robert Buck at San Diego State University, when welfare recipients are given the chance to attend college, one year of post-secondary education reduces the likelihood that a single parent family will have an income below the poverty level by more than 50 percent. A high school diploma reduces the likelihood of poverty by 25 percent. An Associate's level vocational degree reduces the likelihood of poverty by 53 percent; an Associate's academic degree reduces the likelihood of poverty by 71 percent; and a Bachelor's degree reduces the likelihood of poverty by an 80 percent.¹²⁶



MAINTAIN SUPPORT SERVICES FOR PEOPLE PARTICIPATING IN AND LEAVING CALWORKS

Many working parents in CalWORKs still need support services in order to make ends meet. In January 2003, approximately 94,000 families (18% of the CalWORKs population) will hit the five-year CalWORKs lifetime limit on welfare receipt.¹²⁷ It is important that California policymakers maintain employment supports and benefits for these and other welfare leavers. Benefits like childcare subsidies, food stamps, Medi-Cal, and housing subsidies become extremely important even after CalWORKs participation. In addition to those leaving the rolls, a significant number of those still in the CalWORKs system are working but not earning enough money to leave welfare. With time limits approaching and with the “Work First” model, the right post-employment services can become more vital than ever to recipients’ economic security.¹²⁸

In addition, reliable transportation is crucial to obtaining and maintaining employment. In California, where the current vehicle asset limit for welfare recipients is set at \$4,650, many poor families cannot own reliable cars at the same time as they receive food stamps and cash aid. California’s vehicle rule is more restrictive than forty other states’.¹²⁹ To ensure that welfare-to-work participants and welfare leavers have necessary and reliable forms of transportation, they should be allowed to own a reliable vehicle without jeopardizing their cash and food assistance.

FAMILY CAP AND MARRIAGE POLICIES HURT WOMEN AND CHILDREN

Under the current “family cap” provision in CalWORKs law, a recipient who gives birth to a child after having been on aid for 10 months continuously without a two-month break will not receive cash benefits for that child unless an exception applies.¹³⁰ This law punishes the entire family by requiring the family to live on less money: the children may go hungry, or the family suddenly may not have enough money for rent and become homeless. Like marriage incentives, the family cap policy attempts to control poor women’s lives and reproductive freedom by “incentivizing” their personal decisions and punishing them when they make decisions that do not conform to the government’s policies.

As a part of the TANF reauthorization debate, proposals have been put forth advocating more funding for marriage incentives. There are several reasons why these types of policies may be harmful to women, and why they do not always serve to move women into economic self-sufficiency:

- (1) Marriage does not necessarily move parents out of poverty. According to the U.S. Census Bureau, there are approximately 6 million married couples in the U.S. with a combined family income of \$20,000 or less per year. These low-income couples represent 10% of all married couples in the U.S.¹³¹ Studies have shown that low-income women generally marry low-income men;
- (2) Marriage incentive policies can penalize and endanger women who are in physically abusive relationships; and

- (3) These policies potentially pull funds away from programs that successfully increase women's earning potential by providing education and other supportive services (childcare and transportation) necessary to help women achieve economic self-sufficiency.

DOMESTIC VIOLENCE AND CALWORKS

- Eighty percent of women CalWORKs recipients surveyed indicated that they had experienced domestic violence at some time in their lives;
- One-third of CalWORKs recipients surveyed reported an incident of domestic violence within the last twelve months;
- Thirty-seven percent of surveyed abuse survivors participating in CalWORKs stated that domestic violence was their entire reason for applying for aid; 18 percent said that domestic violence contributed to their need for aid.¹³²

Domestic violence can affect survivors' ability to complete CalWORKs work requirements or attend appointments. In California, the State legislature adopted the federal Family Violence Option, which allows CalWORKs participants to count activities related to resolution of domestic violence (court appearances, social services, counseling, etc.) toward their mandated hour requirement of "work activities."

ALCOHOL AND OTHER DRUGS (AOD) AND MENTAL HEALTH (MH) AND CALWORKS

The California Institute for Mental Health reports that the state of California is the only state that has made a substantial commitment to addressing the needs of people with Alcohol and Other Drugs (AOD) and Mental Health (MH) issues. The State legislature included AOD and MH allocations in the original CalWORKs legislation, affirming the State's support for these populations. CalWORKs participants who have these kinds of issues should have continued access to services in order to increase their employability and ultimate economic self-sufficiency.

- One-half of CalWORKs participants have an AOD, MH, or domestic violence issue;
- Research has shown that providing services for participants with AOD and MH issues improves their rates of employment.¹³³

Although California has taken steps to support survivors of domestic violence, and people with mental health and substance abuse issues, California law does not allow individuals with certain drug felony convictions to participate in CalWORKs. This rule creates an additional barrier for women whose children have been sent to foster care as a result of the mother's incarceration. Without financial support from welfare, they will likely be unable to regain custody of their children. In addition, the rule singles out people who have committed drug offenses, but allows CalWORKs benefits to be given to people who have been convicted of other crimes.¹³⁴

DISABLED CALWORKS PARTICIPANTS

It is estimated that up to 40 percent of TANF participants have learning disabilities, and up to 28 percent have mental health conditions.¹³⁵ Although services to disabled CalWORKs recipients exist, thorough assessment of participants' disabilities, especially learning disabilities, is just beginning. Currently, there is no way to track how many people in the CalWORKs system are identified as disabled, or whether/how they are being accommodated. Nor is there currently a mechanism for the state to determine how many CalWORKs recipients are being exempted or sanctioned from the program due to a disability.

LIMITED ENGLISH PROFICIENCY (LEP) PARTICIPANTS

Over one-third of CalWORKs heads of household name a language other than English as their primary language. Almost three-quarters of these participants speak Spanish as a primary language, with Vietnamese as the next largest language group (8.9 percent).¹³⁶ Although state law mandates that county welfare agencies must provide sufficient bilingual staff and translation of written materials when 5 percent or more of clients in any local office speak that language, problems serving Limited English Proficiency (LEP) participants remain.

Independent studies by Equal Rights Advocates and the East Bay Community Law Center reveal that county welfare offices still have difficulty communicating with clients in their primary language, with consequences as severe as LEP participants being cut off from aid temporarily or sanctioned for failure to comply with a notice that was sent to them in English.¹³⁷ The Equal Rights Advocates study found that over half of the sample surveyed still used their children to translate for them.

E. ENSURING THE ECONOMIC SECURITY OF OLDER WOMEN

Throughout the U.S., older women face many barriers to economic security including discrimination in the workforce, decreased incomes, increased vulnerability to violence, and increased health risks. Overall, women receive lower monthly social security benefits due to decreased time spent in the labor force and lower wages. Although older women of all ethnicities experience economic insecurity, it is more prevalent among women of color.

In 1998, women accounted for 58 percent of California's population aged 65 and over.¹³⁸ California's elderly women are increasingly divided between wealthier baby boomers, who are more likely to be European American, and poorer women, who are more likely to be of color.¹³⁹

Poverty and Social Security Benefits

Seventy-five percent of the elderly poor in the U.S. are women.¹⁴⁰ Women do tend to live longer than men, but the disparity is also a result of women earning less than men and collecting less in terms of social security, pensions, and investments. In addition, by the time many women in California reach widowhood, they will have depleted their financial and health resources caring for ill husbands.¹⁴¹

In the U.S., the poverty rate of elderly women is 11.8 percent; the rate for elderly men is 6.9 percent.¹⁴² Over time, it is estimated that poverty will increase for mature and aged adults. Between 1995 and 2005, there will be an estimated 22.7 percent increase in the rate of economic insecurity among adults 45 and over.¹⁴³ In the U.S., women over 65 who have never married or who are widowed, divorced, or separated have a much higher probability of spending at least one year in poverty. Fifteen percent of married women spend a year in poverty, while 63 percent of women who have never married, 32 percent of women who are widowed, and 49 percent of divorced or separated women spend at least one year in poverty.¹⁴⁴

Currently, the average age a woman becomes widowed in the U.S. is 56. However, Social Security widow's benefits are not available until age 60. The years between 56 and 60 are known as the "widow's gap."¹⁴⁵ For one-quarter of all unmarried elderly women, Social Security is their only source of income. In 2001, nationally, women received an average social security payment of \$756 per month whereas men received an average of \$985.¹⁴⁶ These rates are comparable to California's.

When Social Security benefits for women of color in California aged 50 and over are calculated, they are significantly lower than the benefits for European American women (\$6,769 vs.

\$8,272).¹⁴⁷ This reflects women's lower lifetime wages. Women who rely on Social Security as their only or main source of income cannot be self-sufficient in California. Though older women may not face the same costs as a single mother of an infant, the least monthly amount a single adult needs to be self-sufficient in California is \$1,107 and she would have to live in Yuba City.

Older Women in the Workforce

In order to make ends meet, many older women participate in the workforce. Unfortunately, older workers are more likely to face discrimination. The California Work and Health Survey found that persons 51 and older are 50 percent more likely to report discrimination in employment. While 82 percent of California's displaced workers found new jobs, only 60 percent of workers aged 55 – 64 and 35 percent of workers aged 65 and older found new jobs.¹⁴⁸

Overall, women aged 55 and over comprised 11 percent of the total female workforce in the U.S. Figure 16 reveals the usual weekly earnings of women aged 55 – 64 and 65 and over. Most women in the U.S. aged 55 – 64 earn between \$500 and \$749 per week. Most women aged 65 and over earn between \$250 and \$349 per week.

Older workers' participation in the labor force is expected to increase. In 1995, 11.8 percent of people aged 55 and over were working. In 2005, it is estimated that 14.5 percent of the same age group will be in the workforce. Therefore, it is even more important that women are geared toward higher paying occupations.

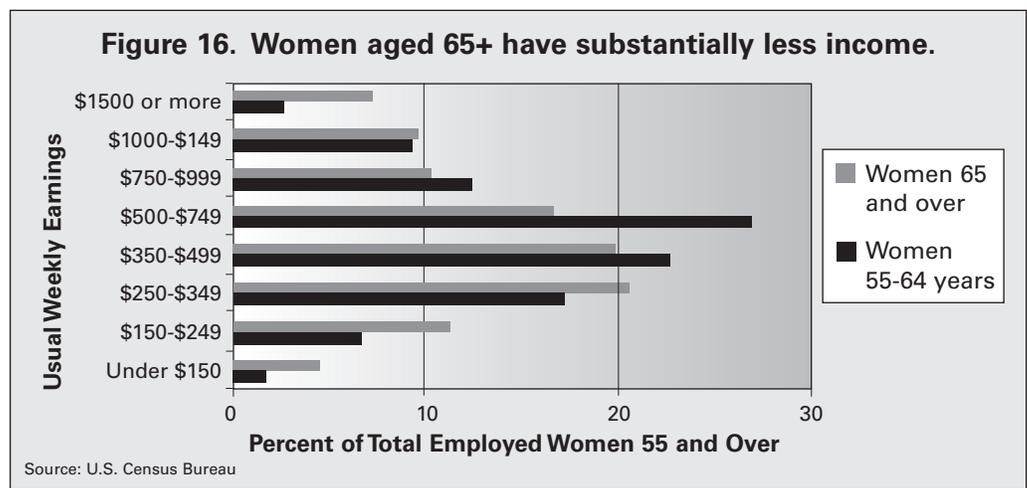
Another reason older women's incomes are lower than older men's is due to pension income. In 1998, only half of California's companies provided an employer-sponsored pension plan to its employees compared to nearly 60 percent of companies nationwide.¹⁴⁹ This

trend also holds true for Californians between the ages of 62 and 74. Forty-one percent of men in that age group and 23 percent of women receive retirement income from pensions.¹⁵⁰

Violence and Health

Violence is prevalent in older women's lives and negatively affects their economic stability. Women aged 65 and older are twice as likely to be mugged near their homes than younger women. Between 1974 and 1990, the murder rate for women age 65 and older increased by 30 percent while the murder rate for men the same age dropped by six percent. In terms of ethnicity, women of African descent aged 50 and over are twice as likely as European American women in the same age group to be victims of a violent crime. The costs of violence are many: medical care, relocation, increased security protection, replacement of stolen goods, and repair to damaged property are only a few.¹⁵¹

Health insurance is a must for older women. California has a high rate of uninsured people, and more than 60 percent of the uninsured are women.¹⁵² Osteoporosis, cardiovascular disease, cancer, and depression are major health issues facing older women that require costly comprehensive medical care and thus impact economic security.



VII. RECOMMENDATIONS

EDUCATION AND TRAINING

- Parents and teachers should encourage girls to engage in hands-on activities including sports, math, and sciences, beginning in primary school.
- School administrators, curriculum developers, teachers, and parents should encourage girls, beginning in middle school, to engage in activities that promote leadership and self-awareness and that introduce them to non-traditional occupations.
- Parents and teachers should encourage students to take four years of math and sciences in high school including biology, chemistry, and physics.
- Dropout prevention programs should be supported and implemented early in high school or in middle school in order to increase graduation rates for girls of African descent, Latinas, and Native American girls.
- Parents, teachers, and guidance counselors should encourage high school students to obtain some form of post-secondary education whether this is college or vocational education.
- The State of California should increase funding to ensure that Title IX, the law that requires equal access to educational opportunities by gender, is fully implemented and that compliance is monitored.
- The State of California should reinstate gender equity programs and support nontraditional occupational programs in high schools, regional occupational programs, and community colleges with state vocational education. California should participate in national efforts to increase federal funding under the Perkins Act.

EMPLOYMENT, WAGES, AND BENEFITS

- The State of California should pass living wage legislation (legislation that would require contractors or subcontractors of the State to pay a wage level set by state administrative or legislative law) with special emphasis on occupations where the majority of wage setting is done by state contract, such as childcare and home health care workers. Local governments that have not passed living wage ordinances should do so.
- The State of California and employers in the state should find the means to finance paid family leave. We encourage the legislature to pass and the governor to sign SB 1661 that would establish a family temporary disability insurance program to provide up to twelve weeks of wage replacement benefits to workers who take time off to care for a seriously ill child, spouse, or domestic partner or for the birth, adoption, or foster care placement of a new child. The bill is scheduled for hearing on August 14, 2002. According to Assemblymember Steve Shea, the bill is not tied to the state budget and only requires a simple majority vote.
- The legislature should pass and the governor should sign SB 1441, establishing the Healthy California Program (a consolidation of Medi-Cal, Healthy Families, and the Access for Infants and Mothers programs administered by the Managed Risk Medical Insurance Board). This two-stage plan to extend health care coverage to all citizens and legal immigrants residing in California would reduce existing barriers to offering universal coverage and maximize federal matching funds. This bill has been held in the Senate Appropriations

suspense file since May 23, 2002 because of the budget crisis. An aide to Senator Jackie Speier is confident that another effort to get this bill signed will be made next year.

- Employers should provide their employees with adequate benefits, including health insurance and paid sick leave.
- Employers should provide women employees, specifically women of color, with opportunities for leadership and professional development.
- Employers should provide contingent workers with partial benefits.
- Unions should support women's leadership in union governance and activities.
- The State of California should take part in efforts to increase federal funding under the Perkins Act for vocational education of single parents and displaced homemakers.
- The State of California should adopt the Convention on the Elimination All Forms of Discrimination Against Women (CEDAW).
- The Employment Development Department should collect data by occupation, gender, and ethnicity regularly and analyze pay disparities in the state between genders and across race and ethnicity.
- The Employment Development Department should collect data on women farmworkers, and private foundations and other funders should fund research on women farmworkers.

MAKING ENDS MEET

Food Insecurity/Hunger

- The legislature should pass and the governor should sign AB 2415 that would replace monthly reporting requirements for CalWORKs and food stamps with quarterly reporting. This legislation would link CalWORKs, MediCal, and food stamp eligibility. The bill has been held in Assembly Appropriations since May 22, 2002. The contents of the bill that relate to quarterly reporting were adopted into the Governor's budget, and the implementation language from AB 2415 has been placed into AB 444, the budget trailer bill. Efforts to streamline food stamp eligibility for Medi-Cal recipients were unsuccessful and this aspect of AB 2415 is dead for this year.
- California should increase outreach efforts for food stamp availability. The federal government matches state investment in food stamps outreach dollar-for-dollar, but California has yet to take advantage of these funds to let people who work, and particularly immigrants, know about the availability of food stamps.

Childcare

- The State should develop a master plan for the state's subsidized childcare and child development system.
- Legislators and advocates should take steps to increase the supply of quality care, especially for disabled children.
- The governor and the legislature should work to remove any reductions in the state's childcare programs for low-income and at-risk children and families;
- California must ensure access to quality care that is culturally and linguistically appropriate.



- The State should work with childcare employers to ensure that childcare workers are paid self-sufficient wages and provided with health care benefits.
- The California Department of Education should be required to develop and operate an adequate system to collect and analyze data on childcare.

Housing

- The State should provide partial funding for and leverage local and private funds to preserve “at-risk” housing, housing that is currently set aside for low-income, elderly, and disabled persons.
- The State of California needs to increase funding for the Emergency Housing and Assistance Program to help the homeless.
- The State should increase investment in home ownership assistance to low and very low-income families.
- The State should increase tax incentives to businesses for offering benefits that support a portion of their employees’ childcare costs.

Strategies to Support Women in Making Ends Meet

- The State of California should adopt the Self-Sufficiency Standard to use for client counseling, program development, and performance-based accountability in California’s workforce development and welfare systems.
- California should change its Unemployment Insurance program so that the base period used for calculating benefits is based on the most recent periods of employment.
- When resources permit, California should pass legislation that creates a refundable state Earned Income Tax Credit.
- The legislature should pass and the governor should sign AB 692 that would create an Individual Development Account (IDA) program under which eligible participants would be allowed to establish IDAs for the purposes of post-secondary education, first home purchases, major home repairs, and business capitalization. This bill has been held in Senate Appropriations for an extended period of time because of the state’s budget crisis. Aides for Senator Dion Aroner are not optimistic the bill will pass because there is no funding to implement such a program. An attempt to secure Workforce Investment Act funds for the bill was also unsuccessful.
- Local governments, unions, and developers should collaborate to adopt accountable development strategies that would link economic development tax incentives and contracts to providing living wages, benefits, and affordable housing within their communities.

WELFARE REAUTHORIZATION

- Poverty reduction, not caseload reduction, should be the focus of welfare reform. State and county welfare departments should be encouraged to develop policies that move welfare recipients out of poverty for the long term by creating incentives to place CalWORKs recipients in jobs that pay self-sufficient wages.
- Increase accessibility to food stamps by replacing monthly reporting requirements with quarterly reporting, or require the state to choose another reporting system;
- When the labor market cannot provide sufficient job opportunities, individuals should be

exempted from the five-year time limit (similar to the federal rule suspending the three-month time limit for able-bodied adults in the food stamp program);

- People who are working but not earning enough to move off cash aid should be exempted from the five-year time limit.

Support Services for Those Leaving CalWORKs

- Exclude the limitation of one car per household for CalWORKs/food stamp resources so that newly-employed people do not have to eliminate what may be their primary mode of transportation in order to receive cash benefits.
- California should fully fund childcare subsidies for all eligible former CalWORKs recipients.
- The State should adopt the federal option to establish food stamps as a transitional benefit for people leaving CalWORKs.
- Maintain the state law option to continue children's benefits after the five-year lifetime limit (which will occur in January 2003 for many CalWORKS participants).
- State and county incentive dollars should be shifted to support shortfalls in funding.

Education and Training

- Eighteen and twenty-four month time limits for education and training under CalWORKs should be extended.
- CalWORKs recipients need more information about their right to education as allowable welfare-to-work activity and about how to use financial aid or Individual Development Accounts to pay for educational programs so that recipients can pursue education on their own if they are excluded from the CalWORKs program.
- Fully fund CalWORKs services at community colleges.
- For those CalWORKs participants pursuing education, allow study time to be counted toward the CalWORKs hourly work requirement.

Marriage, Family Cap, and Domestic Violence

- California should continue its policies allowing survivors of domestic violence to include domestic violence resolution activities as part of work requirements. The State should also require counties to allow domestic violence survivors to waive any state or federal program requirement where there is a connection between the abuse and the inability to meet the requirement.
- The State should provide additional separate allocation of funds for domestic violence services.
- The five-year time limit should be exempted for any CalWORKs recipient who has a domestic violence waiver or is receiving domestic violence services.
- Legislators should examine and work to mitigate the impact of any federally-imposed marriage policies on low-income women, especially women survivors of domestic violence.
- California should eliminate the family cap in the CalWORKs program.
- Counties should focus on identifying barriers to employment including domestic violence and ensure that welfare recipients are referred to appropriate services.

Alcohol and Other Drugs and Mental Health

- The State should maintain current levels of discrete funding for specified AOD and MH allocations.
- The State should enact legislation to authorize use of state CalWORKS funds, including AOD and MH allocations, for support services to adults who are exempt from welfare-to-work requirements because of a disability or because of caring for a child with a disability, a dependent child of the court, or a child at risk of placement in foster care.
- State law should be amended to enable persons with drug felony convictions to receive aid, if otherwise eligible.¹⁵³
- The State should create incentives within counties for the development of integrated programs that address multiple barriers to employment.¹⁵⁴

Disabilities:

- Fully implement All-County Letter 01-70, which creates a screening and evaluation procedure for CalWORKs recipients for learning disabilities.
- Extend the 18/24 month limit and the 60-month lifetime limit for welfare recipients with disabilities who cannot complete education or training programs before their time limits expire.
- The California Department of Social Services should collect data on individuals on CalWORKs who have disabilities and who have been exempted and/or sanctioned due to a disability. The Department should also collect data and track performance of counties in implementing the learning disabilities protocol issued in October 2001.

Limited English Proficiency:

- California Department of Social Services and county welfare departments should consistently evaluate clients' English proficiency through observation during appraisal and/or job search and build on these observations during assessment in order to determine the most appropriate combination of work and/or educational/ English as a Second Language (ESL)/ Vocational English as a Second Language (VESL) activities for Limited English Proficient that would allow participants needed to find self-sufficient employment.
- Federal law should explicitly require states to count ESL course-time as an eligible activity, and participation in ESL courses should continue to be counted as a welfare-to-work activity in California.
- California should provide a range of CalWORKs services, including education and training, to LEP participants commensurate with those offered to non-LEP participants, including prioritization of funding for job-training programs that include the functional context education approach (an approach that simultaneously integrates learning a vocational skill and English).
- California should prioritize funding for effective translation services within the Department of Social Services.
- CalWORKs participants should be exempted from time limits while participating in basic ESL if it is a necessary precursor to enrolling them in further job training or vocational ESL courses.

Housing:

- CalWORKs participants leaving welfare should be encouraged to use underutilized transitional housing subsidies.
- Local public housing authorities and local county welfare departments should work together to ensure that the Housing and Urban Development (HUD) “earned income disregard” is applied to welfare recipients who are in transition from welfare to work, and should be more pro-active in informing public housing tenants about this program.¹⁵⁵

The policy recommendations for the preceding welfare section were compiled from the following organizations:

- California Budget Project
- California Food Policy Advocates
- California Housing Advocates
- California Institute for Mental Health
- Californians for Family Economic Self-Sufficiency/National Economic Development and Law Center
- Childcare Law Center
- Law Center for Families
- Los Angeles Alliance for a New Economy
- LIFETIME (Low-Income Families’ Empowerment through Education)
- Western Center on Law and Poverty

OLDER WOMEN

- The State of California should participate in efforts to prevent the privatization of Social Security.
- Californians should support the passage of HR 4069, the “Social Security Enhancements for Women Act,” to close the widow’s gap by increasing benefits and expanding eligibility for elderly and disabled widows and divorced spouses.
- Violence intervention and prevention programs throughout the state, particularly direct service programs, should address the specific needs of older women.
- The State, along with health services agencies, health care providers, and others, should design and implement programs specific to older women’s health needs, specifically older women of color.
- Older women would benefit significantly from employers shortening the time it takes for employees to become vested in their retirement plans.



VIII. CONCLUSION

The number of single women with children living in poverty has reached epidemic levels. Multiple interventions and increased attention are required if California is to become a state where women and girls thrive. Throughout this report, we have highlighted many factors that contribute to economic security and insecurity throughout a woman's lifespan, from primary and secondary education to later life. During the past 20 years, there have been dramatic changes to the fundamental economic structures of California, the U.S., and the world. Wages have remained stagnant while the cost of living has increased, particularly housing costs, and the safety net continues to weaken. Gender segregation in education, training, and occupations; gender discrimination, and gender-role socialization continue to adversely affect women's economic security.

When we look at girls' experiences in education, we see how they closely mirror women's lives in the workforce. Girls tend not to be encouraged toward taking advanced math, science, and technology courses, and women in the workforce tend not to be employed in those fields. Girls experience high rates of sexual and physical violence, including sexual harassment, which negatively affect their well-being, and this is also true of adult women and older women. The number one reason girls in California drop out of school is because of pregnancy, and many women leave the workforce at some point in their lives to bear and raise children. Pregnancy for girls can mean an end to their education, which results in harsh limitations on their job opportunities when they are ready to enter the workforce. Childbearing for adult working women can mean leaving work temporarily or permanently, which has immediate effects on their income and also affects their long-term economic security. Reduced time in the workforce translates to reduced income as well as lower Social Security benefits and pensions. Women who have spent time outside the workforce are likely to have less money saved or invested in retirement funds. Poverty is the number one barrier for students' participation in extracurricular activities, and even when girls do participate in activities such as sports, they are not provided with equal funding as boys' athletics. Adult women and older women who are economically insecure also do not have the luxury of "extracurricular activities" such as taking time off from work to pursue personal activities or taking vacations. Economic insecurity also prevents women from asset-building in the form of saving, buying a house, or investing.

Women must be supported in establishing economic security from a young age. Already in primary and secondary education, girls living in poverty must be provided with the same opportunities and resources as their economically secure counterparts. Girls in middle school and high school need to be encouraged toward math, sciences, and technology, and should be informed about high-wage, non-traditional courses and occupations. Women and girls must be supported in childbearing and raising, as the presence of children seems to strongly correlate to the potential for poverty — for married as well as single people. California is seeing a rise in low-wage, low-skill positions. Therefore, now is the time to provide women and girls with the resources necessary to ensure their long-term economic security, and encourage employers to pay living wages and provide benefits. Any new and all existing policies and programs that have any direct or indirect effect on economic security should be screened with an intersectional approach and gender lens analysis to ensure that laws will benefit all women and not inadvertently harm some of them.

Strategies for moving women and their children out of poverty require interventions at local, state, and national levels and within the public, private, and non-profit sectors. Creating a master plan for California to eradicate poverty among women and children should be prioritized. The data and recommendations within this report provide important steps toward that goal.

IX. APPENDIX OF TABLES AND FIGURES

TABLES

- Table 1: Union workers earn more than non-union workers.
Table 2: Women earn less than men within the same occupational groups.
Table 3: Women earn less than men across race and ethnicity.

FIGURES

- Figure 1: European American men have the highest earnings in the U.S.
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Figure 14: Women in urban areas are failing to make ends meet.
Figure 15: Women in rural areas are failing to make ends meet.
Figure 16: Women aged 65+ have substantially less income.



X. NOTES

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ABOUT THE WOMEN'S FOUNDATION AND OUR CO-RELEASERS

THE WOMEN'S FOUNDATION pursues a vision of women and girls thriving in an environment of political social, cultural, civil, and economic justice. Our mission is to serve as a voice and advocate for the needs of women and girls; to provide funding, resources, and technical assistance; and to convene for dialogue and collaboration.

The Women's Foundation is the oldest and largest philanthropic fund for women making grants in the western United States. Since 1979, The Foundation has awarded 850 grants totaling nearly \$7.5 million to more than 550 organizations serving low-income women and girls. Our highest priority is promoting and protecting the human rights of women and girls in the political, social, cultural, civil, and economic arenas. Throughout our history, The Women's Foundation has been proud to channel the largest possible percentage of its resources into the hands of the community.

In addition to grantmaking, The Women's Foundation convenes individuals, organizations, and institutions to share perspectives and build coalitions. In the past year, we convened groups throughout California to strategize about reproductive rights and health, women's wages and benefits, and the impact of environmental hazards on women's and girls' health.

The Women's Foundation shares its expertise with grantees and applicants in the form of technical assistance. In 2001, we presented workshops around the state on topics from writing grant proposals to evaluating completed programs.

CALIFORNIA BUDGET PROJECT (CBP) was founded in 1994 to provide Californians with a source of timely, objective, and accessible expertise on state fiscal and economic policy issues. The CBP engages in independent fiscal and policy analysis and public education with the goal of improving public policies affecting the economic and social well-being of low and middle income Californians.

CALIFORNIA WOMEN'S LAW CENTER (CWLC) works to secure justice for women and girls by ensuring that life opportunities for women and girls are free from unjust social, economic, and political constraints. The CWLC believes that collaboration with others is essential in order to accurately identify the ways in which institutions harm women and girls and to effectively design a remedy for that harm. The CWLC believes that lasting change is only possible when women and girls are empowered to be their own best advocates.

NATIONAL ECONOMIC DEVELOPMENT AND LAW CENTER (NEDLC) is a multi-disciplinary legal and planning resource center whose mission is to contribute to the abilities of low-income persons and communities to realize their full potential. NEDLC does this by collaborating with community organizations to develop integrated community-building skills, indigenous leadership, and community-building creativity in order to build local capacity and achieve greater economic, social, cultural, and human development.

STATE OF CALIFORNIA COMMISSION ON THE STATUS OF WOMEN, a non-partisan state agency, works in a culturally inclusive manner to promote equality and justice for all women and girls by advocating on their behalf with the governor, the legislature, and other public policymakers, and by educating the public in the areas of economic equity including educational equity, access to health care including reproductive choice, violence against women, and other key issue areas identified by the Commission as significantly affecting women and girls.

WOMEN OF COLOR RESOURCE CENTER (WCRC), established in 1990, is a non-profit education, community action, and resource center working on social justice issues that affect women of color. WCRC develops and distributes education and information resources about women of color that support, sustain, and advance social justice movements. WCRC facilitates dialogue and common work among community organizers, researchers, scholars, and advocates about the current conditions facing women of color and strategies for change. The organization also collaborates on community-based projects aimed at developing the leadership of women of color.

WOMEN'S LEADERSHIP ALLIANCE (WLA) is a consortium of approximately 20 Bay Area women's organizations. Formed in 1998, WLA works to advance the economic security of women. Leaders of local women's groups meet monthly to spur interest, dialogue and activism on issues that are critical to economic and political power for women. Through its work, WLA hopes to increase collaboration and cross-education between groups on identified issues.

We would like to thank the following organizations and individuals for their assistance:

Akonadi Foundation

Jenny Erwin, Department of Labor, Women's Bureau

Karen Humphrey, Education Consultant

Kathryn Johnson, San Francisco Urban Institute, San Francisco State University

Kelly Jenkins-Pultz, Department of Labor, Women's Bureau

Kate Karpilow, Institute for Research on Women and Families

Paul Kivel

Cindy Marano, National Economic Development and Law Center

Jean Ross, California Budget Project

SBC Pacific Bell

Diana Spatz, Low-Income Families' Empowerment Through Education (LIFETIME)

Myra H. Strober, School of Education, Stanford University

Photography credits:

Miz Cozma, digital photo retouching: cover photo

Tony Gómez: pgs. 30 and 39

Donna A. Korones: pgs. 2 and 20

Ann P. Meredith: pgs. 35 and 36

From the film *Secrets of Silicon Valley* by Alan Snitow and Deborah Kaufman: pg. 5

Nita Winter: cover photo, contents page, pgs. 9 and 33

Pamela Wilson: Production Editor

Sharon Parham: Graphic Design

THE INITIATIVES FORUM

Failing to Make Ends Meet is issued by The Women's Foundation as part of **The Initiatives Forum**, our five-year policy action fund, designed to link community advocates and organizers with policymakers to create lasting change for California's women and girls. **The Initiatives Forum** focuses on two issues:

- improving wages and benefits in the sectors of the economy that most heavily employ women, and
- addressing the relationship between environmental hazards and women's health.

Major activities undertaken as part of **The Initiatives Forum** include:

- Grantmaking to grassroots organizations working to increase women's and girls' participation in solving problems that impact their lives;
- Convening individuals, organizations, and institutions in strategic ways to shape policy, share best practices, build bridges across sectors, and link to new partners; and
- Conducting research and analysis for policymakers, advocates, and funders to use as tools to further their work.

HISTORY, RESEARCH, AND PUBLICATIONS

As the first step toward establishing **The Initiatives Forum**, The Women's Foundation commissioned groundbreaking research on the concerns of California's women and girls. We shared the results in our report, *Taking the Initiative: What Women and Girls Want for California's Future* (2000). The Women's Foundation used the survey results to shape **The Initiatives Forum's** issue areas and strategies.

In January 2001, The Women's Foundation released *Nearly A Failing Grade: A Report Card on the Health Status of Women and Girls in California*, a snapshot of the State of California's policy investment in women's and girls' health. *Nearly A Failing Grade* addressed performance in four key areas:

- Basic health status
- Access to coverage and care
- Women's health and the environment
- The framework of California's policies for women's health.

Nearly A Failing Grade includes policy recommendations to California's governor and legislature, environmental enforcement officials, employers, and the women and girls of California to work for change in each of these areas.

The Women's Foundation made its pilot round of **Initiatives Forum** grants in 2001. These grants focus on the disproportionate impact of environmental conditions and low wages on the health and livelihood of women in California's Central Valley and Silicon Valley.

To see a complete list of **Initiatives Forum** grantmaking, to download publications, or to learn more about The Women's Foundation and upcoming events, visit our website at www.twfusa.org. To request hard copies of any of these reports, call (415) 837-1113 or send email to info@twfusa.org.

