

FAILING TO MAKE ENDS MEET:

A Report on the Economic Status of Women in California

Issued by The Women's
Foundation with the
California Budget Project,
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

May 2002



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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. We have used this compendium to shape recommendations for the State of California. We have gathered data and shaped recommendations with the California Budget Project, Californians for Family Economic Self-Sufficiency, California Women's Law Center, National Economic Development and Law Center, the State of California Commission on the Status of Women, Women of Color Resource Center, Women's Leadership Alliance, and other experts. This summary presents the highlights of our full document, *The Feminization of Poverty: Women in California Failing to Make Ends Meet*.

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 used to offer higher pay and benefits outside of the U.S. Because of this increasingly global economy, there is a greater need for a more highly educated domestic workforce to work at the non-manufacturing jobs that remain in the U.S. In addition, there has been an erosion of labor laws, specifically with regard to union organizing and the enforcement of wage and hour laws, and 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 has motivated us to examine women's economic status now.

We address the issue of women's economic status because women are over-represented in low-wage occupations, because women tend to have substantially less income than men, and because 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.

One additional factor that makes the examination of women's economic status particularly important at this time is that in the summer of 2002, the federal government will reauthorize the 1996 welfare reform legislation. This policy is important in itself, and it will have a strong impact on other poverty-related policies.

GOALS AND SCOPE

This summary is intended to provide activists, researchers, policymakers, and the media with a useful tool to advocate for the improvement of women’s economic status and, consequently, the security and well being of their families. We offer a vision of economic security for the women of California and a set of recommendations that could move us as a state closer to that vision. A compilation of research as background for our recommendations is also included. This summary is intended to provide the highlights of the full report, *The Feminization of Poverty: Women in California Failing to Make Ends Meet*.

OUR APPROACH

Our concern with the economic status of women in California is informed by The Women’s Foundation’s commitment to understand the situation of each individual woman and specific groups of women. We do this by looking at the intersecting characteristics of women’s lives, 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. It is important to The Women’s Foundation that California is a state in which women and girls can thrive, and in order to thrive, women must be economically secure. Therefore, assessing women’s economic status in the state is critical.

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. Women 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. Women should not be discouraged from or denied access to meaningful education and training. Economic security is not simply about whether women obtain college degrees or how much money they make. Economic security also involves addressing short-term and long-term stability — 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 are the factors that affect women’s economic status?

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 looks at gender as well as race, geographic location, and family type.

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. Recommendations for how to remedy the documented inequities can be found following the findings. We have also provided information about our methodology, definitions, and the limitations of the report.



SUMMARY OF FINDINGS



The following presents a summary of the key findings of our full report and recommendations for improving women's economic status. Please see *The Feminization of Poverty: Women in California Failing to Make Ends Meet* for a detailed discussion on each of these areas. To request this report, visit our website <www.twfusa.org>, email us at info@twfusa.org, or call our offices at (415) 837-1113.

I. EDUCATION AND TRAINING

Educational attainment strongly predicts women's potential for escaping poverty or achieving economic security. The college degree of today is, in many ways, the high school degree of the past. In order to move out of low-wage jobs, women need to attain some form of post-secondary education or vocational training.

A. PRIMARY AND SECONDARY EDUCATION

- *When compared to the rest of the country, California ranks 46th (fourth from last) in K–12 per pupil expenditures and 34th in percentage of high school completion.²*
- *Girls in California have slightly lower dropout rates than boys (10 percent compared to 12 percent). However, the biggest difference in dropout rates occurs among ethnic groups. Students of African descent (18 percent), Latinas (15 percent), and Native Americans (14 percent) drop out at higher rates than European American and Asian American students.³*
- *Girls who drop out of high school, most often because of pregnancy, family needs, or work, are the most economically vulnerable. In California, girls of African descent and Latinas have the highest dropout rates.⁴ California ranks 18th highest in the U.S. in the number of teen pregnancies.⁵*
- *Research shows that matriculation in advanced math courses in high school positively and strongly correlates to success in post-secondary education and employment.⁶ Although girls' participation in advanced math courses has increased through the 1990s, 34 percent of high school-aged girls in the U.S. report being advised by a faculty member not to take math in their senior year.⁷*
- *At a time when technology skills are critical in our future workforce, girls continue to be under-represented in computer sciences. In fact, in Silicon Valley, boys are three times more likely to enroll in Advanced Placement Computer Science.⁸*

B. POST-SECONDARY EDUCATION AND TRAINING

The picture for women in California in post-secondary education and training is mixed. Data reveal that some Californians are doing well when it comes to educational achievement.

- *The 1998 reauthorization of the federal Carl D. Perkins Vocational Act resulted in major cutbacks in funding for gender equity programs in vocational education and assistance to single parents and displaced homemakers. A 2001 study conducted by the National Coalition for Women and Girls in Education found that California is losing ground in supporting women and girls in vocational education and nontraditional training.*⁹
- *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.*¹⁰ *Twenty percent of women in California have four or more years of college. California ranks 13th in the nation in the percentage of women with four or more years of college.*¹¹
- *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.*¹²
- *In 1990, women in CA with a high school diploma had median annual earnings of \$19,000, whereas women with college degrees had median annual earnings of \$29,500.*¹³
- *In 1997, 30 percent of men and 25 percent of women in California had a four-year college degree or higher.*¹⁴ *In 2000–2001, women earned 53.7 percent of the Bachelor’s degrees awarded by the University of California.*¹⁵
- *California ranks first in the nation in the number of Ph.D. and graduate students who are scientists and engineers. However, less than 30 percent of these students and graduates are women.*¹⁶
- *In 1996, only 11.3 percent of registered apprentices (in all fields) in California were women.*¹⁷
- *One route to increased earnings is for women to seek training in higher paying, nontraditional jobs. In 2001, California construction workers earned an average of \$23 per hour, nearly twice what administrative support workers earned.*¹⁸

II. EMPLOYMENT, WAGES, AND BENEFITS

Women comprise nearly half of California’s labor force but are concentrated in traditional, low-wage jobs. In addition, women continue to earn substantially less than their male counterparts, even when their educational attainment levels are the same or when they are employed in the same occupation. Often, what a woman earns is shaped as much by race as it is by gender. Plus, all of the data on what women earn must be put in the context of what it costs to live in California.

- *Women are concentrated in traditionally female, low-wage occupational sectors such as services, administrative support, and sales. In 2000, women in the U.S. were most highly concentrated in administrative support occupations where they had median weekly earnings of \$487.*¹⁹ *The leading occupational group for men in the U.S. in 2000 was “executive, administrative, and managerial,” where they had median weekly earnings of \$1,014.*²⁰ *These same trends hold true for California. In 1990 (the most recent year for which data are available), over 60 percent of all women workers in California were employed in sales, services, and administrative support occupations.*²¹

“
So many of
California’s women,
especially women of
color, are being left
behind. This report’s
recommendations
are a call to action.
California’s women
deserve policies
designed to ensure a
brighter economic
future.”

— LINDA BURNHAM,
WOMEN OF COLOR
RESOURCE CENTER



- *The minimum wage in California is \$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.*²²
- *In 1998, California ranked 12th in the U.S. in the percentage of women who were employed in managerial and professional occupations: 34 percent of the managerial and professional jobs in California were occupied by women.*²³
- *In 2000, the median annual income for women in California was \$20,527.*²⁴ *According to research by the Institute for Women's Policy Research, California ranked ninth in the U.S. in 1997 in women's median annual earnings.*²⁵
- *In California, the median family annual income in 1996 for single women with children is lower than it is for single men (\$17,000 compared to \$25,900).*²⁶
- *When women's and men's wages are compared within the same occupation, women earn less. For example, in the U.S. in 2000, women comprised 97.8 percent of all registered nurses yet earned only 88 percent of their male colleagues' wages.*²⁷ *In the service sector where nearly 30 percent of all women are employed, the median weekly earnings for women are \$335, while the median weekly earnings for men are \$438.*²⁸
- *The wage gap between men and women has not been closed in any state in the nation. Over the last 20 years, California has done a better job in closing this gap than other states and ranks sixth in the nation.*²⁹ *In 2000, women in California earned 82 percent of men's earnings.*³⁰ *In 1999, women in the U.S. earned 77 percent of men's earnings.*³¹
- *Women's earnings, career advancement, and long-term security are often negatively impacted by part-time work. In 2001, California ranked 46th in the nation in the number of people, the majority of whom are women, who were working part-time but wanted to be working full-time.*³² *Part of the reason for this is California's job gap of 2.6 job seekers for every one job opening, with nearly half of California's job growth concentrated in occupations requiring little training and paying low wages.*³³
- *Racial and ethnic discrimination exacerbates women's likelihood of poverty. 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.*³⁴
- *Asian American women are over-represented in low-mobility jobs in the garment industry and in services, clerical work, sales, and domestic household work.*³⁵ *The top three occupations of employed women of African descent in 1996, nationally, were nursing aids, orderlies, and attendants; cashiers; and secretaries.*³⁶
- *California ranks 46th in the nation in employers providing health coverage to their employees.*³⁷

III. MAKING ENDS MEET

Over the past 25 years, wages have remained stagnant while the cost of living has dramatically increased. 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.³⁸ 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.³⁹ 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.

A. FOOD INSECURITY/HUNGER

Women of color in California regularly experience food insecurity. Food insecurity can mean that women do not have enough food, cannot afford nutritious food, go without food so that other members of the family can eat, do not know where the next meal is coming from, or skip meals.

- *While the national rate of food insecurity is 10 percent,⁴⁰ 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.⁴¹ In California in 2000, female-headed households represented 80 percent of those receiving food stamps.⁴²*
- *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.⁴³ 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.⁴⁴ California has seen the largest percentage drop in food stamp participation nationwide in the same time period.⁴⁵ 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.⁴⁶*
- *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 are headed by non-citizens.⁴⁷*

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Economic security is a human right. California can take the lead in ensuring economic security for all women by joining The Women's Foundation and its partners to create a more just and secure future for ALL.

— PATTI CHANG,
THE WOMEN'S
FOUNDATION

B. CHILDCARE

Available quality, affordable, and reliable childcare is a critical need for all working parents.

- *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 \$8,521.⁴⁸ The average annual childcare cost in the U.S. is \$5,000. A full-time, year-round woman worker earning minimum wage in California would earn \$14,040 before taxes.⁴⁹ Thus, a mother with a toddler who received no child care assistance could spend more than half of her income on childcare.*
- *Quality childcare in California is not only costly but unavailable to many families. Licensed childcare in California meets only 22 percent of the estimated need.⁵⁰*
- *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. 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.⁵¹*
- *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.⁵²*

C. HOUSING

Women's economic insecurity is compounded by the tremendous lack of affordable housing in California. There has been a significant shortfall in the production of affordable housing units, particularly multi-family units. Housing costs are too high for the average family's income.⁵³

- *Nearly half of all renters in California pay more than the recommended 30 percent of their income toward housing. Ninety-one percent of low-income people spend more than 30 percent of their incomes on housing and 67 percent spend 70 percent of their incomes.⁵⁴*
- *California ranks 48th in the nation in the number of citizens who own homes.⁵⁵ Forty-two percent of all California households are renters, while 60 percent of African descent households and 58 percent of Latino households are renters.⁵⁶*
- *During the 1990s, the state added an average of only 28,089 multi-family housing units per year — grossly under the necessary 300,000 units per year.⁵⁷*
- *Twelve percent of the state's housing units are substandard.⁵⁸*
- *Rising housing costs have led to substantial increases in overcrowding. Between 1980 and 1990, overcrowding nearly doubled and has worsened in the last decade.⁵⁹*

D. WORKING BUT POOR

The U.S. Department of Labor defines the working poor as persons who spend at least 27 weeks per year in the labor force but whose incomes fall below the official poverty level. This definition is not an adequate measure of the working poor in California.

In California, the primary reason that women are working but poor is the cost of living. The Self-Sufficiency Standard, a measure of the income required to live at a basic level in every county in California, is a better means of assessing poverty because it takes the cost of living into account.

- *Seventy-one percent of Californians eligible for food stamps in 1999 were from working households.*⁶⁰
- *In the U.S. in 1999, 21 percent of those living at or below the federal poverty level were working.*⁶¹
- *In 2000, 41 percent of poor Californians were in families where at least one member worked more than 1,500 hours in one year.*⁶²
- *A minimum wage of \$6.75 is only enough for a full-time working woman with no children to be self-sufficient in 20 of California's 58 counties — all of which are rural. The lowest hourly wage a woman with one child can earn in order to be self-sufficient is \$10.40, and she would have to live in Madera County. To live in any of the major metropolitan areas, such as Los Angeles, San Francisco, San Jose, or San Diego, a woman with one child would have to earn a minimum hourly wage of \$16.38 in order to be self-sufficient.*⁶³
- *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.*⁶⁴ *Although IDA legislation has been introduced on several occasions, California has failed to make this asset-building resource available to California's working families.*
- *State tax policies can make significant differences in helping move people out of poverty. California has the highest income tax threshold (the income level at which families begin paying income tax) in the country.*⁶⁵
- *California has high rates of sales tax and excise taxes (tax on gasoline, alcohol, tobacco, etc.). California's poorest families pay the most in 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.*⁶⁶
- *A state Earned Income Tax Credit (EITC) is another tax policy that would significantly benefit low-income women. Although 15 states and the District of Columbia have passed a state EITC, California has yet to do so.*⁶⁷ *In 2000, California did pass a Refundable Child Care Credit which provides a tax credit to low income families paying for child care.*
- *Until last year, when the state increased unemployment insurance recipients' payable benefits, California had the lowest benefit rate in the country. California's unemployment system disregards the most recent three to six months of employment, which discriminates against the disproportionately female workers in low-wage sectors who have only been in the workforce a short time. In California, less than half of the people who have been laid off actually receive benefits and fewer women than men receive benefits.*⁶⁸



IV. WOMEN AND WELFARE IN CALIFORNIA

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In 1996, President Clinton signed into federal law major changes to the welfare system. 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; 2) the implementation of work requirements in exchange for cash assistance for families with children; and 3) the transfer of authority to the states. In response to this federal legislation, California adopted California Work Opportunity and Responsibility to Kids (CalWORKs) as its welfare program. In the Spring and Summer of 2002, the U.S. House and Senate will be reauthorizing this legislation.

- *One-third of all welfare recipients are working but not earning enough to leave cash aid.⁶⁹*
- *Research establishes the importance of post-secondary education in moving people out of poverty. CalWORKs has one of the most progressive TANF policies on allowing post-secondary education activities to meet the work requirement for women receiving welfare. However, this policy is currently threatened by the governor's budget cuts. Additionally, California "work first" policies discourage many women who receive welfare from seeking post-secondary training, thus keeping them in low-wage, low-benefit, "dead end" jobs. In a soon-to-be published study by the Center for Law and Social Policy and the California Community Colleges Chancellor's Office, data indicate that CalWORKs Community College students increase their earnings substantially and find steady employment after exiting college. This study found that CalWORKs recipients employed year-round during their last year in college increased their median annual earnings by 43 percent after being out of college for one year.⁷⁰*
- *One study of working women leaving welfare in San Francisco and San Jose revealed that they had average hourly wages of \$6.36.⁷¹ Working women leaving welfare throughout the U.S. earn a median wage of \$7.15 per hour.⁷²*
- *In the current debate on welfare on Capitol Hill, there is increased emphasis on marriage and "family formation." This can be harmful to women who are or have been in abusive relationships. This emphasis also fails to address the need to build a woman's capacity to sustain herself and her dependents no matter her marital status.*
- *Eighty percent of CalWORKs recipients surveyed indicated that they had experienced domestic violence at some time in their lives.⁷³ The CalWORKs program allows for access to domestic violence services and waivers while women work through these issues. However, not many recipients obtain access to these benefits.*
- *It is estimated that up to 40 percent of TANF participants have learning disabilities, and up to 28 percent have mental health conditions.⁷⁴*
- *Over one-third of CalWORKs heads of household name a language other than English as their primary language.⁷⁵ However, few are provided with language or culturally-appropriate CalWORKs services.*
- *Only 19 percent of those leaving CalWORKs are getting food stamp benefits, even though 76 percent have a hard time paying for basic needs such as food and housing.⁷⁶*

V. ENSURING THE ECONOMIC SECURITY OF OLDER WOMEN

Older women face many barriers to economic security including decreased time in the labor force, age discrimination in the workforce, decreased incomes, low social security benefits, increased vulnerability to violence, and increased health risks. Although older women of all ethnicities experience economic insecurity, it is more prevalent among women of color. 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.⁷⁷

- *In 1998, women accounted for 58 percent of California's population aged 65 and over.*⁷⁸
- *In 2000, women in the U.S. aged 65 and over had a poverty rate of 12.2 percent whereas men of the same age group had a poverty rate of 7.5 percent.*⁷⁹
- *In 2000, people in California aged 65 and over had a poverty rate of eight percent compared to the national rate of 10 percent.*⁸⁰ *The state rate jumps to 22 percent (using statistics for 1998–2000) when measuring poverty at 150 percent above the poverty line.*⁸¹ *In California there are significant differences in the poverty rates in different cohorts. Unmarried women have much higher poverty rates than married women (14.4 percent vs. 5.5 percent) and the poverty rate for older women of color is also significantly higher than for older European American women (14.4 percent vs. 7 percent).*⁸²
- *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.*⁸³
- *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.*⁸⁴ *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.*⁸⁵
- *In 2001, nationally, women received an average social security payment of \$756 per month whereas men received an average of \$985.*⁸⁶ *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 rates for European American women (\$6,769 vs. \$8,272).*⁸⁷
- *Currently, the average age for when 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".*⁸⁸
- *In the US, 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.*⁸⁹



SUMMARY OF RECOMMENDATIONS



I. EDUCATION AND TRAINING

1. Dropout prevention programs should be prioritized in order to increase graduation rates for girls of African descent, Latinas, and Native American girls.
2. 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.
3. California should increase funding to ensure that Title IX, the law that requires equal access to educational opportunities by gender, is fully implemented and compliance is monitored.

II. EMPLOYMENT, WAGES, AND BENEFITS

1. 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.
2. 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, partner, or domestic partner or for the birth, adoption, or foster care placement of a new child.
3. 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.

III. MAKING ENDS MEET

1. 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.
2. When resources permit, California should pass legislation that creates a refundable state Earned Income Tax Credit.
3. The legislature should pass and the governor should sign AB 2415 that would eliminate the monthly reporting requirements for CalWORKs and food stamps and replace it with quarterly reporting. This legislation would link CalWORKs, MediCal, and food stamp eligibility.

4. 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, particularly immigrants, know about the availability of food stamps.
5. The state of California should adopt the Self Sufficiency Standard and use it to analyze performance outcomes of such programs as the California Community Colleges, the Workforce Investment System, and welfare-to-work programs.
6. 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.⁹⁰
7. The state should increase investment in home ownership assistance to low-income and very low-income families.⁹¹
8. 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.
9. 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.

IV. WELFARE REAUTHORIZATION

1. The governor should sign AB 2116 into law, so that working people are not penalized by the CalWORKs five-year limit when they do not have access to employment or supportive services, or when jobs are in short supply. AB 2116 would extend the current time limit in three situations: where the participant is meeting her 32-hour work requirement entirely with unsubsidized employment; where funding shortages prevent a caretaker of a disabled child from getting access to support services; and where a county has been designated a labor surplus area by the U.S. Department of Labor, or its unemployment rate exceeds the national average by 20 percent.
2. 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 a self-sufficient wage.
3. The five-year time limit should be exempted for any CalWORKs recipient who has a domestic violence waiver or is receiving domestic violence services.
4. The state should waive the 18/24-month limit and 60-month lifetime limit for welfare recipients with disabilities who cannot participate in education or training on a full-time basis.
5. California Department of Social Services and county welfare departments should consistently utilize screening at appraisal to test for English proficiency among CalWORKs participants, in order to determine the most appropriate work activities for Limited English Proficient participants.

“*Low wages, lack of childcare, and limited access to education and training trap single mothers, particularly women of color, in poverty. This report’s recommendations are a resource for policymakers and a pathway to economic security for all women in California.*”

— DIANA SPATZ,
LOW-INCOME FAMILIES’
EMPOWERMENT
THROUGH EDUCATION
(LIFETIME)

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.

6. California's legislature should act to restore funding for the CalWORKs community college program.
7. California's legislature should pass and the governor should sign AB 2386 that would extend the 18/24 month time limits for CalWORKs recipients who need extra time to finish education or training programs.

V. OLDER WOMEN

1. The State should participate in efforts to prevent the privatization of social security.
2. 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.
3. Violence intervention and prevention programs throughout the state, particularly direct service programs, should address the specific needs of older women.
4. 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.
5. Older women would benefit significantly from employers shortening the time it takes for employees to become vested in their retirement plans.

VI. ADMINISTRATIVE

1. Education, employment, welfare and economic data should be collected by gender, age, and ethnicity whenever feasible.
2. Californians should educate the public about and then defeat the Racial Privacy Initiative that would prevent state and local governments from routinely classifying individuals by race or ethnicity.
3. Earnings data by race and ethnicity is necessary in order to assess equal employment opportunity. The Equal Opportunity Commission should make federal earnings data available to the states and should post it on a website for the public's use.

DEFINITIONS AND LANGUAGE

I. DEFINITIONS

Federal Poverty Guideline

The “poverty line” is a measure that is based on the federal poverty thresholds that were developed in the early 1960s based on the cost of a minimum diet multiplied by three to cover the cost of nonfood items.⁹² Many studies reveal the inadequacy of this measure.⁹³

Self-Sufficiency Standard

The Self-Sufficiency Standard was developed by Diana Pearce, Ph.D, for Wider Opportunities for Women.⁹⁴ It provides a measure of the income needed to live at a basic level in every county in California without public assistance. The Standard is intentionally higher than the federal poverty measure because it accounts for costs of food, housing, transportation, childcare, and health care.

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. We define the working poor as those who are working but whose incomes fall below the Self-Sufficiency Standard for their family type and geographic location.

Intersectionality and the Gender Lens

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

II. 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 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.

We use “European American” to correlate to the Census and others’ usage of “white.”



METHODOLOGY



I. 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. Please see the endnotes for details on all sources.

II. 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 such vast data is greatly limited, we focus on the specific groups of women for which data are available.
- There is a tremendous amount of data that are 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.
- In terms of Census data, certain groups, such as people of color, immigrants, and undocumented persons, have been historically undercounted. 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.
- The federal poverty measure, the tool the U.S. Census Bureau uses to measure poverty in the U.S., does not accurately present how many persons live in poverty and who they are. This is why we use the Self-Sufficiency Standard.

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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 together 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.

The **NATIONAL ECONOMIC DEVELOPMENT & 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 nonpartisan 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. 16 and 19

Donna A. Korones: pgs. 3 and 9

Ann P. Meredith: pgs. 12 and 20

From the film *Secrets of Silicon Valley* by Alan Snitow & Deborah Kaufman: pg. 15

Nita Winter: cover photo, contents page, pgs. 4 and 11

Pamela Wilson: Production Editor

Sharon Parham: Graphic Design

Autumn Press: Printing

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.



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